

EWUP TECHNICAL REPORT NO. 15



VILLAGE BANK LOANS  
TO  
EGYPTIAN FARMERS

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## ABSTRACT

This report is a comprehensive summary of the credit services available to both individuals and groups through Village Banks. These Banks work in conjunction with the Agricultural Cooperatives to serve all farmers, whether owners or renters. The Central Board of Development and Agricultural Credit, and the Village Banks, were established in 1976 under GoE Act No. 117/1976.

Available credit is classified into three groups:

- A. *Short-Term Loans*, to be repaid within one season, or one year from the borrowing date. Such loans are granted for the purpose of purchasing agricultural necessities, including fertilizer, seed, pesticides and livestock feed. No interest is charged on these loans, but they carry an administrative charge of 4.5%.
  
- B. *Medium-Term Loans*, to be repaid within five years. These loans require land as security and are for the purpose of major agricultural purchases such as pumps, tractors, bee hives or the establishment of new orchards. Medium-term loans are not restricted to agriculturalists, however, and may be obtained by any person or group which can provide land as security, provided they are to be used in the service of the rural community. Such service might include the establishment and maintenance of carpentry shops, rug manufacturing projects, hospitals and schools. Medium-term loans carry an annual interest charge of 10.5%.
  
- C. *Long-Term Loans*, to be repaid over a period of from five to fifteen years. Land is required as security for all long-term loans, which are to be used for the purpose of major development projects. These might include the reclamation of land, or the establishment and maintenance of dairy or poultry farms. Long-term loans carry an interest charge of 10.5%



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## General Information<sup>1</sup>

Village Banks offer credit to farmers from funds provided by the Ministry of Agriculture's Agricultural Credit Bank. Farmers are permitted to borrow to finance short-term operating expenses or to finance longer range investments in equipment. Loan terms vary in accordance with the intended use for the money. Credit is classified in three groups: short-term, medium-term and long-term loans.

Only farmers who have land, either owned or rented, and who hold a passbook from the Government Agricultural Cooperative qualify for loans from the Village Bank. Village Banks and Agricultural Cooperatives work together to provide the farmer with credit and agricultural supplies, and at the same time collect and record government crop quotas.

Since agricultural necessities such as seed, fertilizer, livestock feed and pesticides are distributed by the Cooperatives, it is possible to tailor credit to fit the needs of each farmer. The amount of credit available to a farmer will depend on his selection of crops, the amount of land under each crop, the amount of agricultural necessities he requires, and the number of livestock he feeds.

### Short-Term Loans

Short-term loans are to be paid back within one year from the borrowing date. There is no interest on these loans. An administrative fee of 4.5 percent of the amount borrowed is charged, however, and is due on the same date as the body of the loan. This charge is constant regardless of the amount or length of time of the loan.

1/ Information contained in this paper was provided by the Central Agricultural Development and Credit Bank, November 1978.

Short-period loans are granted to finance agricultural purchases under the following conditions:

(1) *FERTILIZERS*

The Ministry of Agriculture provides each Village Bank with fertilizers suitable for the type and quantity of crops grown. Once the crop is planted, the farmer receives the amount of fertilizer required for each *feddan*, or fraction thereof, to which he is entitled. He must take delivery during the growing season of the crop. The farmer pays the Bank the price of the fertilizer plus the administrative charge at the end of the cropping season, or within one year of the borrowing date. See Appendix A for specific data concerning fertilizer allocations for winter crops, and Appendix B for allocations for summer crops.

(2) *SEEDS*

Operating loans for seeds proceed in the same way as loans for fertilizers. The Bank delivers seeds for crops grown to meet government quotas, as well as seeds for certain additional crops.

(3) *PEST CONTROL*

Loans for chemicals to control pests are available only for collective spraying programs. Farmers share in the cost of collective programs in proportion to their share of the total amount of crops sprayed.

Village Banks provide pesticides to individuals upon payment of cash only.

(4) *CASH LOANS*

Loans are advanced for cooperatively marketed crops (e.g., cotton, rice, onions and peanuts) to cover the costs of plowing, tending and harvesting the crop.

As in other cases, an administrative charge of 4.5 percent is levied when the loan falls due.

(5) *CATTLE AND BUFFALO FEED*

A farmer may obtain various amounts of credit for cattle and buffalo feed (pellets containing cottonseed meal and grain) depending on the number of animals he owns. If he owns five to ten insured animals, he gets 60 kg per animal each month. With ten animals or more, he gets 150 kg per animal per month. The average official price is L.E. 0.03 per kg, which is approximately one-half the free market price.

If the farmer has less than five animals, he cannot participate in the insurance system and he can get only 13 kg of feed per month per animal.

This system of distribution was instituted for the following reason: Farmers who have less than five animals use them primarily for work and for milk. Home-grown roughage, such as *birsim*, green maize, forage and straw, are considered to be adequate feed for these purposes. Farmers with more than five animals, on the otherhand, are generally meat producers. Meat animals require more highly concentrated feed than work animals.

It is reported that farmers frequently circumvent these rules by pooling their animals under the name of a single farmer, thereby gaining access to the insurance program, easy credit and favorable purchase prices for feed.

Feed loans, along with the usual administrative charge, must be paid back within one year.

(6) *LIVESTOCK PURCHASE AND FEEDING*

A farmer can borrow money to purchase and feed two cows or buffalos for each *feddan* of land he owns. He can get L.E. 120 to purchase one animal, and L.E. 30 to purchase feed for one animal. For example,

a farmer with three *feddans* registered in his name can borrow L.E. 900 to feed and purchase six animals, L.E. 720 to go for the purchase and L.E. 180 for the feed.

These loans are due at the end of six months, along with the usual administrative charge of 4.5 percent of the amount borrowed. The farmer is not required to pledge his land and other assets to secure these loans.

(7) *CHICKENS*

A farmer can borrow money both for the production of broilers and for the maintenance of laying hens. To purchase and feed broilers, he can borrow L.E. 0.40 per chick in units of not less than 5,000 chicks. For example, if a farmer has buildings for 20,000 birds, he can borrow L.E. 8,000. The loan must be repaid at the end of two months.

Loans for laying hens are granted at the rate of L.E. 1.5 per hen for a period of seventeen months. Repayment starts with the eighth month, and continues with nine equal monthly payments.

The conditions for all poultry loans are that the farmer own his land and that he carry general insurance on his farm buildings and the chickens.

Medium-Term Loans

Medium-term loans are granted for the purpose of purchasing assets. They must be repaid within five years, and the annual interest rate is 10.5 percent. Medium-term loans are granted only to people who own land.

Medium-term loans are not restricted to agricultural users. Any person or group which provides land as security and which serves the rural community may be considered for such loans. These include such

institutions as carpentry shops, rug manufacturers, hospitals and schools.

Medium-term loans are generally used to finance the following agricultural improvements:

(1) *IRRIGATION PUMPS*

A farmer applying for a loan for this purpose must own at least ten *feddans*. No down payment is required, and pumps may be financed for five years. The loan requires land security. Repayment schedules call for 25 percent of the loan to be repaid by the end of the first year, 20 percent during the second, third and fourth years, and 15 percent during the fifth year.

(2) *TRACTORS, SMALL TRUCKS AND TRAILERS*

A farmer must own at least ten *feddans* and must pay 25 percent of the original cost as a down payment. He must repay the balance to the Bank in equal installments for three years. Usually the Bank will not loan more than 40 percent of the value of the farmer's owned land.

(3) *ORCHARD ESTABLISHMENT*

Loans for establishing orchards require land for security, but not necessarily the same land as that on which the orchard is located. Varieties planted must be approved by the Ministry of Agriculture. Repayment must be 30 percent of the loan during the first year, 35 percent during the second and third years. The maximum loans per *feddan*, and the months when loans are available are as follows:

<i>CROP</i>	<i>MAXIMUM LOAN per feddan</i>	<i>MONTHS AVAILABLE</i>			
citrus	L.E. 45	Jan.	Feb.	Mar.	
grape	70	Jan.	Feb.	Mar.	
apricot, plum, peach	40	Jan.	Feb.	Mar.	
banana	130	Feb.	Mar.	Apr.	
fig	40	Jan.	Feb.		
pear	45	Jan.	Feb.	Mar.	
guava	30	Jan.	Feb.	Mar.	
olive	25	Jan.	Feb.	Mar.	Apr.
mango	80	Apr.	May		

(4) *BEE HIVES*

Loans will be considered for ten or more bee hives in the amount of L.E. 200 for ten hives. Repayment is scheduled in three equal installments over a period of three years. Payments are due in July of each year.

Long-Term Loans

Loans over a period of from five to fifteen years will be considered for projects of land reclamation, for the construction of buildings, and for major livestock, dairy, and poultry improvement projects. The annual interest rate is 10.5 percent. Land is required as security for all long-term loans. In some cases, loans to individuals have exceeded L.E. 500,000.

APPENDIX A

*Fertilizer Allocations,  
Prices and Regulations  
for  
1978-1979 Cropping Season,  
WINTER CROPS*

The following tables provide information on fertilizer allocations for the winter crops during the 1978-1979 season. The allocations shown are for the most common types of fertilizers then available. Should other types of fertilizers become available (as, for example, urea and treble super-phosphate), they can be substituted in the tables on the basis of their nitrogen and phosphoric acid content.

It should be noted that for poly-culture cropping, the second crop receives one-half the regular fertilizer allotment.

Compound fertilizers may be available from time to time, and can be purchased for cash.

If there is an excess amount of fertilizer of any kind in the village Cooperative, farmers may purchase it at non-subsidized prices. They are allowed 200 kg for high-yield wheat and 50 kg for regular wheat.

Up to 50 kg of extra nitrogen fertilizer for fruit crops may be purchased per *feddan* at a price which is one-and-a-half times the official price. Double amounts of fertilizer for aromatic and medicinal crops may also be purchased at this price.

Up to 50 kg per *feddan* of extra phosphate fertilizer can be purchased for potatoes and bananas at the non-subsidized cash price.

The official price for fertilizer is shown below. Free market prices for fertilizer usually exceed the official price by 50 to 100 percent.

Nitrate 33.5%	L.E.	2.43	(for 50 kg sack)
Nitrate 15.5%		1.43	
Urea		3.34	
Super Phosphate (fine gr.)		3.34	

1

*Data presented here were taken from Fertilizer Department Memo No. 547, Central Agricultural Development and Credit Bank, November 1978.*

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Table 1. Amount of 15.5% Nitrogen Fertilizer Allocated per Crop per *Feddan* of Wheat, Nursery Onions and Field Onions, in kgs

Governorate	Wheat <sup>(1)</sup>	Nursery Onions	Field Onions
Alexandria	250	200	400
Behera	300	200	400
Gharbiya	325	200	400
Kafr el-Sheikh	300	200	400
Daqaḥliya	325	200	400
Domiat	300	200	400
Sharqeya	325	200	400
Ismailiya	300	200	400
Suez	300	200	400
Menufeya	325	200	400
Qaliubiya	325	200	400
Giza	350	300	400
Beni Suef	350	300	400
Fayum	350	300	400
Minya	400	300	400
Asyut	400	400	600
Sohag	350	400	600
Qena	350	400	500
Aswan	300	300	400
El-Wadi el-Gedi	300	200	250

<sup>1</sup> High-yielding varieties of wheat, e.g. Shennab 70, Giza 157, Giza 158, Sakha 8 and Studrah are allotted 400 kg per feddan.

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Table 2. Amount of 15.5 percent Nitrogen Fertilizer Allocated per Crop for Each *Feddan* of Specified Field Crops.

Crop	Kg. of 15.5 percent Nitrogen Fertilizer
Beans and Lentils	Kg. 50
Barley	200
Sugarcane (autumn)	200
<i>Birsim</i>	50
Elephant grass	1100
Flax	300
Garlic (planted 1-side of ridge)	300
Garlic (planted 2-sides of ridge)	450
Others	200

Table 3. Amount of 15.5 percent Nitrogen Fertilizer Allocated for Each *Fedd*an of Fruit Crops.

Crop	Kg. of 15.5 percent Nitrogen Fertilizer
	Kg.
Citrus 1 to < 3 years	150
3 to < 7 years	300
> 7 years	700
Apples and Pears 1 to < 3 years	150
3 to < 6 years	300
> 6 years	
Grapes 1 to < 3 years	200
> 3 years	400
Mangoes 1 to < 7 years	400
> 7 years	500
Bananas	1800
Other	300
Fruit Nursery	300

Table 4. Amount of 15.5 percent Nitrogen Fertilizer Allocated per Crop for Each *Feddán* of Vegetable Crops.

Crop	Kg. of 15.5 percent Nitrogen Fertilizer
	Kg.
Calcasia tuber (taro)	700
Tomatoes	600
Eggplants	600
Potatoes	500
Artichokes	400
Green Pepper	600
Garden Peas	700
Cow Peas	50
Beans	50
All others (1)	300

(1 Includes squash, watermelon, cucumber, common beans, par-seley, leak, cauliflower, cabbage, carrot, turnip, snake cucumber, okra, lettuce, *gargir*, Egyptian mallow, jews mallow, celery, strawberries.

Table 5. Amount of 15.5 percent Nitrogen Fertilizer Allocated per Crop for Each *Feddan* of Ornamental Crops.

Crop	Kg. of 15.5 percent Nitrogen Fertilizer
	Kg.
Heaven bird, jasmine, mint, spearmint, basil	600
Roses, gladiolas, dahlia, iris	300
Other flowers	200
Fennel, cumin	300

Table 6. Amount of Superphosphate (15 percent  $P_2O_5$ ) Allocated Per Crop for Each *Feddan* of Winter Field Crops in Egypt, in kgs.

Governorate	Wheat	Nursery Onions	Field Onions	Beans
Alexandria	50	100	100	100
Behera	50	100	100	100
Garbiya	50	100	100	100
Kafr El-Sheikh	50	100	100	100
Daqahliya	50	100	100	100
Domiat	50	100	100	100
Sharkeya	50	100	100	100
Ismailiya	50	100	100	100
Suez	50	100	100	100
Monufeya	50	100	100	100
Qalubiya	50	100	100	100
Giza	100	100	100	150
Beni Suef	100	100	100	150
Fayum	100	100	100	150
Menia	100	100	100	150
Asyut	100	200	200	150
Sohag	100	200	200	150
Qena	100	200	200	150
Aswan	100	100	100	150
El-Wadi el-Gedid	100	-	-	100

Table 7. Amount of Superphosphate (15 percent P<sub>2</sub>O<sub>5</sub>) Allocated Per Crop for Each Feddan of Winter Crops in Egypt

Crop <sup>(1)</sup>	Kg. of Superphosphate Fertilizer (15 percent P <sub>2</sub> O <sub>5</sub> )
	Kg.
<i>Birsim</i> , bananas and nursery bananas, tomatoes, green peppers, potatoes, watermellon	300
Mellon, cucumber, common beans	15
Elephant grass, permenant birsim , lentil fenugreek, Lupine, flax, other vegetalbe, all fruits except Bananas, high qualities wheat, fruit nursery except Bananas, ornamental and aromatic and medical, and spice plants.	100
Citrus, Bananas and potatoes	100
Grapes, <i>Bisim hegazi</i>	50

(1 For other crops than those listed fertilizer may be purchased, if available, for cash.

APPENDIX B

*Fertilizer Allocations,  
Prices and Regulations  
for  
1978-1979 Cropping Season  
SUMMER AND NILI CROPS*

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Tables 1 and 2 below provide data on quotas of nitrogen fertilizer for summer and *nili* crops. For crops other than those listed in Tables 1 and 2, and for all quotas of phosphate fertilizer, use the information shown in Appendix A for winter crops.

Table 1. Amount of 15.5 Percent Nitrogen Fertilizer Allocated per Crop for Each *Feddan* of Cotton, Rice, Sugarcane, Seseme, Peanuts, Summer Maize and *Nili* Millet, in kgs

Governorate	Cotton	Rice	Sugarcane	Sesame	Peanuts	Summer Maize	<i>Nili</i> Millet
Alexandria	---	200	400	150	100	350	---
Behera	300	200	400	150	100	400	---
Gharbiya	300	200	400	150	100	400	---
Kafr El-Sheikh	300	200	400	150	100	400	---
Daqahliya	300	200	400	150	100	400	---
Demiat	300	200	400	150	100	400	---
Sharqeya	300	200	400	200	200	400	---
Ismailiya	300	200	400	200	100	400	---
Suez	300	200	400	200	100	400	---
Menufeya	300	---	400	150	100	400	---
Qaliubiya	300	---	400	150	100	400	---
Giza	---	---	400	200	100	400	---
Boni Suef	350	---	400	200	100	400	350
Fayum	350	200	400	200	100	400	350
El Minya	400	---	800	200	100	450	350
Asyut	400	---	800	200	100	450	400
Sohag	350	---	800	200	100	450	400
Qena	---	---	800	200	100	400	400
Aswan	---	---	800	200	100	400	350
El-Wadi el-Gedid	---	---	400	---	100	350	350

1/ These data were taken from Fertilizer Department Memo No. 103, Central Agricultural and Credit Bank, February 28, 1979.

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Table 2. Amount of 15.5% Nitrogen Fertilizer Allocated per Crop per *Feddan* of Specified Crops, in kgs

Crop	Kg. of 15.5 Percent Nitrogen Fertilizer
Elephant grass	1100
Soybeans	400
Kenaf	300
Sunflower	200
Maize forage	200
Alfalfa (Higazi)	50
Arum	600
Henna	350
Sugar sorghum	250
Broom millet	200
Esporto grass	150

Allocations for other crops are the same as for those listed in Appendix A for winter crops

AMERICAN EQUIVALENTS OF EGYPTIAN ARABIC  
TERMS AND MEASURES COMMONLY USED  
IN IRRIGATION WORK

<i>Land Area</i>	<i>in sq meters</i>	<i>in acres</i>	<i>in feddans</i>	<i>in hectares</i>
1 acre	4,046.856	1	0.96335	0.40469
1 <i>feddan</i>	4,200.8335	1.03805	1	0.42008
1 hectare (ha)	10,000.00	2.47105	2.38048	1
1 sq kilometer	100 x 10 <sup>4</sup>	247.105	238.048	100.00
1 sq mile	259 x 10 <sup>6</sup>	640.00	616.4	259.00

<i>Water Measures</i>	<i>in acre-feet</i>	<i>in acre-inches</i>
1 billion m <sup>3</sup>	810,710	
1,000 m <sup>3</sup>	0.81071	9.72852
1,000 m <sup>3</sup> / <i>feddan</i> (= 238 mm of rainfall)	0.781	9.372
420 m <sup>3</sup> / <i>feddan</i> (= 100 mm of rainfall)		

<i>Other Conversions</i>	<i>metric</i>	<i>U.S.</i>
1 <i>ardab</i>	198 liters	5.62 bushels
1 <i>ardab</i>		5.41 bushels/acre
1 kg/ <i>feddan</i>		2.12 lb/acre

<i>Egyptian Units for Field Crops</i>	<i>Eg. Unit</i>	<i>in kgs</i>	<i>in lbs</i>	<i>To convert Eg units/fed to tons/ha, multiply by</i>
Cotton (unginned)	metric <i>qintar</i>	157.5	346.92	0.3749
Cotton (lint or ginned)	metric <i>qintar</i>	50.0	110.13	0.1190
Sugar, onion, flax straw	<i>qintar</i>	45.0	99.12	0.1071
Rice (rough or unmilled)	<i>dariba</i>	945.0	2081.50	2.2496
Lentils	<i>ardab</i>	160.0	352.42	0.3809
Clover ( <i>birsim</i> )	<i>ardab</i>	157.0	345.81	0.3737
Broadbeans, fenugreek	<i>ardab</i>	155.0	341.41	0.3690
Wheat, chickpeas, lupine	<i>ardab</i>	150.0	330.40	0.3571
Maize, sorghum	<i>ardab</i>	140.0	308.37	0.3333
Linseed	<i>ardab</i>	122.0	268.72	0.2904
Barley, cottonseed, sesame	<i>ardab</i>	120.0	264.32	0.2857
Groundnuts (in shells)	<i>ardab</i>	75.0	165.20	0.1785

*Egyptian Farming and Irrigation Terms*

<i>fara'</i>	= branch
<i>marwa</i>	= small distributor, irrigation ditch
<i>masraf</i>	= field drain
<i>mesqa</i>	= small canal feeding from 10 to 40 farms
<i>qirat</i>	= cf. English "karat," A land measure of 1/24 <i>feddan</i> , 175.03 m <sup>2</sup>
<i>qaria</i>	= village
<i>sahm</i>	= 1/24th of a <i>qirat</i> , 7.29 m <sup>2</sup>
<i>saqia</i>	= animal-powered water wheel
<i>sarf</i>	= drain (vb.), or drainage. See also <i>masraf</i> , (n.)

AMERICAN EQUIVALENTS OF EGYPTIAN ARABIC  
TERMS AND MEASURES COMMONLY USED  
IN IRRIGATION WORK

<u>Land Area</u>	<u>in sq meters</u>	<u>in acres</u>	<u>in feddans</u>	<u>in hectares</u>
1 acre	4,046.856	1	0.96335	0.40469
1 <i>feddan</i>	4,200.8335	1.03805	1	0.42008
1 hectare(ha)	10,000.00	2.47105	2.38048	1
1 sq kilometer	100 x 10 <sup>4</sup>	247.105	238,048	100.00
1 sq mile	259 x 10 <sup>6</sup>	640.00	616.4	259.00

Water Measures

1 billion m <sup>3</sup>	=	810,710	acre-feet
1000 m <sup>3</sup>	=	0.81071	acre-foot = 9.72852 acre-inch
1000 m <sup>3</sup> / <i>feddan</i>	=	0.781	acre-foot/acre = 9.372 acre-inch/acre (= 238 mm of rainfall)

Other Conversions

1 <i>ardeb</i>	=	198	liters = 5.62 bushels (U.S)
1 <i>ardeb/feddan</i>	=	5.41	bushels/acre
1 kg/ <i>feddan</i>	=	2.12	lb/acre
1 donkey load	=	100	kg
1 camel load	=	250	kg
1 donkey load of manure	=	0.1	m <sup>3</sup>
1 camel load of manure	=	0.25	m <sup>3</sup>

Egyptian Unit for Field Crops

<u>Crop</u>	<u>Eg. Unit</u>	<u>in kg</u>	<u>in lbs</u>	<u>in bushels</u>
Lentils	<i>ardeb</i>	160.0	352.42	5.87
Clover	<i>ardeb</i>	157.0	345.81	5.76
Broad beans	<i>ardeb</i>	155.0	341.41	6.10
Wheat	<i>ardeb</i>	150.0	330.40	5.51
Maize, Sorghum	<i>ardeb</i>	140.0	308.37	5.51
Barley	<i>ardeb</i>	120.0	264.32	5.51
Cottonseed	<i>ardeb</i>	120.0	264.32	8.26
Sesame	<i>ardeb</i>	120.0	264.32	
Groundnut	<i>ardeb</i>	75.0	165.20	7.51
Rice	<i>dariba</i>	945.0	2081.50	46.26
Chick-peas	<i>ardeb</i>	150.0	330.40	
Lupine	<i>ardeb</i>	150.0	330.40	
Linseed	<i>ardeb</i>	122.0	268.72	
Fenugreek	<i>ardeb</i>	155.0	341.41	
Cotton(unginned)	<i>metric qintar</i>	157.5	346.92	
Cotton(lint or ginned)	<i>metric qintar</i>	50.0	110.13	

Egyptian Farming and Irrigation Terms

<i>fara</i> <sup>1</sup>	=	branch
<i>marwa</i>	=	small distributor, irrigation ditch
<i>masraf</i>	=	field drain
<i>mesqa</i>	=	small canal feeding from 10 to 40 farms
<i>qirat</i>	=	cf. English "karat," A land measure of 1/24 <i>feddan</i> , 175.03 m <sup>2</sup>
<i>qaria</i>	=	village
<i>sahm</i>	=	1/24th of a <i>qirat</i> , 7.29 m <sup>2</sup>
<i>saqia</i>	=	animal powered water wheel
<i>sarf</i>	=	drain (vb.), or drainage. See also <i>masraf</i> , (n.)