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FINAL REPORT

PROMOTION OF RURAL SAVINGS  
AS A STEP TOWARD INCREASED CREDIT FOR WOMEN:  
THE C.A. PILOT PROJECT IN KHEMISSET PROVINCE

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May 1987

## EXECUTIVE SUMMARY

The primary goal of this pilot project in the Khemisset Province of Morocco was the promotion of rural savings, with a special effort made to include women. The project was carried out by the Caisse Nationale de Credit Agricole (hereafter CA) as part of its new orientation to promote rural development, partially by expansion of its banking funds and services.

The project also had three secondary goals. The first was to learn the most effective way to promote rural savings in other parts of Morocco by the description, analysis and evaluation of the project in this report. The second was to inform the heads of provincial services, directors of CA local offices, and potential clients of the new banking orientation of the CA. The third goal was to learn about the banking practices and banking services desired by different segments of the target population.

This pilot project was carried out by the newly-created Team for Promotion Féminine at the CA. This is a group of five women with varied specialties selected from the professional staff of the CA headquarters in Rabat. They were assisted by the author of this report, an American social scientist. In addition, the support of the CA central administration and regional staff were essential in their success.

This project, carried out over approximately two and one-half months, had several important outcomes:

- \* we learned a great deal about the pilot region

This allowed us to ascertain that it had the economic potential to utilize expanded banking services, and also to pinpoint the human and material inputs necessary for the CA to be fully effective in banking.

- \* we saw that rural people were very interested in banking, and in dealing with the CA

A majority of the 122 people contacted already dealt with a bank, and all but a few said they were willing to become CA clients. Two groups that one might expect to show less interest, those with small-scale economic activities and women, were in fact very interested. The banking services most requested by the target population in general were facilité de caisse (easy access to funds), découvert (credit for supplies), credit for housing and equipment, and checking accounts.

- \* our visit greatly increased the CA's number of accounts and amount deposited in the pilot province

During the one and one-half months we spent contacting potential CA bank clients, the number of accounts increased by 333 (65%), and the deposits by 8,293,000 Dirhams or \$987,262 (176%). If full banking services had been in place, we expect these increases would have been much greater.

- \* we produced this report to serve as a guide for future projects

The questionnaires and methods for data collection and analysis that were developed for this project, in addition to suggestions for improvements, will be useful in carrying out even more effective programs to promote rural savings in other parts of Morocco.

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## ACKNOWLEDGEMENTS

There are many people without whose cooperation and support this report could not have been written, and I would like to thank them for their help.

Mr. Rashid Hadawi, the new Director General of the Credit Agricole, shared both his ideas and his time generously with the project team, and in addition provided the material support necessary. The creation of a team of women charged with Promotion Féminine under his administration is an indication of his interest in involving women in economic development.

Mr. Ratté, Mr. Hajawi, and Mr. Tazi at CA headquarters were very helpful with the use of computers in data analysis.

The assistance of the regional and local CA directors was essential to the success of this project. The regional directors in Khemisset and Rommani, and the local directors in Khemisset, Rommani, Tiflet and Oulmes, were very generous with their ideas, time, and locales (for interviewing).

The women and men we interviewed were of course also essential, and are thanked for their kind cooperation.

Mr. Paul Crawford, the supervisor of this project for USAID, provided helpful advice and support at several points. The people who served as liaisons between the CA and USAID, first Mr. Ez-Zarzari and then Mr. Ben Bashir, are also thanked for their assistance.

Finally, there is the Promotion Féminine Team: Mmes. Zeidguy and Bouayach, and Mlles. Sba'i, El Ouafi and Naji, and former member Mme. Berrahma. It is not appropriate to thank them for their assistance with this project because they did not assist; they did the project. Instead, I would like to thank them for the privilege and pleasure of working on their team.

## INTRODUCTION

This project, and some of the changes it has undergone, are best understood when viewed in the context of important recent changes at the Caisse National de Credit Agricole, or Credit Agricole (hereafter CA, the national agricultural credit fund or bank). In January of 1987, His Majesty King Hassan II of Morocco appointed a new director, Mr. Rashid Hadawi, to the CA. At this time His Majesty also assigned the CA the role of contributing to the integrated development of rural Morocco. Several actions were seen as important in reaching this goal, including:

- \* increasing the financing of the agricultural sector, in order for Morocco to become self-sufficient in food production, as well as producing an exportable surplus
- \* enlarging the CA's areas of intervention to cover the widest possible range of agricultural and non-agricultural rural economic activities (eg. handicrafts, fishing)
- \* becoming a competitive bank, modeled on the agricultural credit system of developed countries

To attain these objectives, the CA has adopted a global strategy, one which includes increasing their assets through

the encouragement of savings in rural areas, including women. It is with these last points that this project is concerned. In addition to savings, the CA wants to include the rural population in economic development by making available to them a wide range of banking services. One way in which this will relate to women is that the CA will assist with the identification and financing of projects that would help to improve their standard of living. The financing of future projects for women who have savings or checking accounts is also seen as a way to encourage women to open accounts. While USAID originally envisioned two separate projects, one on credit for rural women and another on mobilization of rural savings, both have been collapsed into the current project. In August 1986 research on rural women and credit was begun; it is summarized in Appendix I, and should be useful when the CA arrives at the stage of granting more varieties of credit to rural women. However, they explained that they feel it is first necessary to mobilize funds through savings, which can then be lent out, so they are beginning with this step. The identification and financing of income-generating projects will receive more attention in the future. A current action to encourage women clients is the planned appointment of special female staff (démarcheuses) to work in the CA's major rural offices to welcome women clients and help them with bank formalities.

Thus this report focuses on the pilot project undertaken in March, April and May of 1987 in Khemisset Province, a

project whose major goal was to promote rural savings, including among women. In order to reach this primary goal, three secondary goals were involved. The first was the production of this report to describe, analyze and evaluate the pilot effort, in order to learn the most effective way to promote rural savings in the future. In effect, this report should serve as a blueprint for future efforts that are planned for other provinces of Morocco. A second goal of the project was to inform the heads of provincial services and potential clients of the new, broader banking orientation of the CA; in this sense, the research efforts involved simultaneous marketing. Third among the secondary goals was to learn which banking services are most desired by different segments of the population, in terms of profession or of sex, so that they can be provided.

This pilot project was carried out by a newly-created team of five professional women from the CA staff and one American consultant. The creation of this team, charged with promotion féminine (the advancement of women), is itself a step in involving women in development at a managerial level. Beginning early in 1987, the administration notified staff that were interested in women about a CA group that would do reading on and discuss this topic. From about twenty initial participants (all female), the current group of five were chosen. A sixth member, Jennate Berrahma, was centrally involved at first, but other duties forced her to leave the group. A seventh member, Mme. Ez-Zahiri, took part

in the early stages of questionnaire formulation, but was unable to participate in the field research. The group currently consists of women with a variety of backgrounds which represent the various facets and expertise of the CA:

- Zeidguy, Itto            training
- Sba'i, Rahma            secretary general's office
- El Ouafi, Malika        rural housing
- Naji, Raja              banking operations
- Bouayach, Amina        materials, with sociology background
- Davis, Susan            social science research

It was this team that planned and carried out the pilot project, and analyzed the results and wrote a final report. A joint final report was planned, but time considerations precluded this. However, the Moroccan and American reports were outlined together and should be very similar.

PREPARATION FOR ON-THE-GROUND RESEARCH AND PROMOTION

A good deal of preparation was necessary before contact was made with regional officials and the target population in mid-March. Before this time, the team selected a pilot region, defined the target population, and decided upon methodology.

The Project Region

The project group, in consultation with the Director General, decided on desirable criteria for a pilot region; these are listed below. They then collected data from several sources to see whether a proposed pilot region met these criteria, and based on these sources prepared a monograph of the region. The sources used included an overview of the province prepared by the Ministry of the Interior, data from the department of agriculture and some organizations dealing with women on their activities in the area, and information from the Office of Cooperation on the number and type of cooperatives. In addition, different departments of the CA supplied data on their locales, materials and personnel in the area, as well as background information on integrated projects and current clientele.

Because it fulfilled the criteria for a pilot region well, the province of Khemisset (about an hour's drive southwest of Rabat-Sale) was chosen. One major criterion for the pilot area was that it should be an area of strong and diverse economic activity, so that savings and banking operations would be useful for the population. Further, women should be economically active, so they would be involved in the project. Khemisset's major economic activity is agriculture, with 75% of the province's population earning its living in this way. The major crop is grain, which is grown on 53% of the land; grain is a major crop for Morocco in general. The

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agricultural production of the province is 35% of that for the economically-productive northwest region of Morocco. In addition, herding is also important, with 6.8% of all cows in Morocco (the area in third place) and 4.6% of all sheep (in seventh place) located in the province. After agriculture, handicrafts (defined locally as all work done by hand and including activities like weaving, sewing, carpentry and construction) are the most important activity, involving 12% of the population. Women are active in this sector, especially in processing wool and weaving. Further, there are 13 cooperatives in this sector, with seven in Khemisset, four in Rommani and one in Tiflet,

Two other, related criteria were the existence of an adequate infrastructure in the area and the presence of an integrated project. An adequate infrastructure in terms of roads, telephone service etc was necessary to be able to carry out this first project efficiently, so that the CA could proceed to others. Khemisset is connected to Rabat by a good road, and to the towns with regional and local CA offices (the starting point for contact with clients) by paved roads, and telephone contact with these offices was possible. In addition, the regions of Oulmes and Rommani in the province are part of an integrated project. These projects exist in several parts of Morocco and have as their goal raising the standard of living of rural people by helping increase animal, vegetable and forest production, and developing the socio-economic infrastructure, including

health and educational facilities. Thus the presence of an integrated project will encourage economic activity, one of the selection criteria.

Another criterion was the presence of both an actual and a potential banking infrastructure in the area. The actual infrastructure was readily available, both through several commercial banks and through the basic banking services currently provided by local CA offices, as is clear in Table 1. This suggests both that there is an active market for banking services in the area, and that a good deal of the population is already familiar with them.

TABLE 1  
BANKING INFRASTRUCTURE IN KHEMISSSET PROVINCE

<u>Location</u>	<u>Commercial Banks</u>	<u>CA Offices</u>
Khemisset	BP - BMCE - BCM - SGMB	CRCA - CLCA
Rommani	BP - SMDC	CRCA - CLCA
Tiflet	BP - BMCE - BCM - SGMB	CLCA
Oulmes		CLCA

(Note: CR means Caisse Regionale, which deals with well-off farmers; CL means Caisse Locale, which deals with small-scale-farmers.)

The potential infrastructure was examined in terms of whether the existing CA offices could readily support new banking services given their current staff, locales and material supplies. The widespread existence of CA offices in rural areas was felt to be an advantage in providing banking services to an agricultural clientele. While all offered

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basic savings services, it was felt that some were understaffed (either in terms of numbers or of banking expertise) and should have new personnel. Several also lacked necessary materials, including typewriters and vehicles, to be fully effective. Some also had inadequate space, and will be relocated. Although the current CA infrastructure at this point was unable in some ways to support full banking services, the assessment of needs was very useful as a step to this end, and showed that the potential does exist. By April, new locales were being examined and new equipment supplied; a computer at the CA in Rommani was the first step in providing more automated services and better communication with the central office.

Two of the criteria for choice of a pilot region were directly related to the desire to include women in the project. One was that there should be a good number of both actual (or effective) and potential female CA loan clients in the area, indicating women's economic and banking activity. These data, the first enumeration of CA clientele by sex, were gathered in a mail survey of all offices conducted by Jennate Berrahma. While the percentage of female potential and actual clients was low (as it is nationwide), ranging from 1% to 10%, the actual numbers in Table 2 show that such women are available.

TABLE 2  
ACTUAL AND POTENTIAL CA LOAN CLIENTS

Office	Total Clients		Female Clients	
	Potential	Actual	Potential	Actual
CR Khemisset	3,668	3,113	41	24
CL Khemisset	17,803	5,037	1,039	215
CR Rommani	410	920	5	47
CL Rommani	9,854	7,127	125	72
CL Tiflet	9,553	3,914	945	195
CL Oulmes	8,869	3,184	275	116

(Note: CR means Caisse Regionale, which deals with well-off farmers; CL means Caisse Locale, which deals with small-scale-farmers.)

Another criterion related to women's participation was that there should be many functioning cooperatives in the region. It was felt that women were most likely to borrow small amounts and lack collateral, so that being a member of a cooperative would both help to pool funds to serve as collateral, and facilitate client contacts and collections. The Office of Cooperation in the Ministry of Plan reported 250 cooperatives and nine working groups (which could become cooperatives) in Khemisset Province. Thus cooperatives do exist.

While it was not a criterion for choice of the target province, the fact that the Ministry of Agriculture has seven female extension agents in this locale should also be useful in contacting females.

## The Sample

The major sample was the target population, whom we asked about banking services desired and also current banking practices. In addition, we spoke to the heads of certain provincial services and the directors of some cooperatives, and also to CA officials, both to obtain an overview of the area and to facilitate contact with the target population. This latter group included the provincial heads of the Department of Agriculture, the Ministry of Handicrafts, and of National Assistance. The last two organizations work together in the Khemisset area, and have many women in their programs. They introduced us to both cooperatives and working groups of women who produced rugs and embroidered articles. We met and worked with all the CR and CL heads in the province, and several were interviewed about general characteristics of the area.

The target population was a sample stratified primarily by sex and by economic level, from different parts of Khemisset Province. In addition, we wanted some variation in terms of occupation, and a special effort was made to contact a group of unemployed people with professional training recently provided by the government or with academic degrees. The CA, along with several commercial banks, has agreed to finance start-up projects for people in these latter groups, and it was felt that the current project would be a good opportunity to contact them, inform them of possibilities

for financing, and perhaps identify productive projects based on their suggestions.

Our goal was to contact 100 people, half male and half female. They should be divided into two economic levels, which we described as "middle" and "small". The former included farmers who were clients of the Caisse Regionale; one deals with this office if one has a potential annual agricultural income of over 6000 Dirhams (US \$714 in spring 1987). "Small" farmers were clients of the Caisse Locale, and had potential income below this level. Others in the "middle" category included professionals like doctors, lawyers, pharmacists, high-level civil servants, and certain merchants and artisans whose businesses appeared very prosperous. The "small" category included those who did not meet these criteria, such as small-scale merchants and artisans. The unemployed without diplomas were also placed in this category.

Methodology

Development of questionnaires. We developed several questionnaires for different groups. The first step was to contact heads of several provincial services and CA officials, to tell them about our project so they could help us to know more about the target population, tell that group about our goals, and assist us in making contact. To these ends, two questionnaires were developed for these officials.

One focused on the economic potentials of the region (cf Questionnaire 1), and the other on women's social position and economic activities, as well as the number, kind and success of cooperatives in the region (cf Questionnaire 2).

We developed another questionnaire for the heads of local cooperatives and working groups, containing information on number, type and duration of membership, and on organization, management, and production figures (cf Questionnaire 3).

The major questionnaire, that for the target population, evolved in several steps. We first attempted to use an eleven page form which contained data on economic roles and the possibility of saving, perceptions of both banks and the CA, projects for which clients desired financing, media use (for potential advertising campaigns), and desires and suggestions concerning rural housing (cf Questionnaire 4). After testing this on a limited sample, it was decided that it was too long and detailed.

The second step for the target population was a two page questionnaire-guide. It was planned that one team member would use this for questions to guide a conversation with potential clients, while another would fill in the data on another form (cf Questions-Guide 5). However, this was also judged unwieldy, and discarded.

The final step was preparation of a fiche d'identification or identification form for each person interviewed (cf No. 6). This one-page form contained baseline information on the

person (name, locale, age group, marital status, profession, education) and information on banking practices and desires. This format was adopted because it was well-suited to a situation in which we were both collecting data and trying to encourage people to use the CA's new services. It was felt that a traditional questionnaire would be too impersonal, while the interview fit more into a conversational context. In addition, the form was easy and quick to fill out. This was the form used for the majority of our sample.

Making contact with the target population. While initial contacts were mentioned briefly above, since they are very important they will be described in detail here to aid those conducting future projects.

We first introduced the project to important people in the province, especially those with a great deal of contact with our intended target population. These included the heads of regional and local CA offices, the local authorities (sometimes contacted on our behalf by the former agents), and provincial representatives of the offices of handicrafts, national assistance, and agriculture. These people, through their wide range of contacts, were able to spread word about our group's activities in the area and also about the new banking orientation of the CA. Incidentally, they might become CA clients themselves.

Secondly, we asked the people above (except the local authorities) to select people for us to contact who

conformed to our desired sample characteristics. They then contacted these people and made appointments for us to see them. The CA staff was especially important in this role; their knowledge of the area's economic diversity and their personal contacts based on trust were essential.

Finally, our research group met with members of the target population, nearly always accompanied and introduced by a CA official or a provincial representative. The CA officials were also especially helpful in reformulating some of our explanations into terms they knew their clients would understand, and frequently helped present the information.

#### DATA COLLECTION

While several types of data were collected, it can be grouped into three general categories of interviews. Within each category, the methods of data collection were similar.

##### Interviews with Officials

One category concerns interviews with provincial representatives and CA officials. These interviews were to collect background information on the area, and each took relatively long. They were conducted in the person's office, with our entire group present. One of us would present a brief statement about the reason for and goals of our project, and then the questions would be asked. With the

longest of these questionnaires (No. 1), it was felt to be most efficient to leave a copy with the official, to be sent to us.

#### The Target Population

The major category was that of interviews with the target population. We saw a total of 122 people in a period of twelve days in the field, averaging ten people a day. It should be noted that these days were scattered between March 16 and April 30. This was necessary both to revise the questionnaire and evaluate our approach between visits, and also because such work is very intense and draining, and could not be carried out effectively by interviewing in a long stretch. The locales of the interview included CA offices, farms, workplaces, a handicraft exhibit, and markets. The method of interview also varied, with sometimes all of us interviewing one person or several persons, and sometimes working in twos or as individuals with one interviewee.

#### Telephone Interviews

A final category consists of telephone interviews with CA officials in the target area just prior to beginning this report. These interviews were to ascertain the number and type of new accounts opened at the CA after our visit, the

amount of money deposited, and the breakdown of new clients by sex. In fact, we had prepared a fiche de suivi (follow-up form; cf No. 7) containing this information and left it at several offices, but it was seldom filled out and/or sent to us. Since this information is very important in assessing the impact of our visits, we have prepared a model of a follow-up list (cf No. 8) to be sent to each CA banking office. If each office records their new accounts in this form and send us a copy of new entries periodically, it should be easy to both assess our impact and keep track of the development of banking clientele.

#### DATA TREATMENT AND ANALYSIS

This section deals with the data collected on the target population. Other data sets are for small numbers of people and do not require formal analysis; they can be understood by scanning the questionnaires.

##### Data Compilation and Coding

The first step was compilation of the data into a usable form. We put all our data onto the identification form (No. 6), even though some of it had been collected with previous versions of a questionnaire. We also completed some of these forms after our return to the office, based on notes we had made during the interview, and group discussions of people's

responses. This is another reason to have time in the office between days in the field. After putting all data into the same format, we tabulated all the data onto tables, with one line for each person.

After the data were compiled into compact form, they were coded. Each data point was given a numerical code, so that it could be analyzed on the microcomputer (Appendix III shows the data, both the tabulated and coded; Appendix IIIa is attached and contains the meanings of each code).

#### Tabulation of Results

Some of the tabulation of results was done by hand (mainly because of time constraints), and the rest using the program Lotus 123, with the kind assistance of Mr. Hajawi and Mr. Tazi of the CA. The main areas examined were the characteristics of the target population, the different banking services desired in general and by different groups, and the evolution of deposits after our visit to the area.

### RESULTS

#### Characteristics of the sample

It is important to examine the characteristics of the sample before looking at the results in terms of banking

services. This is because if the characteristics of two groups overlap substantially, what appear to be results due to one variable, such as sex, may actually be due to another, such as economic level, if sex and economic level largely overlap.

In fact, this is indeed the case with the target population.

TABLE 3  
DISTRIBUTION OF ECONOMIC LEVEL AND SEX IN SAMPLE  
POPULATION

Economic Level	Males	Females	Total
Middle	(58) 68%	(16) 43%	(74) 61%
Small-Scale	(27) 32%	(21) 57%	(48) 39%
Total	(85) 100%	(37) 100%	(122) 100%

The total sample was one hundred and twenty-two people, larger than the one hundred anticipated. We interviewed people of both sexes and in the two economic categories targeted, but not in equal numbers. Thus there were somewhat more than half the people in the "middle" economic group (61%) and less (39%) in the "small" group. In fact, this imbalance was in one way an advantage in that we wanted at first especially to contact better-off people, both because they were more likely to use banking services and because among them were the community leaders whose behavior could serve as a model for their neighbors.

In terms of sex there was also an unequal distribution: females made up 30% of the sample and males 70%. While

enough of each sex were included to give an indication of their banking practices and desires, the sexes are not equally distributed with regard to economic level. Thus a large majority of males are in the "middle" group (68%, vs. 38% "small"), while a smaller majority of females are in the "small" group (57%, vs. 43% "middle"). While this to some degree represents reality - there are more males than females with enough material means to be considered "middle" - it indicates that caution is required in the analysis and interpretation of these data. In fact, a Yates' corrected Chi square run on these data shows that the 'accidental' overlap of age and sex categories is very unlikely, with a probability of .02. When one sees a particular result that appears to be related to membership in the "middle" economic group, it might also be related to being a male, since the majority of this group is male, and the same holds for results apparently linked to sex. Thus results related to these two variables must be examined with this in mind.

TABLE 4  
DISTRIBUTION OF ECONOMIC ACTIVITY BY SEX

Activity	Sex			Sex		
	Males (Column Percentages)	Females (Column Percentages)	Total	Males (Row Percentages)	Females (Row Percentages)	
Agriculture/ Herding	(37) 44%	(12) 32%	40%	(37) 76%	(12) 24%	
Commerce	(5) 6%	(5) 14%	8%	(5) 50%	(5) 50%	
Handicrafts	(9) 11%	(11) 30%	16%	(9) 45%	(11) 50%	
Liberal Professions	(6) 7%	(2) 5%	7%	(6) 75%	(2) 25%	
Agriculture- Commerce	(16) 19%	(1) 3%	14%	(16) 94%	(1) 6%	
Civil Servant	(8) 9%	(5) 14%	11%	(8) 62%	(5) 38%	
Unemployed Degree- Holder	(3) 4%	(1) 3%	3%	(3) 75%	(1) 25%	
Unknown	(1) 1%	(0) 0%		(1) 100%	(0) 0%	
Total	(85) 100%	(37) 100%				

Table 4 allows us both to see the distribution of the sample in terms of overall economic activity and to examine the distribution of the sexes within each category. Members of both sexes were interviewed in each of seven categories, with work in agriculture and/or herding being most common for both women (32%) and men (44%); this group included 40% of the total sample. The importance of agriculture is to be expected, both because our main contacts were through CA agents and because we expected farmers to be most familiar with the organization and likely to be interested in using it for banking operations.

More than half of the males sampled worked in either agriculture or agriculture and commerce combined (44% and 19% respectively), while over half the females worked in either agriculture or handicrafts (32% and 30%). Two areas showed large differences in activity by sex: more women worked in handicrafts (30% vs. 11% of males), and more males practiced both agriculture and commerce simultaneously (19% vs. 3% of females).

TABLE 5  
DISTRIBUTION OF ECONOMIC ACTIVITY BY ECONOMIC LEVEL

Activity	Economic Level			
	Middle		Small-Scale	
Agriculture/ Herding	(41)	55%	(8)	17%
Commerce	(4)	5%	(6)	13%
Handicrafts	(2)	3%	(18)	38%
Liberal Professions	(8)	11%	(0)	0%
Agriculture- Commerce	(12)	16%	(5)	10%
Civil Servant	(7)	9%	(6)	13%
Unemployed Degree- Holder	(0)	0%	(4)	8%
Unknown	(0)	0%	(1)	2%
Total	(74)	61%	(48)	39%

The differences by sex in certain areas of activity should be kept in mind when examining Table 5. The areas with the

largest differences in economic levels of the people sampled are agriculture and handicrafts. Agriculture contained the largest percentage of the people falling in the "middle" economic category, and only 17% of those in the "small" category. The largest percentage in the "small" group was found among artisans (38%), while only 3% of the "middle" group worked as artisans. While the largest percentage of each sex was involved in agriculture, if we break down the sample of 49 farmers by sex we find that 24% of them are female and 76% male (see the right side of Table 4 for the breakdown by sex within each economic activity). Recall also that in Table 3, more males were in the "middle" category. Thus it is not clear whether the fact that most farmers are in that category is due to the profitability of farming or the predominance of males in this group.

It appears there is a similar problem with regard to handicrafts, but the nature of the data allows us to resolve it. Handicrafts are the most common activity in the "small" economic group and also very common for women, among whom this is the second most common activity here; most women also fall into the "small" group. However, when we look at the percentages of people engaged in handicrafts by sex, we find them to be about equal (50% are females and 45% males). Thus it seems that handicrafts are less remunerative in their own right, not because they are practiced more by one sex in this sample.

Overall, the predominance of farmers in our sample (40%), combined with the fact of their general prosperity, indicates we focused on a good group for the mobilization of rural savings. On the other hand, the fact that people in handicrafts formed such a large percentage of the "small" category indicates a need for innovative strategies in dealing with this group. While handicrafts are the second most common activity after farming in the target province, are a possible area for future financing, and are of special interest for women, these data show that people in this area may lack the funds to open and maintain a bank account.

TABLE 6  
DISTRIBUTION OF SAMPLE POPULATION  
BY LOCATION AND BY SEX

Location	Males		Females		Total	
Khemisset	(16)	19%	(24)	65%	(40)	33%
Rommani	(18)	21%	(5)	14%	(23)	19%
Tiflet	(13)	15%	(7)	19%	(20)	16%
Maaziz	(18)	21%	(0)	0%	(18)	15%
Tedders	(6)	7%	(0)	0%	(6)	5%
Oulmes	(14)	16%	(1)	3%	(15)	12%

The largest percentage of the sample population lived in the Khemisset area (33%), with all of the other towns having between ten and twenty percent of the sample, except Tedders with five percent. This indicates that we contacted people in various parts of the province, so that word of the new

banking orientation of the CA was spread widely. One potential problem is that only one woman was contacted in the three smaller towns of Maaziz, Oulmes and Tedders; the rest were from much larger towns. If we especially want this project to reach rural women, more effort should be made to contact women in small centers.

The rest of the tables describing characteristics of the sample are less central and appear in Appendix 4 at the end of this report; they are described briefly here. Table 7 shows marital status by sex, with the majority of both sexes married (91% of males and 78% of females). The main difference between the sexes is that 3% of women are divorced and 14% are widows, while no men fall into these categories. Such women are perhaps more likely to be economically active, needing to support themselves and their families, and might be especially interested in economic projects.

Table 8 shows the distribution of age group by sex. The most common group for both men (49%) and women (59%) is between the ages of thirty and fifty, with quite a few men over fifty (39%). These were good groups to contact because of their economic productivity during these years; younger people have had less time to work and earn.

Table 9 shows the distribution of education by sex; people were interviewed from each educational level. Two things stand out: one is that very few people with vocational-professional training were interviewed (2% of the sample),

and the other is that the most common category of education is "unknown". If the CA wishes to support projects for people with professional training who are unemployed, more of them should be contacted. The large percentage of "unknown" responses reflects the fact that the researchers felt the people interviewed might be uncomfortable if asked about their educational level. This was partly because the questions were posed in a conversational format and the topic did not fit easily, and also probably because much of the sample was older, well-off men who had little or no education. In the future, this question should either be asked systematically or dropped.

Bank Usage

Since mobilization of rural savings involves the use of bank facilities, it is interesting to look at our sample in terms of how many use some kind of bank or loan service.

TABLE 10  
BANK AND LOAN USAGE BY PERCENTAGE OF EACH SEX

	CA Loan	CA or Other Bank Account	No Loan or Account
Females	41% (15)	49% (18)	32% (12)
Males	62% (53)	72% (61)	14% (12)
Total in Sample	56% (68)	65% (79)	20% (24)

Note: Percentages of each sex do not add up to 100 because people often had both CA loans and some type of bank account. Numbers in parentheses are individuals.

It is interesting that more than half of the people in general use both loan and bank services. While women have about twenty percent less loans and bank accounts than men, the fact that over forty percent of the women use each is impressive, especially given the fact that the majority of them fall into the small-scale economic category. Those using neither are a clear minority, with women exceeding men by almost twenty percent in this case. In general, it appears that this largely rural sample is interested in financial services.

We can also examine which banks are used by people who are CA loan clients, CA bank clients, and people who have no dealings with the CA. Although collection of these data was not among our original goals, they provide interesting information on CA's competition in the banking domain.

TABLE 11  
BANK USAGE BY CA LOAN CLIENTS, CA BANK CLIENTS, AND OTHERS

Client of:	CA Loan Clients (68 People)	CA Bank Clients (16 People)	Others (21 People)
BP	15	5	9
Wafabank	1	0	0
SMDC	1	0	1
BCM	2	0	2
BMCE	2	1	3
CCP	1	0	0
More than one bank	5	3	3
Bank, not named	17	1	3
No (other) bank	16	4	-----
CA bank	16	16	0
Missing data	8	2	0

Note: The columns do not total the number of individuals because CA Bank accounts were in addition to other accounts.

There are four main banking patterns of CA loan clients. They may also bank with the CA, or bank with an unspecified bank or the BP, or not have a bank account at all. Only 16 of the 68 CA loan clients (24%) also bank with the CA; this suggests that there is much room to expand this group.

Of the sixteen CA bank clients, ten also have accounts with other banks. This is probably because the other banks offer services that the CA has lacked; with the new wide

range of services, many of these people may consolidate all their accounts at the CA.

Of the twenty one people who did not deal with the CA, the largest number (9) were clients of the BP. This, plus the large number of CA loan clients that deal with the BP, indicates that the BP is the bank in strongest competition with the CA for clients for the population surveyed in the target province.

One can also examine the banking practices of people in different economic activities; here again the BP emerges as an important competitor. These data are presented in Table 12 in Appendix IV, and summarized here. The largest category is "no bank usage", which contains 41 cases. Two activities which interest us especially, agriculture and handicrafts, have the largest proportions of members with no bank usage (29% and 65% respectively). The largest number of accounts overall is with the BP (27), followed by those who did not specify the name of their bank (25), and then the CA (16). Within activities, the CA is the most commonly specified bank for farmers, but still only 22% of their accounts are with the CA; they also use many other banks. Three other activities show a focus on one bank: 6 of 7 artisans, 7 of 16 farmer-merchants and 4 of 6 civil servants who have accounts have them at the BP.

In the light of the position of the BP as an important competitor, people's responses to our asking whether they might become clients of the CA are encouraging. They are

given in Table 13 in Appendix IV. Overall, 109 people said they could become CA clients; only twelve said they could not. Nine of these twelve were not currently bank clients, which suggests that they may lack the funds, not the interest. Only one of the many BP clients would not be interested in working with the CA. Thus although the BP is very popular, it may be easy to attract their clients. On the other hand, one must bear in mind that most people are very polite, and that their overwhelmingly positive response to this question may be mainly an indication of that.

#### Banking Services Desired

Another important area of investigation was the banking services desired by the current and potential clients of the CA. This was examined with regard to the sex, economic level and economic activity of people in the sample.

TABLE 14  
BANKING SERVICES DESIRED BY ECONOMIC LEVEL AND BY SEX

Services Desired	Economic Level		Sex		Total Requests
	Middle	Small	Male	Female	
Insurance	1	1	1	1	2
Health Insurance	2	0	2	0	2
<u>Compte Courant</u>	2	0	2	0	2
Credit for Equipment	4	8	11	1	12
Credit for Investment	1	5	3	3	6
Credit for Housing	5	9	6	8	14
<u>Déouvert</u>	13	6	10	9	19
Checking Account	11	1	11	1	12
Financing of Harvest	1	0	1	0	1
Line of Credit	7	1	8	0	8
Operations Abroad	1	0	1	0	1
Revolving Account	1	0	1	0	1
<u>SCV</u> Savings	0	4	0	4	4
<u>Facilité de Caisse</u>	22	7	23	6	29
Total Requests by Group	71	42	80	33	113

Note: Underlined terms do not translate easily into brief English phrases.

Table 14 reveals several interesting facts. By looking at the far right column for total requests, we see which banking services are most frequently requested by our sample. Facilité de caisse, or ease of obtaining funds, is the most requested (29), followed by découvert (19) or available credit to buy commercial stock or materials for production. They are followed by housing loans (14), loans for equipment (12), and checking accounts (12).

There are both similarities and differences with regard to services desired by economic level of respondent. The similarities are that both the middle and the small-scale respondents requested a number of services: the middle group made a total of 71 requests, and the small group a total of 42. Recalling that the sample overall was composed of 61% middle and 39% small-scale respondents, the requests by group are nearly proportional. In fact, the middle group had slightly more, but the important finding is the strong interest of the small-scale group. The differences by economic level are with regard to the type of services requested. The most frequent requests of the middle group were for découvert (13, vs. 6 for the small-scale group), checking accounts (11 vs. 1), and facilité de caisse (22 vs. 7). The most frequent requests of the small-scale group were for housing loans (9 vs. 5 in the middle group), loans for equipment (8 vs. 4), and facilité de caisse (7 vs. 22). The requests reflect their different levels and types of

activity. The middle group is more economically active and on a larger scale, thus needing quick access to funds for operating expenses. One must also recognize that checks in Morocco are seldom used for individual expenses, but rather as part of a business. The requests of the small-scale group for housing loans indicates this as a priority in addition to business. Their desire for equipment loans indicates they are more often in the initial phases of a business. Both groups are interested in ready access to funds.

With regard to services desired by sex, men made a total of 80 requests and women a total of 33. While at first it appears that men desire services much more than women, one must keep in mind that women are only 30% of the total sample. Seen in this light, their requests are proportional to their numbers in the sample. This means that women request nearly as many services as men, which is especially interesting when one recalls that a majority of the men belonged to the middle economic group and a majority of women to the small-scale one. Thus women appear just as interested as men in the wider range of services proposed by the CA, and should be included as target clients. In fact, recalling from Table 10 that a larger proportion of women than men are not currently bank clients, this might be an especially rewarding target group.

Overall, Table 14 reveals that small-scale economic actors and women, two groups which might have been expected to be

less concerned with bank services because of less access in the past, are indeed interested.

Another way to look at bank services is how often each is requested by people in different economic activities, illustrated in Table 15.

TABLE 15  
BANK SERVICES DESIRED BY ECONOMIC ACTIVITY

Services Desired	Economic Activity						
	Far	Mer	Handcr	Prof	Far-Mer	Civ.Serv.	Dipl-Un.
Insurance	1	0	0	0	0	1	0
Health Insurance	1	0	0	0	1	0	0
<u>Compte</u> <u>Courant</u>	2	0	0	0	0	0	0
Credit for Equipment	1	0	6	1	3	1	0
Credit for Investment	1	0	1	0	1	0	3
Housing Loan	2	0	6	1	2	3	0
<u>Decouvert</u>	4	3	5	4	3	0	0
Checking Account	6	1	0	0	5	0	0
Financing of Harvest	0	0	0	0	1	0	0
Line of Credit	6	0	0	0	2	0	0
Operations Abroad	0	0	0	0	1	0	0
Revolving Account	1	0	0	0	0	0	0
SCV Savings	0	1	1	0	0	2	0
<u>Facilite</u> <u>de Caisse</u>	11	0	3	2	10	2	0
Total Requests	26	5	22*	8*	29*	9	3
Total Persons per Activity	49	10	20	8	17	13	4

Note: An \* indicates that the number of requests for service is greater than or equal to the number of persons in a category.

The activities above are: Far=Farmer, Mer=Merchant, Handcr=Handicrafts, Prof=Professional, Far-Mer=Farmer and Merchant, Civ.Serv.=Civil Service, Dipl-Un= People with academic or vocational diploma who are unemployed.

Looking at the total requests by economic activity near the bottom of Table 15, we see that three categories are especially interested in banking services; these are the farmer-merchants, the artisans, and the professionals, who request an average of 1 to 1.7 services per respondent. The farmer-merchants request a variety of services, with the most frequent being easy access to funds. The artisans' requests are spread almost equally between credit for equipment, housing loans, and découvert or funds for supplies. The main desire of professionals is also for découvert. These groups and these services should be paid special attention by the CA.

While farmers have fewer requests per individual than these groups, their interests should be examined because they are of special interest to the CA. The services they request most are easy access to funds, checking accounts, and a line of credit; they should be made available.

## Evolution of Deposits

Since the promotion of rural savings was an important goal, information on the amount of money deposited and number of accounts opened after our visits to the pilot province should be especially interesting. While our visits may have sparked an interest in savings in the future and a positive response to questions, the actual opening of accounts and deposit of funds are concrete indications that people in this area can and will save money, using bank services offered by the CA.

TABLE 16  
INCREASE IN NUMBER OF CA ACCOUNTS BY TYPE AND BY OFFICE

Office	SCV Savings Accounts			Other Accounts		
	3/15	5/7	% Incr	3/15	5/7	% Incr
CR Khemisset	65	69	6	387	391	1
CR Rommani	3	20	567	54	106	96
CL Khemisset	0	10	much	*	*	
CL Rommani	0	209	much	*	*	
CL Tiflet	5	26	420	*	*	
CL Oulmes	0	16	much	*	*	
Total	73	350	379	441	497	13

Note: An \* indicates that these offices did not have other types of accounts available at this time. "Much" is used when it is mathematically impossible to calculate a percentage.

Table 16 shows a very large increase in the number of both types of accounts in all offices but Khemisset. The SCV

savings accounts nearly quadrupled on the average, and the other accounts in Rommani were up nearly 100 percent. An increase from no to 209 SCV accounts at the Rommani office is astonishing; the causes should be explored. The reasons for the small increase in Khemisset are both that with a large number of existing accounts, percentage increases will mathematically be less, and that much of this more urban population already knew about and used bank services before our visit. These results suggest that future efforts will be most productive in smaller centers.

TABLE 17  
INCREASE IN AMOUNT DEPOSITED BY ACCOUNT TYPE AND OFFICE  
(in Thousands of Dirhams)

Office	SCV Savings Accounts			Other Accounts		
	3/15	5/7	% Incr	3/15	5/7	% Incr
CR Khemisset	985	1,097	11	3,526	10,890	209
CR Rommani	1	61	6000	186	574	209
CL Khemisset	0	64	much	*	*	
CL Rommani	0	180	much	*	*	
CL Tiflet	2	111	5450	*	*	
CL Oulmes	0	18	much	*	*	
Total	988	1,531	55	3,712	11,464	209

Note: An \* indicates that these offices did not have other types of accounts available at this time. "Much" is used when it is mathematically impossible to calculate a percentage.

In terms of cash deposited, there is both a larger percentage increase and larger absolute increase in the "other" types of accounts rather than in the SCV savings,

though that too is up. While many offices lack these accounts, this suggests that they may be very profitable when available. Again, the SCV accounts show the largest increase outside Khemisset, indicating that smaller centers have a good potential for providing new clients.

If we examine the total change in all types of accounts in Khemisset province before and after our visit, we see quite a difference. Before we contacted the area there were about 4,701,000 Dirhams on deposit; by May 7 there were 12,994,000. This is an increase of over 176%, or 8,293,000 Dh. (\$987,262.) in absolute terms, after contacts with about 120 people over a month and a half. Further, it must be kept in mind that many of the people contacted did not have access to all the new services that the CA plans to offer; if they did, the total would undoubtedly be much higher.

#### CONCLUSIONS, EVALUATION, AND SUGGESTIONS

##### General Conclusions

This pilot project of action-research in Khemisset Province has been a success in several different ways. It is clear from the results that there is both much interest in and current use of savings accounts and other banking services by this relatively rural population. Further, many of these people know and deal with the CA, and seem very interested in the new banking orientation we presented. The large increase in both number and amount (almost 1 million

dollars) of deposits during the brief period we worked in the area suggest that this population is well worth cultivating by the CA.

The information on bank use showed that a large proportion of CA loan clients use other banks; if more services were available, they would probably work mainly with the CA. These data also showed that over forty percent of the women contacted dealt with the CA for loans and also with a bank. Thus women are interested in financial activities and represent a target group to contact. It was also clear that the CA's major competitor for banking clients in this area is the BP, but 25 of their 26 clients to whom we spoke said they would be interested in becoming CA clients.

The information on bank services desired revealed that the most frequently requested were facilité de caisse or easy access to funds (29 requests), découvert or credit for supplies (19), housing loans (14), credit for equipment (12), and checking accounts (12). A somewhat surprising result was that both women and people with small-scale economic activities requested nearly as many banking services per capita as did men and the middle economic group. These latter two groups have more experience in these activities and more funds to manage, yet the first two groups are almost equally interested. The first two groups may also be somewhat less involved with other banks at this point, and thus good target groups as future clients.

Evaluation and Suggestions

This pilot project in the promotion and mobilization of rural savings provided several valuable lessons for future projects. An important realization was that the interview format for data collection is especially compatible with this type of data collection, easy to use and fast to complete. The visit of the team to various sites in the target area had several benefits. It demonstrated the CA's interest in potential clients via personal contact with them. It allowed the team to get a first-hand feeling for the "terrain", including observing people's reactions to our description of new services in addition to recording their responses to our questions. For example, while it does not appear in the answers to questions, the sparkle in many women's eyes when we told them that the CA would have a woman available to help them with forms or banking questions indicates that this initiative will be much appreciated. Finally, our contacts with the officials of several provincial agencies, with local CA officials, and with the target population, served to spread the word of the new banking orientation of the CA.

Work on this project also revealed areas for improvement, so that future projects will be even more effective. One important suggestion is that future projects be carried out in areas where the infrastructure, including locales and new banking services, are already in place. We saw great

interest among well-off people, but they could not use any new services at the time of our visit and thus probably many are waiting to come to the CA. It is a unfortunate that the enthusiasm we generated could not have been acted on immediately. Having services in place at the time of a project like this would be the most efficient, productive, and cost-effective use of the team's energies.

A few changes in data collection would also produce improved results. The client interview form is generally effective, but the question about dealing with other banks should be asked in a way to obtain the name of the bank(s); this would provide clearer data on our competitors. The question on level of education should probably be dropped. It was difficult for people to ask and did not provide essential information. There was also a question about perception of the CA in the domain of banking which was seldom asked; it should be eliminated. For the method of data collection, it is probably best to have one interviewer (or perhaps two) per person, and to have no more than two interviews going on simultaneously in one room. To do this, it will be necessary to discuss interview conditions with the local CA officials before interviews are begun. Related to this, the team should consider whether they wish to do the majority of interviews in CA offices or in people's homes. The CA offices are more efficient in that one can see more people in a shorter period of time; visiting people at home requires more time, and vehicles for trips between

sites. Yet people may be more comfortable if interviewed at home, and this might be especially convenient for women who have household duties to pursue.

Another type of data that should be collected in the future is more detail on new accounts opened. A suggested general format for local CA offices to do this is Form 8 in Appendix V. Data on new accounts were not separated by sex in this project, so we were unable to see if our visits had a greater effect on men or on women. It would be very helpful to see why people opened new accounts: was it in reaction to a team's visit, a talk with the local CA official or a neighbor, or something else? Such information would be useful in planning future campaigns in other areas. Unfortunately, it is unlikely that local CA offices will have time to collect this detailed information; Form 8 is briefer. However, this might be remedied by another suggestion: there should be a follow-up visit to an area about six months to a year after the initial visits. On a sample basis (being sure to see about equal numbers by sex and by economic level), the team could visit some of the people they had initially contacted. They could see if they had begun to use CA bank services, and if they had, how they liked them, how they had benefited from them (in terms of the CA's goal of encouraging rural development), and gather suggestions for improvements or other services. At the same time, the team could sample some of the new bank clients and ask the questions above. A follow-up visit could also look

at the areas of most and least increase in new banking clients and try to ascertain the reasons; this too would be very helpful in planning new campaigns. For example, if a local CA director were found to be instrumental in large increases in his or her area, their technique could be studied and repeated, or perhaps that person could supervise or work with CA directors in a new target area, teaching them the most effective way to generate new accounts.

Some changes in the sample contacted would probably also improve results. The majority of contacts for this project were in the areas of the larger centers in the province, yet the greatest increases in accounts opened and amounts deposited were in and near smaller centers. (In fact, our interview forms recorded the place of the interview, not the person's precise residence. In the future, this should be added, especially noting whether the person lives in town or in the countryside.) Thus in the future it would be good to make at least half of the total contacts in the smaller centers. A recurrent problem in analyzing the data for the current sample was that sex and economic level overlapped, so that one could not be sure which variable caused certain results. Future samples should contain equal numbers of the sexes in each economic category and in total, to facilitate comparison. This is especially important if the CA envisions becoming a bank particularly interested in meeting the needs of women. A final suggestion for sampling is to contact a larger number of unemployed people with academic or

vocational diplomas if the CA plans to finance projects for some of them. This face-to-face contact provides good information on people's motivation to succeed in projects which could be helpful to CA loan officers. Further, such projects are being undertaken by several banks; some very successful loans by the CA could be used to provide valuable publicity about the CA's interest in helping people.

In the future, data should be analyzed using the SPSS statistical package for the computer. This time Lotus 123 was used, but it was found to be quite slow because it was not designed for the type of analyses we desired and each had to be tailor-made.

Final suggestions are not so much for improvement but for extension of certain efforts which we lacked time to pursue in detail at this point. One concerns selection of the démarcheuses, or women who will help women clients at local CA offices. While candidates had been selected by written exam, we were able to "interview" only one such woman intensively. She accompanied us for a day of interviews, and this gave us a chance both to see her interactions with clients and to speak to her individually. Since an essential qualification is her ability to interact comfortably and effectively with a wide range of people, it is necessary that she spend time with the team and with clients so this ability can be evaluated. Another area in which to extend efforts is in terms of identifying profitable projects, especially for women. Although we asked about the prevalence

of cooperatives in the area and surveyed them about production and costs, project identification was not a priority of this first effort. However, once funds are available to finance projects, there should be more data collected on projects suggested both by people contacted (officials and the target population) and by team members. These data should include several small studies of each of several types of projects, to arrive at an average for production costs, time involved, problems encountered, and profitability. The team should also evaluate whether the target population has enough time to pursue the project, and select projects that are above a certain base level of profitability. This focus on projects at some future point could also involve an action aspect: after "good" and "less good" projects had been identified, some of each could be financed on an experimental basis. They could be followed up after a year, to see which seemed to be more successful, and such projects encouraged for future financing.

Overall, this project has provided a wealth of information, both in the data gathered and in the lessons learned for conducting similar projects in the future. This is largely due to the hard work and excellent efforts of the Promotion Féminine Team at the Credit Agricole, combined with the strong support of the central and local CA administrations.

# APPENDIX A

## RENSEIGNEMENTS SUR LA CLIENTELE FEMININE DE LA CAISSE.....(1) DE CREDIT AGRICOLE DE.....

### 1/ Effectif de la clientèle

- 1.1. Clientèle potentielle . totale .....( ) (2)  
. féminine.....
- 1.2. Clientèle effective . totale.....( )  
. féminine.....

### 2/ Financement de la clientèle

- 2.1. Objets de crédit les plus sollicités par la clientèle de la caisse  
en général : ...../...../...../.....
- 2.2. Objets de crédit les plus sollicités par la clientèle féminine en  
particulier : ...../...../...../.....

### 3/ Informations sur la femme dans la région

- 3.1. Quelles sont les activités économiques entreprises par les femmes dans  
votre région, c'est-à-dire celles pour lesquelles elles peuvent être  
rémunérées : (3)

- travail à la ferme,
- travail de la laine,
- élevage (lapins, poulets, dindons etc...),
- vente de lait ou de produits laitiers,
- autres (à préciser).

- 3.2. Le poids de la femme dans la région :

- la femme a-t-elle un rôle social important ? (oui) (non) (3)
- la femme a-t-elle un rôle économique important? (oui) (non)

(1) Régionale ou Locale.

(2) Préciser l'année de recensement.

(3) Barrer les notions inutiles.

APPENDIX B

RENSEIGNEMENTS SUR LA CLIENTELE FEMININE DE LA C.N.C.A.

BEST AVAILABLE

AN	CATEGORIE	CLIENTELLE POTENTIELLE			CLIENTELE EFFECTIVE			IPART CE/CP(%)	OBJETS DEMANDES	ACTIVITES SIRELEI												
		TOTALE	FEMININE	PRECENS/F/TOT	TOTALE	FEMININE	1X/F/TOT			TOUTE CLIENTELE	ICL.FEMININE	IF	L	E	V	A	*IS	EI				
1982	1	7028	177	1982	0,03	659	1	0,00	0,08	0,01	INEC/AR/EMB	IAR/	1	0	1	1	0	1	*1	1	1	1
1983	2	39817	1022	1983	0,03	1745	10	0,01	0,04	0,01	IAR/AT/ABR/ALB/	IAR/	1	1	1	1	0	0	1	1	1	1
1983	3	4132	139	1983	0,03	371	1	0,00	0,04	0,01	IAR/EQH/AR/	IAR/	1	1	0	1	0	1	1	1	1	1
1983	4	38241	1217	1983	0,03	1317	4	0,00	0,03	0,00	IAR/EQH/CER/ABR/	IAR	1	1	0	1	1	1	1	1	1	1
1983	5	511	0	ERR	ERR	521	5	0,01	ERR	ERR	IAR/ANS	ITDEM	1	0	1	0	0	0	1	1	1	1
1983	6	24577	13	1982	0,05	3431	1	0,00	0,16	0,00	IAR/MEC/AR/	IID	1	0	1	1	0	0	1	1	0	1
1983	7	1375	31	1983	0,02	2392	5	0,00	1,77	0,16	ICER/ALB/ERN/AR/	IAR/EQH	1	0	0	1	0	0	*1	0	0	1
1983	8	3124	105	1983	0,01	1096	1	0,00	****	ERR	IAR/ABR/CER/EMB/	IAR/EQH/	1	0	1	0	0	1	*1	1	0	1
1972	9	10222	2	1972	0,00	2422	2	0,00	0,12	0,01	IAR/ABR/CER/EMB	IAR	1	0	1	0	0	1	*1	1	0	1
1983	10	1522	1	1983	0,00	879	1	0,00	0,64	1,00	????	????	1	1	1	1	1	1	1	1	1	1
1981	11	11253	315	1981	0,02	1423	1	0,00	0,13	0,00	IAR/AT/ABR/	IAR	1	0	0	0	0	0	1	0	0	1
1981	12	23652	325	1981	0,03	607	3	0,00	0,03	0,00	IAR/CER/IAR	??	1	0	0	0	0	1	*1	1	1	1
1983	13	3575	428	1983	0,02	3525	1000	0,28	0,42	2,33	ICER/EMB/AT/AR	IID	1	0	1	0	0	0	1	1	0	1
1983	14	425	2	1983	0,02	1800	43	0,02	4,24	5,38	ICER/ALB/EMB/AR	IID	1	1	1	1	0	0	1	1	0	1
1983	15	47	0	1983	0,00	1567	7	0,00	35,47	ERR	IEDH/AR/ABR/EMB/	IID	1	1	1	1	0	0	*1	1	1	1
1983	16	10225	524	1983	0,05	5742	233	0,04	0,56	0,44	IAR/AT/CER/EMB/	IAR/CER/EMB/	1	1	1	1	0	1	1	0	0	1
1983	17	432	8	1983	0,02	5144	54	0,01	11,74	8,00	IFC/EMB/AT/AR/	IID	1	1	1	1	1	1	*1	1	1	0
1983	18	524	852	1983	0,07	3027	170	0,06	0,32	0,19	IFC/AT/AR/ALB/	IID	1	1	1	1	1	0	1	1	1	1
1983	19	14139	933	1983	0,07	1397	5	0,00	0,13	0,01	IAR	IID	1	0	1	1	0	1	1	0	0	1
1983	20	14812	105	1982	0,01	1408	10	0,01	0,10	0,10	IAR	IID	1	1	0	0	1	0	1	0	0	1
1983	21	2255	7	1985	0,02	2552	42	0,02	0,78	0,60	IFC/AGRD/MEC/AR/	IFC/AV/MEC/ABR	1	1	1	1	0	1	*1	1	1	1
1983	22	2415	222	1983	0,15	2138	327	0,15	0,63	0,63	IAR/EMB/ABR/CER	IAR/EMB/ALB/	1	0	1	1	1	1	1	1	0	0
1983	23	4443	153	1983	0,03	2946	79	0,03	0,60	0,52	IAR/ALB/	IID	1	0	1	1	0	1	1	0	1	1
1982	24	3172	751	1982	0,16	3644	149	0,04	0,51	0,20	ICER/EMB/AR/ABR	ICER/ABR/AR	1	0	1	0	0	0	1	0	0	1
1983	25	3725	776	1983	0,11	3721	457	0,13	0,25	0,61	IAR/AT/EMB/CER	IID	1	0	1	1	0	0	1	1	1	1
1983	26	15493	257	ERR	ERR	5764	122	0,02	0,45	0,45	IFC/AR/AT/ABR	IID	1	1	1	1	0	1	1	1	1	1



FOR SALE	1	20	0,03	997	24	0,03	1,06	0,85	IMAR/AV/NEC/ABR/EOH/	IAR/NEC/CER	1	1	1	0	0	1	0	0	1
FOR SALE	1	25	0,12	1509	110	0,07	0,66	0,40	IAR/AT/EOH/CER	IID	1	1	1	0	0	1	0	0	1
FOR SALE	1	2039	1983	0,02	5037	215	0,04	0,28	1-0,21	IFC/AR/ABR/AT/EMB	IAR/EMB	1	1	1	1	0	1	1	1
FOR SALE	1	2897	1983	0,13	3184	116	0,04	0,36	1-0,42	IAR/CER/EMB/ABR/EOH	IID	1	1	1	0	0	1	0	0
FOR SALE	1	417	1985	0,02	517	5	0,01	0,84	0,50	IFC/EMB/ALB/AV/ABR/AR	IALB/FC/AR	1	1	1	1	1	1	1	1
FOR SALE	1	19742	1983	0,09	1113	1	0,00	0,06	0,02	IAR/ABR/AT	IAR/ABR	1	1	1	1	1	1	1	1
FOR SALE	1	9254	1983	0,01	7127	72	0,01	0,72	1-0,58	IFC/AR/AT/EOH	IID	1	1	0	1	0	0	1	1
FOR SALE	1	5339	1983	0,14	1300	35	0,03	0,22	0,04	IAR/ABR/EMB/ARACH	IAR	1	1	1	1	1	1	1	1
FOR SALE	1	27251	1983	0,04	5113	35	0,01	0,19	0,03	IAR/ABR/EOH/	IID	1	1	1	1	1	1	1	1
FOR SALE	1	19005	1983	0,16	12272	219	0,02	0,65	0,07	IAR/FC/ABR/EOH	IAR/FC/ABR	1	0	0	1	1	1	1	1
FOR SALE	1	10992	1983	0,01	4795	54	0,01	0,44	0,45	IAR/AT/CER/	IID	1	1	0	0	0	0	1	0
FOR SALE	1	520	1983	0,03	446	12	0,03	0,81	0,80	IFC/AR/AT/ABR/EMB	IFC/AR/AT	1	1	0	1	0	1	1	0
FOR SALE	1	9269	1983	0,19	1670	37	0,02	0,18	0,04	IFC/AR/AT/ABR/EMB	IFC/AR/AT	1	1	0	1	0	1	1	0
FOR SALE	1	310	1983	0,01	920	47	0,05	2,24	1-9,40	IFC/AR/NEC/EMB	IFC/AR/AT/NEC	1	0	1	1	0	1	1	1
FOR SALE	1	207	1983	0,09	956	13	0,01	4,62	ERR	IFC/EMB/AR/ABR	IFC/AR	1	1	0	1	1	1	1	1
FOR SALE	1	3943	1983	0,03	955	6	0,01	0,24	0,06	IAR/ABR/FC/	IAR	1	1	0	1	1	1	1	1
FOR SALE	1	119	1982	0,13	876	16	0,02	7,42	1,07	IFC/EMB/ALB/AR/NEC	IFC	1	1	1	1	0	1	1	0
FOR SALE	1		ERR	1154	25	0,02	ERR	ERR	IFC/NEC/AR/ABR	IFC/AR/AT/EMB	1	1	0	1	1	1	1	1	
FOR SALE	1	473		0,03	429	13	0,03	0,91	ERR	IMAR/AVI/AR/FC	IMAR/AR/FC	1	1	0	1	0	0	1	0
FOR SALE	1	2019	1982	0,09	1124	48	0,04	0,55	ERR	IFC/NEC/PLT/EMB/AR	IID	1	1	1	1	0	1	1	1
FOR SALE	1	3668	1983	0,01	5113	24	0,01	0,85	0,59	IFC/EMB/PLT/ALB/AT/AR/AT/NEC/EOH/ABR	IAT/NEC/EOH/ABR	1	1	0	0	1	1	1	0
FOR SALE	1		ERR			ERR	ERR	ERR	ERR										
FOR SALE	1	734	1983	ERR		126	ERR	ERR	0,13	?	?								
FOR SALE	1	15316	1983	0,03	10073	314	0,03	0,66	0,62	IAR/ABR/	IID	1	1	0	0	0	1	1	0
FOR SALE	1	11787	1983	0,12	7025	289	0,04	0,60	0,20	IFC/AR	IID	1	1	0	1	0	0	1	1
FOR SALE	1	10242		ERR	8087	236	ERR	ERR	ERR	IFC/EMB/AR/ABR	IID	1	1	1	1	0	1	1	1
FOR SALE	1	10997	1982	0,09	2770	107	0,04	0,27	0,11	IAR/ABR/AT/FC	IFC/AR	1	1	0	1	1	1	1	1
FOR SALE	1	7553	1983	0,10	3914	195	0,05	0,41	1-0,21	IABR/AR/EOH/FC	IAR/ABR	1	1	1	1	1	1	1	1
FOR SALE	1	15875	1983	0,07	3656	27	0,01	0,23	0,02	IAR/AT/CER/EMB	IAR/AT/CER	1	1	0	0	0	0	1	0
FOR SALE	1	473		0,03	429	13	0,03	0,91	0,81	IMAR/AV/AR/FC	IMAR/AR/	1	0	1	0	0	1	0	

BEST AVAILABLE

17	12121	12121	1983	0,16	4606	111	0,02	0,52	0,07	ICER/AT/AR/END	IID	1	1	1	0	1	1	1	1		
17	12121	12121	1983	0,09	4733	56	0,01	0,42	0,06	IAR/AT	IID	1	0	0	0	0	1	0	0		
17	12121	12121	1983	0,55	2524	42	0,02	5,10	1,83	IFC/AT/AR/MAT.SER	IFC/AT	1	0	1	1	0	0	1	1		
17	12121	12121	1983	0,04	2450	41	0,02	0,80	0,34	IFC/ENB/PLT/AT/AR/	IID	1	1	1	0	0	1	*	1	1	
17	12121	12121	1983	0,07	6313	39	0,01	0,29	0,03	ICER/ABR/AT/AR	IID	1	0	1	1	0	1	1	1	1	
17	12121	12121	1983	0,05	4592	24	0,01	0,44	0,04	IAR/AT/ABR/ENB	IID	1	1	1	1	0	1	1	0	1	
17	12121	12121	1983	0,04	6419	72	0,01	0,39	0,10	IFC/AR/AT	IAR	1	1	1	0	1	0	1	0	0	
17	12121	12121	1983	0,23	5698	424	0,07	9,25	0,08	ICER/AR/AT/ALB	IAR/CER	1	1	1	1	1	1	*	1	1	
17	12121	12121	1983	0,01	3154	23	0,01	5,64	7,67	IFC/AR/AT/NEC	IFC/AT/AR	1	0	1	1	0	1	*	1	0	
17	12121	12121	1983	0,21	7257	366	0,05	0,27	0,06	ICER/AT/AR	IID	1	1	1	0	0	0	1	1	1	
17	12121	12121	1983	0,04	5013	24	0,00	0,35	0,04	IENB/CER/AT/AR	IAR	1	1	1	1	0	0	1	1	1	
17	12121	12121	1983	0,08	5322	33	0,01	0,43	0,04	IAT/AR/FC/ENB	IAR/AT/ENB	1	1	1	1	0	0	1	1	1	
17	12121	12121	1982	0,04	1024	8	0,01	5,09	1,00	IAT/AR/FC/ENB	IID	1	1	1	0	0	0	1	0	0	
17	12121	12121	1983	0,05	4305	37	0,01	0,24	0,04	IAR/AT/ABR/CER/ENB	IAR/AT/ABR	1	1	1	1	1	0	1	1	1	
17	12121	12121	1983	0,06	5051	43	0,01	0,42	0,05	IAR/ENB/CER/A.SOL	IID	1	0	1	1	1	0	*	1	0	
17	12121	12121	1983	0,13	4526	207	0,05	0,48	0,16	IFC/AT/AR/ENB	IID	1	1	1	1	0	1	1	1	0	
17	12121	12121	1983	0,04	13081	42	0,00	0,57	0,04	IAR/FC/	IID	1	1	1	1	1	0	1	1	1	
17	12121	12121	1982	0,13	7791	243	0,03	0,35	0,08	IFC/AT/AR	IID	1	1	0	0	0	0	1	1	0	
17	12121	12121	1982	0,03	3907	11	0,00	0,18	0,02	IAR/FC/ABR	IAR	1	1	1	1	0	1	*	1	1	
17	12121	12121	1982	ERR	5109	23	ERR	ERR	ERR	IAR/	IID	1	0	1	1	0	0	1	1	1	
17	12121	12121	1983	0,04	1545	29	0,02	1,50	0,63	IFC/ENB/AT/AR	IID	1	0	1	1	0	0	1	0	0	
17	12121	12121	1983	0,04	6316	126	0,02	0,52	0,27	IAR/CER/ENB/EDH	IID	1	1	0	1	0	0	1	0	0	
17	12121	12121	1983	0,02	1330	9	0,01	0,76	0,30	IFC/ENB/AR	IID	1	0	1	1	1	0	1	*	1	1
17	12121	12121	1983	0,07	8953	321	0,04	0,34	0,14	IFC/AT/AR	IID	1	1	1	1	1	1	1	1	1	
17	12121	12121	1982	0,03	4504	19	0,00	0,35	0,05	IENB/AT/AR	IAR/AT	1	1	1	0	0	0	1	1	1	
17	12121	12121	1983	0,04	3500	58	0,02	0,41	0,16	IAT/AR/ABR/AH.SOL	IID	1	0	1	1	0	1	1	0	0	
17	12121	12121	1984	0,01	4321	33	0,01	0,93	0,66	IFC/AR/NEC/ABR	IID	1	1	1	1	1	1	1	1	1	
17	12121	12121	1982	0,05	5195	221	0,04	0,58	0,48	IFC/AR/AT/ALB	IAR	1	0	1	1	0	0	1	1	1	
17	12121	12121	1983	0,16	2946	274	0,09	0,21	0,12	IFC/ENB/AT/AR/	IFC/ENB/AR	1	1	1	1	1	0	1	1	1	
17	12121	12121	1983	0,24	4442	390	0,09	0,36	0,13	ICER/AT/AR/ABR	ICER/AR	1	1	1	1	1	1	1	1	1	
17	12121	12121	1983	0,04	3922	99	0,03	1,28	1,10	IFC/ENB/NEC/AR/ABR/SER	IFC/ALB/AT/MAR/ENB	1	1	1	1	0	0	1	1	1	
17	12121	12121	1983	0,03	2241	57	0,03	1,41	1,14	INEC/ABR/FC/AR	IID	1	1	0	0	0	0	1	1	0	
17	12121	12121	1983	0,13	1821	137	0,08	0,30	0,18	IFC/AR/AT/ENB	IAT/AR/FC	1	1	1	1	0	1	*	1	0	
17	12121	12121	1983	0,07	6037	209	0,03	0,56	0,25	IAR/AT/ALB	IAR	1	1	1	1	1	0	1	0	0	
17	12121	12121	1982	0,05	6100	198	0,03	0,61	0,25	IAR/ABR/CER	IAR/ENB	1	1	0	1	0	0	1	0	1	
17	12121	12121	1983	0,17	9269	814	0,09	0,24	0,12	ICER/ENB/AT/AR	IID	1	1	1	1	0	0	1	1	1	
17	12121	12121	1985	0,01	5437	12	0,00	0,44	0,08	IAR/AT/ABR	IAR	1	0	1	1	0	0	1	0	0	
17	12121	12121	1983	0,25	4568	645	0,14	0,28	0,16	IAR/AT/ENB/CER	IAR/ENB	1	1	1	1	0	0	1	1	1	
17	12121	12121	1983	0,03	3580	15	0,00	0,45	0,06	IAR/AT/ALB	IAR/AT	1	0	1	1	0	1	*	1	1	
17	12121	12121	1983	0,08	4925	210	0,04	0,57	0,30	IFC/AT/AR/	IID	1	0	1	1	0	0	1	1	0	
17	12121	12121	1983	0,17	3973	599	0,15	0,54	0,47	IAR/ABR/AT/ENB	IAR/ENB/AT/CER	1	1	1	1	0	0	1	1	0	

AVAILABILITY  
 BEST  
 AVAILABLE

1	1982	332	1982	0,07	2812	265	0,12	0,60	0,80	IAR/HAR/ENB	IAR/HAR	1	1	0	1	1	1	1	1	1
2	1983	3291	1983	0,12	4831	944	0,09	0,27	0,13	ICER/AR/AT/	IID	1	1	1	1	1	1	1	0	0
3	1984	162	1983	0,05	2047	91	0,04	0,59	0,56	IFC/HAR/ENB/NEC/ABR	IFC/AT/NEC/ABR	1	1	0	0	0	1	1	1	1
4	1985	50	1985	0,01	5100	23	0,00	0,55	0,46	IAR	IID	1	0	1	1	0	0	1	1	1
5	1986	215	1983	0,01	2024	36	0,02	3,28	6,00	IFC/ENB/AT/AR/NEC	IFC/AT/ENB/AR	1	1	1	1	0	0	1	1	0
6	1987	215	1982	0,05	2497	102	0,02	0,44	0,17	IAR/AT/ENB	IID	1	1	1	0	0	0	1	1	1
7	1988	4859	1983	0,16	7555	320	0,04	0,27	0,07	IAT/AR/ABR/ENB	IAR	1	1	1	1	1	1	1	1	1
8	1989	5	1983	0,01	1432	30	0,02	6,27	6,00	IFC/ENB/ALB/AT/AR/NEC	IFC/AT/AR	1	1	0	1	1	0	1	1	1
9	1990	103	1982	0,01	2188	52	0,02	0,23	0,50	IIEC/AR/ENB/AT	IAR/ENB/FC/AT	1	1	1	1	1	1	1	1	0
10	1991	354	1983	0,03	3523	120	0,02	0,60	0,34	IAR/AT/FC	IAR	1	1	1	0	0	0	1	1	0
11	1992	2236	1983	0,11	11503	657	0,06	0,52	0,27	IAT/AR/CER	IID	1	1	0	1	0	0	1	0	0
12	1993	126	1983	0,01	256	13	0,05	0,24	0,07	ICER/AT/AR/ABR	IID	1	0	1	1	1	1	1	1	1
13	1994	283	1983	0,11	1843	181	0,10	0,51	0,47	ICER/AT/AR/ABR	IID	1	0	0	1	0	1	1	1	1
14	1995	11	1983	0,01	563	14	0,02	0,52	1,27	INAR/CER/ENB/NEC/SER/AR/IID	IID	1	1	0	1	0	0	1	1	0
15	1996	44	1983	ERR	1040	44	ERR	ERR	ERR	IAT/AR/ABR/FC	IFC/AT/AR	1	0	1	1	1	0	1	1	1
16	1997	48	1983	0,07	1970	48	0,02	1,55	0,52	INAR/AT/CER	IID	1	1	1	1	1	1	1	1	1
17	1998	15	1983	0,01	734	15	0,02	1,20	3,75	IFC/ENB/AR	IID	1	0	1	1	0	0	1	0	0
18	1999	223	1981	0,11	342	27	0,11	0,18	0,17	IEQH/ABR/AR/ENB	IABR/AR	1	1	0	1	0	1	1	0	1

LISTE DES PRINCIPALES ACTIVITES

- 10 = Services de la Forêt
- 11 = Services de la Ligne
- 12 = Services de la Santé, Éducation
- 13 = Services de l'Industrie
- 14 = Services de l'Énergie

- S = rôle Social
- E = rôle Economique

BEST AVAILABLE

ENQUETE SUR LA FEMME  
ET LE CREDIT AGRICOLE 1986/1987 VERSION 2

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Introduction

Nous venons de la Caisse Nationale de Crédit Agricole, Rabat et nous voudrions poser certaines questions aux personnes qui utilisent le crédit, à celles qui ne l'utilisent pas et à celles qui voudraient l'utiliser. Notre but est d'apprendre comment la C.N.C.A. pourrait mieux répondre à vos besoins et mieux vous servir.

1- Enquêteur : Nom et prénom .....  
Accompagné de .....

2- Date : ..... Heure d'arrivée .....  
          *du* ..... *à* .....

3- Renseignements généraux sur la personne enquêtée :

- Nom ..... Sexe ..... Age .....
- Profession (s) .....
- Situation familiale : marié (e) - veuf (ve) - divorcé (e)  
  autre (préciser).
- Situation vis à vis du crédit

a) client (e) effectif (ve) . *depuis quand* .....

- Agissant pour son propre compte  
  : financé (e) pour :
  - une exploitation lui appartenant
  - une exploitation appartenant à des tiers  
    (enfants .....
- Agissant par procuration donnée par :
  - ses enfants
  - autres (préciser) .....

b) client (e) potentiel (le)

c) personne donnant *l'okala* procuration

d) autres (préciser)



II/ Questions Economiques : shnu kat tra cu

5. quelles sont les cultures que vous pratiquez ?  
( nombre d'hectares de chaque culture, plantations et parcours de l'année dernière).  
zra Eli

imciue t;

6. A qui appartient la terre que vous utilisez ?  
- vous même. - conjoint - enfant (s) - autre (préciser)  
kat ap d n i e

7. quelle est la taille de votre exploitation ?  
(en ha) .....

8. Combien de parcelles avez-vous ? .....  
la taille de chacune .....

9. Dans quel rayon (en km) sont-elles dispersées ?  
.....

10. Si l'exploitation vous appartient, l'avez-vous :  
héritée ..... (ha) achetée ..... (ha)  
autres (préciser) ..... (ha)

11. Avez-vous des titres de propriété ? lesquels ?  
Titre foncier ..... (ha) moulkia ..... (ha)  
autres (préciser) ..... (ha)

12. Avez-vous de la terre en indivision ?  
wash f am c e k sh i e a r d m e s h r u k a ?  
a) avec qui ? .....  
b) où ? .....  
c) qui la travaille ? .....  
d) comment est ce que les profits/produits sont-ils  
partagés ? .....  
e) Désirez-vous partager cette terre ? oui - non -  
pourquoi? .....  
f) Votre conjoint désire-t-il vous voir partager  
cette terre ? oui - non -  
pourquoi ? .....

13. Si votre conjoint possède-t-il aussi - oui - no  
si oui, quelle taille ? \_\_\_\_\_

14. Est-ce que votre conjoint vien de l'écovet agricole

.../...

13. Avez-vous jamais penser à quitter la terre pour aller en ville ? oui - non - pourquoi ? .....

14. Animaux :

a) Animaux à la ferme (en nombre de têtes)

Bovins ..... lapins .....  
Ovins ..... volailles .....  
Caprins ..... autres (spécifier) .....  
Equidés .....

b) Animaux appartenant exclusivement à la femme  
- espèces et nombre de têtes :

- origine (achat - héritage - don -) autres (préciser) .....
- qui perçoit le produit de la vente des produits et animaux appartenant aux femmes ? .....
- Qui garde les animaux appartenant aux femmes ? .....
- Le problème de la garde des animaux constitue-t-il un obstacle à l'acquisition des animaux ? .....

15. Les femmes, ici, font-elles des travaux de groupe ? se réunissent-elles pour effectuer un travail quelconque ?

a) Non ..... Cui .....  
quel genre d'activité/travail de la laine, du cuir autres (préciser) .....

b) Ces femmes qui se regroupent sont-elles de la même famille, des voisines ..... ou autres (préciser) ?

*kait, en bash diru shi xedma*



II - Crédit

Maintenant, nous voudrions vous poser quelques questions à propos du crédit en général et du crédit agricole en particulier.

20. Différentes formes de crédit :

a. Si un homme, ici, a besoin d'argent pour travailler sa terre récolter, etc..., que pourrait-il faire ? (Toutes les possibilités).....

.....  
.....

.....  
Parmi les possibilités que vous avez données, laquelle préférez-vous ? .....

Pourquoi ? .....

b. Et si c'est une femme dans la même situation,

- Quelles seraient ses possibilités ?.....

- Quelle possibilité préférez-vous ? .....

~~c. Si une femme a besoin d'argent pour travailler la laine, élever de la volaille, <sup>ou</sup> consulter un médecin, et si elle ne peut pas avoir cet argent de son mari, que pourrait-elle faire ? (Toutes les possibilités) .....~~

.....

Parmi les possibilités que vous avez décrites, laquelle préférez-vous ? et pourquoi ? .....

.....

d. Avez-vous <sup>entendu</sup> parler des prêts à gage (Rahn) dans cette région ?

- Sont-ils d'un usage courant ? oui - non

- Sont-ils une bonne forme de crédit ? oui - non - et

- Existe-t-il une meilleure forme de crédit oui - non

Si oui laquelle.....

Et pourquoi ? .....

21. Connaissances générales sur le crédit agricole :

a. Que savez-vous du crédit agricole ?

.....  
.....  
.....

b. Quelles sont les objets que peut financer le crédit agricole ?

.....  
.....

c. Avez-vous entendu parler (ou vous savez qu'il existe) de la Caisse régionale et de la Caisse locale ? oui - non.

*Sandug kbir / j'ahawi                      sandug syhor / mehalic*

Si oui, connaissez-vous quelle est la différence entre les deux et qui s'adresse à l'une ou à l'autre ?

*kifash mextalfin*  
*shkun mshu lil sandug kbir & shkun...*  
.....  
.....

d. quelle est d'après-vous la définition du petit agriculteur (superficie, ou revenu ou autre à préciser)

.....

e. Est-ce que le crédit agricole prête au femmes ?

Oui - Non - et pourquoi .....  
.....

f. Quand avez-vous entendu parler du crédit agricole pour la première fois ?

.....

g. Où en avez-vous entendu parler ? et par qui ?

- Souk - voisinage - douar - autre (à préciser)
- Mari - parents - voisins - clients du crédit agricole - agents du crédit agricole - autre (à préciser) .

22 Procuration Vous savez (ou peut-être pas) qu'un crédit agricole est prêté de l'argent à des clients qui ont une procuration d'une tierce personne (conjoint - parent - enfant, ...) <sup>niyobura</sup>  
 a/ avez-vous entendu parler de personnes qui donnent procuration à des tiers ? oui - non - Qui avez-vous entendu ? - - -

b/ Est-il facile d'amener quelqu'un à donner procuration pour l'obtention d'un crédit ? oui - non - Pourquoi ?

c/ Si l'enquêtée / une femme quelconque <sup>kuratayé lukala l'hi has axer</sup> donne procuration à un tiers pour l'obtention d'un crédit, que <sup>ash yimkin idir bina ?</sup> peut-elle que ce tiers pourrait faire de cette procuration ?

d/ l'enquêtée / une femme quelconque qui donne procuration est-elle informée des activités liées à l'exploitation pour laquelle elle a donné procuration ? oui - non - Si oui comment ?

e/ Reçoit-elle les bénéfices ou les produits de l'exploitation pour laquelle elle a donné procuration ? Tout ou en partie ?

23 Garanties (Caution - Daman)

a - Connaissez-vous des gens qui se sont portés <sup>li Damanu</sup> cautions pour certains clients ? oui - non -

b - Que savez-vous de la caution ? Définition -

g.

a.

y

c. Une seul donner une caution ? Même une femme ?

d. Est-il facile d'avoir ou de donner une caution au <sup>de donner</sup> ~~donner~~ <sup>une caution</sup> ~~donner~~ ? oui / non

e. Pourquoi ?

f. Un mari peut-il <sup>cautionner</sup> ~~garantir~~ les prêts de sa femme.

### 24. Le crédit agricole

yselit'u men igard l-ye d'ann

a. Connaissez-vous des personnes clientes du crédit agricole ?

- hommes (nombre)

- femmes (nombre)

b. Les femmes sont-elles clientes sont-elles en générale ?

- mariés - divorcés - veuves - autres (préciser)

c. A quelle distance êtes-vous de la CR/CA la plus proche ? <sup>ymkiniek</sup> <sup>km</sup>

d. Comment y allez-vous ?

e. Comment cela vous coûte-t-il (en argent) ?

### 25. Clientèle effective

a. Depuis quand êtes-vous client (e) ?

b. Quels sont les objets que vous achetez ?

4

20. Comment réinvestir ses fonds...?

- En anticipant... à l'échéance... en retard
- Si en retard de combien... ~~et pourquoi~~

• Pensez-vous, qu'il existe un moyen de faciliter les modalités de remboursement... oui... non - En oui lequel? ~~à quel point~~

26. clientèle potentielle

a/ Avez vous jamais essayé de demander un crédit à la CMA ou - non Si oui pourquoi quelles sont les raisons que vous ont incité(e) à renoncer? Flash Économik ma rjactist?

b/ Sinon pourquoi?

• Dans ce cas quelles sont vos sources de financement d'exploitation? (vente du crédit - épargne - emprunt traditionnel - autre (...)) à préciser -

c. Quels sont d'après vous les documents et papiers nécessaires pour l'obtention d'un crédit?

ressources financières

d. Desirez-vous emprunter au crédit agricole.

- Non - Pourquoi
- ou - } Combien environ
- } Pour quels buts.

27. L'entente avec qu'effectives et potentielle

Desirez vous emprunter au crédit agricole ?

- Non Pourquoi

- Oui / Combien / Pour quels objets

29. Conclusion

a - Si l'Etat <sup>bohiat tet der zhi</sup> (kan ghadi) <sup>zhi haja tent factum</sup> <sup>meshru Ea hnaya</sup> desirait vous aider sous une quelconque forme de projet, que demandez-vous ?

b - Comment à votre avis la CNCA pourrait-elle améliorer les services qu'elle (vous) rend à sa clientèle ?

augmenter le montant  
à nos intérêts  
à des papiers  
gratuits  
rapidement

taxedem ma Ek Hsen, Klessen

Merci pour le temps que vous nous avez consacré et pour votre collaboration

Heure de départ \_\_\_\_\_

INTERIM REPORT ON POSSIBILITIES OF AGRICULTURAL CREDIT FOR WOMEN

WORK ACCOMPLISHED AT C.N.C.A. IN AUGUST 1986

Susan Schaefer Davis

Summary of Activities

Meetings with C.N.C.A. staff

Discussions with authorities on Moroccan women, agriculture and credit

Search for documents with data on women, agriculture and credit

Develop criteria for selection of representative research sites

Develop, test and revise questionnaires

Rural visits to pilot test questionnaires

Plan interim activities and those for work next spring

Activities in Aug. 1986 for women and agricultural credit project

Meetings with C.N.C.A. staff

A number of meetings were held with C.N.C.A. staff, both as a group and individually. The main working group, which discussed project objectives, site selection and questionnaire contents was composed of Mme. Berrehma (Head of the General Studies Unit), Mr. Bourizk (Head of the Integrated Project Unit), Mr. Ez-Zarzari (Coordinator of the USAID Project), and Dr. Davis (Consultant). Some group meetings were also attended by Mr. Lwahhabi (Charge de Mission aupres de la Direction Generale) and Mr. Ghannam (Director of Finance). The Director General, Mr. Bouarfa, discussed the work with Dr. Davis at a USAID gathering. Individual meetings included discussion of project objectives and of questionnaires and research strategies with Mme. Berrahma, of loan regimens and integrated projects with Mr. Bourizk, and of the loan process and research strategy with Mr. Ez-Zarzari. A final meeting was held with Mr. Ghannam and Mr. Lwahhabi to discuss progress to date and future plans.

Discussions with authorities on Moroccan women, agriculture and credit

No one person emerged with expertise in all the areas above, so people with knowledge in each area were contacted. The USAID agricultural staff was most helpful, both in terms of personal knowledge about Moroccan agriculture and of making relevant documents available. Meetings were held with Mr. Purvis, Mr. Dorman, and Mr. Crawford. Ms. Gibb in the Population Office provided the Mission's WID (Women in Development) survey of their 18 most recent projects. Ahmed Morabet and David Black, Associate Directors at Peace Corps, discussed both their agricultural projects and work on women. Professor Zagdouni of the Hassan II Agricultural Institute described his long term work on the Chaouia Project near Settat, where 48 rural families have been intensively studied over the last ten years. Although he was officially

on vacation in August, he offered access to his records and contacts for a future visit. Since Sattat is likely to be one of the sample sites, this will probably be pursued. Naima Bidaoui, the top 1988 graduate of the agricultural school in Meknes, described her training in research with farmers and gave suggestions on research strategy.

Contacts were sought with people doing current research on Moroccan women, with the specific goal of eliciting regional differences in women's behavior to take into account in our sampling. Both Rehma Bourqia and Fatima Felk are currently writing theses concerning women, and both met with Dr. Davis and described their work. Ms. Bourqia is comparing tribe-state relations in two Middle Atlas areas in the 19th and 20th centuries, and her work has included visiting the areas and observing ethnographic differences. Ms. Felk is writing on women's markets in the Rif, and noted that there were also such markets in the South in the past but that they no longer exist. The fact that women attend separate markets suggests that they may have problems dealing with males at CNCA local offices, and indeed female loan use is very low in that area. We wish to sample such an area to understand possible barriers to credit for females in this type of social system. Stephanie Laughlin has recently finished her Peace Corps service, working as a sociologist investigating range management in the Midelt area. She was interviewed concerning women's roles in herding areas, since an appreciable amount of the population lives this way. Two contacts were vigorously pursued but in vain: Moroccan sociologist Fatima Mernissi, and American researcher Alison Geist (some of whose work was done with husband Gary Gregg). They have done extensive work on Moroccan women, but Mernissi was out of town and Geist was working in the High Atlas. Both will be contacted on the next visit.

Search for documents with data on women, agriculture and credit

Up-to-date information on Moroccan agriculture was mainly obtained from USAID, especially in their publication "Morocco: Annex C" and the World Bank report on the sixth agricultural credit project. The CNCA provided documentation on their loan process and requirements, which are the same for both men and women. Peace Corps made available several reports of volunteers working in agriculture and range management, including those of Alison Geist which focused on household and farm allocation of labor. The Ministry of Plan (which puts out the national census) was visited to look for research reports, but had none relevant. The Centre National de Documentation (CND) ran a computer search of their records using as key words "women, credit, agriculture." There were no references which included all three topics, and none on women and credit. Eleven were found on women and agriculture, but they appeared to be very general, including several on the topics in "Africa." The CND's data base includes some hard-to-locate sources like student theses, so it appears unlikely that any have been done on women and agricultural credit. CND also has a "hard copy" library, not all of whose sources are on the computer. Several useful papers were found there in what are called "the Mernissi dossiers" (donated, not written, by Mernissi), which include published articles, bibliographies, and manuscripts on women. Different dossiers deal with women and fertility, education, rural women, and UN work. Not all the articles are about Morocco, but several relevant ones were located and xeroxed. Dr. Davis had also begun a literature search in the US and brought with her articles on women and credit in developing countries, copies of which were left with CNCA. USAID had also requested a

computer search and ordered reports on women and credit; several reports arrived and were left at CNCA, and the computer found 28 references which Dr. Davis will pursue on her return to the US. The CNCA requested that she especially look for literature on women's use of credit in countries with similarities to Morocco, and this will be pursued and brought to Morocco on her return.

Develop criteria for selection of representative research sites

All of the processes above provided information for selection of research sites. During this first visit, pilot test sites were limited to areas within a 200 km. radius of Rabat, since time was short and travel a constraining factor. However, the criteria used to select the pilot sites (except distance) are the same as will be used for the final sites. These criteria involve agricultural, geographic/climatic and human factors. It should be recognized that the sites will be representative in that they represent important aspects of Morocco's economy and culture; in the limited time available, it would be impossible to work with a sample that represents all the diversity of Morocco.

In terms of agriculture, 51% of agricultural households raise rainfed crops, mainly cereals, and 26% raise irrigated crops, mainly cereals and fruit trees. While a smaller percentage work in irrigated areas, a large amount of government support has gone to such areas, and they produce a disproportionately large part of agricultural value-added and of exports. Thus we decided to sample both a rainfed and an irrigated area. Although only 18% of agricultural households raise only animals, farmers with less than 10 hectares own 64% or more of Morocco's cattle, sheep and goats. Further, about 1/3 of the agricultural Gross Domestic Product (GDP) from 1982-1985 was provided by each cereals/pulses and by livestock. Thus it was decided that an area of relatively poor agriculture and high livestock production was to be sampled. Geographic/climatic factors entered into these selections in that the rainfed cereal areas are usually lowland plains, the large-scale herding areas are mountainous and/or semi-arid, and the irrigated areas are more often lowland.

The human factors included economic level of farm families, women's general "status" in an area as well as their high or low use of agricultural credit, whether the area had substantial male outmigration, and for the pilot tests, the familiarity of the regional and local CNCA directors with their clients. Recent data suggest that about 90% of farm families have less than 20 hectares of land, so these smaller landholders will be concentrated on. The CNCA divides borrowers into those who use the regional credit offices (CRCA), whose estimated fiscal income is over 6000 dirhams a year, and those who use the local credit offices (CLCA) and have an estimated fiscal income of 50-6000 dirhams a year. We will sample borrowers from both types of offices, but concentrate on those at the CLCA level. We will interview both women and men who have taken agricultural loans, those who are eligible to do so (in that they have land or animals to use as collateral), and a few who have not borrowed and are not eligible. The factors concerning women's "status" include whether they have great freedom of movement and activity as opposed to being expected to function strictly within the household; we hope to sample one area of each type. The number of women using agricultural credit in the test area was determined in telephone interviews of local directors, conducted by

Mme. Berrehma. She found a high (estimated) of 13% of clients being female in Azrou in the Middle Atlas, and lows of 0.3 and 0.4% in the northern areas of Ouezzane, Larache and Ksar el Kbir. Among the possible test sites, Mr. Bourizk suggested which directors had been in their offices longest and were thus most likely to be helpful. All of those factors were considered in choosing the test sites, described below.

#### Develop, test and revise questionnaires

The data from both personal contacts and documents were used in construction of questionnaires for local and regional CNCA agents and for actual and potential clients; a few of the latter will also be given to people who are not eligible as clients. Dr. Davis devised the questionnaires and revised them in discussion with the working group and Mr. Ghannam. She and Mme. Berrehma revised them a second time after their first day of pilot testing, and discussed a third form after two more days of testing. This form will be finalized in the spring when Dr. Davis returns, and will take into account her research into women and credit in other areas. Copies of the second version of both questionnaires (those used for most of the pilot testing) are attached to this report. The version to be given to women (and some men, for comparison) includes sections on family structure and economic activities, economic activities controlled by women, and women and credit: their knowledge of, use of and desire for it.

#### Rural visits to pilot-test questionnaires

Four days were spent testing questionnaires in the field. On two of those days Dr. Davis and Mme. Behhehma did the testing, on one they were assisted by Mr. Ez-Zarzari, and on one Mr. Ez-Zarzari and Dr. Davis did the testing. At each site a local or regional (or both) CNCA official was present, both to help us locate the farmers and to introduce us.

The test sites were as follows:

Settat - largely dryland cereal culture, with a large number of actual female clients

Sidi Slimane - irrigated agriculture, especially orange trees

Larache - foothill dryland culture, few women clients, much male outmigration

Oulmes - mountainous region, with herding important and women traditionally working wool (a productive rural activity of women that could possibly be financed)

Four people were interviewed at each site (with the exception of six in Sidi Slimane), including men and women except at Settat, where only women were interviewed.

These test interviews were useful in several ways. They allowed us to see problems with the questionnaire and correct them. They also gave us an idea of the time necessary, both to collect the data and to move between farm sites; these have been helpful in planning the program of spring data collection. CNCA agents' comments on female/male roles and

relationships in their areas have alerted us to important cultural variations.

### Interim activities

While Dr. Davis is in the US, she will locate more information on women and their use of credit, especially those in circumstances that are relevant for Morocco. This information will be relayed to CNCA in the spring, and will be used in formulating the final version of the questionnaire (see Appendix E).

During the fall, Mme. Berrehma will send out a questionnaire to all CRCA and CLCA directors, asking them to count the number of actual and potential female clients in their records. (We collected similar data for the pilot testing, but it was gathered for a limited area by telephone and based on estimates, in view of the limited time available.) There will also be questions on local women's economic activities, on whether their movement is limited, and on whether their loan requests are for the same items as are men's. We will also ask if the area is one of heavy male outmigration, expecting that this may lead women to play a more active role in agriculture than otherwise. The results of this questionnaire will be available in the spring, to help us select our final sample, especially in terms of areas with high and low concentrations of female borrowers. It will also provide data which is not currently available for CNCA use.

### Activities in Spring 1986

We have selected a time during the months of March, April and May for the completion of the project. This is based on questions to rural agents we visited about when roads will become passable, and their and the CNCA administration's views of when the local agents (who will have to help interviewers locate clients) have a lighter workload.

A rough sketch of time allocation in the spring includes about a week to do a final revision of the questionnaire and have it duplicated, during which time Dr. Davis could visit a CLCA for a day and observe its operation. She would then spend about three days training about six female CNCA agents in interviewing, probably in the Rabat area. She and these women would then spend about seven working days collecting interview data at about four to six different sites (one or two interviewers per site). Afterwards, Dr. Davis would spend about two weeks in data analysis and two more in writing a final report.

# APPENDIX E

## CREDIT FOR RURAL WOMEN - AN OVERVIEW

Susan Schaeffer Davis

This paper presents a survey of reports on extending credit to rural people, usually women. It notes why credit for women is important, and describes both traditional and modern forms of credit which women use. It points out problems with certain aspects of credit, and describes ways these can be overcome, based on experiences in different parts of the world. Finally, the access of rural Moroccan women to credit through the C.N.C.A. is described, and relevant aspects of credit use in other areas are discussed. Although this report was prepared for a project examining women's use of credit, it should be noted that many of the factors mentioned also apply to poor men, and thus may be relevant to these men's use of credit.

### "Why Do Women Need Credit?"

In the most general sense, women need credit for the same reasons as men: additional capital can help them expand their production, increase their profits, and better support their families. In the past, several "myths" about women have led people to think they do not need or want credit, but recent research has shown all these "myths" to be untrue. They include the ideas that women are always dependents of men, that women do not work outside the home, that women do not farm or care for animals, that women's income is used only for "extras", and that women do not understand business (Tinker 1986). Instead, we find that women often head households, and have income-producing work inside or outside the home. The majority of farm production in Sub-Saharan Africa is done by women, and the extent of their participation elsewhere is large but often under-reported; in many areas it lowers a woman's status to say she works in the fields. Women usually tend, and often own, the household's domestic animals. Women's income is used for essential family needs, and many have extensive business experience as market vendors; women are the main sellers in markets in S.E. Asia, W. Africa and Central America.

There are three aspects of women's use of credit which may have special benefits for the whole society. The first is that there is a worldwide rise in the percentage of households headed by women, and along with it an increase in the feminization of poverty. Thus these women especially need access to credit, to improve their lives and those of their families. The second aspect is related to this, in that it has been found that women use their income for their families' benefit. Thus "...in many rapidly modernizing countries...women contribut[e] all their earnings but men only part of theirs to family support (Tinker 1986:5)."

Finally, although a limited number of women use credit, those that do have excellent repayment rates. This is a large and potentially profitable market as yet untapped by most financial institutions. The entrance of banks into this market would increase their funds available to finance further development.

Development agencies have recently become aware of the importance of providing credit, especially for women. A 1980 report by the Food and Agriculture Organization (FAO) of the United Nations notes that they were then the only group trying to extend credit to women. They found that "...the increase in requests from women's groups and government departments since the Fund's inception strongly indicates the urgency of funding and credit needs of rural women (UN 1980:17)." Another author lists the four factors necessary for production as land, labor, capital and technology, with credit as an integral part of capital (Morrison 1981:2). Buvinic et al. note the importance of credit for rural development in general, saying "...provision of credit to raise output and transform non-monetarized activities--both on and off the farm--to the monetized economy is an accepted rural development strategy (1979:4). A recent USAID Blueprint for Development focuses on five key problems, the first of which is inadequate income growth. It proposes to address this problem for women with credit, to help them generate additional cash income (USAID, 3-4).

It seems clear that women need and often request access to credit, and that their use of credit can benefit the whole society. The rest of this report will describe women's use of credit in general, and relate this information to the case of credit offered by the Caisse Nationale de Credit Agricole in Morocco.

### Women's Use of Credit

All around the world, women know about and use credit. Most often they use traditional forms, borrowing from relatives or moneylenders, pawning jewelry, or buying food on credit. Some societies have revolving credit or labor associations, in which women take turns contributing and then receiving money or work. Some women have also used institutional credit from banks, and a few have combined the two forms to better meet their needs. These various forms of credit and their advantages and disadvantages will be described briefly, and the final section will summarize problems women encounter with credit and the ways they can be solved.

#### Traditional or informal credit

Traditional or informal types of credit are widely used: "The high participation of women in informal credit markets has been documented in most Third World countries (Buvinic et al 1979:9)." Traditional credit may be available through

individuals or groups. Individual lenders may be friends, relatives, shopowners, pawnbrokers or moneylenders. Individuals usually loan relatively small amounts, and the availability of cash among some of them (friends, relatives) is uncertain. Moneylenders are probably the most readily-available source, usually located nearby and familiar with borrowers. This means they are easily accessible, provide money quickly, and do not require paperwork or collateral. However, they do charge very high interest rates, sometimes ten times those of local banks. The fact that women borrow from moneylenders demonstrates both their need for credit and their ability to repay loans, even at a high rate.

Rotating credit associations are a group form of traditional borrowing found in many parts of the world. Such an association is "...a group of persons who agree to make regular contributions to a fund, which becomes the property of each contributor in rotation (Lewis 1976:140)." For example, ten neighbors in Ghana may contribute \$5. to the fund each week. The first week one of them (perhaps the leader, who helps with any administration) will receive the total of \$50., the second week another will, and so on. Usually each woman has another member as her guarantor, so that if she cannot pay, the other will. These groups exist in Latin America, China and the far East, and Sub-Saharan Africa. It is interesting that only two Muslim countries were mentioned in the literature: Mauritania and Egypt. The title of the latter study referred to families, so perhaps such credit occurred only within Egyptian families. These groups are a common way to mobilize savings and make credit available to rural women, and they provide the same conveniences as moneylenders but without high interest. However, sometimes they do not work; this seems especially true in groups where there is strong competition, or there are ethnic or language differences (Buvinic et al 1979:15).

#### Institutional or formal credit

Institutional or formal credit is also available to women from banks or credit associations, which potentially give them access to much larger amounts of money at a lower interest rate than is charged by moneylenders. However, rural women have encountered several problems in attempting to borrow money from formal institutions. These include difficulty in filling out forms, amounts to borrow and repay being too large, lack of required collateral, repayments scheduled too infrequently, discomfort with unfamiliar staff, inconvenient hours, and high opportunity costs (Lyette 1984:11-13). The institutions too sometimes hesitate to loan to women, usually because of high unit costs for lending small amounts.

#### New approaches to credit

In an attempt to provide women better access to credit, attempts have been made to incorporate beneficial aspects of traditional credit in some loans of formal institutions, or by creating intermediary institutions. There are several examples in the literature of projects that were successful in delivering credit to women. A few of these, from different parts of world, are reviewed here, to give the reader an idea of potential approaches.

India. Perhaps the most widely-cited example of a successful credit program for women is that administered through SEWA: the Self-Employed Women's Association. It is well-known both because of its longevity and its large membership of over 10,000. It was begun in 1972 by Ella Bhatt, to help women already working as street sellers. These women could not get credit from banks; they were illiterate, so could not read forms, and the amounts they wanted to borrow were too small to cover the banks' administrative and processing costs. They began with members saving pennies, and gave training on use of savings; later they created a guarantee fund so larger banks would give low-interest loans to members (6). Women joined SEWA by paying 3 rupees (ca. \$0.39), and for 10 more rupees could be shareholders in the women's bank, which worked as an intermediary with national banks. Through the Women's bank, one can take loans from \$33-\$132, to be repaid in a fixed amount each month over 20 months. A borrower needs 2 guarantors, who usually must be members of the bank. There is a 10% service charge, with a small rebate if the loan is repaid on time, and a penalty if it is late. As a result of this access to credit, many women now own the means of production rather than renting it. The Association has expanded its activities to provide health care and daycare for members, and some occupational training (Buvinic et al 1979:21-22; Walsh 1979:6-7).

Nicaragua. The government developed a credit program especially for urban market women, who in the past had borrowed daily from relatives and moneylenders. They located the offices in the market for easy access, but still encountered problems. The women did not use the credit for several reasons: the staff was impersonal; procedures were unfamiliar, intimidating and inaccessible; and sanctions for default were not clear. In addition, there was no peer pressure for repayment. In an innovative response, they had the women set up cooperatives, and gave them credit for two years until they could become self sufficient. Loans to individuals were guaranteed by a cooperative member or a third party; a woman could not get a second loan until she repaid the first, which could be in daily installments (which they found to be most effective). If a woman defaulted, she is asked to leave. The credit group now includes women in commerce, small manufacturing and agriculture. (Buvinic et al 1979:19-21, using data from an unpublished study by Judith Bruce).

**The Caribbean.** The Trinidad and Tobago Development Foundation includes people of both sexes who are poor and thus usually excluded by institutional financial systems. The Foundation guarantees loans that fit certain requirements, including community support, and members sign personal guarantees. They have funded 21 projects for a total of \$150,000, and have a 94% repayment rate (Walsh 1979).

**United States.** The Artisan's Cooperative/Cooperative Craft Marketing Center includes fifty women's cooperatives which make craft items and get help with marketing and technical assistance, partially so they can sell outside their home areas. This arrangement allows them to buy bulk materials more cheaply and to have six urban retail stores. The members' income is a significant part of that of that of their families.

**Bangladesh.** An example from Bangladesh will be discussed in the most detail because it is a Muslim country. The women's credit program parallels the system for men, using the same organizational and administrative infrastructure. Women can get credit for production as members of village-based groups (called cooperatives, but different in many ways). (15) Loans are made to a group, but money is then given to individuals for their own enterprises. Women also deposit their weekly savings in the cooperative. Government staff help women with accounts, record-keeping and production plans, and deposits and loans with banks. The women's cooperatives began in 1975, and from then until 1979 600 groups were formed, with 25,000 members (ca. 40 ea). Small loans, from \$1.75 to \$35, were given to 6000 members (about 1/4 of the total membership) for 6 or 12 months, with only 2 defaults. Women do not need their own collateral or husband's property as security. If an individual defaults, the group cannot request another loan until all members are paid up, so group pressure leads to extremely high payback. There is no interest, but a 5% service charge. This program allows women move from subsistence agriculture to market or commercial production. (16) Women enter the market in areas like agricultural processing, livestock raising, small manufacturing, and business. "Women spend their profits on food, clothes, shelter, education for children, and/or buying land (17)." (Buvinic et al 1979:15-17.) In being rural Muslim females, this target population has much in common with Moroccan women who could be granted credit by the CNCA.

#### Women's use of credit: problems and solutions

In the literature surveyed, several problems were mentioned repeatedly, and often similar solutions were proposed. The summary that follows draws primarily on Buvinic et al, The International Women's Tribune Center, Morrison, and Walsh.

##### **Problems**

**Collateral.** Women often lack the type of collateral in either land or other property that formal lending institutions require.

**Large amounts of money.** Both the minimum amounts that most institutions allow for loans and for each repayment are more than many women can or want to use.

**Repayment frequency.** Most banks want large, infrequent repayments to keep down administrative costs, but women have difficulty amassing large sums; they are often dissipated in smaller household expenses.

**Procedures.** Women are often illiterate, and inexperienced in following institutional procedures, so have difficulty completing required paperwork.

**Formal settings.** Women often lack experience in formal settings, so may be uncomfortable in such situations. They may also be unfamiliar with set hours of business.

**Location.** Because of their household and outside duties, women often have little time available to travel to institutions in distant cities.

**Information.** If banking and credit are assumed to be mainly for men, women may be unaware of the possibilities for them, and information may be limited to male networks.

#### **Solutions**

Many of the solutions to these problems are based on women forming a group or cooperative to receive credit.

**Replace collateral with personal guarantees.** Women may borrow when another woman guarantees to pay if they cannot, or if they belong to a group in which the members cannot borrow until all loans are repaid. It appears that social pressure is an excellent way to ensure repayment; this is related to women's strong aversion to disrupting personal relationships (Gilligan 1982). In addition the World Bank recommends that "The repayment capacity of the borrower should be determined by his (her) productive capacity rather than by collateral requirements (cited in Ruvinic et al 1979:25).

**Smaller loans and smaller, frequent repayments.** Successful projects have allowed women to borrow small amounts, often between \$10 and \$30, and to repay in several steps, sometimes even daily. Understandably banks are reluctant to invest so much time in small loans, and the women's groups often have their members disburse and collect money.

**Procedures.** When group members disburse and collect money, they help others with bank procedures, including filling out forms for the illiterate or minimizing the use of forms at the individual level.

**Formal settings, location and information.** When a women's group or cooperative serves as an intermediary to a bank, these problems are solved for most women, and those that can manage them are the ones to deal with the bank and represent the rest. Thus women deal with their peers in their own town, and learn about credit possibilities through the women's information network.

## Credit for Rural Moroccan Women

Women in rural Morocco currently have access to credit on an equal basis with men through the Caisse Nationale de Credit Agricole (CNCA). This section describes the eligibility requirements for loans, notes which of the problems cited above have been eliminated and which may still be present, and concludes by suggesting ways to facilitate borrowing which are both congruent with Moroccan culture and with the current policies of the CNCA. It must be kept in mind that this is a preliminary report; new conclusions will be drawn after a Spring 1987 survey of women and men eligible to borrow.

### CNCA loan eligibility

(This information is from CNCA's publication on credit regulations for local offices, August 1985. These regulations are updated periodically.)

Loans are available from the national, regional and local offices of the CNCA; in general, the higher the amount of the loan, the larger the office one deals with. Here we will examine the rules of the local offices, since they deal with the smallest amounts and are likely to have the largest proportion of women borrowers.

Local offices of CNCA are located in medium-sized towns all over Morocco. In addition, staff work in rural markets (suqs) during the busy planting and harvest seasons, to facilitate farmers' access to loans.

#### Who can borrow

1. Persons who have land or animal ownership registered in the 1983 agricultural tax survey (the last year it was done; these taxes have been abolished). Ownership may be as an individual or as part of a group of inheritors (which will include women and men, and is quite common).

2. Persons whose expected fiscal income is between 50 and 6,000 Moroccan Dirhams (ca. \$5.50-\$667.). Those who expect to earn more, or those who want to borrow to buy land, agricultural or transport equipment, must borrow from the regional offices.

Before borrowing, each potential client must compile a dossier, including:

1. A national identity card. While all residents should have this card, many rural people, especially women, are still in the process of acquiring them. To get one, you need
  - a. a certificate of residence from the local authority
  - b. job certification, from work, school, or the local authority if you have no regular employment
  - c. a birth certificate, which older people may lack
  - d. photographs
  - e. a government stamp costing about 10-20 Dirhams (\$1-\$2)
  - f. all the above materials are taken to the police station, where one also gets fingerprints, measurements and

another residence certification, and the police send the materials to a central office

g. one returns in 4-6 weeks to pick up the identification card at the police station

2. New clients need proof of ownership of their land, either in an official title or a description of the property that they attest is correct.

3. Old clients may also do step 2. if they feel the value of their land has been underestimated (and thus their potential loan set too low).

4. All clients need (if it fits their case)

a. estimates of the price of equipment (but not animals) that they wish to buy.

b. authorization for pumping water or planting citrus

c. if land title is with a group, or if a person is working the land of another (such as a brother or wife for a man working elsewhere), a legal transfer of power or authorization is necessary. Both the person(s) giving the authorization and a local authority must sign the form, which usually takes only 1-2 days.

#### Guarantees

Loans are guaranteed by one or two people who are financially solvent and of good morality, who sign that they will repay the loan if the borrower cannot.

#### Charges

There are fixed charges for short-term loans: 8% for cereals and legumes, 3% for harvest expenses, and 8.5% for others. There is an annual interest rate of 10.5% for long-term loans.

#### Loan Decisions

Decisions whether to grant a loan are made by a local group that meets often, even twice a week during busy seasons.

### Problems and Solutions

The CNCA has already solved many of the problems that limit women's access to credit in other areas. Their local offices, even located in rural markets at times, mean that distance to the office should not be a problem. In a preliminary survey during the summer of 1986, several women said they would not have a problem reaching the office. Several also said that the loan officers were very helpful to them, so they did not find the process difficult. If a woman has land she can borrow on the same basis as a man, so there is no restriction in this sense. A more general limitation is that many fewer women than men have land in their own name, but this cannot be resolved by a focus on credit policy.

One potential problem is that women may have a difficult time pursuing the several steps that lead to securing a national identity card. Again, this lies beyond the realm of

credit policy, and there have been some general attempts to simplify the process. [On my return to CNCA in March 1987, I was informed that although the Régime de Prêts says that a national identity card is required to obtain a loan, it is not essential and the requirement was mentioned to encourage the population in general to get the card.] A problem more closely related to credit is that women may wish to borrow smaller amounts, especially for their first loan, than is now possible. In the summer survey, several women said they were afraid to borrow because they could not repay on time. If they could borrow small amounts they might be less fearful, and in the future would go on to borrow more. The small loan would also involve a small repayment, something the literature has shown women to favor. Another possibility is to allow women to borrow not based on collateral like land, which many lack, but on their productive capacity, especially as weavers of rugs.

The formation of credit groups or cooperatives, a solution that has worked in other areas, would probably not be feasible in Morocco. Very few Muslim areas have such groups, and in the summer 1986 research no traditional work groups were found to exist today. Further, the setting up of such groups would require a greater involvement than the CNCA desires at this point.

#### A Regional Success Story

Recent research in Egypt has examined rural women's use of credit (Howard-Merriam 1986) in a project designed to enhance the access of small farmers (of both sexes) to production inputs. It was found that the Small Farmer Production Project "...addressed major constraints affecting women's access to credit by bringing the Bank to the village, removing collateral requirements [giving loans for sound farming practices], making more flexible and understandable loan terms, improving the quality of extension and credit staff, and developing projects in areas of women's primary agricultural responsibility [poultry and livestock] (1986:14)." A clear indication of the success of this project is that women borrowers went from 2-3% of the total before the project, to 8% in 1983, to 15.2% in 1985. Thus within a decade (the project began in 1981), women's borrowing has increased at least fivefold, and opened up a new market for rural credit.

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APPENDIX IV  
TABLES

TABLE 7  
MARITAL STATUS BY SEX

Marital Status	Males		Females		Total	
Unmarried	(8)	9%	(2)	5%	(10)	8%
Married	(77)	91%	(29)	78%	(107)	88%
Divorced	(0)	0%	(1)	3%	(1)	1%
Widowed	(0)	0%	(5)	14%	(5)	4%

TABLE 8  
AGE GROUP BY SEX

Age Group	Males		Females		Total	
20-30	(10)	12%	(8)	22%	(18)	15%
30-50	(42)	49%	(22)	59%	(64)	52%
over 50	(33)	39%	(7)	19%	(40)	33%

TABLE 9  
EDUCATIONAL LEVEL BY SEX

Educational Level	Males		Females		Total	
Primary	(20)	24%	(3)	8%	(23)	19%
Secondary	(13)	15%	(9)	24%	(22)	18%
University	(13)	15%	(2)	5%	(15)	12%
Vocational/ Professional Training	(2)	2%	(1)	3%	(3)	2%
Illiterate	(3)	4%	(16)	43%	(19)	16%
Unknown	(34)	40%	(6)	16%	(40)	33%

TABLE 12  
BANK USAGE BY ECONOMIC ACTIVITY

Bank	Economic Activity							Total
	Far	Mer	Handcr	Prof	Far-Mer	Civ.Serv.	Dipl-Un	
None	14	4	13	2	2	1	4	41
Yes-Un- specified	13	0	0	2	3	6	0	24
BP	6	2	6	2	7	4	0	27
Wafabank	1	0	0	0	0	0	0	1
SMDC	1	0	1	0	0	0	0	2
BCM	1	1	0	1	1	0	0	4
BMCE	3	1	0	0	0	1	0	5
CCP	0	0	0	1	0	0	0	1
More than 1	3	2	0	0	2	1	0	7
CA Bank	11	0	0	1	4	0	0	
<b>TOTAL</b>	<b>53</b>	<b>10</b>	<b>20</b>	<b>9</b>	<b>19</b>	<b>13</b>	<b>4</b>	<b>112</b>

Note: The abbreviations for activities are: Far=Farmer, Mer=Merchant, Handcr=Handicrafts, Prof=Liberal Professions, Far-Mer=Farmer and Merchant, Civ.Serv.=Civil Servant, Dipl-Un=Unemployed Degree-Holder.

**TABLE 13**  
**CLIENTS OF OTHER BANKS WHO MAY BECOME CA BANK CLIENTS**

Client of:	May Become CA Bank Client	
	No	Yes
No bank	9	32
Unspecified Bank	0	25
BP	1	25
Wafabank	0	1
SMDC	0	2
BCM	1	3
BMCE	1	4
CCP	0	1
More than one bank	0	7
<b>Total</b>	<b>12</b>	<b>109</b>

APPENDIX V

FORM 8  
MODEL OF FOLLOW-UP LIST FOR BANK CLIENTS

<u>Name</u>	<u>Sex</u>	<u>Location</u>	<u>Job</u>	<u>Date</u>	<u>Type of Account</u>	<u>Amount Deposited</u>
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QUESTIONNAIRES AND FORMS

## QUESTIONNAIRE 2

### QUESTIONNAIRE POUR LES SERVICES EXTERIEURS CHARGES DE LA PROMOTION DE LA FEMME

#### I - Introduction: Objet de notre visite

Promotion des services rendus par la C.N.C.A aux femmes en vue de mettre sur pied de nouvelles possibilités de crédits, d'épargne et autres services. (Conformément aux nouvelles directives )

#### II - Informations sur l'enquêtée

1. Nom..... 2. Sexe..... 3. Lieu.....  
4. Service..... 5. Fonctions assumées.....  
6. Date d'affectation.....

#### III. Conditions économique et sociale de la femme

##### 6. Activités de la femme locale:

Type	Age	Situation familiale	la femme garde son revenu	utilisation de l'argent

7. Quelles sont les responsabilités de la femme dans cette région?

8. La femme dispose - t - elle d'un pouvoir de décision dans cette région ? (préciser)

9. A quelles occasions la femme sort de son foyer?  
Visite Hammam Marché Travail Autres (préciser)

10. Est-ce que la femme épargne ? Oui Non  
Si oui, préciser la forme et le lieu  
Maison Banque Autres (préciser)

11. Projets lucratifs pour la femme dans cette région  
pour les groupes sans ces projets aller à la  
question numéro 13.

11. Projets lucratifs réalisés par votre organisme  
Nombre\_\_\_\_\_Nombre de femmes participantes\_\_\_\_\_

Types	Forme		Succès	
	Nombre	Coop/Indiv	Oui:Non	Pourquoi

12. Donner un exemple d'un excellent projet réalisé par  
votre organisme (peut ne pas être inclus dans la  
liste ci-dessus) et citer les raisons de son succès.

13. Donner un exemple de projet le moins réussi réalisé  
par votre organisme et citer les raisons de son  
échec

14. À votre avis, quel est le projet le plus réussi dans  
cette région (réalisé par votre services ou autres)  
et les raisons de son succès

15. Compte tenu de la nouvelle orientation bancaire de  
la CNCA, pourriez vous nous suggérer des projets à  
financer (nouveaux ou existants). Quelles seront, à  
votre avis, les conditions qui permettront le  
succès de ces projets.

LES COOPÉRATIVES DANS CETTE RÉGION

16. Nombre \_\_\_\_\_ Homme \_\_\_\_\_ Mixte F/H \_\_\_\_\_ Femme \_\_\_\_\_

17. Coopérative composée de femmes ou mixte (tous)  
Activités H/F Femme Financement Commercialisation

18. D'après vous, est-ce sous la forme coopérative ou individuelle que les projets réussissent le mieux et pourquoi?

VI - Formation professionnelle

19. De quelle formation professionnelle bénéficie la femme dans cette région?

Type	Que fait elle après la formation	% qui exercent leur métier	Par quelle voie trouve-t-elle le travail?
------	----------------------------------	----------------------------	---

VII- Si voudrait parler aux femmes qui sont encadrées par vos services. Préciser la manière d'établir ce contact.

# QUESTIONNAIRE 3

BEST  
AVAILABLE

- \*Date de création de l'association.....
- \*Date de la dernière assemblée.....
- \*Objet.....
- \*Date de la dernière réunion de l'assemblée.....
- \*Nom du président.....
- \*Adresse complète de l'association.....
- \*Adresse de l'adhésion.....
- \*Capital.....
- \*Nombre de parts.....
- \*Conditions d'adhésion.....
- .....
- \*Composition du conseil d'administration.....
- .....
- .....
- \*Date de tenue de l'assemblée annuelle.....
- \*Commissaire au compte                    oui                    non
- \*Relations avec: (préciser la nature exacte.)
  - le M.A.A.S. ....
  - .....
  - la B.C.P. : .....
  - .....
  - autres organismes: .....
  - .....
  - .....
  - .....
  - .....

10-41-1960  
10-41-1960  
10-41-1960

2-PRODUCTION

\*Lieu de production.....  
\*Fourneaux.....  
\*Matières premières.....  
\*Problèmes à préciser : transport des matières premières.....

3-PRODUCTION

\*Volume.....  
\*Valeur.....  
\*Problèmes à préciser.....

4-COMMERCIALISATION

\*Lieu de commercialisation.....  
\*Délai entre production et commercialisation.....

BEST  
AVAILABLE

- \*Mode de combat . . . . . à l'échelle médiane . . . en gros . . . au détail . . . . .
- .....
- \*Problèmes . . . . .
- .....
- .....
- .....

**S-REMUNERATION**

- Des adhérents :
  - + Unitaire ou non . . . . .
  - + Échelonnés . . . . .
  - + Problèmes . . . . .
  - .....
- Des occasions malées :
  - + Conditions de recours aux occasions . . . . .
  - .....
  - + Effectif ou en d'occasions . . . . .
  - + Litiges éventuels . . . . .

**S-AUTRE**

- + Vitesses de rotation des permanentes . . . . .
- + Si vitesses élevées pourquoi . . . . .
- .....
- .....
- \* Sources probables de la coopération ou des coopératives dans la région . . . . .
- .....

BEST  
AVAILABLE

# QUESTIONNAIRE 4

PROMOTION DE L'EPARGNE FEMININE

EN MILIEU RURAL

MARS 1987

## 1' IDENTIFICATION

1) Lieu de l'interview

- a) \* ville
- b) \* cercle
- c) \* commune rurale
- d) \* douar

2) Age

3) Niveau d'instruction (scolarité, formation  
professionnelle

4) Etat matrimonial

5) Fonction

a) Fonctionnaire

|

b) Commerçante (préciser le secteur)

- propriétaire            - locataire
- gérante                    - commerce ambulat...

- c) Exploitante agricole (préciser le secteur)  
- propriétaire - locataire  
- ouvrière (occasionnelle, permanente)  
- adhérente coopérative.

- d) Industrielle (préciser le secteur)  
- propriétaire - gérante  
- ouvrière (qualifiée, non qualifiée).

- e) Artisanat (préciser le secteur)  
- individuel - coopératif  
- autres... - familial  
- associatif.

- f) Femme au foyer (tâches à préciser).  
- rémunérées - non rémunérées.

- g) Possédez-vous du cheptel  
- bovins - lapins  
- ovins - volailles  
- caprins - autres à préciser

- o) Quel est le niveau de revenu de la famille



b travail différent

3) Contact avec l'administration

a) autorités locales

b) sante

c) planning familial

d) fovers féminins

e) autres (à préciser)

4) Connaissez-vous une Banque      oui      non

Si oui

a) laquelle

b) en-êtes vous cliente      oui      non

c) si oui, pour quel produit ?

5) Connaissez-vous la C.N.C.A.      oui      non

Si oui

a) par qui

b) depuis quand

c) combien de personnes de votre entourage la connaissent? - peu - beaucoup

d) selon vous, que fait la C.N.C.A.? Quel est son rôle?

e) que finance d'après vous la C.N.C.A.?

f) dans le cadre de la nouvelle mission de la C.N.C.A. vous y présenteriez-vous pour un crédit? oui non

Si oui, pour quels objets et quels montants?

g) a quelle distance se trouve l'agence la plus proche de votre domicile et rencontrez-vous une quelconque difficulté pour vous y rendre? oui - non

Si non

a) pourquoi

b)Présentation de la C.N.C.A.

c) savez-vous que la CNCA accorde des crédits aussi bien aux hommes qu'aux femmes? oui - non

1

III/ PERCEPTION DE LA CNCA PAR SA CLIENTELE

1) Clientele CNCA

a) depuis quand ?

b) objets financés à ce jour

c) montant maximum sollicité

d) montant maximum accordé

e) avez-vous déjà sollicité un crédit qui vous a été  
refusé ?            oui            non

Si oui, pourquoi ?

Lequel ?

2) Etes-vous également cliente banque C.N.C.A. : oui    non

Si oui, quels produits :

- SCV                      - compte à terme
- compte dépôt - compte courant

Si non, pourquoi ?

êtes-vous disposée à ouvrir un compte ?

3) Evaluation du service C.N.C.A (banque et crédit)

- a) son personnel s'occupe-t-il bien de sa clientèle ?  
oui non
- b) êtes-vous bien informée par son personnel ?  
oui non
- c) êtes-vous servie rapidement ?  
oui non
- d) préférez-vous être accueillie et servie par une femme ? oui non
- e) d'après vous la CNCA exige-t-elle trop de garanties  
oui non
- f) accorde-t-elle facilement des crédits ? oui non
- formalité
  - conseil
  - délai
  - information.
- g) à quelle distance se trouve l'agence la plus proche de votre domicile et rencontrez-vous une quelconque difficulté pour vous y rendre ?

#### IV ASPECT BANCAIRE

##### 1) Activité bancaire

- a) Est-ce que la CNCA est aussi une banque ? oui non

b) Est-ce que la CNCA ouvre le samedi matin ?  
oui non

c) Est-ce que la CNCA rémunère ses dépôts ?  
oui non

d) Est-ce que ses services sont gratuits ?  
oui non

e) Parmi les produits suivants y'en-a-t-il un ou plusieurs qui pourraient vous intéresser ?

- épargne logement
- crédit multisalaire
- crédit équipement domestique
- compte sur carnet
- compte à terme
- opérations avec l'étranger (transfert)
- assurances retraite, accident, invalidité...
- autres (à préciser)

## 2) Suggestions et attentes

a) cliente d'une autre banque

pour quelles raisons ?

- distance      - accueil      - service
- montant      - assistance - garanties
- autres suggestions pour améliorer les services  
rendus par la C.N.C.A

b) pour quel le vous adressez vous pas à la ENCA et à  
quelles conditions le feriez vous ?

c) quels seraient selon vous les objets que la  
ENCA pourrait financer ?

- financement de : - l'artisanat
- la pêche
- le tourisme
- les projets forestiers
- la commercialisation
- divers (coiffure,  
boulangerie...)

d) souhaiteriez-vous que la ENCA mette à votre service  
des guichets ambulants (présents jours de souk,  
fêtes...)    oui    non

si oui êtes-vous disposée à y déposer votre argent.

e) en quoi les futures démarches de la C.N.C.A.  
pourraient vous-être utiles (formalités, pièces...)

3. Observations et suggestions (à préciser)

V VOLET HABITAT RURAL

1) Avez-vous récemment construit ou aménagé votre logement ?  
oui non

Si oui depuis quand ?

2) Savez-vous que la CNCA finance la construction de logement en milieu rural ? oui non

Si oui a) par qui ?

3) Avez-vous déjà sollicité un crédit habitat rural ?  
oui non

Si oui a) quelles sont les raisons qui vous ont poussé à construire ?

- . état défectueux de l'ancienne habitation
- . famille nombreuse
- . absence d'équipements sociaux (four, école, dispensaire)
- . non propriétaire
- . autres ( à préciser)

4) Si vous deviez construire un nouveau logement, quel matériaux utiliseriez-vous ?

5) Auriez-vous souhaité le financement de l'aménagement  
de votre logement ou son extension ?

oui non

6) Comment vous paraît la procédure suivie par la C.R.C.A.  
pour l'octroi du crédit habitat rural ?

Facile - oui non pourquoi ?

Complicquée - oui non pourquoi ?

7) Suggestions (à préciser)

VI/ VOLET M. DIAS

1) Voyez-vous la télévision ? oui non  
Si oui, quand ? (heures d'écoute, émissions)

2) Ecoutez-vous la radio ? oui non  
Si oui, quand ? (heures d'écoute, émissions)

## QUESTIONNAIRE - GUIDE 5

### QUESTIONS - GUIDE -

NOM : .....Lieu : .....,Etat matrimonial.....  
.....niveau d'instruction:.....

- 1/ \* - Avez vous des enfants sans emploi ayant une formation professionnelle, ou un niveau bac, ou un diplôme universitaire ( nom, âge, date de diplôme, expérience.....etc).
- 2/ \* - Y-a-t-il un membre de votre famille qui travaille à l'étranger? (nom, parenté, lieu et type du travail, modalité de transfert, utilisation de l'argent.....).
- 3/- Présentation de l'objet de votre mission.
- 4/- ( à poser cette question si l'intéressé est client de la GNCA).
  - \* - Vous, qui êtes client de la C.N.C.A, êtes-vous satisfait des services rendus :
    - au niveau des crédits
    - au niveau de la banque
- 5/- Avez-vous une activité autre que l'agriculture? ( demander quel secteur volume, commercialisation, utilisation de l'argent.....).
- 6/ - Avez-vous recours à une banque? ( laquelle, pour quels services.....).
- 7/ - Avez-vous des problèmes avec cette banque?
- 8/ - Nous aimerions vous avoir en tant que client-banque, quels sont les services que vous souhaiteriez qu'on vous offre?
- 9/ - La C.N.C.A va mettre en place une démarcheuse, en quoi pourrait-elle vous aider (formalités, pièces, information.....).

.../...

FORM N° 6

FICHE D'IDENTIFICATION DE LA  
PERSONNE INTERVIEWEE

Sortie en date du :

Province de :

Cercle de :

Lieu:

Nom et Prénom :

Sexe : Femme - Homme

Tranche d'Age : ( 20 - 30) ( 30-50) > 50

Etat Matrimonial : célibataire - marié - divorcé - veuf-

Niveau d'instruction: primaire - secondaire-universitaire-professionnelle

Activités : principale  
annexe

Client prêt C.N.C.A : oui - non

Client Banque C.N.C.A:oui - non

Client d'une autre banque : oui - non

Discussion :- Services bancaires sollicités :

- Perception de la C.N.C.A dans le domaine bancaire :-mauvaise-  
moyenne - bonne -
- nouveaux objectifs de la C.N.C.A dans le domaine  
bancaire :
- intérêt manifesté par la personne interviewée:  
vis à vis des nouveaux objectifs de la CNCA :  
dans le cadre bancaire.....:
- Débarcheuse
- TME :
- Diplômés sans travail :
- autre personnes à contacter :

- 10/ - D'après-vous quels services offre la C.N.C.A ( crédit, banque, autres) ?
- 11/ - La C.N.C.A finance l'agriculture, l'agro-industrie, l'Habitat rural,  
( ouvert à toute personne, quelque soit le revenu.....), elle a étendu  
son champ d'intervention à la pêche, l'artisanat, commerce, professions  
libérales.....etc.
- 12/ - Nous sommes venues vous voir pour , entre autres, connaître vos attentes  
en matière des services bancaires, afin de nous aider à élaborer un  
régime bancaire:
- découvert
  - multisalaire
  - crédits divers ( Equipement, consommation.....)
- 13/ - Ces nouveaux services bancaires seront mis en place approximativement  
.....
- 14/ - Demander quelles sont les personnes de la région qui seront intéressées  
par notre projet bancaire ( nom, adresse, activité.....).

- FICHE DE SUIVI -OPERATION RELATIVE A LA PROMOTION  
DE L'EPARGNE RURALE

C.R.C.A. - C.L.C.A de :

Cercle :

Nom et Prénom du client:

commune Rurale:

Sexe : Femme - Homme :

Douar :

	S C V	Compte dépôt	autres
date d'ouverture			
Montant déposé			

Les raisons qui ont présidées à l'ouverture du compte

- 1/ A la suite du contact avec<sup>(1)</sup>
- le groupe des dames
  - le Directeur de l'agence
  - agents de la C.N.C.A
  - démarcheuse
  - les voisins
  - les autorités locales
  - autres à préciser.

2/ Autres raisons à préciser :

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(1) on peut mentionner plus d'une option.