

Report No 3

ON THE PROJECT SITUATION:

- CONCERNING THE NONFORMAL EDUCATION  
OF MOROCCAN WOMEN

(AID Project No 608-0349)<sup>0139</sup>

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THE NEW TRANSCENTURY FOUNDATION

52 rue Patrice Lumumba Appt 13

Rabat MOROCCO

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## TABLE OF CONTENTS

### SUMMARY OF WORK

- I Introduction
  
- II Activities: January to June 1981
  - A. National Census
  - B. Training Programs
    - 1. Apiculture training program
    - 2. Economics training for counterparts
  - C. Pilot - Small Businesses
    - 1. Tetouan Province
    - 2. Beni-Mellal Province
  - D. Start up funding of small businesses
  - E. Studies of the Curriculum/Programs and of the Organisation of the Promotion Feminine
  - F. The Documentation Center
  - G. Team Personnel
  
- III Planned activities: July - December 1981
  - A. Final Report on Census
  - B. Training
    - 1. Orientation training program
    - 2. Economics and Business Training of the Promotion Feminine cadres
    - 3. Training in Commercial clothing production ( El Jadida Province)
    - 4. Training of hotel room maids (Marrakech & Agadir Provinces)
    - 5. El Aouanra Rural Center
  - C. Pilot-small businesses
    - 1. The business making Educational and Pedagogical materials (educational toys).
    - 2. Apiculture (Tetouan Province)
    - 3. Other possibilities in the future
  
- IV Conclusion and Prologue
  
- V Annexes

INTRODUCTION

## AIMS OF THE PROJECT

The three aims of the project organised by the New TransCentury and the Promotion Feminine for the benefit of Moroccan women: economic advancement for members of Women's Centers, economics and business training for the Promotion Feminine cadres, the creation of new pedagogical and administrative systems in the organisation of the Promotion Feminine in its new role, in the economic development of Moroccan women.

At present the New TransCentury team is concerned mainly with the first two aims. It will only be by taking into account the lessons learnt from the first two objectives that the appropriate systems and programs can be organised in the Promotion Feminine.

To promote the economic development of the members of the Women's Centers, the New TransCentury team is carrying out two activities side by side: the creation of technical training programs which will result in the participants being able to find remunerative employment, the setting up of small businesses controlled and organised by women. For the latter activity it will be necessary to not only provide or develop technical training programs but also to provide the women with an adequate knowledge of finance, accounting, marketing and business management. To do this, the New TransCentury team is setting up pilot small businesses for which it will guarantee the follow-up and development during the next two years. These businesses will benefit from the support and the technical and financial assistance of the New TransCentury team prior to the progressive taking over of these activities by the Promotion Feminine.

So that the regional cadres of the Promotion Feminine can gain the knowledge and competence necessary to take over the activities, the New TransCentury team is organising a series of training programs in economics and business studies to take place, spread over a year, from September 1984.

During this period, the 33 Regional Directors of the Promotion Feminine and an equal number of Directors or Monitrices of centers will receive a strict and practical training in economic and commercial research, in the preparation of a commercial plan for small businesses and in finance, accounting, management, marketing and planning.

These training courses will only provide the basic elements in those subjects, but more comprehensive refresher courses can be organised later if necessary. The essential is to provide training which will ensure that the regional cadres of the Promotion Feminine will be able to recognise commercially viable ideas, to put those ideas into practice commercially, to deal with the technical and financial aspects of small businesses and help those businesses to overcome the numerous administrative and financial problems they will encounter.

The activities of starting up small businesses run by groups of women and that of the economic and business training of the regional cadres will take place on an equal footing during the New TransCentury team's intervention period. The pilot small businesses will be used as lab projects so that the lessons learnt therein can be used to make improvements to the economic training program and at the same time, the experience gained during the programs will allow the regional cadres to intervene more effectively in the functioning of the small businesses they help to set up.

It goes without saying that the creation of small businesses necessitates both technical and administrative abilities. For this reason, the New TransCentury team intends to launch those pilot small businesses which have the maximum chance of survival. To do this, the team will work to unite the existing activities of Moroccan organisations with those they envisage for the training of women in the setting up of small businesses. It is in this light that possible collaboration with DERRO (Rural Economic Development Program in the Western Rif) and CRAFA (Regional Center for Extension of Agricultural Training) must be looked at.

## Scope of the Project

The New TransCentury/Promotion Feminine project is unique. It is an attempt to reshape and re-direct the entire organisation which has 1000 cadres and more than 20,000 members and the majority of whose functions have hardly changed in nearly 30 years.

To drastically change such a social structure requires a change of ideas and above all a change in the part played by the Promotion Feminine cadres. A new social structure cannot be instituted if it is not fully understood and accepted by these cadres at all levels. The changes cannot be decreed; they must flow from a new awareness and a desire to leave what is well known in order to follow a new path.

ACTIVITIES

JANUARY - JUNE 1981

## NATIONAL CENSUS

During the first 6 months of 1981, a census was taken of all members of the Promotion Feminine Centers in Morocco by the New Trans-Century team, with considerable help from Promotion Feminine personnel. More than 21,000 replies were received from members: this represents 100% of the Promotion Feminine Centers.

The work was carried out in several stages

- January - preparation of the survey dossier, planning
- February
- March - training programs for the surveyors; printing of the questionnaires; official authorisation; establishment of the analytical tables
- April - collection of data; checks in the Centers, coding and checking of questionnaires
- May - coding and checking of questionnaires, survey planning programs
- June - checking of questionnaires, data input, first correction of data; pre-analysis of data.

Mrs Roberta Warren of New TransCentury, Washington came here to work with Mrs Ghels Tedjini of the Promotion Feminine (counterpart) from 16 February - 20 May 1981, to organise collection of the data, training programs for the census, the coding and the checking of the replies. On 15 May, Mrs Janet Tuthill of New TransCentury, Washington arrived to replace Mrs Warren and to complete the checking of the questionnaires, the input of the data and finally the correction of the questionnaires. She also worked with the Promotion Feminine Service Central to prepare a pre-analysis on the use of the census data.

## 1. Preparation of the File/Planning

A dossier on the planning of the survey was established together with the Co-ordinating Committee for Statistical Research (CCSR) of the Ministry of Planning. As a result of this work official permission was given for the organisation of the questionnaires. Mrs Judith Taybi played a large part in the preparation of the file.

## 2. Training Programs for the Surveyors

From 20 March to 1 April 1981, training programs on organisation of the national census of Womens Centers were held at the Royal Institute of Cadres Training for the Regional Directors and for the Directors of the Womens Centers from all Moroccan provinces. To ensure the smooth running of the training programs about 400 students were divided into 4 groups. The training of the first group, made up of officials from the provinces of Casablanca, Rabat, Khemisset, Al Hoceima, Ben Slimane and Settat took place from 20-23 March.

The training of the 2nd group, consisting of cadres from Fes, Taza, Tangier, Oujda, Nador, Tetouan, Brulmane and Tacunato provinces took place from 23-26 March.

The training of the 3rd Group, candidates fromer-rachidia, Meknes, Khonifra, El-Jadida, Konitra, Chaouen, Figuig and Ouarzazate provinces took place from 26-29 March.

The training of the 4th Group with candidates from Marrakech, Safi, El Kalaâ, Azilal, Ssaouira, Beni Mellal, Khouribga, Tiznit, Agadir, Tan-Tan, Taza and Dakhla provinces took place from 29 March - 1 April.

The timetable for each group was as follows:

1st Day: Arrival - a word of welcome -study of the survey dossier

2nd Day: Study in small groups of exercises and correction of the questionnaires and forms. The number of students per

instructor was never more than 12. As part of their training the students played the role of Member/Surveyor. They were divided into pairs, one was the surveyor and one the member. This exercise was extremely useful, for the persons playing the role of the member had to try to give exactly the same replies as a member in her own province would give, envisaging the difficulties which could exist and consequently solving them.

3rd Day: Continuation of exercises and correction. The final activity in each course was learning the way to send the questionnaires of the Womens Centers in the various provinces of Morocco to the delegations and then to the Ministry of Youth and Sport in Rabat.

Mrs Warren, Tedjini, Taybi, El-Maliki and Miss Dehbi and Mr Arif and Bennani took part in the organisation and carrying out of the training program. The 35 tables which would serve as a foundation for the analysis were kept by (CCSR). Before the courses began, a training program for the 10 surveyor trainers was prepared at the headquarters of the New TransCentury team in Rabat. The trainees were:

Directors of Womens Centers

Saâdia Chahboun  
Malika Znati  
Najiba Mansouri  
Aïcha Hafiane  
Zinob Amal  
Zhor Nesma  
Dahit Fatima  
Ouaddia Hajji

Monitresses of Womens Centers

Faïda Halima  
Adnane Khadija

3. Collection of Data/Checking/Coding

The collection of the data lasted from 1 April - 1 May 1981. Only a small number of womens centers returned their questionnaires to the Head Office during the month of May. Trips were made to the various places

to carry out the checking of the data collected. Mr Arif and Mrs. Lussier visited the El Jadida, Safi, Essaouira, Marrakech and Agadir regions. Mrs. Warren and Mrs Tedjini covered the Meknes, Ifrane, Boulmane, Fes, Tangier, Tetouan, Chacuen, Al Hoceima, Nador and Oujda regions. Mrs. Souissi and Mr. Bennani went to Khemisset, Kenitra, Ben Slimane and Khenifra. Miss Dehbi and Mrs Taybi did the checking in Serrat, Khouribga, Beni Mellal and Azilal. Dr Gahtan visited Casablanca and Er-Rachidia. More than 6,000 kms were covered during the checking of the data collected.

The checking of the replies took place in two stages. Firstly, the Regional Directors of the Promotion Feminine verified the completeness of the replies and saw that all the Womens Centers had filled out the questionnaires, before returning them to Rabat. Secondly, a team of 15 coders and checkers from the Promotion Feminine assigned to the Service Central in Rabat, were responsible for the coding and checking of each questionnaire.

#### 4. Checking of the Questionnaires/keypunch/Correction

A team of 6 checkers continued the work of coding and checking questionnaires before sending them to be processed at the analyses and programming department of the Ministry of Planning. The six checkers were:

Saadia Chahboun

Zhor Nesma

Malika Znati

Sounia Kadiri

Jmia Bijigo

Zhor Najjari

After feeding in the replies, the data was compiled and a computer correction check-run was carried out. The questionnaires rejected (average 12%) were corrected and re fed in.

A training program in survey planning and use of data, for some Service Control personnel, the checker and the regional directors, took place in Rabat on May 15-16. Miss Rihani of New TransCentury Washington took part in these work sessions of this training program.

#### 5. Evaluation of the Training Programs

The trainees were requested to fill in an evaluation questionnaire on the programs they had followed. 416 students from 4 training projects voluntarily filled in the questionnaire. Nobody was obliged to reply.

The results of this evaluation are set out on Table I, Annex A. The majority of the students (80-95%) found that the time allowed for training was sufficient. They also found that the daily work sessions were well organized time-wise. On completion of their training nearly all the students felt they could administer the questionnaire. The coding team was able to state that the questionnaires were well completed, and that the students were right in that their training was good. The questionnaire control forms were correctly filled in and the students had ably prepared this work too. The quality of training was judged to be excellent or good for the majority of the students and the training personnel should be satisfied by their efforts which resulted in the data collection taking place as planned after the training program.

## TRAINING

### Apiculture Course

As a result of contacts made in 1980 by the New TransCentury team, accompanied by one of their counterparts Zohra Lyazid, a 21 day apiculture training program was held in Beni-Mellal province from 2-22 June 1981. As a result of this training program remunerative businesses are planned and long term training programs can be recommended.

The training program was carried out by the New TransCentury and the Promotion Feminine in collaboration with the Regional Centers for Extension and Agricultural Training of the Ministry of Agriculture. These three organizations participated in the financing of the training program. There were 31 students, consisting of 27 members and 4 nonitresses from Womens Centers. They represented 4 Promotion Feminine Centres: Zaouia Ech Chaikh, Foun El Ansar, Beni Guerfet and Trine Gharbia in 3 provinces: Beni-Mellal, Tetouan and El Jadida.

The method: and theory sessions took place in a building belonging to CRAFA, near Kasba Tadla and which had been especially reopened for the training program. The practical work was done at the Apiculture Research Center at Zaouia Ech Chaikh. The technician in charge was Mehifa Driss, who is a graduate of the Akudia School of Apiculture and who is at present in charge of the work of the Research Center at Zaouia Ech Chaikh. He was present for the whole of the course and planned the program himself.

As New TransCentury decided that it is very important to follow the training program immediately with the necessary actions required to set up a remunerative business, a meeting was arranged between the students and Mr Nait Basch of the Office for Development and Co-operation, who discussed the forming of co-operatives with them.

As a result of this training program, apiculture cooperatives are to be set up in Promotion Feminine centers in Foun El Ansar, Zouia Ech Cheikh and Beni Guerfet. An apiculture training program to be held in El Jadida is planned, and there will be more participants, since only one monitress and one member from this province took part in the Beni Mellal training program.

A certificate of competence was awarded to the students by CRAFA at the closing ceremony on June 22. Visiting personnel from the Ministry of Agriculture were impressed by the standard of the students and favorably compared them with other Moroccan students.

New TransCentury now has two successful experiences in agricultural training of members and monitresses of the Promotion Feminine. The first was a general agricultural training held at the CRAFA center in Larache in October 1980. The Team is now capable of making recommendations for a program of action in this field. A special report describing these recommendations and suggesting a possible collaboration with CRAFA throughout Morocco will shortly be presented to the Promotion Feminine Service Central.

#### Economics Training for Counterparts

New TransCentury realises that in their day to day work the counterparts gain new experience of the techniques used in planning and management and receive an informal type of education; it is for this reason that the team members work very closely with the counterparts. During the last six months, the five counterparts have helped in the preparation of guides to economic analysis studies, market research and production viability research. Later, in collaboration with the Team members, the counterparts collected the necessary documents and made the necessary contacts for the drafting of the economic studies of several provinces.

This experience can be used by members in their search for remunerative activities. It can also be used in the training programs in economics, planned for September 1981 for Regional Directors (Responsables Regionales) of the Promotion Feminine. It is planned that, working in collaboration, the counterparts and the New TransCentury Team will train twenty top-grade cadres in economic analysis and business management.

All the counterparts took part in the training programs organised for the execution of the National census. Later, they helped in the on-site checking of the questionnaires.

The counterparts took part in all stages of the setting up of small businesses: research of ideas, technical training and the creation of cooperatives, management and follow-up. The counterparts will be able to make the most of their training by helping with training of new cadres of the Promotion Feminine in the future.

Tetouan Province

During the last six months New TransCentury has helped the Beni Guerfet small aviculture business make progress and has examined other possibly successful ideas.

With our counterpart, Habiba Anzouj, the Team worked with the group from the Beni Guerfet center to help them set up their small aviculture business. The group consisted of twelve members who had all taken part in the general agriculture orientation training program organized by CRAFA last year. New TransCentury had put them in touch with the DERRO agent in their village who helped them find a suitable building for their first commercial venture and provided the equipment and raw materials necessary for the starting up.

The CRAFA aviculture technician from Larache visited Beni Guerfet several times so that he could find a suitable premises and continue the groups technical training at the Promotion Feminine center. At the same time New TransCentury worked with the group doing market research, profitability studies and helping in the administrative organization of the group. In April, thanks to a private donation of 400 chicks, the group started work. Every day two different members of the group, taking turns, did the work of looking after them so as to perfect their training.

In the same period, the group members elected their Management Committee, opened a commercial account with the Banque Populaire and contacted the Office for Cooperation Development (O.D.C.) concerning the steps required to become a production cooperative. These visits were all made by the members, accompanied by the New TransCentury Team member, Mrs. Lussier and Mrs. Anzouj or the mistress of the Womens Center. All this is

part of the nonformal education of the members of the group from the Beni Guerfet Center.

The group has just sold its first batch of chicks in the local market. With Mrs. Lussier they have started to prepare a commercial plan for increasing their production level. They have signed an agreement with DERRO for the construction of a larger building and hope to start producing on a commercial scale in the fall.

New TransCentury has decided that to ensure the success of small rural businesses they must be launched in progressive stages. This for two reasons:

- 1) to give the members confidence in their own abilities and
- 2) to give them time to improve their technical knowledge by doing practical work. The Beni Guerfet group is a good example.

#### Beni Mellal Province

During the last six months, New TransCentury and its local counterpart, Zohra Lyazid, have concentrated their efforts on the setting up of a small business in Beni Mellal. The staff of the business are made up of a group of women who are at present registered for the 3rd. year program run by the Regional Center. Several members need to earn money for their families, several are illiterate. Since January, Mrs. Lussier and Mrs. Taybi and also Zohra Lyazid have worked ceaselessly with the group, helping them, step by step in the organization work. Having obtained a good order for articles to be produced, to launch their business, a sample of the goods was produced, the production period planned and the selling price calculated. Based on this data, a viability analysis was made and the first order completed. After the production of the first order it was noted that

the standard of work of the group was not high enough. As a result of this, the monitrices at the Center held a refresher course for the group members. At the end of the refresher course another order was received and the group repeated the same procedures in order to determine their profitability.

At this time, discussions on the setting up of a production cooperative and on the long term planning of production, began.

Up to now, the members, the monitrices, and the counterparts in Beni Mellal Province have taken part in three different types of training: improvement of technical abilities with regard to commercial production, business management and the preparation of the steps necessary to also become a production cooperative and how to do a profitability study. Mrs. Lussier and Mrs. Taybi, together with Zohra Lyazid, regularly worked with the group to help them reach their objectives. The group, with the help of a consultant on commercial sewing, should be able to leave the Center and work independently before the end of 1981.

## START UP FUNDING OF SMALL BUSINESSES

During the period, January to June 1981, negotiations began with the Banque Populaire, and three working sessions were held in order to finalise the agreement and link it with the Ministry of Youth and Sport for management of the start up funding of small businesses created by women.

At the same time, the New TransCentury Team were busy working out the internal rules which are aimed at the definition of the principles to be followed by the Fund Management Committee when making decisions regarding the allocation of grants and loans.

When they were making the study for these internal rules, the Team members and the counterparts (Mr. Arif, Mr. Bennani, Mrs. Taybi and Mrs. Souissi and Dr. Boyle) found it advisable to review both the exact definition of the projects (type A, B or C) and the rate of interest on loans. This review appears to be useful, for it has given us a much clearer picture of the nature and of the quality of the beneficiaries. It also allows us to give the best loan conditions to the groups of women and encourages them to use the same funding methods again.

In fact, it has been ascertained that those groups of women who have started working in a remunerative activity (aviculture in Beni Guerfet, commercial clothing production and apiculture in Beni Mellal province), hesitated to ask for new loans because they are afraid they will get into financial difficulties resulting in eventual disaster.

To rid them of these fears, there are plans to provide, on the one hand, favorable credit conditions and, on the other, to promote suitable training in management and marketing.

Other training projects and the creation of small businesses will begin during the last quarter of 1981. Also, it is becoming urgent that the Ministry of Youth and Sport and USAID give approval to the cooperation proposals with the Banque Centrale Populaire and to the internal rules of the Management Committee for the start up funding of small businesses.

Also, it would be useful if the official arrangements required for the setting up of the Management Committee and so enabling it to usefully begin its work next September, were made.

It would also be helpful if USAID could consider the release of the first sum of 100,000 dollars from the United States which is earmarked for the financing of small businesses, for if they do not do so the start will unhappily have to be postponed.

When the agreement with the Banque and the internal rules of the Management Committee have been finalised, we hope that funds will be permanently available and that the organisation responsible for managing them will be formed as soon as possible.

When these requirements have been fulfilled, it will be possible for the New TransCentury to begin work on the most important part of the project which is the first phase in the improvement of employment possibilities and the creation of small businesses in Tetouan, Beni Mellal, El Jadida, Marrakech, Agadir, Ouarzazate, Casablanca and other provinces.

STUDIES OF THE CURRICULUM/PROGRAMS ON THE INSTITUTION OF  
THE PROMOTION FEMININE

Between February and June 1981, a consultant from World Education, the sub-contracting company of the New Transcentury Foundation, carried out two studies of the programs and structure of the Promotion Feminine.

New Transcentury asked for these studies to be carried out so that they could have the basic information and analyses necessary for the revision of the curriculum used in the training of new nonitresses at the Royal Institute of Cadres Training, for the revision of the content and methods of the training programs used in the Womens Centers, and, to enable them to see what modifications are required in the structure of the Promotion Feminine. No evaluation can be complete if it is not supported by economics training and experience in organising production units which are worked by members. The study was to provide, in a scientific manner, the basic data required by the New TransCentury Team and so enable them to build up a conceptual picture of the present Promotion Feminine. Later, knowing what is required, New TransCentury would be able to arrive at the stage where they can recommend changes, in the Womens Centers programs so that they take into account the new economic activities, in the Royal Institute curriculum so that the training of nonitresses takes into account the changes made in the Womens Centers, in the structure and duties of the directing staff, the Regional Directors and the Service Central.

The consultant who made the studies, gave reports which did not fully take into account the work of the other Team members, particularly with regard to the necessity of economic training for the cadres of the Promotion Feminine and the needs made obvious in the development of female run small businesses.

To be able to draw up an adequate plan of required changes a concerted effort must be made to establish the desired conceptual picture. Once the aim has been defined, it will be possible to establish methods of execution and the steps to be taken.

During the next 6 month period it will be necessary to adapt these reports and re-do parts of them so that they can be used in the work of modifying the programs and the organisation of the Promotion Feminine.

## THE DOCUMENTATION CENTER

Despite the fact that it only started to function in December 1980, that is to say only 7 months ago, the Promotion Feminine Documentation Center has made considerable progress. Out of a total of 340 documents, 18 are in Arabic, 64 in French and the remainder in English. All these documents have been classified and recorded by headings. The card-index is being done at present.

The documentation center has at present, the list of all the available documents in Morocco "concerning women in general", and which, thanks to the computer at the Ministry of Planning, was given to us. This list contains 130 headings, all of which are available at the national documentation center in Rabat. These works are only recorded on microfiches. We cannot order them, but we can put this list at the disposition of our clientele and advise them to go and consult them at the National Documentation Center itself. There are in existence works in the health, culture, education, employment, political, moral, traditional, religious and other fields.

So that the Promotion Feminine documentation center can be enriched and developed, correspondence has been entered into with 60 national and international organisations, informing them of the creation of the documentation centre and asking them to send us all the documents they have concerning women and their socio-economic situation throughout the world. Some of these people have already sent us works. Very soon the documentation center will contain a fairly large number of works in French and Arabic, which we will be able to circulate to the cadres and members of the Promotion Feminine.

## TEAM PERSONNEL

Between January and June 1981, four members of the New TransCentury team (including the Team leader) left and were replaced by four new people. Although the departure of such a large number of people could be disquieting, the replacements have proved to be extremely capable.

The present team has two Moroccan members, Mr Arif Khalifa and Mr Bennani Ghazi Mohamed, both have been civil servants for a considerable time at the Ministry of Youth and Sport. Mr Arif was previously Head of the Social Division of the Ministry, that is to say the administrative section of which the Promotion Feminine Service is a part. He contributes a highly developed knowledge of administration to the team. Mr Arif and Mr Bennani joined the team during the month of March 1981.

Two new American members, one of whom is the new team leader, the anthropologist and economist Dr Philip Boyle, arrived in April and May 1981. Dr Boyle has an excellent knowledge of Morocco and of its rural economy in particular, having carried out a long study on the rural economy of the Azrou region (1973-1976). He has a Masters degree in International Management as well as his economic anthropology doctorate.

Miss Myrna Ferris, who arrived at the beginning of May is a specialist in nonformal education and has a Masters degree from Harvard University. She contributes linguistic, professional and cultural competences to the team, having already worked for several years in North Africa (Algeria, Tunisia).

PLANNED ACTIVITIES

JULY - DECEMBER 1981

## FINAL REPORT ON THE CENSUS

### Pre-analysis of the Results

A discussion document on the use of the census data was drafted by the New TransCentury team and was used as a pre-analysis of the results (see Annexe VII). Mrs Tuthill and Mrs Tedjuni discussed the use of the national census data with the directors of the Promotion Feminine Service Central and gave them this document, which described certain questions which the analysis of the data should be able to resolve.

### Proposed Activities

Mrs Tuthill left Morocco on July 3 and will return on September 1st to complete the analysis of the data and the preparation of the final reports. Mrs Tedjuni will be responsible for the second data processing corrections and the third (if required) and also for the production of the final tables by the statistics service in July. A team of three checkers stayed to help Mrs Tedjuni in July. The final report on the census will be completed at the end of September 1981 and will be distributed in October.

### Uses of planning

With the publication of the census report at the end of September the Promotion Feminine will have an overall picture of its clientele and the state and number of facilities.

In the first analysis of the Promotion Feminine clientele it was ascertained that this clientele was less numerous and younger than had been previously thought. Consequently, from now on the New TransCentury team intends to streamline and simplify its organisation techniques for small businesses and training programs directed at job finding so that they will be more useful to the Promotion Feminine clientele. At the same time, it is obvious that economic and business training is required for the Promotion Feminine cadres immediately so that the members receive the necessary background information and training to succeed in their remunerative activities.

## TRAINING

### Orientalion Training Program

During the months of May and June New TransCentury worked out the orientati.n training program for the benefit of 6 Moroccans who within the framework of the project are studying for a Masters in the USA. The aim of this course is to give the six students a better understanding of the activities of the project and make them more prepared for the work they will undertake on their return to Morocco. Due to the restrictions imposed by the month of Ramadan and by the vacation period, this training program which will be held from 6-24 July will be an orientation rather than a real working program.

The first of the three weeks will be spent with the Promotion Feminine and will consist of discussions with the personnel of the Service Central, visits to urban and rural centers in the Rabat area, and discussions at the Royal Institute for cadres training.

The students will work with the New TransCentury team during the second and third weeks. They will participate in discussions on the team activities, on the relationships between their studies and these activities and with the Promotion Feminine activities in general. They will visit the small businesses in Beni-Mellal and Beni Guerfet and see them working, on their return they will discuss with the team what they have seen. After that each student, supervised by a team member, will deal with a particular project which is related to the studies he is doing in the United States. The jobs will be assigned as follows:

Mrs Aicha Madkour: Study and review of the programs and ~~activities~~ materials in field of literacy. Working with the nonstresses in the Centers.

Mrs Naima Ibnou Khati

and Mrs Halima Jamaï: Study and review of programs and materials in the health field (hygiene, nutrition and family planning). Working with the monitors in the centers.

Mrs Hafida Rhozi Jerniti: Work on the preparation of the economics training programs for the Promotion Feminine cadres.

Mrs Khadija Raki: Work on the start up funding of the small projects, the establishment of a plan that can be used to explain the system to the Regional Directors, directors, monitors and members. Participation in the outlining of the organization of the Funds at the Promotion Feminine Head Office.

The last day of the training program, July 24, will be reserved for reports, a statement and an evaluation of the usefulness of the training program and to the final recommendations.

Finally it must be stressed that the aim of the training program apart from orientation to the work in progress is that firm contacts between the students and all the team, the team counterparts and the Promotion Feminine Service Central personnel will result.

## Economics and Business Training Programs for Promotion Feminine Cadres

Within the framework of the second goal of the project, the Promotion Feminine cadres training, it is envisaged that in the fall 1961 a series of training programs for the training of a Director and an Assistant Director for each province in the economics and business knowledge required for the identification and establishment of small businesses and of the creation of specific jobs for women will take place.

The training will be composed of a series of three training programs, each lasting 3 to 4 days, on the following subjects:

1. Economic Research and Market Research
2. The Commercial Plan
3. The formal procedures required for the formation of Production Units and Credit Utilization.

These training programs will be practically orientated. The students will be primarily called upon to work in small groups and to do practical work on site, so that they will get used to doing the jobs which they will later actually carry out. For example, for market research, they will go to the markets and evaluate the commercial possibilities of a selected product. Between each training program, the student will have work to do at home. The first assignment, the economic study carried out after the first training program, will reinforce lessons learnt, prepare the students for the next training program and can be referred to for the economic development of the province in question. At the request of the students the New TransCentury team will go to the site to help with the work and each document prepared will be discussed in detail with the person who prepared it. The second assignment, to be done by the students will be a commercial plan for the launching of a small business or a training project.

Each series of training programs will only take in 10 provinces so that the necessary individual attention required for success is possible. The first series will be in the provinces where New Trans-Century is already working or will soon be working: Casablanca, Beni-Mellal, Marrakech, Fez, Tangier, Tetouan, Agadir, Ouarzazate, El-Jadida and Oujda. The second series will take place in spring 1982 and the third in fall 1982. In this way, the team will be available to help each group of students to complete their studies and prepare the projects which will result, before taking charge of the next group.

The training program will be run by 3 or 4 team members who are specialists in commercial matters and by 2 consultants, an economist and a sociologist. The Regional Directors who have already acquired some experience in economics with the project could work as assistants in the small groups, and at the same time they would learn how to run the small groups themselves in the future.

It is hoped that these training programs will not only train the Promotion Feminine cadres but will also stimulate the economic activities and identify those individuals who are particularly competent to continue this important work with the women in their region.

Training for commercial clothing Production (El Jadida Province)

After several visits and work meetings, it seems that the project for the creation of a training section at the El Jadida Regional Women's Center, has a great chance of success.

The Directors of the Commercial Clothing Production Compagny (C.C.P.C) who employ 500 women in their factory in El Jadida, are prepared to guarantee the recruitment of these women who have done a professional training cycle in commercial clothing production, following the norms and conditions of training which they themselves will supervise.

A grant from the small businesses start-up fund will be used allocated for the purchase of machines so that several classes of young girls, who have completed the middle cycle of primary education, can be trained. The machines will be set up in the Regional Women's Center, in a well lit and well ventitated locale.

When their training is completed, students will be recruited by C.C.P.C will also provide work paid at industrial rates for the best workers while they are still working at the Center.

During the period of apprenticeship, the factory will provide leftover pieces of material.

The student's participation fees should cover the expenses incurred of turead and all maintenance and repair costs of the machines.

The students, who are members of the Center, should profit from all the general training courses offered by the Center and the tradional activities of the national campaigns (C.N.), as well as the technical training course.

Mr. Bannani Ghazi should, shortly, together with the local section of the association of Cooperative Youth (Jeunesse Cooperative), begin the formal procedure required to obtain the grant which is to be used for the equipping of the above mentioned section. It should be set up before the beginning of the school year (October 1981).

## Training of Hotel room maids (Marrakech and Agadir Provinces)

Following discussions with the Director of the Employment Agency in Marrakech, the team, in May, considered the possibility of working out a training project for hotel room maids for the tourist centers, such as Marrakech and Agadir. This training would fulfil the need expressed by hoteliers in Marrakech through the Employment Agency. Training would take place in a Womens Center with practical work in the hotels and would be controlled by hotel staff who at the same time would train monitresses to run future training programs.

This training would not only give instruction but thanks to the scope and quality of the diplomas would also put a value on the work of a hotel room maid. At the same time, the hoteliers will be encouraged to consider these staff for promotion to other jobs.

The project is still at the stage of studying the requirements of the hoteliers in these regions and the possibilities open to young girls who follow such a training program.

The following technical description was established using the information provided by the hoteliers of Marrakech and indicates the main requirements:

### Hotel room maids Training Program Project

- Aim: To train hotel room maids for Moroccan hotels.
- Beneficiaries: Classes of 25 young women from Womens Centers who are of the required age, education and have the necessary personal qualities.
- Place: Marrakech (Foyer El Ksour) with the possibility of duplication in other tourist centers.

Length of Training Period: To be decided. It depends on the training program selected in conjunction with the hoteliers association. The first classe should begin its training program as soon as possible and be ready to move into the new hotels when they open in Marrakech at the end of the year.

Type of Training:

- 1) Theory (in the centers)
- 2) Practical work
  - a) in the hotels - observation and work
  - b) in the centers - mending, ironing etc.

Technical Training: will be guaranteed by a member of the hotel staff for 1 or 2 classes

Training of Trainers: At the same time, 1 or 2 monitresses from Marrakech (and eventually others from Agadir, Tangier, etc) will be taught so that they can train new groups of women at a later date.

Qualities required of students: At least 18 years old, educated to second or third year secondary education level, mature, honest, and show practical intelligence.

Participation:

- a) The young girls will be expected to make a monthly contribution, but will be issued with all necessary (eg dress) equipment as part of the program.
- b) The hoteliers can participate by undertaking the provision of qualified hotel staff to give the technical classes at their expense and by allowing the students to use their hotels as training ground.

The details will be finalized when the decision to launch the project has been taken. Unfortunately there have been problems of communication with the Directors of the Hoteliers Association in Marrakech which have delayed the decision and at the beginning of June the team started to collect information on the possibility of starting in Agadir.

### 1. Aouamra Rural Center

The El Aouamra Rural Center is a complex of buildings and land used for agricultural training. It is situated in the heart of the Loukkos valley and is managed by the Rural Economic Development of the Western Rif Program. In the past the center was used exclusively for the training of young men from rural areas in agricultural subjects. After their first visits to the area in March and April 1980, the New Trans-Century ascertained that the center was not used full time. Also, when the team members had their first meeting with the Governor of Tetouan in April 1980 they suggested that the center be used for the training of members of the rural centers of the Promotion Feminine. The Governor gave his permission provided that its use resulted in remunerative employment for women.

During the following months, the team contacted several agricultural specialists and asked advice of a large number of agronomic experts. The New TransCentury team recommended the improvement of the womens agricultural techniques and the training of country women in business management which are the key activities of the Project. One of the most efficient ways of attaining this result is by using the El Aouamra Center.

A training program project which is both comprehensive and well coordinated appears necessary. The New TransCentury suggests a project in three areas and held in the following services:

- 1) A period of agricultural specialisation for new monitrèsses when they leave the Royal Institute of Cadres Training (5 months)
- 2) A systematic agricultural refresher course for all the Promotion Feminine cadres now working in the rural areas (1 month).
- 3) Special training programs in agricultural techniques and the management of commercial activities (variable).

Further details of these suggestions can be submitted by the New TransCentury team who will give help in the long term planning of the program, and in the selection of qualified personnel should the Promotion Feminine decide to use the El Aouana Center.

The Production of Educational and Pedagogical materials  
(Casablanca)

Within the overall program for the launching of small businesses and with the particular aim of launching a small enterprise to produce educational equipment where a group of young women from the Womens Centers in Rabat and Casablanca can be employed, several pre-school establishments were visited, several contacts made and several promises of collaboration obtained.

This work left us feeling optimistic that the project would be successful, as on the whole the establishments concerned (kindergartens, nursery schools and pre-school classes in primary schools), the kindergarten teachers, teachers and directors in the infant sector, confirmed that they urgently needed educational equipment in their sector, and were well disposed to buy it.

In fact, the most efficient establishments who had competent staff, filled this need by making copies of the equipment using materials which were inferior and had a very short life (paper, cardboard, glue, water paints etc). Less efficient establishments used such things as corks, spools old pens, pieces of wood, match boxes etc. Finally, a third group of establishments were quite happy to own a few plastic objects, bought haphazardly and of no educational value.

At present we definitely have a market for our goods in the 1000 private sector kindergartens, about 600 state nursery schools (Youth and Sport and National Mutual Help) the primary nursery schools, the toy retailers and parents of very young children who are aware of the role

toys can play in the development of imagination, intelligence, expression and speech. As soon as our small business starts to produce we will try to publicize our goods to all these people.

Thanks to all the information we have already acquired we are sure that the project is going in the right direction and has a good chance of being successful. In addition, a large classroom in the Derb Ghallef Womens Center has been put at our disposal by the directors in Casablanca to be used at the start of this small project, and also the Director of Derb Ghallef is prepared to put his carpentry workshops, his wood working machines and his training staff at our disposal.

The choice of toys will depend on the use of materials which are simple and easy to produce, such as, multi-colored cubes, puzzles, which are fairly easy to do; constitution of groups of objects using size, color, shape, nature, type etc; objects to be assembled and fitted together etc. The next step in our work, which will be the forming of a group of participants and the purchase of raw materials required for the training should be done without delay. As we believe we have an excellent market outlet for our products we hope to begin production in less than 6 months.

## Apiculture (in Tetouan Province)

In October 1980, members of the Beni Guerfet center participated in a general agriculture orientation training program, the aim of which was to help them choose a remunerative job. At the end of this training program they decided, in collaboration with Promotion Feminine personnel and the New TransCentury team to select apiculture as one of their businesses. The members decided to follow the technical training program which the National Apiculture Center in Lalla Mimouna (le Centre National d'Apiculture a Lalla Mimouna) promised to organise. For administrative reasons the training program was postponed until 1981. Nevertheless, a few members of the 'AMAL' association in Beni Guerfet were invited to take part in an apiculture training program in Beni Mellal and which has just finished. The students were completely satisfied with it.

It is the intention of the AMAL group to launch the bee-keeping work in the fall. Those who are already trained are going to install bee hives in their village and do practical training while awaiting the completion of the training of the other AMAL members, who are to participate in a technical apiculture training program in Lalla Mimouna (or El Aouarna).

When everybody is trained, AMAL intends to request a loan from the Project Funds so that they can buy the equipment necessary for an apiculture business. The members of the Beni Guerfet Womens Center had the benefit of several months training by the New TransCentury team in business management, accounting, marketing and how to work out a commercial plan.

The experience of starting a small business, gained by the AMAL group in Beni Guerfet can be very usefully used as a model for others all over Morocco, as this group will shortly have a small business with two sections: aviculture and apiculture.

## Other Possibilities in the Future

After the transition period, which was between February and May 1981 and when the team leader changed and the complete Team was working on and completing a total census of the Womens Centers, the members of the New TransCentury team foresee that shortly there will be an expansion of the small business program throughout Morocco.

Several ideas are at present being studied, eg the growing of herbs and spices for export, the production of preserves and sweets for the local markets, the possibility of making money by using the seaweed which can be gathered along the Atlantic Coast between Larache and Agadir, the majority of which is discarded after the gelatine has been extracted in the factory, and the production of arts and crafts for tourists.

With the help of consultants-technicians, the New TransCentury team will be able to begin work on the creation of new pilot-projects using the 500,000 dollars reserve funds allocated by USAID for this purpose. It is essential to study a range of ideas so that a series of model experiences can be established and used in the organising of future Promotion Feminine economic activities.

## CONCLUSION AND PROLOGUE

By far, the major accomplishment of the last six-month period is the complete census of the women's centers. Because of the resulting data which will be available to the Team, the project can make great progress.

The next half-yearly period, July - December 1981 will be a very important one in the New TransCentury Team's program for Moroccan women. The project is presently in Phase II of its activities, that is to say, in the action phase, having completed the first phase of research.

During their second intervention phase, which will last until the end of June 1983, the New TransCentury will train all the Regional Directors of the Promotion Feminine in economic and commercial matters, and also an equal number of Womens Centers Directors. At the same time, the recommendations for the changes to be made in the Promotion Feminine structure and programs will be submitted to the Ministry of Youth and Sport.

Between now and January 1982, the team will work on the launching of Promotion Feminine cadres training programs by offering a first series of training programs between September and December. At the same time the team will complete its examination of the curriculum of the Royal Institute for Cadres Training, of the womens Centers programs and the structure of the Promotion Feminine so that they will be able during the first half of 1982 to submit to the Ministry the report of their findings and the modifications required to be made to this Ministerial Department.

During this same period, the team will complete its study on the state and possibilities of female employment throughout Morocco. The final report will be submitted during the period January-June 1982.

Phase III of the project aims to create a Job Development Unit at the Promotion Feminine to find and set up, small businesses controlled by groups of women or to work out training programs, which are likely to result in remunerative employment for women.

The team is at present having its first experience in small businesses prior to the setting up of the Job Development Unit (Fund Management Committee) at the Promotion Feminine. During the next half-year period the team will set up this new Job Unit so that the project can begin Phase III between January and June 1982. From this time, Phases II and III of the project, as planned in the contract between the Ministry and New TransCentury, will run side by side until the project is completed. There is evidently a close relationship between the cadres training activities and the changes to the programs and structures of Phase II and the Phase III launching of small business and job identification activities.

A N N E X E S

ANNEXE I

PLANNING

The three main aims

- I Cadres training of the Promotion Feminine in all relevant matters, with a particular accent on economics.
- II To train women of the Promotion Feminine to be economically more productive.
- III Institutionalisation: set up the structures required by the Promotion Feminine to succeed in their two main aims and any others considered important.

These aims are closely linked and heavily dependent on each other. For the successful completion of the project they must all be achieved. The methodology of our work need not be a linear one; it must be such that it allows all the various activities to be carried out at the same time. In this way the results of each activity can help the successful functioning of the others.

## PLAN OF ACTION

The dividing up of each aim in a series of  
itemised activities

- I Cadres training of the Promotion Feminine in all relevant matters,  
with a particular accent on economics:
- 1- Review the Curriculum/Programs used in the training of the  
Promotion Feminine cadres.
  - 2- Revise the Curriculum/Programs  
at National level: Royal Institute of Cadres Training,  
at Centers level: a representative sampling
  - 3- The revision of the Curriculum may result in changes in the aim,  
content and method of courses.
  - 4- A series of training programs for counterparts, the Service  
Central and Regional Directors (Responsables Regionales) in  
matters relevant to the three aims of the project; e.g. training  
programs in :
    - a- quantitative survey (for all Regional Directors and directors  
of centers.)
    - b- qualitative survey
    - c- economic studies
    - d- market research
    - e- management
    - f- accounting
    - g- and a series of training programs in relevant matters.
- II Train the women in the Promotion Feminine to be economically more  
productive.
- 1- A number of small projects considered as laboratory projects in  
the various economic zones, based on economic studies and market  
research and on the technical training of a small group of  
women/girls (members) who will start up the project.

- 2- Creation of a system for the management of the fund of 300,000 Dollars.
- 3- Office for the Promotion of Employment
  - a- to coordinate the training of the cadres and members of the Promotion Feminine and ensure that there are employment opportunities.
  - b- a knowledge of economic needs on a national scale and above all, those of the economic zones.
  - c- the decentralised work is done at two levels:
    - studies level
    - launching of projects level.

III Institutionalisation: set up the structures which will help the Promotion Feminine succeed in its first two aims and any others it considers important.

- 1- Evaluation of the structure of the Promotion Feminine.
- 2- Evaluation of the project:
  - a- evaluation of each activity carried out.
  - b- towards the end of the project, an evaluation of all activities.
- 3- Recommendations for changes in the structure of the Promotion Feminine so that the programs required for the success of the two main aims can be organised: the extent of training and economics and also ensure that the new requirements uncerthed by the evolution of the Promotion Feminine and the evolution of the members in general can be efficiently dealt with.

## TRANSITION PERIOD

After having reviewed the main aims of the project, the principal activities resulting from each aim and how the activities fit in with each other and with the aims of the project, we were able to move on from the planning period to the transition period.

- The transition period lasts from February 1981 to April 1981.
- During this period the team members will be:
  - Mrs. Betty Lussier
  - Mrs. Judith Taybi
  - Dr. May Gahtan
  - Mrs. Roberta Warren
- The counterparts remain the same but all the resources and counterparts of the Service Central can be called upon if necessary to help ensure the smooth running of the plan of action in general and the transition period plan of action in particular.

### Transition Period Plan of Action

Four principal activities will be carried out during the transition period.

#### 1- The Quantitative Survey

- a- completion of basic preparation: official authorisation, coordination with the Ministry of Planning, coding.....
- b- preparation of the quantitative survey training program.
- c- organisation of the training program for the training of 420 regional directors/directors/monitresses on the subject of surveys and survey administration.
- d- 30 days for the collection
- e- processing of data by computer
- f- analysis of results of data processing
- g- during the 30 day period allowed for the collection, the preparation of the qualitative survey will begin.

The people in charge of this will be:

Mrs. Roberta Warren

Mrs. Judith Taybi

Mrs. Chems Tedjini

They can call on all other resources if required.

2- Review and Revision of the Curriculum/Programs

a- working meeting with the Service Central

b- working meetings with the Royal Institute

c- a sampling from the centers (representative)

d- two committees each made up of:

a team member

a member of the Service Central

a general manager

a beneficiary

a technician

The work of the two committees must take into account the fact that our clientele have varied scholastic levels.

The program must take into account the diversity of the clientele and the diversity of the basic data from each of the various regions of the country:

- age
- level of education
- economic needs
- length of program
- theory and practice
- and a number of other factors.

The program should use the results of the quantitative and qualitative surveys.

The people in charge of this task are:

Dr. May Gahtan

Mrs. Chems Tedjini

and the two committees.

They can call upon all other resources if required.

3- Small Projects and Laboratory Projects

a- The three small laboratory projects launched by the team and the counterparts during the first year are now the responsibility of our two regional counterparts. The counterpart is responsible for organising groups of participants to work in the cooperatives and other useful and efficient systems. If necessary, the counterparts can call on the assistance of team members.

The three projects mentioned are:

- 1- Commercial clothing production in Beni Mellal
- 2- Apiculture in Beni Mellal
- 3- Aviculture in Tetouan

b- When the team leader arrives we shall launch four new small projects in the following provinces:

Marrakech

El Jadida

Beni Mellal

Tetouan

So that we can launch the four new laboratory projects, we must carry out economic studies and market research in these four economic zones. These studies should be done before the team leader arrives. Recommendations concerning the most economically viable lab project in each province should be passed to the team leader as soon as he arrives in Morocco.

The persons responsible for this task are:

Mrs. Betty Lussier

Mrs. Zohra Lyazid

Mrs. Habiba Anzouj

assisted by Miss Fatima Dehbi, project coordinator at the Ministry.

c- After the launching of these four lab projects the ground must be prepared, in three other provinces, in three other economic zones, for the launching of new small projects.

d- Although much of the work will take place in the provinces of Marrakech, El Jadida, Beni Mellal and Tetouan, this does not mean that it must be limited to these provinces in their respective economic zones. An effort must be made to work in cooperation with other organisations and other programs wherever one is working. For example: In the north the DERRO provinces, in cooperating with DERRO we can help in the work being done in the largest possible number of provinces in the economic zone in which we are working. This cooperation, can be done with DERRO, CRAFA, DERSO (in the south) and a number of other organisations.

4- Evaluation of the structure of the Promotion Feminine

This evaluation will be done by Dr. May Gahtan. As well as the principal activities of the transition period, two other activities will continue to be carried out.

5- The Documentation and Information Center.

This center is already established but it is essential that the documentation and information work continues both during and after the life of the project.

The people responsible for the work at the center are:

Mrs. Nezha Souissi

Mrs. Betty Lussier

6- Fund Management

The work necessary for the establishment of a funding management system is almost completed, the follow up will be the responsibility of:

Mrs. Judith Taybi

Mrs. Nezha Souissi

I hope that the transition period will end towards the end of April 1961, when the new team leader arrives.

SUMMARY OF THE PLAN OF ACTION DURING THE TRANSITION PERIOD

Activities	Timetable	Responsible
1a - quantitative survey: continuation of work started in 1st yr and completion of cadres training and analysis of results	February - April May	Mrs. Roberta Warren Mrs. Judith Taybi Mrs. Chems Tedjini
1b - Start of qualitative survey	March - April....	Mrs. Roberta Warren Mrs. Judith Taybi Mrs. Chems Tedjini
2 - Review & revision of Curriculum/Programs	February - April	Dr. May Gahtan Mrs. Chems Tedjini
3 - Small lab projects, economic studies and market research in four provinces.	February - April	Mrs. Betty Lussier Miss Fatima Dehbi Mrs. Zohra Lyazid Mrs. Habiba Amzouj
4 - Evaluation of the structure of Promotion Feminine.	April - May	Dr. May Gahtan
5 - Documentation and Information Center	February to June 1983	Mrs. Nezha Souissi Mrs. Betty Lussier
6 - Fund Management	February	Mrs. Judith Taybi Mrs. Nezha Souissi

ANNEXE II  
PLAN OF ACTION

(Period May - October 1981)

I Launching of small businesses.

(May - October)

- a) Starting up of at least 4 small businesses run by women.
- b) A member of the N.T.F. team will be responsible for the smooth running of each business created.
- c) The launching of the small businesses will take place in consultation with other Moroccan organisations such as CRAFA, DERRO, etc... wherever possible.
- d) In this first stage of businesses run by women, rural areas will take priority.
- e) Responsible:           Dr. Boyle  
                                  Mr. Arif  
                                  Mrs. Lissier  
                                  Mrs. Taybi  
                                  Mr. Benani

II Economics Training Program

(September)

- a) An economics training program will take place twice in September for the improvement of the economics knowledge of the Regional Directors (accompanied by a certain number of mistresses) from the provinces where the team plans to start small businesses. Each program will affect 4 or 5 provinces.
- b) The training program will, in particular, teach the best ways of carrying out a regional economic study, market research and a study to find the commercial plan required by small businesses.
- c) Responsible:           Mr. Bennani Ghazi  
                                  Miss Norris

III Orientation Training Program for Six Students.

(July)

- a) A training program lasting 3-4 weeks for the six students who are at present attending American universities, aimed at giving them a knowledge of the structure of the Promotion Feminine and its new orientation which is aimed at the economics training of Moroccan

women. In addition, the students will be able to understand the aims, methods and activities of the N.T.F. project.

- b) Responsible: Mr. Arif  
Miss Norris

IV Quantitative survey

(May - September)

a) The coding, analysis of data by computer and the final report will take place at intervals during this period.

- b) Responsible: Miss Tuthill  
Mrs. Tedjini

V Qualitative survey

(October)

a) Given the financial backing and personnel recruited from elsewhere, and not from the team, the qualitative survey project could be undertaken by the Promotion Feminine.

- b) Responsible: Mrs. Warren

VI El Aoumra Rural Center

(May - October)

a) A study of the possibilities offered by the El Aoumra Center on the subject of suitable training and the possibilities of cooperation with other development organisations, will be done during this period.

- b) Responsible: Dr. Boyle  
Mrs. Lussier

VII Evaluation of the structure of the Promotion Feminine.

a) An analysis of the structure of the Promotion Feminine, similar to the one done on the curriculum/programs will be carried out.

VIII Third Half yearly report

(June)

a) This report will be sent to the Head Office of TransCentury, to the Ministry of Youth and Sport and to AID at the end of June.

- b) Responsible: Mr. Boyle

IX Documentation and Information Center

(May - October)

a) Work on enlarging this center will continue throughout the life of the project.

b) Responsible: Mrs. Souissi  
Mrs. Tussier

X Setting: of a fund management system

a) The completion of the organisation of the structure of the committee and the way it works is expected by the end of May.

b) Responsible: Mr. Arif  
Mrs. Taybi

XI Information bulletin

(July - September)

a) An information bulletin will be published every two months by the Promotion Feminine giving information on their documentation activities and their economic progress.

b) Responsible: Miss Dehbi

Summary of the Plan of Action  
May - October 1961

Activity	Period	Responsible
I. Launching of small businesses	The whole period	Dr. Boyle Mr. Arif Mrs. Lussier Mrs. Taybi Mr. Bennani Ghazi
II. Economics training program	September	Mr. Bennani Ghazi Miss Norris
III. Orientation program for 6 students	July	Mr. Arif Miss Norris
IV. Quantitative survey	May - September	Miss Tuthill Mrs. Tedjini
V. Qualitative survey	From October	Mrs. Warren Mrs. Tedjini
VI. El Aouamra Rural Center	May - October	Dr. Boyle Mrs. Lussier
VII. Evaluation of Promotion Feminine structures	May - June	Dr. Gahtan
VIII. Third half yearly report	June	Dr. Boyle
IX. Documentation and Information center	The whole period	Mrs. Souissi Mrs. Lussier
X. Setting up of Fund Management system	May	Mr. Arif Mrs. Taybi
XI. Information bulletin	July - September	Miss Dehbi

ALNEBA III

Progress Report - March 1981

Project for the Nonformal Education of Moroccan Women  
State of Progress of Activities

1. Economic Studies in the Provinces

A. Beni Mellal Province: Responsible, Zohra Lyazid

The necessary documents were collected and new contacts made in the industrial sector, followed by in-depth discussions. The draft of the report of the study is being done and with the exception of the synthesis, ( see detailed Memo of 27 February addressed to Mrs. M'Rabet) should be completed by 1 April.

B. Tetouan Province: Responsible, Habiba Anezouj

The necessary documents were identified and collected and several contacts made and followed by discussions. Miss Laiti and Mr. Ben Adada should have contacted the Tetouan delegates but have not yet done so. The draft of the report is going well and should with the exception of the synthesis, be completed by 1 April 1981. (see detailed Memo of 25 February sent to Mrs. M'Rabet).

C. Ml Jadida Province: Responsible, Betty Lussier  
Assistant, Khalifa Arif

The basic data has been collected and the draft of the report is being done. The contacts and discussions were planned for 6 - 16 April, so as to coincide with the trips to that area for the census.

D. Marrakech Province: Responsible, Betty Lussier  
Assistant, Khalifa Arif

The basic data has been collected and the draft of the report is being done. The contact and discussions are planned for 6 - 16 April, to coincide with the census trips to that area.

2. Laboratories of the Project

A. Chicken Production Project in Beni Guerfat

The group was prepared to start at the end of February and awaits delivery of the first chicks (see detailed Memo sent to Mrs. M'Rabet in February 1981).

The members of this group are prepared to participate in the seminary on apiculture in Beni Mellal.

## B. Apiculture in Beni Mellal

The technical seminar programmed for this month was postponed because the funds to be provided by CRAFA had not yet been approved.

## 3. Census

- A. The planning for the whole operation was completed (see detailed Memo of 24 February 1981, sent to the Head of the Social Affairs Division and to Mrs. M'Rabet).
- B. The teachers training program took place from 16-18 March and was analysed ( see Memo of 26 March, sent to Mrs. M'Rabet)
- C. The training program for Promotion Feminine Centers personnel is making progress, having been tested by the trainers and N.T.F. team members, under the supervision of Roberta Warren, the survey consultant.
- D. Visits to give assistance in the Promotion Feminine centers throughout the province were programmed for the weeks from 6-18 April. (see Memo on the program of 26 March, sent to Mrs. M'Rabet).

## 4. Training Program

- A. The observation visits made to the provincial Promotion Feminine centers were carried out by Dr. May Gahtan, Training Program Consultant.
- B. The first report on the training program should appear on 15 April.

## 5. Activities Programmed for April 1981

- A. The synthesis of the 4 economic studies will be done by the team, the Promotion Feminine Service Central and counterparts at N.T.F. in Rabat.
- B. The lab project will be kept under observation.
- C. Trips to the places where the Census is being done will begin and the first questionnaires which have been completed will be collected. On 27 April, the training for the first group of coders will begin.
- D. The report on the training program will be produced.
- E. Specific work and study programs to take place in the summer will be recommended, within the framework of the project activities of the students who are at present in the U.S.A.

Report on the Progress of the Nonformal Education Project  
April 1981

1 - The new members of the Team

The month of April saw the end of the transition period and the arrival of the Team leader, Dr. Philip Boyle, specialist in economically orientated anthropology, and also the arrival of the sixth member of the Team, Miss Myrna Norris, specialist in training and curriculum/programs. Miss Norris and Dr. Boyle have had several years experience in North Africa.

2 - The Economic Studies

- a) The economic studies were drafted by the two counterparts, Mrs. Habiba Anzouj and Mrs. Zohra Lyazid for their respective provinces of Tetouan and Beni Mellal. This work provided them with useful training in economic matters, and at the same time provided basic data additional to that already collected by the Team members.
- b) At the same time, the economic studies carried out for the provinces of El Jadida and Marrakech by Mrs. Lussier, Mr. Arif, Mr. Bennani and Mrs. Souissi were drafted in a different way as the accent was on the launching of small businesses.

3 - The laboratories/ projects for aviculture in Beni Guerfjet and for commercial clothing production in Beni Mellal are about to become small businesses. The next step will be their organisation into cooperatives. As soon as the Fund Management Committee starts functioning the commercial plans for two cooperatives will be sent to it.

4 - The Survey.

- a) The last stages of the training programs for the survey were taken on 1 April 1981, so that conclusions could be drawn about the progress of the survey.
- b) The timetable and planning of the trips to the various provinces of the Kingdom were organised for the five groups made up of members of the TransCentury Team and counterparts. The groups covered all the provinces in the Kingdom with the exception of the Sahara. The aim of these trips was to check the progress of the survey and specify which checks should be made by the Regional Directors and also to give assistance if required. (see the detailed reports of these trips which were sent to the Ministry on 7 May 1981).
- c) The completed file and the tables for the analysis of the survey were submitted to the Ministry of Planning by letter on 24 April 1981.

- d) On 27 and 28 April training was provided for 15 coders and checkers for the survey. About half the questionnaires reached Rabat during this month; 1502 of these questionnaires were coded during the last week of the month.
- e) So as to have some idea of the financial impact of the survey on the project, the possible budget was estimated. The final cost of the operation will probably be known and published by the end of June 1981.
- f) Miss Roberta Warren was entirely responsible for all activities concerning the survey, with the help of all Team members and the two counterparts working in Rabat, for the period 1-20 April.

#### 5. Evaluation of the Curriculum/Programs

The evaluation report on the Curriculum/Programs of the Royal Institute of Cadres Training and the Womens Centers was completed and sent to the N.T.F. Team and the Promotion Feminine. The work on the evaluation of the institution of the Promotion Feminine and its structures was begun by the consultant, Dr May Gahtan, who will send us her report at the beginning of June.

#### 6. Management

##### a) Cooperative Proposals

Mr. Arif, Mrs. Taybi and Mrs. Souissi with members of the Legal Department of the Banque Centrale Populaire in Casablanca participated in the writing of the final draft of the cooperative agreement between the Banque Populaire and the Ministry of Youth and Sports. All that is now required is the signature of the Director of the Banque Populaire, who was away on business in Togo.

##### b) Internal Rules of the Management Committee

A first draft of the internal rules for the Management Committee were drawn up by Mr. Arif and passed to members of the Team for reflection before being finalised and submitted to the Ministry.

#### 7. Program for the Orientation Training Program for Moroccan Students in the U.S.A.

The N.T.F. Team is planning a 3-4 week training program for the six Moroccan students who are at present in the United States. The aim of the training program is to orientate the students so that they understand the aims of the Promotion Feminine and the New TransCentury project and are aware of the jobs they will have to do when they have completed their training.

8 - The activities planned for May 1981

a) The survey

Over a two day period, work sessions will be organised for the Promotion Feminine personnel, to explain the various facets and motives of the surveys. Miss Janet Tuthill, Miss Warren's assistant, will arrive in Morocco on 15 May and will take part in the second day of the training program. Miss Tuthill will continue the technical work started by Miss Warren who leaves Morocco on 20 May. Progress on the survey will be made in May, when 20,000 questionnaires will be coded. The data input and the correcting will start at the Ministry of Planning.

b) Economic/research Studies for Small Businesses.

The distribution of economic studies for Tetouan and Beni Mellal provinces will be decided on when the economic studies in El Jadida and Marrakech have been completed. The Team will identify those new small businesses which could be launched in the last two provinces.

c) The small businesses

Commercial plans for the enlargement of the commercial clothing production business in Beni Mellal and the aviculture business in Beni Guerret will be prepared and presented to the Management Committee. The drafting of commercial plans for possible businesses in Marrakech and El Jadida will begin.

d) Fund Management

- 1) The final version of the cooperative agreement will be approved by the Director General of the Banque Populaire. This version will be sent to U.S.A.I.D. for an opinion concerning the filing for releasing funds.
- 2) The internal rules will be discussed, modified and drafted before being submitted to the Management Committee whose composition and the appointment of its members is the responsibility of the Ministry.
- 3) The Management Committee will be formed and the internal rules which have been established, adhered to.

e) The Plans of the TransCentury Team

With the Project Director, Miss May Rihani, the Team members, the counterparts and the Service Central personnel will outline project plans for the next six months.

# REPORT ON THE PROGRESS OF THE NONFORMAL EDUCATION PROJECT

May - June 1981

## 1. Planning

The planning for the next six months has been completed by the counterparts, members of the TransCentury Team and the Project Director, Miss May Rihani. (See Plan of Action, May-October 1981)

## 2. Fund Management

- a) The final version of the cooperative agreement was approved by the Director General of the Banque Populaire. The last modifications by the Team improved on the definition of the type A, B and C projects and also reduced the interest rates on the type B and C projects.
  
- b) The internal rules proposal was finalised and together with the final version of the agreement with the Banque Populaire were sent to the Ministry of Youth and Sports. The Ministry should now appoint the members of the Management Committee who will then be able to start studies of the basic criteria for the projects.

## 3. The survey

In May, a two day work session was organised for Promotion Feminine personnel, to explain the preparation of the file required to obtain the official authorisation of COCOES (Committee for Coordination of Statistical Studies) and also, the organisation and use of the survey data. Twelve people took part in these sessions which were organised by Miss Roberta Warren, Miss Rihani and Mrs. Judith Taybi.

The coding team completed their work in May, and in June, a team of six continued the work of checking the questionnaires. The data input had begun in the data processing department of the Ministry of Planning. Mrs. Janet Tuthill arrived from New TransCentury in Washington on May 15 to continue the technical work of Mrs. Warren who returned to the United States on May 20.

In June the checking of the questionnaires and the input of the data continued under the supervision of Mrs. Fedjini and Mrs. Tuthill. The test program for statistical analysis had been corrected and the checking and the data input of the questionnaires was almost completed, as was the first correction of the data. The coding and data input of the 'no reply' control forms of the questionnaires (more than 2,000) was completed and this data was statistically analysed.

#### 4. The training.

##### a) The orientation training program for the Moroccan students in the U.S.A

The team began and finalised the preparation of the three week training program designed especially for the Moroccan students who are studying in the USA as an integral part of the project and who will return to Morocco to work on the project. The training program will be held from 24 July. Its aims will be the making of contacts with the Promotion Feminine and an introduction to the NTF Project. The students will spend a week at the Service Central and two weeks in the NTF offices and in the field.

Mr. Arif and Miss Norris will work with Miss Dehbi from the Service Central to carry out this training program.

##### b) Training programs in Economic matters

It has been decided to divide this training up into three parts of three days each on 1) economic studies, 2) the commercial plan and

- 3) the management of a small business. Twenty women, representing ten provinces, will take part in the three training programs planned between September and November. Practical work in each subject will be carried out between the end of one program and the beginning of the next.

The exact content of these training programs is still being prepared.

c) The apiculture training program in Beni Mellal province

This training program was held from 2-22 June in the CRAFA center in Kasba Tadla under the direction of Mrs. Zohra Yazid and with the help of the technical adviser, Mr. Driss Echifa. The program consisted of basic studies of the bee, production of honey, the seasons and the flowering periods as well as practical work in the apiarian station at Zaouit Cheikh. The students, who were mainly from Foum El Anssar but also from Beni Guerfet and El Jadida, prepared models of the protective clothing used in apiarian work. At the end of the training program, the Foum El Anssar students should receive hives from the Ministry of Agriculture. This will enable them to immediately put their technical training to the test. During the training program, Mr. Naitbach of the Office for the Development of Cooperation of the Ministry of Planning gave a lecture on the forming of cooperatives.

d) The proposed training of hotel room maids

Following discussions with the Director of the Employment Office in Marrakech, the Team considered the possibility of establishing a project for training hotel room maids for the tourist centers such as Marrakech, Tangier and Agadir. This training would answer the needs expressed by the hoteliers of Marrakech to the Employment Office. It would take place in a women's center, with practical work in the hotels and would be provided by hotel personnel who would, at

the same time, train ministrices who in the future would be able to direct the training programs.

This training will not only provide instruction but will also put a value on the work of a hotel room maid. At the same time, hotel owners will be encouraged to consider the promotion of the personnel to other jobs.

This project is still being studied, above all for the Agadir region where the Delegate has submitted a written report on the subject.

e) The proposed training program for commercial clothing production in El Jadida

In cooperation with SCIM, studies and preparatory work for this training project for the commercial clothing production business in El Jadida, continues.

5. Report on the evaluation of the Promotion Feminine curriculum and programs

Dr. May Gahtan presented the team with her report on the evaluation of the curriculum of the Royal Institute and the programs in the womens centers.

The team is studying this report and Miss Rihani has sent a copy of it to the Service Central so that the personnel in that department can do so too.

6. The small businesses.

a) The commercial <sup>plans</sup> required to give a better definition of the commercial clothing production business in Beni Mellal and the aviculture business in Beni Guerfet are still being studied.

b) The study for a business which will manufacture educational toys in Casablanca has begun.

7. The economic studies

The four first studies of the Beni Mellal, El Jadida, Marrakech and Tangier regions have been added to information held at the Documentation Center, and copies can be distributed to the cadres of the mens Centers and the Service Central if they ask for them.

6. Proposed activities for July 1981

a) The training

The training program aimed at ensuring that the six Moroccan students will make contacts with the Promotion Feminine personnel and be introduced to the N.T.F. Project, will begin.

The preparatory work for the orientation training program and the economics training will continue.

With a view to the development of the programs and the possibilities of the project, the studies for the training of hotel room maids will continue.

Work on the preparation of the training program for commercial clothing production will be done.

b) The Survey

There will be the follow-up to the coding, the corrections and the verifications, as well as the completion of the work required to make up the first tables.

c) The small businesses

The commercial clothing production group in Beni Mellal should complete an order for pinafores for nursery school use and will attempt to obtain new orders and so ensure that production continues during the next six months. At the same time they will take steps to become a cooperative and will prepare their commercial plan.

- the poultry farming group in Beni Guerfet should sell their first batch of chickens during the month of Ramadan and also start the production of the second batch before increasing their level of production.
- The studies on the educational toys project continue. A decision on the type of toys to be manufactured should be made and the feasibility study almost completed.
- the basic research for the confectionery business project in Tetouan and in Beni Mellal will continue.

d) Fund management

No action can take place before the signing of the agreement between the Banque Populaire and the Ministry of Youth and Sports and the nomination of the members of the Management Committee.

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ANNEXE IV  
AGREEMENT CONCERNING THE GRANTING OF LOANS FOR THE  
PROMOTION FEMININE

BETWEEN THE UNDERSIGNED

The MINISTRY OF YOUTH AND SPORT in Rabat,  
represented by

ON THE ONE HAND

The BANQUE CENTRALE POPULAIRE, Company with a variable capital,  
with headquarters in Casablanca, 101, bd. Mohammed Zerktouni,  
represented by

Hereinafter, LA BANQUE

ON THE OTHER HAND

AS PREVIOUSLY STATED

1. In accordance with the agreement between the Moroccan Government and the Agency for International Development 'AID' of the United States of America, a contract, dated 19 November 1979, was signed between the MINISTRY OF YOUTH AND SPORT AND NEW CENTURY FOUNDATION, and assets of 300,000 dollars were put at the disposal of this MINISTRY.

2. This money is provided so that support can be given to the work of the Promotion Feminine in the creation of training and employment opportunities for women and to small production businesses throughout Morocco.

3. This money will be a permanent revolving (in rotation) fund to be used for financing the following projects:

TYPE A PROJECTS: Provide a nonformal training which prepares the candidates for remunerative activities.

The promoters of these projects will have the benefit of grants, exclusively managed by the Management Committee, as stated below.

TYPE B PROJECTS: Facilitate the creation or development of small production businesses by groups of women who are members of women's centers.

TYPE C PROJECTS: To create production businesses or make improvements to existing ones. These businesses can be created by groups of women non members or by groups made up of both members and non members.

Projects of types B and C only, can benefit from the loans which will be managed in accordance with the following rules.

THE FOLLOWING HAS BEEN DECREED:

FUND MANAGEMENT

Article 1 - THE MINISTRY OF YOUTH AND SPORT will appoint a Management Committee which will work at the Service Central in Rabat and will be responsible for the management of the funds. This Committee will be responsible for giving approval to all loans.

Article 2 - The MINISTRY entrusted the BANQUE with the management of the loans for financing the projects listed below.

STUDY OF THE LOANS FILE

Article 3 - After consultations between the representatives of the MINISTRY OF YOUTH AND SPORT and the Regional Director of the Promotion Feminine, the promoters of the local project will submit, in writing, a description of their project and their request for a loan, to the relevant delegation of the MINISTRY OF YOUTH AND SPORT.

The promoters must, also, complete a special form which was designed for this purpose by the contracting parties of this agreement.

After a study of the file, the provincial or prefectorial delegate will give his opinion on the proposed project and send it to the Bank designated by the BANQUE CENTRALE POPULAIRE, within a period of fifteen days.

Article 4 - The BANQUE will examine the project study and the feasibility of the project submitted by the delegate from the Ministry of Youth and Sport, give an opinion and make possible recommendations of improvements which could be made to the project.

The opinion of the BANQUE will be passed to the Management Committee described in Article 4, within 15 days after receiving the file on the project.

Article 5 - The said Management Committee will hold weekly meetings for the examination of the requests since they have received and, in all cases, they alone are qualified to make the decision.

#### RELEASE OF FUNDS

Article 6 - When the agreement of the Management Committee has been given, funds will be released in under a month, counted from the date when the BANQUE forwarded the file to them, to an account opened in the Committee's name at the BANQUE, and this, in accordance with the conditions laid down by the said Committee in its internal rules.

#### TIMETABLE

Article 7 - The length of time allowed for the repayment of the loans must not exceed 10 years.

#### INTEREST RATES

Article 8 - An interest rate of 2% will be paid on those loans required in connection with projects type B mentioned above.

For those loans required for type C projects the interest rate will be, 4% for women working in groups and 8% for those working independently, with the possibility of an interest rebate, under certain conditions which are laid down by the Management Committee in its internal rules concerning women candidates requiring individual loans.

MANAGEMENT COMMISSION

Article 9 - The BANQUE will take a 1.5% management commission on the total of agreed loans at the end of each quarter.

The BANQUE will debit the account of the Management Committee at the BANQUE with the value of the commission.

REPAYMENTS

Article 10 - For certain projects, the Fund Management Committee can agree to deferred repayment.

Each request for deferred payment will be considered individually and agreement to it will depend on the project and the possibilities of repayment to the beneficiaries

Article 11 - The repayment of the loans will be by regular monthly payments of the capital and the interest.

Article 12 - The BANQUE providing the loan is responsible for ensuring that the loan repayments are made each month.

The repayments will be made at the cashiers counter of this BANQUE. The cashier should give the payee, on each payment, a statement showing the amount of each repayment.

Article 13 - Each amount repayed should be credited to the account opened in the name of the Management Committee at the BANQUE.

Article 14 - In the case of non repayment three months in succession, the BANQUE should notify the Management Committee within 15 days of the date of the 3rd. non repayment.

The BANQUE should also send a reminder to the borrower when it sends the statement of non repayment.

When major problems arise, the Fund Management Committee can, with the help of the BANQUE, re-negotiate the terms of the repayment and the rate of interest.

#### LEGAL MATTERS

Article 15 - Only the Management Committee is able to decide whether steps should be taken for the collection of debts.

If collection is decided upon, the Management Committee is responsible for this collection. In this hypothesis, the BANQUE will give assistance on legal matters.

#### REVISION

Article 16 - Should the occasion arise, the Management Committee can, in agreement with the BANQUE, revise the contents of the present agreement and, if necessary, make certain modifications to it.

#### EXECUTION OF THE AGREEMENT

Article 17 - For the actual execution of the agreement, the BANQUE will appoint one . . . . .

Project for the establishment of the internal rules of the Management Committee responsible for the start up funding of the small businesses created by women.

INTRODUCTION

It has been decided to establish internal rules for the Management Committee for Funding. These rules will provide a sound and objective base on which to found their deliberations and an efficient means of helping the members make relevant and speedy decisions.

CHAPTER ONE

CONSTITUTION - FUNCTIONING

Article 1

The composition of the Management Committee is decided by the Ministry of Youth and Sport, following the recommendations of the Head of the Promotion Feminine and of the Team Leader of the N.T.F. Team in Morocco regarding the choice of the Team representatives, to make up the said Committee.

Article 2

The Management Committee is responsible for studying the requests for loans or grants which are put forward by women or groups of women wishing to either start small businesses or to create training projects which will result in remunerative activities being organised.

Article 3

The Management Committee can only consider those requests which are submitted, if they conform to the conditions laid down in Articles 3 and 4 of the agreement signed on ..... between the Ministry of Youth and Sport and the Banque Populaire.

Article 4

The Management Committee meets once a month, or more frequently if it is necessary.

These meeting will be held at the discretion of the president or, in his absence or inability to attend, at the discretion of one of the vice-presidents.

Article 5

The deliberations of the Committee are not valid unless the majority of the members, including the president or one of the vice-presidents are present.

Article 6

The decisions of the Committee are only valid when there is a quorum.

CHAPTER TWO

BASIC PRINCIPLES GOVERNING THE ALLOCATION OF GRANTS AND LOANS

Article 7

Only the type A projects for the technical training of young girls and women and those preparing women for remunerative activities, can benefit from grants.

Article 8

Requests for grants for the training projects cannot be considered unless the following conditions are fulfilled:

- Proof of actual opportunities for the employment of the beneficiaries or of the profitability of the businesses which are being planned.
- The provision, with the consent of the Funding Management Committee, of training programs which will be held either in a Govt. organisation or in a private activity.
- Existence of training personnel,
- Presentation of training program,
- Evaluation of the required investment,
- Possible uses by successive classes, of equipment bought with grant moneys,

Further, no training program will be provided if an identical training opportunity exists elsewhere in the town of province.

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The Management Committee can at all times, deviate from these conditions if the emergence of a new requirement justifies their doing so.

Article 9

The total amount of the grant cannot exceed 100,000 Dn.

Article 10

Type B projects, whose aim is the creation of small businesses, by groups of women who are members of womens centers will be able to obtain loans at an interest rate of 2%.

Article 11

Type C projects, aimed at the creation of small businesses by groups of women who are non-members, or by groups made up of members and non-members, can apply for loans.

As an exception, loans can be granted to an individual woman wishing to launch a small business.

At all times, the person who is making the request must, apart from fulfilling the conditions required by article 14 below, take out a mortgage or give a pledge of guarantee and produce a declaration of intent whereby she agrees to employ in her business a certain number of salaried women to be paid at the standard rate.

Article 12

- The loans granted for the creation of small businesses under the conditions laid down in the first paragraph of Article 11 above will have an interest rate of 4%.

- The loans given for the creation of a small business by an individual woman will have an interest rate of 3%.

However, provided that the interest rate does not fall below 5%, the interest rebates for those projects created by individual women can be granted at the rate of 1% for every five new jobs created.

#### Article 13

The loan cannot be more than 90% of the total required investment, and can in no case exceed 50.000 Dh.

In an exceptional case, this ceiling can be raised by the Management Committee by 100% but only if the nature of project justifies it and if the value of the equipment required necessitates it.

#### Article 14

Loan requests can only be taken into consideration if they fulfill the following conditions:

- Proof of actual outlets for the services offered or the existence of a market for the sale of the goods to be produced by the contractor.
- An evaluation of the investment required, including the contribution made by the members of the group, in number or in kind.
- Technically qualified group members.
- Management ability of several group members.
- The impossibility of the group to obtain loans from other existing sources.
- The number of beneficiaries in proportion to the value and size of the business.

### CHAPTER 3

#### GENERAL ARRANGEMENTS

#### Article 15

The agreements made between the Fund Management Committee and the groups of women or the individual women, will be clearly defined in the examples of the loan and grant contracts, which are an integrant part of the internal rules.

Article 16

The grant agreements, must, in addition, stipulate that the equipment bought for the training program can be recuperated by the Funding Management Committee for the benefit of either another locality in the same province, or another locality in another province, in a case where the planned training has no outlets in the initial place.

Article 17

The deliberations of the Funding Management Committee and the opinions expressed by each of its members are strictly confidential.

Article 18

The present internal rules can be modified on the majority decision of the members at an extraordinary session.

## ANNEXE VI

### Basic Documents required for Economic and Commercial Analysis

#### (1) THE GUIDE LINES TO FOLLOW WHEN MAKING AN ECONOMIC STUDY

##### INTRODUCTION

Within the framework of the nonformal education project of the Promotion Feminine of the Ministry of Youth and Sport for the benefit of the women of Morocco, the principal aim of the regional economic study is to identify small profit-making businesses which could offer employment to Moroccan women.

The most appropriate field to tackle for this research would appear to be the provinces.

Nevertheless, the study of the economic and employment possibilities in the various provinces must be a very general one: the economic region was defined in the 1971 Dahir when seven economic regions were created in Morocco (See annexe I).

The study will be developed in three phases:

- a collection of data on the characteristics of the natural environment and on the population;
- a collection of data on the various economic activities;
- a synthesis of the analysis done in each sector and of the significant data.

##### FIRST PHASE

The study will be concerned with the fundamental characteristics of the natural environment and of the population.

##### I. Physical and Natural Environment

- A. Relief
- B. Sub-soil and mineral resources
- C. Climate
- D. Water
- E. Other energy sources, eg. sun, wind etc.

## II. Population

- A. Global evolution of the population
- B. Geographic distribution of the population: rural/urban
- C. Demographic structures
- D. Active population: sex and age
- E. Migration of the population: rural exodus, emigration abroad, immigration to the region, etc.
- F. Growth prospects of the active population: particularly the women
- G. Unemployment figures, by sex.

## SECOND PHASE

In the second phase the study will be concerned with the following sectors of economic activity:

## III. Agriculture (Forestry and Fishing)

- A. Surface areas cultivated and quality of agricultural land;
- B. Irrigated cultivations and built up cultivations;
- C. Size (small, medium or large establishments); structure and methods to give the most advantageous results in agricultural establishments;
- D. Employment and active population in agriculture: note by sex and age.
- E. Agricultural equipment; irrigation; fattening of cattle etc;
- F. Plant production;
- G. Special cultivations;
- H. Breeding;
- I. Transformation and commercialisation;
- J. Rural souks - report on size and days held;
- K. Fishing and products from the sea, note: female participation.
- L. Forestry production.

## IV. Industry

- A. Industrial production and its components: ex textiles construction and supply;
- B. Size of industrial businesses;
- C. Evolution of employment in the industrial sector, observe above all female evolution;
- D. Salaries of women in industry.

V. Handicrafts

- A. The fields of production; observe leather, wood, textiles etc;
- B. Evolution of employment in the handicrafts field;
- C. Size of handicrafts businesses;
- D. Employment of women in the handicrafts field;
- E. The salaries and income of women in the handicrafts field;
- F. Commercialisation of handicraft products: note; price fluctuations of each product.

VI. Tourism

- A. The hotel infrastructure; hotels, number of beds etc;
- B. Employment of women in the tourist sector: note; salaries etc;

VII. The Infrastructure

- A. Means of communication and transportation:
  - railway network
  - roads network; bus, car, carts etc.
  - maritime network
  - air network
  - posts and telecommunications
  - informal communications: meetings, radio etc
- B. Water supply:
  - irrigation systems, dams, wells etc.
- C. Electricity
  - installations in existence.

VIII. Socio-Cultural Appurtenances and Services

- A. Commercial services:
  - Markets: souks, shops, travelling salesmen, note size and days of souks;
  - warehouses;
  - Etc.
- B. Educational Services
  - Administrative services;
  - Schools: Government of Morocco; private; FPTF etc.
- C. Health Services
  - Dispensaries, hospitals, doctors surgeries.

D. Socio-cultural Services

- All types of womens centers;
- Nursery schools;
- Orphanages;
- Prisons, remand homes, etc.

E. Credit Institutions

- Banks;
- Agencies;
- Cooperatives, CNCs etc.

THIRD PHASE

In the third phase, the study will, with the help of a synthesis of the analyses of the sectors and the most significant data, and define the medium and short term evolution prospects.

When the synthesis has been completed and the medium and short term prospects elicited, it will be possible to identify and make an inventory of all enterprises of a productive nature, which can provide employment for women.

REMINDER

During each of the phases, the study must be constantly orientated towards the main aim which is the identification of the fields and the businesses which are particularly suitable for the providing of employment for women.

A N N E X E I

(Regional Divisions 1971)

REGION I	The South	Provinces:	Agadir Ouarzazate Tarfaya
REGION II	The Tensift	Provinces:	Marrakech Safi
REGION III	The Centre	Provinces:	Beni-Mellal El-Jadida Khouribga Sottat Casablanca
REGION IV	The North West	Provinces:	Tangier Tetouan Kenitra Rabat-Sale
REGION V	The Centre North	Provinces:	Fes Taza Al-Hoceima
REGION VI	The East	Provinces:	Nador Oujda
REGION VII	The Centre South	Provinces:	Meknes Ar Rachidia (or Ksar-es-Souk)

(2) THE GUIDE LINES TO FOLLOW WHEN MAKING A STUDY OF THE MARKET

1. Start by making the economic study.
2. Make a list of products:
  - what products are made in the province and surrounding areas?
    - .in the industrial sector
    - .in the handicrafts sector
    - .in the agricultural sector.
  - What products are imported?
    - .in the industrial sector
    - .in the handicrafts sector
    - .in the agricultural sector
3. The method of production
  - .traditional
  - .modern
4. Sales methods
  - .wholesale (wholesaler, middle men)
  - .retail (individuals, merchants, hoteliers, schools, hospitals, prisons, shops, souks etc)
5. Determine at what period the sale will take place and the seasonal selling price:
  - .make a list of souks in the area
  - .learn on what days and where, souks are held
  - .list the souks in order of size: large, medium, small.
6. Define the means of transport which will be used for the transportation of the products.
7. Define the type of packing which will be used.
8. Define the work force required by sex and by age. If it is necessary to transport the work force, mention this fact.
9. The economic projects envisaged in the region.
10. Having carried out all the preceding tables, identify the particular product and do a thorough study of the market.

(3) THE GUIDE LINES TO FOLLOW WHEN DOING A PRODUCTION PROFITABILITY STUDY  
AND STUDY OF THE MARKET

1. Description of the Product

- Type of product
- Project characteristics (light, heavy, liquid etc)
- Estimate of quantities of planned product
- Sale price; to include production costs and profits.

2. Place of Production

- Do the beneficiaries possess a local ?
- If yes, is it a house, workshop or other building?

3. In which market does the group wish to sell its product?

- Local (s.uk, shop, wholesale, retail, to tourists?)
- Regional ( " " " " " " )
- National ( " " " " " " )
- International: name the countries and the intermediary organisation who will be responsible for sales
- List of other markets (private, individual etc)
- Sales system (credit, cash)

4. What raw materials are required for the production of these products?

- Can you find a sufficient quantity of these raw materials?
- Where can you find these raw materials? How far away from your work will you find the raw materials.
- System and means of transport used?
- Cost of transportation of raw materials imported.
- How long must you wait between the order and the delivery?

5. Necessary equipment

- Existing equipment (lent, rented, gifted, ownership etc)
- New equipment ( " " " " " " )
- Indicate the source of the equipment and its value.

6. What new technology is necessary?

- Where can the group find this new technology (eg breeding of rabbits, spinning of wool, watch repair etc)?

7. Training necessary for the manufacturing of a product.

A. Technical Training. Find out the following information:

- Does the group have the necessary training (levels)?
- If not, where can they get this training?
- How long does this training take?
- Who can give this training to the group (monitresses, teachers, technicians etc)?
- What is the cost of this training?

B. Management Training. Find out the following information:

- Does the group have the necessary training (accounting, market research etc)?
- If not, where can they get this training?
- How long does this training take?
- Who can give this training (monitresses, teachers, technicians etc)?
- Cost of this training?

C. Supplementary Training. Find out the following information:

- What are the supplementary preparations and essentials required to produce a saleable product (disinfecting, packing etc)?
- Does the group have the necessary training?
- If not, where can it get this training?
- How long does this training take?
- Cost of this training?

8. Is Transport required to take the finished product to its place of sale?

- If yes, what means of transport (bus, train, cart etc)?
- How far from the place of production is the place of sale?
- What are the particular problems encountered during transportation (fragile goods, heavy goods, perishables etc)?

9. Are there other producers of the same products?

- Where? Local, regional, national?
- Where is this product sold? Local, regional, national, international?
- What means of transport is used by these producers for delivery of their goods to the place of sale?

10. Are there other demands for products not already provided in the existing markets?

- Are they local demands?
- Do these demands come from farther afield? (eg a wholesaler in another town)

- 11) If there are no other demands, can your Group compete with other Producers of this Product?
- 12) Is the group required to prepare documents?
  - Special authorisation?
  - Printed matter for dispatch purposes - labels, bills, etc.?
  - Does the group pay taxes?
- 13) Can the group deliver the product at the stated time?
  - Can the group deliver the quantities required of the products ordered?
  - Can the group obtain the required quantities of raw materials?
  - Can the group provide transport, if it is required?
- 14) How will the group be organised?
  - As a group?
  - As an association?
  - As a cooperative?
- 15) What is the Contribution of the Group to the Production unit?
  - What credit can the group obtain?
  - What other sources of credit are available to the group (grants, subsidies, proposed loans, etc.)?
- 16) What is the connection between your production unit and the Government Plan?
  - In relation to provincial and regional development?
  - Is this production unit encouraged by the authorities?
  - Is the same product as yours imported?

## ANNEXE VII

### Use of the Survey Information

The data obtained in the National census of the population of the Womens Centers of the Promotion Feminine will be used to set up 35 tables, giving the basic analysis of the situation and showing the census figures, arranged by age, background etc. Specific information about the clientele of the womens centers can be taken from these tables and used to help the Promotion Feminine in its long and short term planning.

This outline will serve as a pre-analysis of the results and be used in the elaboration of the information obtained from the tables. The information is organized into super-urban, urban and rural categories. The survey will provide the answers to the following questions:

- 1) Are there many changes in the population around womens centers or does the population remain stable?
- 2) Do the members come from families with more brothers or sisters?
- 3) What is the matrimonial state of the members in relation to their age?
- 4) Is there a connection between the number children the women members have and their participation in center activities?
- 5) Does their housing situation (with their family, or elsewhere) have any connection with their participation in activities at the center?
- 6) Is the member the person responsible for providing the family income?

Does all this have any connection with their education, sales experience or savings ability?

- 7) How do the Center members all earn their living? Who is the breadwinner?
- 8) Who works to earn the money? Are certain activities preferred by the members?
- 9) Do the husbands or parents of the members prefer certain trades?
- 10) Is there a connection between the number of years spent in a womans center and the desire to continue to go there?
- 11) Are some instruction courses preferred by members of a particular age?
- 12) What is the degree of participation of members in center activities, and how is this participation affected by the day of the week and the hours of preference each day?
- 13) Do the members take part in activities in other centers run by the Moroccan government? This represents the other activities which are of interest to the members.
- 14) How many members are literate? Where were they taught? Are they doing literacy courses at the center at present?
- 15) What is the level of education of the members with regard to age and background?
- 16) For what reasons did the members leave school? This can show us what prevented them from completing their education.
- 17) Which members have already sold articles they produced and where did they sell them? This can give us an indication of market conditions in the regions.
- 18) What is the connection between the level of literacy and the sale of articles produced? Is literacy a factor in successful selling?

- 19) What are the professions of the working members? Do age and background play a part in the different choices of profession?
- 20) How do the members use the money earned in the sale of the articles they produce? Is it used to improve their production or contributed to the family income etc? Are certain groups (superurban, urban, rural) more ready to invest their money in production?
- 21) Is there a connection between the family status of the member and the sale of articles and the ability to save money?
- 22) Is there a connection between the family status of the member and the way she uses the money earned by the sale of articles?
- 23) What is the connection between the experience gained in working, selling, etc and access to means of production?
- 24) Are there certain preferred jobs, amongst those members no longer attending the centers?
- 25) Is there any connection between the family status of the members who end their association with the centers and their reasons for so doing?
- 26) Is there any connection between the age of the members leaving the centers and their reasons for no longer attending?
- 27) Is there any connection between the members type of employment and the courses they attended at the center? Which courses appear to lead most readily to employment and in which fields?
- 28) Is the family situation of the member stable?
- 29) What is the connection between the experience of employment (full or part-time) and the age and background of the member?
- 30) Does the members' type of housing have any connection with their ability to work or to save money?

- 31) Is there a connection between the courses and classes held at the center and the number of years the member spends there?
- 32) Is there any connection between the courses and classes held at the center and the level of education of the members?

As well as these questions, there will be a table showing the age of the member, the extent of their participation at the day courses and the number of days per week they spend at the center.

In this way we are preparing the basic statistics for the Promotion Feminine, at both a national and a regional level, and which can be used in both planning and management. This information can be used by the Promotion Feminine in the future, in conjunction with the statistics provided by the national census to take place in 1982, to increase their present information and experience.

Evaluation of the Training Programs in the Administration of Questionnaires Organised for Womens  
Centers Monitrossos - 20 March-1 April 1981

Questions: % *	1st TP	2nd TP	3rd TP	4th TP
1. How did you find the daily work periods?				
a. very long	19 24%	1 1%	1 1%	1 1%
b. acceptable	61 76%	94 98%	82 99%	94 98%
c. very short	0	1 1%	0	1
	(80)	(96)	(83)	(96)
2. On completion of the training program were you capable of administering the questionnaire?				
a. very capable	65 82%	70 76%	62 74%	77 80%
b. capable	13 16%	22 24%	19 23%	19 20%
c. moderately	1 1%	0	2 2%	0
d. incapable	0	0	1 1%	0
	79	92	84	96

3. On completion of the training program were you capable of completing the control forms for the Centers?

a. very capable

61 80% 65 73% 64 77% 76 81%

b. capable

14 18% 23 26% 18 22% 18 19%

c. moderately

1 1% 1 1% 1 1% 0 -

d. incapable

0 - 0 - 0 - 0 -

(76) (89) (85) (94)

4. Was the trainers training

a. excellent

56 74% 71 77% 76 89% 45 78%

b. good

17 22% 20 22% 7 8% 11 19%

c. average

3 4% 0 - 2 2% 2 3%

d. poor

0 - 1 1% 0 - 0 -

(76) (92) (85) (58)

5. The amount of time allowed for the training program was

a. long enough to learn the subject

59 80% 90 95% 76 89% 84 93%

b. not long enough to learn the subject

2 3% 3 3% 6 7% 2 2%

c. too long to learn the subject

13 18% 2 2% 3 2% 4 4%

(74) (95) (85) (90)

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6. Were h using arrangements

a. excellent

7	10%	12	13%	14	2%	14	16%
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b. good

20	29%	17	18%	6	9%	18	20%
----	-----	----	-----	---	----	----	-----

c. average

35	50%	54	59%	55	64%	52	58%
----	-----	----	-----	----	-----	----	-----

d. poor

8	11%	9	10%	9	10%	5	6%
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(70)	(92)	(86)	(89)
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7. Was the food

a. excellent

8	10%	27	29%	9	11%	13	14%
---	-----	----	-----	---	-----	----	-----

b. good

25	32%	27	29%	9	11%	34	35%
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c. average

44	57%	40	52%	60	71%	48	50%
----	-----	----	-----	----	-----	----	-----

d. poor

0		1	1%	7	8%	1	1%
---	--	---	----	---	----	---	----

(77)	(94)	(85)	(96)
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8. Was the food

a. sufficient

62	80%	91	99%	69	85%	91	97%
----	-----	----	-----	----	-----	----	-----

b. insufficient

15	19%	1	1%	12	15%	3	3%
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(77)	(92)	(81)	(94)
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% of those who completed the evaluation questionnaire

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ANNEXE VIII

Orientation Training Program

Weeks 2 and 3

13 to 24 July 1981

Monday 13 July 1981

1- Reception and presentation

Proposed program for the two weeks

2- Definition of Exercises

- a. Aims of the Promotion Feminine, as seen by the candidates.
- b. Aims of the project, ~~as they understand their~~ content, and seeing how these aims fit in with those of the Promotion Feminine.
- c. How the students see their studies in the U.S.A. in relation to these aims (a. and b.), changes which have occurred since their departure, summer 1980.
- d. What they wish to learn or understand (their requirements for the next two weeks)
- e. Using these objectives as criteria, re-evaluation of the proposed program.

3- Up-dating of students on Project activities

- a. Reminder of the guide lines and planning
- b. Small businesses
- c. Management of Funds
- d. Training - training programs - curriculum
- e. Surveys
- f. Documentation Center
- h. Institutionalisation

4- Questions/Discussions on the updating information

5- Other subjects resulting from number 2

6- Discussion on Tuesdays activities.

Leave, on Monday night for Beni Mellal and Larache.

## SUMMARY OF WORK

### Activities: January - June 1981

The following activities took place in the third 6 months period of the New TransCentury - Promotion Feminine Project

- \* National Census of Womens Centers
- \* Apiculture Training Program in Beni Mellal
- \* Economics Training of Counterparts
- \* Aviculture Business in Beni-Guerfet
- \* Apiculture Business in Foun El Ansar
- \* Commercial clothing production in Beni-Mellal
- \* Start up funding of businesses
- \* Study of the Curriculum/Programs
- \* Study of the Organisation of the Promotion Feminine
- \* Documentation Center

### At National Level

The census of the Womens Centers (quantitative survey), the start up funding of the small businesses favoring the employment of women, studies of the curriculum of the Royal Institute of Cadres Training (Youssoufia) and the programs of the Womens Centers, the study of the organisation structures of the Promotion Feminine, and the documentation center were activities affecting the whole of Morocco. In addition, more than 400 menitresses and directors of female centers came from all parts of Morocco to attend the census surveyors training program.

### Specific Interventions

Other activities of the New TransCentury team during this last half year period concerned the slow process of development of the Moroccan woman, on this occasion concerning the members of 3 female centers (Beni Guerfet, Foun El Ansar, Beni-Mellal) and the five Team counterparts.

The methodology of specific interventions is to create a series of model undertakings whether it be the promotion of small businesses directed by women, the improvement of training courses particularly aimed at new employment possibilities or the improvement of the economics and business knowledge of the Promotion Feminine cadres.

The methodology of these interventions is a chain reaction. The successful undertakings will inevitably spread throughout Morocco, not because the Team wishes to impose its ideas everywhere but because the members and cadres of the Promotion Feminine will realize the possibilities available to them.

However, the interventions of the Team must be such that they reduce the dependence of the women, not only on men but also on the economic development organisations. The particular aim of the apiculture course in Beni-Mellal was the creation of a cooperative, controlled and run by women in Foum el Ansar. As well as technical knowhow, the Team must teach the Moroccan women organisation, planning and self confidence.

Planned Activities: July - December 1981

During the fourth six months period, the New TransCentury Team with the assistance of the Promotion Feminine counterparts will continue their training activities and the launching of small businesses which form part of Phase II of the Project. At the same time the National Census data will be fully analysed by computer and the final report published.

The Team program for the next six months will consist of:

- \* The Final Report on the National Census
- \* The Student Orientation Training Program
- \* Economics course for cadres

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- \* Training in Commercial Clothing Production
- \* Training of Hotel Room Maids
- \* El Aouanra Rural Center
- \* Educational Toys business in Casablanca
- \* Business in Beni-Guerfjet
- \* Apiculture Training Program in Beni-Guerfjet
- \* Commercial Clothing Production in Beni-Mellal
- \* Apiculture business in Foun El Ansar

### Training

First, in July there will be an orientation course on the Promotion Feminine and the work done by the Team for the benefit of the five Moroccan students who are studying in the United States. The sixth student will do the course with the Team in August.

The first series of economics and business training programs for the top-level cadres of the Promotion Feminine will be held in the fall (September - December 1981). A third of the Regional Directors and an equal number of directors of Womens Centers will be summoned to Rabat for intensive and practical training on the subjects of economic studies and the launching of small businesses. Eventually, all the Regional Directors from all the provinces of Morocco will have received this training (Fall 1982).

A program aimed at giving Training in obtaining employment is planned to take place during the next half year period. It will be in commercial clothing production in El Jadida. A second training course for hotel room maids to work in hotels in Agadir and Marrakech is being studied and will be progressively developed during the next six months. At the same time, the likely training possibilities of the El Aouanra Rural Center will be investigated by the Team.

### Pilot-Small Businesses

In September, an important program concerning the launching of a small business making educational toys will begin in Casablanca. This project is by far the most ambitious of the businesses set up by New TransCentury. Enormous patience and untiring follow-up will be required by the members of the Team and their Promotion Feminine counterparts who are responsible for its success.

At the same time, the small co-operatives of Beni-Guerfot, Foun El Ansar and Beni-Mellal will enlarge the scope of their activities. The group at Beni Guerfot will have an apiculture training program at the end of the year and will be able to start producing honey as well as raising chickens.