

THE ROLE OF THE INTERNATIONAL FUND FOR AGRICULTURAL DEVELOPMENT (IFAD) PROJECTS IN RURAL DEVELOPMENT OF THE MAGHREB COUNTRIES

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ABSTRACT: Rural development has a great importance within the policies and programs of international institutions, as it is considered the base of the development process in social and economic field of rural people's life. It seeks to advance and develop rural society and improve its quality of life. Therefore, this study aims to clarify and examine the role of the International Fund for Agricultural Development projects in developing the rural areas of the Maghreb countries.

Keywords: International Fund for Agricultural Development (IFAD), The Maghreb countries, Rural development.

JEL Classification : O18, F55, P52.

1. INTRODUCTION:

Rural development is an essential cell in economic development and sustainable development, as it aims to achieve social and economic progress in rural areas, where their inhabitants suffer from marginalization, poverty, and the lack of all life requirements. Even though the rural population represents less than half of the world's population (48% of global population); 80% of them are below the international poverty line. Therefore, the interest in this sector and its development lead to positive impacts on the social and economic level.

The Maghreb countries are among the countries that have attached great importance to rural development projects, as it suffers from food insecurity and rural poverty. It seeks to achieve rural development that will lift its food dependency and enable it to improve its fragile economies on the one hand, as well as helping it to eliminate poverty and deprivation in the countries. In this regard, the Maghreb countries have resorted to international organizations to obtain support and to benefit from their development programs. The most important of these organizations is the International Fund for Agricultural Development

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(IFAD), which its main role is to invest in rural people, empowering them to reduce poverty, increase food security, improve nutrition and strengthen resilience.

In this context, the problematic of the study is centered in the following question:

How have IFAD' projects contributed to achieving rural development in the Maghreb countries?

To answer this problematic, the study relies on the following hypotheses:

- The International Fund for Agricultural Development adopted an effective policy that plays an important role in promoting the agricultural sector and achieving rural development in the member states.
- The Fund's programs and projects played an effective role in developing the rural areas of the Maghreb countries by eradicating rural poverty and improving food security.

The importance of this study lies in the fact that it deals with the rural development sector, which is the basis for sustainable development that ensures stability and progress for countries. In addition to that, it is a new study on the International Fund for Agricultural Development contribution's in the rural development of the Maghreb countries.

2. THEORETICAL BACKGROUND:

2.1. Rural development definition:

The International Fund for Agricultural Development (IFAD) defines rural development as the process of improving the opportunities and well-being of rural people. It is a process of changing the characteristics of rural societies. It includes agricultural development, human development, social and environmental goals, and it is not limited to economic goals only. It also uses a multi sectorial approach to promote agriculture, health and education. (الصندوق الدولي للتنمية الزراعية ، 2016 ، صفحة 17)

The World Bank defines rural development as the improving of living standards of the low-income rural population and making the process of their development self-sustaining. It is concerned with the modernization of rural society, and with its transition from its traditional isolation to integration with the national economy. Rural development is intended to reduce poverty by increasing production and raising productivity. Achieving food security, reducing poverty, and improving basic social services such as health and education helps directly in improving the lives of the rural poor, and can enhance their productivity and ability to contribute to the national economy. (Heyer, Roberts, & Williams, 1981, p. 1)

Through the above, we can define rural development as a comprehensive and integrated process with social and economic goals that seeks to modernize the rural community and achieve integration into the national economy. It aims to stimulate employment and equal opportunities, combat rural migration, eradicate poverty and achieve food security. In other words, it aims to improve the quality of life of rural people in various aspects.

2.2. Rural development objectives:

In general, rural development aims to raise the standard of living of individuals, and to improve and develop the socio-economic status of the rural community. Therefore, the rural development goals can be outlined as the following: (حراق، 2015، صفحة 20)

- Achieving food security, eradicating poverty and illiteracy, improving the standard of living, as well as improving public social services in rural areas, such as health and education.
- Educating rural women and eradicating their illiteracy.
- Investing in human development by providing the necessary training programs to raise the productive efficiency of the rural population.
- Modernizing agriculture and increasing productivity, and creating job opportunities through the intensification of economic investments in the rural areas.
- Involving rural people in achieving development, and achieving economic integration between rural and urban areas.

2.3. Agricultural Development definition:

The International Fund for Agricultural Development defines the agricultural development as the sectional activity that improves agricultural services, agricultural technologies, and resources used in agriculture, such as land, irrigation, human capital and rural infrastructure. It aims to improve the quality of life and economic well-being of farmers, herders, and agricultural workers. (الصندوق الدولي للتنمية الزراعية، 2016، صفحة 17)

Agricultural development is a part of rural development, as most of rural people depend on agricultural activities as their major source of income. Therefore, rural areas cannot develop without agricultural development.

3. THE MAGHREB COUNTRIES' RURAL DEVELOPMENT CONTEXT:

The Maghreb consists of five countries, namely Algeria, Tunisia, Morocco, Libya and Mauritania. All of them are member states of the Fund, except Libya.

In fact, rural society has repeatedly focused the attention of authorities in the Maghreb countries, which have established various actions and development plans, as well as it benefited from several development projects funded by international organizations. Rural development in Maghreb countries face several challenges and constraint, which we introduce in the following by country.

3.1. Rural Development in Algeria:

Algeria, the largest country in the Maghreb region, its per capita gross domestic product GDP reached \$3940 by the end of 2019, indicates that it has the highest living standards in the Maghreb. Tunisia and Morocco follow with per capita GDPs of \$3573 and \$3355, respectively.

With more than 43 million inhabitants, the rural population in Algeria represents approximately 27% of the total population. Where agriculture constitutes fundamental rural activities, it provides direct or indirect job opportunities for 52% Algerians living in rural

areas. Agriculture is important to the Algerian economy it accounts for some 13% of GDP and employs 25% of the active population. (OBG, 2019, pp. 1-116)

Rural people in Algeria face many challenges namely:

- An increasing rate of rural poverty in the mountainous regions in the north and the southern Algerian Sahara; where 32.9% of rural people suffer from poverty and, 1.2% suffers from acute poverty. (ESCWA, 2017, p. 11)
- Difficulties of access to basic social needs (water, health, education, transport...) and financial services; 28% of the population that resides in rural areas in Algeria have difficulties in providing access to quality health care.
- An increasing rate of uneducated rural people; 65% of farm holders are uneducated, which 85% are women. And 29% of rural people in Algeria have a primary and secondary level of education.
- A worrying unemployment rate; 26.9% of the rural population are unemployed, 31% of them are women. (ONS, 2018, p. 18)
- Food security in Algeria is under threat, as the country relies on food imports and it is one of the world's largest grain purchasers (in 2017, 8.4 million tones of cereals were bought at a cost of \$1.7billion).
- Agriculture in Algeria is primarily rain-fed, it consumes 70% of the total water supply, with the Algerian climate change (heat waves, dry seasons, lack of precipitation) and scarcity of water (Algeria has less than 500 cu meters per inhabitant per year) the agricultural productivity is affected negatively and could not satisfy the national demand.
- The lack of insurance coverage for the Algerian agricultural sector is an obstacle to farmers' development, as more than 90% of farmers do not have farmer insurance due to the high prices, they do not have any compensation for their huge losses caused by the fluctuation of the climate in Algeria. (OBG, 2019, pp. 65-118)

3.2. Rural Development in Mauritania:

According to the World Bank, Mauritania has a population of 4 million people, about 45.5% of the population lives in rural areas. Half of them derive their livelihoods from raising crop, livestock production and fishing. The agricultural sector generates for about 18.7% of GDP, livestock production constitutes 23.4% of GDP, and the fishing sector accounts for 2.6 % of GDP. (IFAD, 2018, p. 1)

However, Mauritanian rural women and men face a very dynamic environment with vulnerabilities, challenges and risks. The major challenges are as follows:

- Mauritania is self-sufficient in red meat and fish, but imports 60% of other staple foodstuffs, especially rice, vegetable, sugar and cooking oil. (IFAD)
- The poverty situation in Mauritania has generally improved since 2000 (from 51% in 2000 to 31% in 2014), but it is concentrated in rural areas at a rate of 74%.
- Mauritania is classified among the countries most vulnerable to the impact of climate change and desertification, which amplifies droughts and flooding, and damages pastureland. (IFAD, 2018, p. 2)
- Many of rural people suffer from food insecurity due to the climate change and dry land. In 2018, 11.9% of households were living in a situation of food insecurity and malnutrition.

- Women represent only 27 percent of earned income, compared to 63 percent for men. Rural women in Mauritania have very limited chances to access to land, contribute in agriculture, and make decision.

- Join a profession and find gainful employment is one of the biggest difficulties rural youth face, each year around one third of them fail to find work. In addition, the national literacy rate in rural areas has reached 29% for women and 36% for men. (IFAD, 2018, p. 2)

3.3. Rural Development in Morocco:

In 2019, Morocco had a population of 32 million; 37 percent of them represent the rural population. Rural people in Morocco depend on agriculture in their livelihood. However, agriculture accounts for 13% of total gross domestic product GDP, and it has a large socio-economic impact, as it provides about 38% of national employment and nearly 74% of jobs in rural areas. (OBG Oxford Business Group, 2020)

Moroccan's rural people face many obstacles that limit their ability to increase their agricultural productivity, diversify their sources of income, and improve their livelihoods. These include:

- Rural poverty is a major challenge in rural Morocco; it is three-time higher than urban poverty. About 10% of rural people live below the poverty line and they live in regions with difficult geographic conditions, where do they lack the basic services of life.

- High dependence on imported food, it consumes more imported than domestically produced cereal; moreover, rural households spend as much as 75% of their income on food.

- The climate in Morocco is characterized by high temperatures and low precipitation, which negatively affect agriculture yields, food security and nutrition. In 2018, the rate of prevalence of malnutrition was 4.53%.

- Illiteracy rates for rural women and girls in Morocco remain as high as 90% (in 2015), this is due to the distance of rural villages from schools and poor main roads, and also the tradition of rural Moroccan families which do not accept for young girls to go to school alone.

- Limited access to rural finance, lack of access to market, lack of formal title to land, as well as poor rural infrastructure. Moreover, rural women in Morocco have little access to extension services and suffer more than men from lack of access to land, credit and technology. (Ghanem, 2015)

3.4. Rural Development in Tunisia:

Of the 11 million inhabitants of Tunisia, 30 percent of them represent the rural population. Most of the rural population depends on agriculture for their livelihood. Economic growth in Tunisia is led by agricultural production; agriculture contributes for 10% of GDP and 16% of employment.

Tunisian rural society is often marginalized and faces several challenges mainly:

- Rural poverty rate remains high in Tunisia; 26 per cent of the rural population was living below the national poverty line in 2016, which affect access to transport, education, health, employment and housing.

- Climate change, alternating periods of drought, high temperatures and low average rainfall; this is decreasing the agricultural productivity (arboriculture, cereal crops and livestock).

- The agriculture sector, in Tunisia face many obstacles, including the poor value chains, the limited access to financing, the climate change and the degradation of natural resources in rural areas (poor soil fertility and severe water stress) which threats food security in the areas. (IFAD, 2019, pp. 1-2)

- Illiteracy and unemployment remain a major problem in rural Tunisia; 33% of young rural people are jobless and 79% (2014) of them are illiterate (72% are women). (IFAD, 2019, p. 58)

4. IFAD IN BRIEF:

4.1. What is IFAD?

IFAD is both a specialized agency of the United Nations and an international financial institution (IFD); it was set up in 1977 as a major outcome of 1974 World Food Conference. It was established to finance agricultural and rural development projects, primarily for food production in the developing countries.

The fund has 177 member states, divided into 5 regions: Asia and the Pacific, East and Southern Africa, Latin America and the Caribbean, Near East North Africa and Europe, and West and Central Africa. Membership in IFAD is open to any State that is a member of the United Nations. (IFAD)

The logo of IFAD is "investing in rural people"; it invests in poor, small-scale farmers, women and young people living in rural areas. It aims to empower rural people to increase their food security, expand their businesses and increase their incomes. And help them build resilience, and get involved in development. The fund works in hard and sustainable way to help rural people to: (IFAD, 2020)

- Eradicate their poverty and improve their food security.
- Provide job opportunities and increase their incomes.
- Increase access to financial services and loans so they can increase their productivity and access markets.

- Build resilience in the face of climate change and conserve natural resources base in a sustainable way.

- Improve resilience to fragile, conflict environments, and enhance their voice and capabilities.

4.2. IFAD's Strategic Framework:

In order to enable sustainable rural development in developing countries, IFAD adopted a strategic framework 2016-2025, which serves as an overarching policy guideline to provide

direction to IFAD's work over the decade. Its main goal is to make the fund work in a way that is bigger, better and smarter. (IFAD, 2016, p. 16)

To achieve its goal, the Framework sets three strategic objectives:

- Increase the productive capacity of poor rural people.
- Increase the poor rural people's benefits from market participation.
- Strengthen the climate resilience of the economic activities and the environmental sustainability. (IFAD, 2016, p. 22)

4.3. IFAD's Achievement in 2019:

Since 1978, the Fund has contributed US\$28 billion in funding for rural development, and provided an additional US\$20.9 billion in low-interest loans and grants to support 1069 programs and projects, which benefited about 512 million people. (IFAD, 2020)

IFAD's outputs in 2019 included:

- 2.6 million People trained in crop and livestock production practices and technologies.
- 2.63 million People in small-farm households supported in coping with the effects of climate change.
- 3.1 million hectares of common-property-resource land under improved management.
- 163,637 microenterprises gained access to business promotion services.
- 8,645 kilometers of roads constructed or repaired.
- 1.4 million People trained in natural resource management.
- 51 per cent of people receiving services from IFAD-supported projects were women.
- 13.84 million Voluntary savers, 54 per cent were women.
- 11.95 million Active borrowers from IFAD-assisted microfinance institutions, 53 per cent were women.

5. IFAD'S CONTRIBUTION TO RURAL DEVELOPMENT OF THE MAGHREB COUNTRIES:

All of Algeria, Mauritania, Morocco and Tunisia have contributed in the constitution of the fund's capital with varying proportions, which we introduce in the following table:

**Table N°1: The contribution of the Maghreb countries in the fund
(US\$ million)**

Country	Core Contribution	Supplementary Contribution
Algeria	82.43	0.08
Mauritania	0.18	0.09
Morocco	9.84	0.05

Tunisia	5.89	0.00
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Source: Prepared by the researchers, depending on the official website of IFAD (IFAD)

IFAD is financed through periodic replenishments. Every three years, Member States contribute to the Replenishment. The Maghreb countries contributed in varying proportion; Algeria provided the biggest contribution to the fund as it is a donor member state and it attaches great importance to IFAD's role in reducing hunger and poverty.

5.1. IFAD's rural development projects in Algeria:

From 1986 to 2003, IFAD and the Government of Algeria co-financed five projects and programs in the country with a total cost of about \$120 million, including \$60.8 million IFAD loans. These programs benefited 35,600 rural households. We summarize IFAD's rural development projects in Algeria in the following table:

Table N°2: IFAD's rural development projects in Algeria

Project	Total Cost US\$ million	Goals
Cereal and Livestock Smallholder Development Project in the Wilaya of Tiaret (1986-1996)	17.72 (IFAD: 5.22) (Algeria: 12.5)	*Stocking of fodder for drought adaptation *Improving soil preparation and harvest operations *Promoting adequate use of modern inputs *Upgrading animal health and genetic improvement capacities
Pilot Project in Algeria and Tunisia for the Integrated Rural Development of the Mellegue Watershed (1988-1999)	31.4 (IFAD: 14) (Algeria: 17.4)	*Infrastructure development, pasture improvement and water conservation *Creation of shallow wells *Provision of credit for on-farm investment *Rural women's economic development
Pilot Project for the Development of Mountain Agriculture in the Watershed Basin of Oued Saf Saf (2001-2006)	24.08 (IFAD: 12.5) (Algeria: 10.4)	*Land reclamation *Soil and water conservation *Improved rural financial services access *Agricultural improvement *Increased access to government programs
Rural Development Project for the Mountain Zones in the North of the Wilaya of M'Sila (2003-2008)	29.83 (IFAD: 17.56) (Algeria: 9.88)	*Efficient water use *Rural poverty reduction *Improved agricultural management *Economic diversity

Source: Prepared by the researchers, depending on the Reports issued by IFAD

The two first projects (Cereal and Livestock Smallholder Development Project in the Wilaya of Tiaret, Pilot Project in Algeria and Tunisia for the Integrated Rural Development of the Mellegue Watershed) were conceived early in the transitional period (1986-88) when the state undertook fundamental reforms and focused its attention on the agricultural sector. These projects have promoted better coordination between production support services and their availability in rural areas. Also, it has improved access to rural finance services with provision of credit for on-farm investment. In addition to that these projects promoted the participation of rural women in development. (IFAD)

Pilot Project for the Development of Mountain Agriculture in the Watershed Basin of Oued Saf Saf led to several results, it has benefited about 23 600 rural inhabitants of the project area; where rural roads and water points were rehabilitated and created. It also achieved improvements in agricultural productivity and management of sylvo-pastoral ecosystems. Moreover, rural people have benefited from support to the development of microenterprises and rural finance services. (IFAD)

Rural Development Project for the Mountain Zones in the North of the Wilaya of M'Sila, focused on small farmers, unemployed young people and rural women. This project helped to reduce rural poverty in the targeted area, it served as a platform for dialogue between rural people and the government on various issues. The project's main output was the Douar Development Plans (PDDs), it assisted participating farmers and rural communities in preparing their PDDs for a period of seven years which include rational water use, improved agricultural productivity (cropping and livestock) by improving production techniques, improved social infrastructure and promoted microenterprises and access to local financial services. (IFAD)

In 2006, the Government of Algeria, in an effort to liquidate its external debt, indicated that projects financed by IFAD will continue to be supported through the national budget, thus it has changed from a borrower to a donor country in order to provide support to the fund. (IFAD)

In 2013, the fund announced a program "South-South and Triangular Cooperation for Agricultural Development and Enhanced Food Security (SSTC-ADFS) in the NEN Region (Corridor Exchanges)" targeting rural youth and women in Algeria, Egypt, Hungary, Morocco, Turkey, and Uzbekistan. With finance worth US\$2.7 million, IFAD contribution amounts to 1.8 million. This program has affected more than 1,000 rural people in the targeted countries; it supported knowledge sharing among small farmers in cultivating water-efficient crops and breed cattle. In addition to that, the fund has created a network to share lessons and legislative analysis among five ministers of agriculture of the targeted countries, where 52 solutions were published, relevant to agricultural development from 17 countries in the Arab region, Europe and Central Asia. Thus contributes in strengthening cooperation between the countries.(IFAD, 2017, pp. 132-133)

In 2016, IFAD has approved a US\$1.5 million regional grant to support Algeria's efforts to establish a centre of excellence in South-South cooperation for agricultural and rural development in the Near East and North Africa region, in order to improve agriculture and rural development in developing countries. (IFAD)

In 2017, Algeria and IFAD have co-financed a promoting value chain development project in the Near East and North Africa region; this project targeted the Republic of Sudan, Djibouti and the State of Palestine. Algeria's funding for this project amounted to 3 million Euros, the overall objective of this four-year project is to improve the production and profitability of agricultural and rural activities in three targeted countries. This project targeted 3000 beneficiaries, which are small farmers, fishermen, unemployed people, rural young and rural women in the targeted countries. The success of this project will allow the expansion of expertise to include other countries expressing needs in this field. (APS, 2017)

5.2. IFAD's rural development projects in Mauritania:

In Mauritania IFAD's country strategy and approach aim to improve food security and nutrition by promoting adoption of competitive production models, adapted to climate change and natural resources; increase the incomes of poor rural households, create jobs and reduce the country's dependence on food imports. (IFAD, 2018, p. 7)

Since 1980, IFAD has supported 16 programs and projects in Mauritania, which 13 of them are closed, one is ongoing and two are planned; with a total cost of US\$385.38 million.

The fund has invested US\$136.2 million in Mauritania and benefited more than 220,470 rural households. (IFAD)

The last project that was implemented and closed is **"Poverty Reduction Project in Aftout South and karakoro- Phase II"** with duration of 8 years (2011-2019). Total project cost was US\$38.4 million; total IFAD financing for this project was US\$27.4 million divided into loans (US\$8.95 million), grants (US\$8.95 million) and additional financing (US\$9. 5 million). (IFAD, 2018, p. 5)

This project targeted poor women and young people between 15 and 24 years of age, and included 21,000 poor rural households in the three moughataa of M'Bout, Kankossa and Ould-Yengé in Mauritania.

The overall objective of this project is to improve the social and economic conditions of the rural population, as it will help increase the income of poor rural families, especially women and youth, and aims to build an economic and social fabric based on sustainable management of natural resources, with a focus on soil restoration and surface water mobilization and management; development of crop, livestock and natural resource management systems, support of local development; and project management. (IFAD, 2011, p. 2)

The project, at the end of 2019, has led to the following results: (IFAD, 2020, pp. 5-14)

- Degraded soils are restored and surface water is mobilized and managed, at least 4,600 hectares of land are developed by dry stone structures.
- Agricultural production is increased in a sustainable manner, Rate of increase in production (of main crops and livestock) increased from 5% to 20% at the end of the project.
- The resilience of agricultural and pastoral systems to climate change is improved, 200 hectares benefiting from better soil fertility and traditional practices have been adopted.
- The efficiency of irrigation systems and water management is improved, 120 hectares of land is rehabilitated, 20 retention basins are built and benefiting from better management of water resources.

- The project has developed a number of training modules, reaching more than 4,000 farmers, 1,200 of them was women.
- About 1,500 rural women and 1,000 young people have benefited from 250 income-generation micro-projects, and 25% of men and 25% of women who head households have recorded an increase in their incomes.
- About 7600 people (75% women) are literate.

We believe that this project has succeeded in overall; it achieved many objectives and contributed to improve the living conditions of rural people in targeted villages in Mauritania. The participation of farmers in the training provided by the project enabled them to adopt good agricultural practices and improve their productivity (of crops and livestock), which leads to increase their incomes, improve their lives and improve food security.

The project has developed solutions to allow women to easily access drinking water which made a huge difference in the daily lives of women and girls, and that means saving more time and more energy for education, moneymaking activities and participation in the community.

5.3. IFAD's rural development projects in Morocco:

In Morocco, IFAD's strategies', projects and programs aim to achieve sustainable rural development and improve rural people's incomes and livelihoods. To reach its goal, the fund work to increase the participation of rural communities in the development process, promote farmer, promote access to financial services for women and young people, and develop agricultural water users' associations and women's associations.(ILO, 2017, p. 8)

Since its inception, IFAD has financed 15 rural development programs and projects in Morocco (04 are ongoing and 11 were closed), at a total cost of US\$ 1.7 billion, with an IFAD finance of US\$297.8 million. These projects have benefitted 727,000 rural households. (IFAD)

The last project delivered in Morocco is “**Agricultural Value Chain Development Project in the Mountain Zones of Al-Haouz Province**”, which we will explain it and analyze its results bellow.

This Project was approved in December 2011 and ended on September 2019; it has benefited about 33,000 people in 17 rural communes in the province of Haouz. The total project investment was US\$9.13 million, including a US\$6.54 million IFAD financing. (IFAD, 2019, p. 1)

The overall objective of PDFAZMH was to contribute to the eradication of rural poverty through the sustainable growth of the incomes of poor rural people; by focusing on 3 sectors common of rural households which are olives, apples and sheep meat. It aims to raise the productivity of farms producing olives, apples and sheep meat and the quality of their produce through processing and packaging, and also increasing producers' access to remunerative markets.

This project was crowned with success in the targeted areas, it achieved several objectives including: (IFAD, 2019, pp. 2-5)

- 96% of olives' producers have adopted good practices, the average yield of olives increased by 22% between 2016 and 2018 and the average income per plant has increased by at least 30% for the olive tree. Moreover the quality of olive oil has been improved and the selling price on the market is 83% higher.
- In the apple sector, 98% of producers have adopted good practices, the average return increased by 26% between 2016 and 2018, and the average income per plant has increased by 26% for the apple tree.
- 100% of sheep breeders have improved their breeding techniques and 89% of them practice animal selection. The average number of ewes has increased by 83% per herd and meat productivity by 15% between 2016 and 2018.
- The water tower has been reduced from 15 days to 5 days, and the vegetable waters were stored in ponds, dried in the air and used as fertilizers.
- The implementation of 26 income-generating activities (IGAs) out of 9 planned and which benefited 1,158 people including 871 women.

We conclude that this project was successful, and has had a positive impact on the rural development in Al-Haouz province. It helped rural people to improve their socio-economic conditions; increase their agricultural productivity; increase their incomes and improve food security and market access.

The increasing of the agricultural productivities for the 3 sectors (olive, apple, and sheep meat) contributes to improve the farmer's incomes due to the considerable increase in sales prices and it also may help to reduce import dependence.

In addition, the reduction of the waste of irrigation water and harmful effluents discharged into nature are good practices to improve of the management of natural resources in order to help rural households in Al-Haouz to improve their resilience to the negative effects of climate change.

Moreover, the implementation of the IGAs contributes to the diversification of activities in rural areas which provides more job opportunities for small rural producers, women and young people, thus the raising of their incomes and improving of livelihoods. So The PDFAZMH has had an undeniable impact on the reduction of rural poverty.

5.4. IFAD's rural development projects in Tunisia:

IFAD strategies' and investment programs and projects aim to improve the living conditions of rural populations, through improving their incomes and enhancing their resilience to climate change especially for women and youth. The fund's activities in Tunisia work to create employment opportunities, improve the agricultural productivity by including rural people in structured agricultural value chains. As well as it focus on the economic and social empowerment of vulnerable rural women and youth.

Since 1980, IFAD interventions in Tunisia have benefited 142,650 rural families. The fund has invested more than U\$215.6 million in 14 rural development programs and projects worth a total of almost U\$504.3 million (02 projects are ongoing, 11 were closed and one is planned). (IFAD)

The last project that was implemented and closed is “**Agropastoral Development and Local Initiatives Promotion Programme in the South-East – Phase II**”, the fund has implemented this program in the Governorate of Tataouine and the ancient delegation of Douz in the Governorate of Kébili, with a total cost of US\$51.9 million (which US\$11.4 million was provided by IFAD), and running from 2014 to 2020. This program aims to improve the living conditions and reduce rural poverty in the program area. It targeted small livestock breeders, smallholders, landless people and women and young people.

To achieve its objectives, the program worked to improve the management and productivity of collective and private range land, as well as rain-fed and irrigated farming systems, it also worked to create employment opportunities for disadvantaged youth and women in order to diversify their incomes resources. (IFAD, 2012, pp. 2-6)

By the end of 2019, 51,214 rural families have benefited from this project, 41% of which are women .It has achieved several objectives mainly: (IFAD, 2019, pp. 7-34-40)

- 400 rural people have participated in training on income-generating activities or business management, of which 289 are women; as well as 185 farmers have benefited from production practices training and natural resource management.
- 1,064 new jobs were created; the average per capita income generated by income-generating activities (IGA) reached 4800 Tunisian dinars, while the average per capita income generated by SMEs is 8400 Tunisian dinars.
- 31 natural resource management plans were established, and about 89,615 hectares of land were subjected to climate resilient management.
- Basic and protective infrastructures were completed; 216 kilometers of roads were built and improved, 132 km of track were protected by windbreaks, 42 km of electricity network for infrastructure were established and 4 drinking water networks were built.
- Funding for IGAs and SMEs were mobilized; where 259 people have had access to financial services in rural areas.

Through this project, the fund has succeeded in improving food security and improving the livelihoods and income levels of the rural families participating in this project. The reform of the infrastructure, enabled farmers to build resilience and reduce climate vulnerability. Training has also played an effective role in improving farmers' skills, increasing their participation in the market and enhancing their understanding of good natural resource management practices to ensure sustainability. Moreover, the creation of new jobs contributed in increasing and diversifying the income level of rural families.

6. CONCLUSION

Rural development seeks to achieve economic and social integration with the urban society. Since the emergence of this concept, all countries, governments and international organizations have sought to achieve rural development and promote rural society livelihood. And the International Fund for Agricultural Development, as an international financial institution, sought to establish many policies and finance many projects and

programs in support of rural development in member states, especially developing countries. Therefore, this study tried to clarify the concept and importance of rural development and evaluate the role of IFAD's agricultural and rural development projects in achieving rural development in the Maghreb countries. The most important results of the study can be mentioned as follows:

- The International Fund for Agricultural Development (IFAD) has largely succeeded in achieving its objectives related to the agriculture sector and sustainable rural development, by adopting comprehensive strategies to rural development, and its programs and projects have been effective as it have contributed to reducing poverty and hunger in rural areas in the Maghreb countries.
- Development projects financed by the fund have focused on boosting agricultural productivity, diversification and building resilience to the adverse consequences of climate change, thus helped to raise incomes in rural areas in all of Algeria, Mauritania, Morocco and Tunisia.
- IFAD-supported projects in the Maghrebian member states have contributed to better living conditions and less poverty in rural areas through substantial investments in natural resources management and socio-economic infrastructure.
- IFAD's projects in Algeria, Mauritania, Morocco and Tunisia, had a rather modest impact on the social and economic empowerment of women and youth.
- The fund continues to support the Maghreb countries with seven 07 ongoing projects in all of Mauritania, Morocco and Tunisia, which have a main objective to develop rural areas and eradicate poverty and hunger.
- Algeria continues to enhance its cooperation with IFAD, which confirms its commitment to the fund's development goals. It provides continuous financial assistance to the fund especially in the context of strengthening South-South cooperation which allows the countries to exchange knowledge, skills and development initiatives with each other.

Based on the results obtained, we can make the following recommendations and suggestions:

- IFAD has to ensure that interventions reach out more effectively to the poorest and most vulnerable, particularly poor farmers, women and youth.
- Boosting IFAD's presence in the country would facilitate the policy of dialogue with the Government. With a view to further improving the institutional and socio-economic context for project's implementation.
- IFAD's projects in Algeria should not focus only on the agricultural sector; it should focus on the social conditions of the rural population such as education and health.

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