



## ANNEX I.2: TRAINING SCHEDULE

### Monday 9/10/2000

#### Morning

9:00 to 9:30	<b>Introduction of participants and facilitators</b>						
9:30 to 10:30	<p><b><u>I / Microfinance: General Introduction</u></b></p> <p>Introduction:            "Microentreprises - microcredit program targets"            1. The role of MEs in the Moroccan economy (PAS, insufficient growth, increase in unemployment)            2. Bottlenecks in ME development (Administrative procedures, taxation and difficulties in accessing finance).</p> <p>Development:            "Characteristics of microcredit programs"            • Loans of small amounts            • Loans without material guarantees but granted within the framework of solidarity groups            • Short term loans            • Proximity loans</p> <p><b><u>II / Zakoura Micro crédits</u></b>            Overview of the development and appropriateness of an impact survey: listening to clients.            "To prove and improve"</p>						
10:30 to 10:45	Coffee Break						
10:45 to 11:15	Discussion: Questions/Answers						
11:15 to 12:30	<p><b><u>III / Zakoura MC Program Impact Survey</u></b></p> <p><b>3.1 Objectives: Hypotheses to be tested<sup>1</sup> with the help of 5 tools</b></p> <table border="1"> <tr> <td>At family/household level</td> <td> <ul style="list-style-type: none"> <li>Income growth</li> <li>Improvement in welfare (food security, housing, health, etc.)</li> </ul> </td> </tr> <tr> <td>At individual level</td> <td> <ul style="list-style-type: none"> <li>Improvement in control over resources by clients</li> <li>Improvement in self-esteem</li> </ul> </td> </tr> <tr> <td>At enterprise level</td> <td> <ul style="list-style-type: none"> <li>Growth in net worth of the ME</li> <li>Increase in working capital</li> <li>Differentiation between the ME and family/household</li> </ul> </td> </tr> </table> <p><b>3.2 Team's organizational chart</b> (number of participants, distribution of tasks, geographical distribution, etc.)</p> <p><b>3.3 Introduction to tools:</b></p> <ul style="list-style-type: none"> <li><b>Impact Survey (Tool 1)</b> = For clients and non-clients</li> <li><b>Exit Survey (Tool 2)</b> = For clients who have left the program</li> <li><b>Loan Use Survey (Tool 3)</b> = For clients at advanced maturity levels in the program</li> <li><b>Client Satisfaction Survey (Tool 4)</b> = For clients at different maturity levels in the program</li> <li><b>Women Empowerment Survey (Tool 5)</b> = For clients at advanced maturity levels in the program</li> </ul>	At family/household level	<ul style="list-style-type: none"> <li>Income growth</li> <li>Improvement in welfare (food security, housing, health, etc.)</li> </ul>	At individual level	<ul style="list-style-type: none"> <li>Improvement in control over resources by clients</li> <li>Improvement in self-esteem</li> </ul>	At enterprise level	<ul style="list-style-type: none"> <li>Growth in net worth of the ME</li> <li>Increase in working capital</li> <li>Differentiation between the ME and family/household</li> </ul>
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At enterprise level	<ul style="list-style-type: none"> <li>Growth in net worth of the ME</li> <li>Increase in working capital</li> <li>Differentiation between the ME and family/household</li> </ul>						
12:00 to 13:00	Lunch - Free						

<sup>1</sup> The impact at the community level is not explicitly considered in this study.

<b>Monday 9/10/2000 Afternoon</b>	
13:00 to 14:30	<b>IV / Interviewers: Mission and responsibility (Administration of questionnaires, Behavior/Attitudes: What to do and what not to do, etc., biases to be avoided) Exercises and role-play</b>
14:30 to 16:00	<b>V / Tools in detail: Impact Survey - Tool 1 - (PART 1):</b> <ul style="list-style-type: none"> <li>• Definition of concepts: Significance of changes at the household, enterprise and individual levels (discussion of examples)</li> <li>• Discussion and further study of questions one by one: Tool 1: Impact Survey</li> </ul>
<b>Tuesday 10/10/2000 Morning</b>	
8:30 to 12:00	<b>V / Tools in detail: Impact Survey - Tool 1 - (PART 2):</b> <ul style="list-style-type: none"> <li>• Definition of concepts: Significance of changes at the household, enterprise and individual levels (discussion of examples)</li> <li>• Discussion and further study of questions one by one : Tool 1: Impact Survey (continuation and end)</li> </ul>
12:00 to 13:00	Lunch - Free
<b>Tuesday 10/10/2000 Afternoon</b>	
13:00 to 16:00	<b>V / Tools in detail (cont'd): Exit Survey - Tool 2 -:</b> <ul style="list-style-type: none"> <li>• Definition of concepts: Analysis of reasons and deciding factors of some clients for dropping out of the program (discussion of examples)</li> <li>• Discussion and further study of questions one by one</li> </ul>
	Insertion of changes in questionnaires (if need be) and printing
<b>Wednesday 11/10/2000 Day</b>	
8:00 to 17:00	8:00 am Meeting : At Zakoura Branch Office Distribution of questionnaires to be tested on site and allocation of districts Going to sites, meeting with loan officers (addresses of clients to be met - not included in the survey sample) Administration of questionnaires (Pre-survey) 17:00 Meeting: At Zakoura Branch Office, handing over of filled-up questionnaires
<b>Thursday 12/10/2000 Morning</b>	
8:30 to 12:00	Impact Survey: Tool 1: Revision and Analysis of questionnaires, detection of ambiguities in the questions and insertion of changes if necessary
12:00 to 13:00	Lunch - Free
<b>Thursday 12/10/2000 Afternoon</b>	
13:00 to 15:00	Exit Survey: Tool 2: Revision and Analysis of questionnaires, detection of ambiguities in the questions and insertion of changes if necessary
<b>Friday 13/10/2000 Morning</b>	
9:00 to 11:00	Meeting at Zakoura Branch Office - Fez, discussion of several points in the questionnaires and work to be undertaken with loan officers for sampling.

**SCHEDULE OF WORK FOR TEAM B**  
**Tool - Loan use and Empowerment**

Monday 9/10/00	Training 14:30 to 16:00
Tuesday 10/10/00	Training 9:00 to 17:00
Wednesday 11/10/00	Training 8:30 to 17:15
Thursday 12/10/00	Training 8:30 to 15:00
Friday 13/10/00	Fez - Interviews 8:30 to 17:00



**ANNEX II: COMPOSITION OF TEAMS**

<b>Coordinators of Impact Survey</b>	<b>Code</b>
Fouzi Mourji	1
Véronique Marry	2
Patrice Bordeau	3
Liz Mc Guinness	4
Abdelwahad Gouch	5
Fatiha Bouharra	6
<b>Fez</b>	
Saida	11 Supervisor
Nezha El Safi	12 Quantitative
Khadija Boudchich	13 Quantitative
Mimouna Bouzidi	14 Quantitative
Khadija Oudghiri	15 Quantitative
Hakima Lofti	16 Quantitative
Hadda Herimach	17 Quantitative
Rachida Taoutaou	18 Quantitative
<b>Kenitra</b>	
Khadija el Abiad	21 Supervisor
Samira Hasni	22 Quantitative
Aicha Ouassaid	23 Quantitative
Touria Jellouli	24 Quantitative
Rachida Boukhsbi	25 Quantitative
Fatima El Haimer	26 Quantitative
Kenza El Abiad	27 Quantitative
Latifa Braida	28 Quantitative
Mina Hajoui	29 Quantitative
<b>Tetouan</b>	
Nabiha Ismaili	31 Supervisor
Saida Zerki	32 Quantitative
Khadija El Khtami	33 Quantitative
Kaoutar El Harrach	34 Quantitative
Latifa Hamza	35 Quantitative
Ikram Touil	36 Quantitative
Nourelhouda El Houssaini	37 Quantitative
<b>Qualitative</b>	
Najiba Mouslih	41
Khadija Ch - Chakiri	42
Majida Leqcher	43
Rabia Boufous	44
<b>Finalization Group</b>	
Samira Lakhou	51
<b>Data Entry</b>	
Aziz	61
Siham Eddahbi	62
Ghizlane Sabri	63
Fouzia Lamlih	64

## SITE-WISE LIST OF SUPERVISORS AND INTERVIEWERS

1	EL ABIAD Khadija	Kenitra
2	Saida	Fez
3	ISMAILI Nabih	Tetouan

### FEZ

1	LAKHOU Samira	Sidi Boujida	<b>Tool 4</b>	
2	HP CHAKERY Khadija	Aouinat Al Hajjaj	<b>Tools 3 and 5</b>	
3	LEQCHER Majida	Ben Souda	<b>Tools 3 and 5</b>	
4	MOSLIH Najiba	Sehrij Gnawa	<b>Tools 3 and 5</b>	
5	BOUFOUS Rabia	Aouinat Al Hajjaj	<b>Tools 3 and 5</b>	
6	LOFTI Hakima	El merja	<b>Tools 1 and 2</b>	
7	EL SAFI Nezha	Sidi Boujida	<b>Tools 1 and 2</b>	
8	BOUZIDI Mimouna	Zouagha	<b>Tools 1 and 2</b>	
9	OUUGHIRI Khadija	Zouagha	<b>Tools 1 and 2</b>	
10	HERIMACH Hadda	Bab Sifre	<b>Tools 1 and 2</b>	
11	TAOUTAOU Rachida	Sidi Boujida	<b>Tools 1 and 2</b>	
12	BOUDCHICH Khadija	Sidi Boujida	<b>Tools 1 and 2</b>	

### TETOUAN

1	ZERKI Saïda	Jdel Dersa	<b>Tools 1 and 2</b>	
2	EL KHTAMI Khadija	Bario Malaga	<b>Tools 1 and 2</b>	
3	EL HARRACH Kaoutar	Laayoun	<b>Tools 1 and 2</b>	
4	HAMZA Latifa	Jamaa Mezouaki	<b>Tools 1 and 2</b>	
5	IKRAM Touil	Ichara Diour Makhzen	<b>Tools 1 and 2</b>	
6	EL FETOUCH Souad	Ziana Bab Saida Saniat Rmel	<b>Tools 1 and 2</b>	

### KENITRA

1	HASNI Samira	Ouled Bourhama	<b>Tools 1 and 2</b>	Supervision - Saturday 14
2	OUASSAID Aicha	Hay Jdid	<b>Tools 1 and 2</b>	
3	JELLOULI Touria	Tazi	<b>Tools 1 and 2</b>	
4	BOUKHSIBI Rachida	Hay Essalam	<b>Tools 1 and 2</b>	
5	EL HAIMER Fatima	Ouled amer	<b>Tools 1 and 2</b>	
6	BRAIDA Latifa	Hay Rhama	<b>Tools 1 and 2</b>	
7	EL ABIAD Radija		<b>Tools 1 and 2</b>	
8	HAJOUI Mina	Souk Sebt Aïn Sebaa	<b>Tools 1 and 2</b>	

### **ANNEX III: Lessons Learnt for the Future Application of Impact Survey Tools**

The lessons summarized below are at several levels. We have taken account of our experience to summarize the lessons learnt and formulate recommendations for other users of AIMS tools.

1. About the tools
2. About SCHEDULING
3. About TRAINING
4. About IMPLEMENTATION
5. About DATA ENTRY
6. About ANALYSIS

#### **1. About the Tools and Methodology Developed by AIMS/SEEP**

The Exit Survey would be more useful if it contained individual data as well as data concerning household level living standards to compare the demographic features of clients who are still with the program with those who have left it. However, Appendix E does not give sufficient information on this issue.

For administering the questionnaires, it was not feasible to take recourse to loan officers who belong to MFIs other than the one for which the survey is being conducted, for reasons of competition.

Furthermore, the idea of taking recourse to Zakoura's own loan officers presented two disadvantages:

- i. It would have prevented the loan officers from fulfilling their normal duties (follow-up of clients, repayments, targeting of new clients, etc.). Thus, since the survey takes a long time, it would have harmed ZMC's daily operations, particularly at a time when it was experiencing a high level of growth.
- ii. The second disadvantage concerned the risk of a bias in the answers and, indeed, in the selection of clients.

To overcome these two risks, it was found preferable to resort to other staff. Since the Zakoura Foundation consists of two independent institutions - ZMC and Zakoura Education - it was suggested that we use the Zakoura Education program's coordinators.

To avoid interference from loan officers who had heard of the impact survey, we met them at each site. The idea was to explain the survey's objectives to them (i.e. analysis of Zakoura's program and not assessment of the work done by loan officers) and also the reason for which we were using the Education program's coordinators (thus, we explained in detail the first disadvantage presented above).

They proved to be very cooperative in the administration of the survey. Every morning at 8 o'clock, they met the coordinators to show them the houses of the clients who were on their list for that day, because the information form mentioned earlier (adaptation of Appendix E), did not provide

sufficient information for finding clients' houses, or from where they ran their business<sup>2</sup>. The loan officers then met the interviewers a second time during the day, to point out the addresses of "substitute" clients.

## 2. SCHEDULE

It is difficult to undertake an impact survey with only 2 months of planning behind you. The training in Nairobi provided some support to the planning process, but it was not sufficient to fulfil all the necessary tasks.

Indeed, the planning cycle did allow us to test the impact of the tools before the actual practical tests during the training.

It was necessary to keep communication channels open throughout the planning stage to ensure that all the concerned actors were aware of the tasks with which they had been entrusted.

## 2. TRAINING

The on-site tool tests were shifted from the last day of training to the 3<sup>rd</sup> day (the penultimate day in our case). This worked well for us and we recommend it to others. Practicing the tools on site highlighted shortcomings in the abilities of interviewers to conduct the survey.

It also showed up points in the questionnaires that needed to be modified. Most changes had to do with translation problems. Therefore, by conducting the test on the 3<sup>rd</sup> day, we had enough time to continue to train the interviewers (but we did not have enough time to give them another field test). On the other hand, we had enough time to correct the questionnaires.

The team's size during training was 25 persons because it included teams in charge of the quantitative survey for 3 sites<sup>3</sup> as well as those in charge of data entry. The Supervisors who had to do the Quality Control of the quantitative questionnaires were provided separate training since they did not have any knowledge about quality control methods for questionnaires.

The use of staff from the literacy program rather than loan officers offered certain advantages - it greatly reduced the risk of any bias in the surveys - but also some disadvantages. Among these was the fact that the concerned staff members did not have much knowledge about microcredit programs. In order to remedy the situation, the person in charge of the Fez branch devoted one hour to present the Zakoura program and details about its procedures. Therefore, when persons who are not loan officers are used for such surveys, the training program must include instructions on the policies and procedures followed by the MFI for which the survey is being conducted.

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<sup>2</sup> Among the lessons learned that are useful for future studies, the addresses and maps provided for in Appendix E must be supplemented by on-site directions.

<sup>3</sup> On the first day, those in-charge of qualitative tools also joined in the general training.

#### 4. IMPLEMENTATION

The verification system that we developed did not work as we had anticipated. In future, it would be necessary to include the client's file number with the questionnaire number on the verification chart. This would make it possible to assess quite easily how many questionnaires are completed at each site and for what type of clients.

In our case, it was very difficult to find the clients whose names we drew from the random selection. However, this did not pose too many difficulties, since we had a large number of substitute clients. On the other hand, it does explain why the survey took longer than anticipated.

Therefore, it is important to ask the institution's staff about the usual work schedule of the clients to be surveyed (market days, etc.), in order to ascertain the time when you should go for administering the questionnaire. This would also allow you to organize the movements of interviewers better.

In any case, it is advisable that extra time be provided in case of possible delays.

We preferred not to meet with the women beforehand to avoid loan officers influencing them before the survey.

There was some delay in the quality control of questionnaires and the codification of open-ended questions. In future, more time must be foreseen for these tasks. One of the problems that we encountered concerned the difficulties interviewers faced in translating the answers to open-ended questions from Arabic to French.

As regards the program's assessment at three sites, we would recommend that in future, qualified senior officers be present at all the sites where the survey is conducted.

The more optimum alternative would consist of having a single team that would be in charge of the quantitative survey. It would have to travel to all the concerned survey sites. In this perspective, the quantitative survey team must be composed of a maximum of 8-10 persons. This would obviously extend the time spent on the survey, but it would facilitate many other tasks such as training, homogeneity and coding of answers to open-ended questions.

It is worth noting that among the lessons learnt during the implementation of the survey, the need to clearly explain the definitions of the clients to be surveyed to the data-entry staff of the concerned MFI (the persons in-charge of MIS) is extremely important. In the initial stages, we received lists of "false incoming clients". These were clients who had applied for the renewal of their loans (they appeared in the lists of women whose loans were "to be released"). We had to specify that we wanted women who had received a loan **for the first time**.

It emerged from this experience that prior meetings with the staff of the institution were necessary to ensure that the objectives and the survey methodology were clearly understood. Furthermore, it is necessary to remain vigilant in order to ensure that the survey frames available really correspond to the objectives of each tool: make appropriate checks.

- Among the lessons learnt that are useful for future studies, the addresses and maps provided in Appendix E must be supplemented with on-site directions.

Some of the team members had multiple responsibilities. When we planned the tasks, this seemed feasible but during the implementation, it led to some delays, although the staff worked very long days. In future assessments, it is advised that there should be enough team leaders and that the latter should not be given multiple responsibilities that may overlap.

## **5. DATA ENTRY**

If it is a roving team that is conducting the survey, as we have advised, it could be accompanied by a team of persons who can enter the data. This would avoid the delays and difficulties in postal transmission that occur when data entry is centralized at one site. In our case, Fez was the point where questionnaires had to arrive, and we faced delays due to this fact.

## **6. ANALYSIS**

One of the difficulties of analyzing the findings of the AIMS tools is inherent in the questions concerning product cycles (daily, weekly, etc.) and the related charges and sales, despite the in-depth training imparted to coordinators on this issue - giving due consideration to the declared or deduced product cycle (in any case, agreed with the client interviewed) and ensuring consistency in filling the various categories of different charges. For example, clients with a daily product cycle (case of ready-cooked dishes) may mention weekly expenses (gas cylinder or yeast, etc.) when questioned about charges. In this case, the interviewer had to divide the amount per number of days worked during the week. Such exercises proved somewhat difficult to perform.

Let us also note that more than half of the clients used a part or the whole of their last loan to finance pure final consumption purchases. It would have been interesting to be able to distinguish between those for whom these expenses monopolized the loan in its entirety and those for whom this use was only marginal. In the latter case, it would be useful to determine what proportion of the loan was allocated to such purchases. However, the way the question is currently formulated did not allow us to capture this information.

A final explanation ensues from the fact that the keyword here is "better". It is possible that a time comes, especially in the field of food, where "better" is no longer possible or, in any event, is a subjective deduction<sup>4</sup>. Therefore, the questions would have to be more detailed.

It seems important for us to take note of the complementarity of the tools developed in the AIMS manual. The qualitative tools make it possible to qualify the results obtained through the "quantitative tools", where it is difficult to draw out this sort of information, given the close-ended questions.

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<sup>4</sup> To ensure that all the interviewees understand the question in the same way, it is important to reduce the number of interviewers. This also makes their training easier and the work more homogenous. However, it must be noted that results remain solid, to the extent that the law of large numbers has to be at play. Thus, despite risks of uncertainty, if we find strong trends among one category of clients, this means that it does represent the reality.

We would suggest that a category that is not provided for in Question 22 in the AIMS Tool 2 should be added, which emerged from discussions in the focus groups. It concerns the positive appreciation by women of the fact that they were able to repay **in small installments**. This was not possible with loans from the family or other sources.

## **Annex IV: Data Processing Methods for Quantitative Data from Tools 1 and 2**

### **Planning**

The assessment team used EPI-INFO 6, a statistical software developed by the WHO for epidemiological studies. This software was recommended by the SEEP/AIMS manual. EPI-INFO 6 was used, although there is now a Windows-based version of EPI called EPI 2000. In the training at Nairobi, it was felt that EPI 2000 was not yet very efficient, so we considered it too risky to use.

Two QES files were designed for entry of data from quantitative tools: the impact survey questionnaire and the exit survey questionnaire (see Annex V). The previous AIMS/SEEP QES files were used as a basis to save time and, in the case of the impact survey, the terms given in the manual were used. The idea was to give the team the option of following the data analysis instructions that were contained in the manual. The names of sites were kept the same but the rest of the survey was translated into Arabic by the team, from the French version of the AIMS questionnaire (which we adapted).

The exit survey's QES file was originally designed for use only in the Philippines. However, we found that their file was not effective and we changed the model subsequently.

QES files were also developed for inserting Appendix E data in the case of other tools: **Loan Use for time interviews, empowerment interviews and focus groups.**

A verification file was created for each QES file with the objective of limiting the type of data that could be entered by the operators. The format and production of QES and CHK files were iterative. As changes were made in the actual questionnaires, the QES and CHK files too had to be modified accordingly. And once the survey began and the actual data entry started, the CHK file had to be amended again for data that had not been foreseen.

Certain files of the following program have been developed to disperse the distribution frequency for all the REC file's variables. These files had to be used to verify data entry at the end of each day.

### **Training on data entry**

Four students from Casablanca were hired for data entry. They reached Fez at the beginning of the training week and attended the training along with the interviewers in order to learn the survey tools. After having learned the survey tools properly and participated in field tests, the operators received training on the manner in which data had to be entered on EPI INFO. After the theoretical training, they did a practical trial with the pre-survey data. Later, they learned how to verify and clean data while using program files developed for this

purpose. The operators underwent a 5-day training. On the last day of training, an operator said that she was unable to continue. She was replaced by another operator who received a one-day training (Saturday, 14<sup>th</sup> October).

### **Data entry**

The survey proper began on Saturday, 14<sup>th</sup> October, in the two cities: Fez and Kenitra. The questionnaires were available to the supervisors in the office only as of the end of the afternoon. Subsequently, they had to be verified before data entry could begin. Therefore, data entry only began on Monday, 16<sup>th</sup> October. Every afternoon, after the data was entered, the operators proceeded with the data-cleaning operation. The first method that the operators used consisted of examining the frequency of each variable and noting the variables for which data was missing. The second method was easier - in fact, they used the update function in EPI-INFO 6. This allowed the operators to see what variable was missing and easily correct the problem.

Every day, the database files (REC files) were copied on to a disk and merged into one single file on the **advisor's** computer. Thus, the data was endorsed and updated every night and the **advisor** could see the progress achieved in data entry.

The codification of open-ended questions from Tools 1 and 2 took longer than anticipated. The code book for Tool 1 was not fully completed until Friday, 20<sup>th</sup> October and the code book for Tool 2 was completed only by 21<sup>st</sup> October. This meant that operators only entered data relating to close-ended survey questions. Beginning Friday afternoon, they had to go back and begin entering the codes for open-ended questions. Given the delay in the receipt of questionnaires, data could only be fully completed by Friday 26<sup>th</sup> October.

### **Data processing and other operations**

With the objective of preparing tables for data analysis, several program files were developed in EPI-INFO 6 before data entry could be completed. These program files contained commands for calculating the frequencies of variables, creating cross-tabs and new variables.

## THE NUMBERING SYSTEM FOR THE VARIOUS TOOLS

Tool No.	Clients Types	Began at	Finished at
1	Clients - Fez	1	70
	Clients - Kenitra	101	170
	Clients - Tetouan	201	270
	Substitutes - Fez	301	327
	Substitutes - Kenitra	401	428
	Substitutes - Tetouan	501	528
	Non-clients - Fez	601	640
	Non-clients - Kenitra	701	740
	Non-clients - Tetouan	801	840
	Non-client substitutes - Fez	901	916
	Non-client substitutes - Kenitra	1001	1016
Non-client substitutes - Tetouan	1101	1116	
2	Ex-clients: Fez	1201	1240
	Ex-clients: Kenitra	1301	1340
	Ex-clients: Tetouan	1401	1440
	Substitutes: Fez	1501	1516
	Substitutes: Kenitra	1601	1616
	Substitutes: Tetouan	1701	1716
3	Clients: Fez	1801	1806
	Clients: Kenitra	1901	1906
	Clients: Tetouan	2001	2006
	Substitutes: Fez	2101	2102
	Substitutes: Kenitra	2201	2202
	Substitutes: Tetouan	2301	2302
5	Clients: Fez	2401	2406
	Clients: Kenitra	2501	2506
	Clients: Tetouan	2601	2606
	Substitutes: Fez	2701	2702
	Substitutes: Kenitra	2801	2802
	Substitutes: Tetouan	2901	2902
4	Clients: Fez	3001	3016
	Clients: Kenitra	3101	3116
	Clients: Tetouan	3201	3216
	Substitutes: Fez	3301	3308
	Substitutes: Kenitra	3401	3408
	Substitutes: Tetouan	3501	3508

# ANNEX V

## COPY OF TOOL 1<sup>5</sup>

### Impact Survey

Survey Identification Number: [\_\_\_\_\_]

Client file number: \_\_\_\_\_

Number of interviewer: \_\_\_\_\_ Date of interview: \_\_\_\_\_

Form reviewed in field by: \_\_\_\_\_ Date: \_\_\_\_\_

Form reviewed in Head Office by: \_\_\_\_\_ Date: \_\_\_\_\_

Data entered on computer by: \_\_\_\_\_ Date: \_\_\_\_\_

Data-cleaning by: \_\_\_\_\_ Date: \_\_\_\_\_

Type of client: [ ] 1. Client [ ] 2. Non-client or in training

*(Introduce yourselves, explain the purpose of the survey and specify the voluntary and confidential nature of the survey)*

#### Individual level: General Information

1a. Are you or have you ever been a member of the Zakoura program?

1. Yes (**go to** Question 1b) 0. No (**go to** Question 1c)

1b. Since how long?

*(Check that information matches expected client status.)*

1. About 1 year                      2. About 2 years                      3. More than 2 years

1c. Were you already a member of a microcredit program other than the Zakoura program?

2. Yes (if yes, thank the client and stop the interview)

0. No (if no, **go to** Question 2)

2. Gender of client                      1. Female                      2. Male

3. How old are you?                      99. Don't know

4. Currently, are you *(Read answers. Enter only one.)*

1. Married

3. Widow

2. Separated/Divorced

4. Single/Never married

5. How many years of school have you completed?                      99. Don't know

6. If someone sent you a letter, could you read it?

1. Yes

0. No

99. Don't know

<sup>5</sup> We made changes in the questionnaires contained in the AIMS manual. They necessarily had to be adapted to our context, to **ensure** consistency in the questions and their **xxxxx**. Furthermore, the questionnaires were translated into the concerned Arabic dialect. They were tested several times with the loan officers and **...**

**Household level: General Information**

7. How many persons in your "household" - (those who share the same food at least once a day including the interviewee) - are:

Adults - 17 years of age or older	
Children - 16 years of age or younger	

8a. How many persons in your "household", including yourself, are working - engaged in work that earns income or products? Number of economically active persons.

8b. How many persons in your "household", including yourself, have a job that earns them a regular income? Number of salaried workers.

9. Who is the head of your household - the person who is the principal decision-maker? (*Do not read.*)

1. Self

2. Male relative (husband, father, brother, uncle, grandfather, father-in-law, brother-in-law)

3. Female relative (mother, sister, aunt, grandmother, mother-in-law, sister-in-law)

**Education of children**

10a. How many children in your household are school-aged (6 to 16 years of age)?

10b. How many of these children currently attend school?

10c. How many of these children have never attended school?

10d. What is the highest grade level that any of your children has completed?  
Highest grade in terms of number of years in school: \_\_\_\_\_

11. How does the amount your household spent on school and school expenses for this current year compare to what you spent last year? Did the amount... (*Read answers*)

1 ----- 2----- 3----- 99 ----- 98 -----  
Decreased Stayed the same Increased Don't know Not applicable

**Loan Use and Individual Income**

12a. (**Clients only**) Did you invest the last loan that you received from the Zakoura program into an income-generating activity?

1. Yes (**Go to 12b**)                      0. No (**Go to 12c**)                      99. Don't know (**Go to 12c**)

12b. **(Clients only)** How did you invest the last loan that you received from the Zakoura program? *(Do not read. Multiple answers possible.)*

1- Retail trade

2- Sale of ready-cooked dishes

3- Services (other than food)

4- Production

5- Agriculture

6- Animal raising

7 - Other activities (Please specify)-----

98. Did not invest the loan in an income-generating activity



12c. Venue of activity

1. Fixed commercial premises    2. Mobile    3. Domicile    4. Other-----

12d. **(Clients only)** Did you use any portion of your last loan to...? *(Read each statement. Note appropriate answer.)*

- |   |        |       |                |
|---|--------|-------|----------------|
| 1. Buy food for your family   | 1. Yes | 0. No | 99. Don't know |
| 2. Buy clothes or other household items                               | 1. Yes | 0. No | 99. Don't know |
| 3. Give or loan the money to your husband<br>or someone else          | 1. Yes | 0. No | 99. Don't know |
| 4. Pay for medical examinations or buy medicines                      | 1. Yes | 0. No | 99. Don't know |
| 5. Keep money on hand in case of an emergency or<br>to repay the loan | 1. Yes | 0. No | 99. Don't know |

13. Over the last 12 months, has your household overall income... *(Read the answers)*

----1 - ----- 2----- 3----- 4----- 5 ----- 99  
Decreased greatly    Decreased    Stayed the same    Increased    Increased greatly    Don't know

14a. Over the last 12 months, has the income you have been able to earn... *(Read answers)*

----1 - -----2----- 3----- 4----- 5 ----- 99  
Decreased greatly    Decreased    Stayed the same    Increased    Increased greatly    Don't know  
(Go to 14b)    (Go to 14b)    (Go to 15a)    (Go to 14c)    (Go to 14c)    (Go to 15a)

14b. (If decreased greatly) Why did your income decrease? *(Do not read. Multiple answers possible. Go to 15.)*

- |  |                           |
|--|---------------------------|
| 1. The client, or someone in her household had been sick | 5. Lost her job           |
| 2. Poor sales  | 6. Other (specify): _____ |
| 3. Unable to get inputs                                  | 99. Don't know            |
| 4. Poor agricultural production                          |                           |



16e. Sales. For the same product cycle, what were your total sales [cash and credit]? (*Enter amount in the appropriate time period box.*)

Sales for 1 day	Sales for 1 week	Sales for 2 weeks	Sales for 1 month	Sales for another period, specify:

16f. Profit. For the same product cycle, after covering your enterprise costs - but before you spent your earnings on your family - what was your profit? (*Enter amount in the appropriate time period box.*)

Profit for 1 day	Profit for 1 week	Profit for 2 weeks	Profit for 1 month	Profit for another period, specify:

16g. For this activity, how many product cycles did you have during the last year?

17a. In the last 4 weeks, which enterprise activities earned you the second greatest amount of income, after Activity No. 1?

1. Retail trade / 2. Sale of ready-cooked dishes / 3. Services (other than food) / 4. Production/manufacturing / 5. Agriculture / 6. Animal Raising / 7. Other activities (Please specify).

Activity No. 2: \_\_\_\_\_

(NOTE: if there is no secondary activity, **go to Question 18.**)

17b. Is this enterprise activity...? (*Read answers and enter only one.*)

- |   |   |
|---|---|
| 1. Primarily your own enterprise                        | 3. A business partnership with others not in your household |
| 2. Primarily an enterprise belonging to a family member |   |

17c. What is your product cycle for this enterprise - how long does it take from the moment you purchase inputs to the time you sell most of the product? For example, if you sell ready-cooked food in the market once a week and buy your ingredients on a weekly basis, you earn a weekly profit. If you fatten animals for sale, you probably earn a profit every six months when they are sold. (*Read possible answers.*)

- |                           |                  |
|---------------------------|------------------|
| 1. Daily                  | 3. Every 2 weeks |
| 2. Weekly                 | 4. Monthly       |
| 5. Other (specify): _____ |                  |

17d. What and how much were your costs for your last product cycle? (*Probe for all enterprise expenses, including inputs, transportation, hired labor, taxes, rent, water, electricity, etc. List expenses and costs in appropriate time periods.*)

Expense	Cost per day	Cost per week	Cost per 2 weeks	Cost per month	Expense for other time period; specify period:
Total (to be calculated)					

17e. Sales. For the same product cycle, what were your total sales [cash and credit]? (*Enter amount in the appropriate time period box.*)

Daily sales	Weekly sales	Sales per 2 weeks	Monthly sales	Sales for other time period; specify:

17f. Profit. For the same product cycle, after covering your enterprise costs - but before you spent your earnings on your family - what was your profit? (*Enter amount in the appropriate time period box.*)

Profit per day	Profit per week	Profit per 2 weeks	Profit per month	Profit for other time period, specify:

17g. For this activity, how many product cycles did you have during the last year?

18. (If client answered to Questions 16 or 17) **RECORD YOUR OBSERVATIONS AS AN INTERVIEWER.** *DO NOT ASK!* (*The interviewer rates the client's ability to estimate her profit, costs and earnings.*)

1. Great deal of difficulty                      2. Some difficulty                      3. No difficulty

19. During the last 12 months, in what way (name **three** principal ways) did you use the profit from your enterprise activity? Tell me the one you used the most money for first. (*Do not read answers.*)

- |                            |  |
|----------------------------|--|
| 1. Buy food                | 6. House improvement/addition                  |
| 2. Buy clothing            | 7. Reinvest in the enterprise                  |
| 3. Pay school expenses     | 8. Save  |
| 4. Pay for medical care    | 9. Animal raising                              |
|                            | 10. Other (specify):                           |
| 5. Buy items for the house | 99. Don't know                                 |
|                            | 98. Not applicable; has no enterprise activity |

## Enterprise level: Improvements and Assets

20. During the last 12 months, did you make any of the following changes in your enterprise activity? ( <i>Read list of possible changes. Mark the appropriate box with an "X".</i> )	1. Yes	0. No	99. Don't know
a. Expanded size of enterprise			
b. Added new products			
c. Hired more workers			
d. Improved quality or desirability of product/add value			
e. Reduced costs by buying inputs in greater volume or at wholesale prices or by paying cash			
f. Developed a new enterprise			
g. Sold in new markets/locations			
h. Other			

21. During the last 12 months, did you buy or invest in any of the following assets for your <b>enterprise activity</b> ? ( <i>Read list of possible investments. Mark the appropriate box with an "X".</i> )	1. Yes	Estimated value	0. No	99. Don't know
a. Purchased small tools (kitchen utensils, hoes, sickles, baskets, vats, barrels)				
b. Purchased major tools (oven, equipment, sewing machine, knitting machine, weaving machine)				
c. Purchased own means of transportation (bicycle, pushcart)				
d. Invested in a storage structure (granary, stock room)				
e. Made a minor investment in your marketing site (purchased chair, table, shed)				
f. Invested in structures for your marketing site (kiosk, shop)				
g. Purchased draft animals				
h. Other				

## Individual Level: Savings and Enterprise Skills

22. Do you currently have any savings that you keep in case of emergencies or because you plan to make a major purchase or investment?

1. Yes (**Go to 23**)                      0. No (**Go to 24**)                      99. Don't know (**Go to 24**)

23. During the last 12 months, have your personal savings.... (*Read answers*)

----1 - ----- 2----- 3----- 4----- 5 ----- 99-----

Decreased greatly    Decreased    Stayed the same    Increased greatly    Increased    Don't know

24. When you are deciding to undertake an enterprise, what factors do you consider? (*Do not read answers. Multiple answers possible. Probe by asking: "Nothing else?"*)

1. Work I am familiar with/It is the season/Others are doing it
2. Whether the product or service is in demand or whether it seems profitable
3. How much working capital is needed/Whether I have enough money
4. Whether I can do it and still take care of my family and other responsibilities
5. Other (specify): \_\_\_\_\_
99. Don't know

25a. In managing your enterprise activity. (For clients, read also Column 25b)	(Mark the appropriate answer with an "X".)			25b. (Clients only) Is this a practice you have adopted since you joined the program?	
	1. Yes	0. No	99. Don't know	1. Yes	0. No
a. Do you keep your enterprise money separate from the money you have for personal and household expenses?					
b. Do you calculate your profit based on records of your costs and earnings?					
c. Do you know which product(s) bring you the most profit?					
d. Do you pay yourself a wage for your work in your enterprise?					
e. Do you have a fixed location with protection from the sun and rain for selling your products (store, stall, kiosk)?					
f. Do you have a fixed location for producing or storing your products that is different from the location where your family lives?					
g. Do you have a room in the house for storing or producing your products?					

**Household Level: Assets**

26. Now I have some questions about items that your household might own. (An appropriate list of assets must be created for each site.) I will read a list of items and I would like you to tell me if you or anyone in your household owns any of these items.

Item (Read across, row by row)	a. Does anyone in the household own this item? (Read and mark with an "X" if "yes") 1. Yes 0.No 99. DK	b. Are they in good condition (work well)?  1. Yes 0.No  99. DK	c. Was this item (or more of this item) acquired during the last 2 years? (Mark with an "X" )		d. (Clients only) Were you a member of the program when this item was acquired?	
			1. Yes	0. No	1. Yes	0. No
<b>Consumer Assets of Relative Modest Value - worth less than DH 500</b>						
Benches, mattress,						
Chairs/tables/carpets						
<b>Consumer Assets of Mid-Range Value - between DH 500 and DH 6,000</b>						
Radio or tape recorder						
Cell phone						
Bicycle						
Oven/refrigerator						
Television or Dish antenna						
<b>Consumer Assets of High-range Value - higher than DH 6000</b>						
Motorcycle						
Car/pick-up truck						
Tractor						

**Household Level Welfare: Housing Improvements**

27. During the last 2 years, were any repairs, improvements or additions made to your home that cost more than DH 500?

1. Yes (**Go to 28**)                      0. No (**Go to 29**)                      99. Don't know (**Go to 29**)

28. (If "yes" to 27) Which of the following have you done in the last two years?

Housing Repairs, Improvements or Additions ( <i>For clients, read also point b.</i> )	a.. ( <i>Read and mark with an "X" if "Yes"</i> )	b. ( <i>Clients only</i> ) Were you a member of the program when this was done? ( <i>Mark with an "X"</i> )	
		1. Yes	0. No
a. House repairs or improvements (of existing roof, floor or walls, kitchen)			
b. House expansion (construction of a new room, shed, attic, fence or wall)			
c. Improved water or sanitation system (new well, cesspool, showers/latrines/wash basin/drain)			
d. Lighting/electricity			
e. Other (to be specified)			

**Household Level Welfare: Diet and Coping with Difficult Times**

29. During the last 12 months, has your household's diet... (*Read answers*)

- 1 ----- 2 ----- 3 ----- 99 -----  
Worsened                      Stayed the same                      Improved                      Don't know  
(**Go to 30a**)                      (**Go to 31a**)                      (**Go to 30b**)                      (**Go to 31a**)

30a. How has it worsened? (Then go to 31a)



30b. How has it improved? (*Do not read answers. Multiple answers possible. Probe by asking: "And anything else?"*)

1. Able to buy more staples: cereals, flour, sugar, tea, oil
2. Able to buy more condiments, dry vegetables and green vegetables, butter, olive oil to eat with staples
3. Able to buy more animal/dairy products - meat, milk, cheese, eggs
4. Able to buy more convenience foods like pasta, canned food
5. Able to eat better during the hungry season
6. Able to eat three meals in a day
7. Other (specify): \_\_\_\_\_
99. Don't know



Who decides about?	Husband only (1)	Mostly Husband (2)	Husband and self together (3)	I myself alone (4)	Mostly I myself (5)	Other (to be specified ) (6)	Self and others (7)	D.K. (8)
A. Taking a loan								
B. How to use the loan								
C. What to buy for your enterprise								
D. How to sell your products								
E. How to use your enterprise profits								
F. What tasks you have to do during the day								
G. The number of children you should have								
H. Son's schooling								
I. Daughter's schooling								
J. Purchase of large equipment for the house (> DH 500)								
K. Purchase of daily products								
L. House improvements/addition (major and minor construction work)								
M. Children's marriage								

\*\*\*\*\* END FOR NON-CLIENTS - EXPRESS THANKS FOR THEIR TIME - ANSWER ANY QUESTIONS OR CONCERNS THE WOMEN MAY HAVE

**Questions for mature clients in the program only**

34a. Did you face any difficulty repaying your loan to the program in the last loan cycle?

1. Yes (**Go to 34b**)                      0. No (**Go to 35**)                      99. Don't know (**Go to 35**)

34b. (If yes) What caused your repayment problems? (*Do not read answers. Probe.*)

1. Loan activity was not profitable
2. I or others in my family had been sick
3. Used some of the loan money for food or other items for the household
4. Sold on credit and did not get paid back in time
5. Other (specify): \_\_\_\_\_
99. Don't know

35. Name **three** things you like most about the Zakoura program. (*Do not read answers.*)

1. Lower interest rate than other informal sources of credit (informal lenders)
2. Steady source of working capital
3. Group solidarity or group dynamics
4. Training or technical assistance
5. Efficiency, compared to banks or other sources
6. Easier guarantees than loan alternatives
7. Other (specify): \_\_\_\_\_
99. Don't know

36. Name **three** things you like least about the Zakoura program. (*Do not read answers.*)

1. High interest rates or commissions
2. Size of loans too small
3. Loan cycle too long or too short
4. Problematic group dynamics (with leaders or at meetings)
5. Meeting frequency too often or meetings too long
6. Meeting place/office not convenient
7. Repayment policies (frequency of installments, amount)
8. Guarantee policies
9. Transaction costs for client (slow disbursement, have to cash checks, etc.)
10. Dislike behavior/attitude of loan officer or other program personnel
11. Lack of grace period
12. Other (specify): \_\_\_\_\_
13. Nothing
99. Don't know

37. If you could change something about the Zakoura program to make it even better, what would you suggest?

---

---

**\*\* END FOR CLIENTS - EXPRESS THANKS FOR THEIR TIME - ANSWER ANY QUESTIONS \*\***

38. Housing conditions:

1. Room in shantytown
2. Earth and wood house
3. House made of light cement
4. House made of reinforced cement
5. Other (specify)\_\_\_\_\_
99. Don't know

## COPY OF TOOL 2

### Client Exit Survey

Survey Identification Number: [\_\_\_\_\_]

Client File Number: \_\_\_\_\_

Interviewer Number: \_\_\_\_\_ Date of interview: \_\_\_\_\_

Form reviewed in the field by: \_\_\_\_\_ Date: \_\_\_\_\_

Form reviewed at Head Office by: \_\_\_\_\_ Date: \_\_\_\_\_

Data entered on computer by: \_\_\_\_\_ Date: \_\_\_\_\_

Data-cleaning by: \_\_\_\_\_ Date: \_\_\_\_\_

Type of client: [\_\_\_] 1. Client: [\_\_\_] 2. Non-client or in training [\_\_\_] 3. Ex-client:

---

*(Introduce yourselves, explain the purpose of the survey and specify the voluntary and confidential nature of the survey)*

*(Read to clients):*

**"We would like to find out a little bit about why you are leaving our loan program so we can change and improve it in the future. Please think of all the main reasons you decided to leave the program. We will combine your answers with those of others to understand why clients leave our program. Your answers will not be shared with anyone else. This will take only a few minutes. Thank you for helping us."**

---

#### Individual Level: General Information

1a. Have you ever been a member of the Zakoura program?

1. Yes (**Go to** Question 1b)

0. No (**Go to** Question 1c)

1b. How long were you a member of the Zakoura program?

*(Check that information matches expected client status.)*

1. About 1 year

2. About 2 years

3. More than 2 years

2. Gender

1. Female

2. Male

3. How old are you? (Specify number of years)

99. Don't know

4. Currently, are you...? *(Read answers. Enter only one.)*

1. Married

3. Widow

2. Separated/Divorcee

4. Single/never married

5. How many years of school have you completed? (Specify number of years)

99. Don't know

6. If someone sent you a letter, could you read it?

1. Yes

0. No

9. Don't know

#### Household Level: General Information

7. How many persons in your "household" - (those who share the same food at least once a day **including the interviewee**) - are:

Adults - 17 years of age and older	<i>Minimum 1</i>
Children - 16 years of age or younger	



- 8a. How many persons in your "household", including yourself, are working - engaged in work that earns income or products? Number of economically active persons.
- 8b. How many persons in your "household", including yourself, have a job that earns them a regular income?
9. Who is the head of your household - the person who is the principal decision-maker? (**Do not read.**)
7. Self
  8. Male relative (husband, father, brother, uncle, grandfather, father-in-law, brother-in-law)
  9. Female relative (mother, sister, aunt, grandmother, mother-in-law, sister-in-law)
  10. Self and another member in the family

**Education of children**

- 10a. How many children in your household are school-aged (6 to 16 years of age)?
- 10b. How many of these children currently attend school?
- 10c. How many of these children have never attended school?
- 10d. What is the highest grade level that any of your children (sons and daughters) has completed?
11. How does the amount your household spent on school and school expenses for this current year compare to what you spent last year? Did the amount... (*Read answers*)
- 1 ----- 2----- 3----- 99 ----- 98 -----  
 Decreased                  Stayed the same      Increased                  Don't know                  Not applicable

**Client Exit Survey:**

12. Who primarily made the decision that you will no longer be participating in the program (or continuing as member of this group)? (**Do not read answers. Mark only one answer.**)
1. I made the decision (**Go to Question 14**)
2. Someone else in my family decided. Specify who: \_\_\_\_\_  
 Why? \_\_\_\_\_ (**Go to Question 14**)
3. The group made the decision (**Go to Question 13**)
4. The program made the decision (**Go to Question 13**)
13. (If marked answer 3 or 4 in the previous question) In your opinion, what factors led the group to decide to stop your continued participation? (**Do not read answers. Multiple answers possible.**)
1. Repayment problems
2. Attendance problems
3. Difficulties with other members of the group
4. The client moved
5. The client did not use the loan for the declared project
6. Other reason (Specify): \_\_\_\_\_
14. What are the main reasons that your are leaving, or have left, the program? (*See the list of possible answers on the following page. Do not read answers. Multiple answers possible.*)

**A. Problems with program policies or procedures:**

- 1. The loan amount is too small.
- 2. The loan length is too short.
- 3. I do not like the repayment schedule.
- 4. The loan became too expensive (interests, fees).
- 5. The disbursement of the loans is not efficient (installments and periodicity).
- 6. Was unwilling to borrow because of other conditions (obligatory savings, obligatory training, etc.).
- 7. I did not like the treatment by the staff or had personal conflicts with staff.  
Who? \_\_\_\_\_
- 8. I found a program with better terms.  
Which one? \_\_\_\_\_  
Why is it better? \_\_\_\_\_  
\_\_\_\_\_

**B. Problem with group lending:**

- 9. The group told me to leave.
- 10. The group disbanded.
- 11. I had personal conflicts with other members of the group.  
Explain: \_\_\_\_\_  
\_\_\_\_\_
- 12. I was unhappy about group leadership.
- 13. I was unable or unwilling to attend all the group meetings (such as take too much time, have other engagements, etc.).
- 14. I did not like the solidarity rules or the pressure established by the group.
- 15. I did not want to be involved in the center.

**C - Client's business reasons:**

- 16. I have working capital now for my business.
- 17. My business is seasonal, I will borrow again when I need it.
- 18. I have graduated to a loan program that makes larger loans. Which one? \_\_\_\_\_
- 19. I am unable to repay the loans because of the weak condition of my business (poor profit, low sales, etc.)
- 20. I decided to close the business and do something else (get a job, start a new business)  
Why? \_\_\_\_\_  
\_\_\_\_\_
- 21. I sold the business.

**D. Personal reasons:**

- 22. I cannot continue because I spent the money on a crisis (illness, death, etc.) or a celebration (marriage) in my family.
- 23. My spouse (or other adult income earner) left me, so I am unable to continue my business.
- 24. I am pregnant or now have another person to care for (lack of time or the ability to continue the business at the same level).
- 25. I am moving out of the area.
- 26. A family member told me to stop borrowing from the program.

**E. Community and economic reasons:**

- 27. My business was ruined by a robbery, fire, flood, hurricane, etc.
- 28. A major new competitor moved into the area and many of my customers now buy from the competition.
- 29. Poor economic conditions have left my customers with less money with which to buy my goods or services.

**F. Other reasons:**

30. Other (Specify): \_\_\_\_\_  
\_\_\_\_\_

99. Don't know

15 - In thinking about all the reasons why you have said you left the program, which category best describes your most important reasons? (*Read the answers. Mark only one reply.*)

- 1. Program reasons - Client has problems related to the program requirements or policies (does not want to borrow again under present program terms; does not like treatment by program staff; needs loan but decided to borrow from competitive source of capital).
- 2. Problems related to borrowing in a group (internal conflicts; does not like group pressure, frequency of meetings or group leaders; was expelled; group failed; etc.)
- 3. Does not need capital now (has enough capital now; seasonal business is not active now; has graduated to larger loans from another source.)
- 4. Business reasons - Related to economic activity for which client borrowed (was not profitable enough to continue borrowing; decided to sell or close business.)
- 5. External reasons - Problems beyond client's control that are not related to either the loan program or business (PERSONAL reasons such as illness, death in family, leaving area, pregnancy, lack of time, departure of spouse; or ECONOMIC reasons such as destruction of business, new competitor, poor economic conditions affecting purchasing power of customers.)

**The following questions are about your use of the last loan:**

16a. How did you spend your last loan? (*Multiple responses possible. Mark the three largest categories of expenditure. Do not read answers.*)

- |  |  |
|--|--|
| <input type="checkbox"/> 1. Start a new business         | <input type="checkbox"/> 7. School fees                        |
| <input type="checkbox"/> 2. Change type of business      | <input type="checkbox"/> 8. Medical/ funeral expenses,         |
| <input type="checkbox"/> 3. Buy more inputs/stock        | <input type="checkbox"/> 9. Savings                            |
| <input type="checkbox"/> 4. Buy equipment, tools, etc.   | <input type="checkbox"/> 10. Other: _____                      |
| <input type="checkbox"/> 5. Hire more workers            | <input type="checkbox"/> 99. Don't know or unwilling to answer |
| <input type="checkbox"/> 6. Improve/Expand business site |  |

16b. Did the last loan help your family? (If "No" or "Don't know", go to 17): 1. Yes    0. No    99. Don't know

16c. If yes, how? (*Do not read. Multiple answers possible.*)

- |   |  |
|---|--|
| <input type="checkbox"/> 1. More and better food          | <input type="checkbox"/> 6. For the house: utensils, furniture, etc. |
| <input type="checkbox"/> 2. Educate children/self         | <input type="checkbox"/> 7. Recreation; leisure activities           |
| <input type="checkbox"/> 3. Improve housing               | <input type="checkbox"/> 8. Other: _____                             |
| <input type="checkbox"/> 4. Medical costs/improved health | <input type="checkbox"/> 99. Don't know                              |
| <input type="checkbox"/> 5. Clothing                      |  |

17. Which of the following best describes your experience in paying your last loan? (*Read the answers. Mark only one answer.*)

1. Difficult to pay  
 2. Within my capacity to pay  
 3. Easy to pay but was too small to meet the needs of my business  
 4. Easy to pay  
 99. Don't know

18. During the last 12 months, did your income in the business... (*Read answers. Mark only one answer.*)

- |  |  |
|--|--|
| <input type="checkbox"/> 1. Increase greatly | <input type="checkbox"/> 4. Decrease some    |
| <input type="checkbox"/> 2. Increase some    | <input type="checkbox"/> 5. Decrease greatly |
| <input type="checkbox"/> 3. Stay the same    | <input type="checkbox"/> 99. Don't know      |

19. Which answer best describes the impact of the loans from this program? (*Read answers. Mark only one answer.*)

- |   |   |
|---|---|
| <input type="checkbox"/> 1. Helped me quite a lot | <input type="checkbox"/> 4. The loans were a constraint |
| <input type="checkbox"/> 2. Helped me a little    |   |
| <input type="checkbox"/> 3. Didn't help me at all | <input type="checkbox"/> 99. Don't know                 |

20a. Do you think you benefited from being a member of the group?

- Yes (**Go to Question 20b**)                       No (**Go to Question 21**)

20b. Could you tell me the specific ways in which being in a group helped you? (*Do not read answers. Multiple responses possible.*)

1. Helped me to make my repayments  
 2. Provided advice and support when I needed help  
 3. Gave me business ideas and contacts  
 4. Offered me new friendships  
 5. Allowed me to develop my leadership skills  
 6. Gave me training and new information  
 7. Other (Specify): \_\_\_\_\_

**"We are coming to the end of the survey. The next set of questions is about your opinion of the overall program."**



Appendix E  
**CLIENT INFORMATION FOR THE IMPACT EVALUATION  
 OF THE MICROCREDIT PROGRAM**

Survey Identification Number-----  
 Client File Number-----  
**Number of interviewer-----**

**Client Information**

40. Interviewee Identity Number-----  
 41. Name and first name-----  
 42. Type of client----- Mature client-----Comparison group client----- Ex-client-----  
 43. Site Code-----  
 44. Code of usual loan officer-----  
 45. Name of loan officer-----

**Client's Address** (*Do not computerize this section*)

46. Home address-----  
 -----  
 -----  
 47. Business address-----  
 -----  
 -----  
 48. Additional information to help find the client-----  
 -----  
 -----

**Note:** Add a map drawing at the end of this sheet if the address is not clear

**I Business**

49. Business being financed (according to program)-----  
 50. Type of business:  
 1 - Retail      2 - Sells ready-cooked dishes      3 - Production  
 4 - Services (other than food)    5 - Agriculture      6 - Animal raising  
 7 - Other activities (Please specify)-----

**II Loans**

51. Number of cycles of the oldest client in the group-----  
 52. Beginning date of client in program----- (dd /mm/yy)  
 53. Total number of months client has been in program until now-----  
 54. Number of loans received by the client including present loan-----  
 55. First loan amount-----  
 56. Last loan amount-----  
 57. Difference-----  
 58. Is the borrower behind in payments? -----

Results: To be completed at the end of the interview. Circle an option or specify the situation

Complete	Incomplete	Refusal	Client has left the program	Client not available	Interview deferred
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**Note concerning the form to be filled at the  
Main Branch Office before moving to the site  
(Appendix E)**

The purpose of this questionnaire is to gather information, to help locate clients included in a random sample and who will be interviewed; it also provides us with information about the specific characteristics of the clients concerned.

This form will be used for the "SEEP Tools" - the individual questionnaires.

If all the information requested in this form is not available (before the interview), the interviewer may complete it on-site (PLEASE ensure that there are not too many "blanks").

**Do not fill in** the interviewer's number.

Type of clients:

Check off the appropriate box:

**Mature** client in program:

**"Comparison"** clients are "incoming" clients, i.e. those who are about to receive **their first loan**, or who received their first loan in the week preceding the interview. The list of the concerned clients in this category (56 per Branch Office) will be communicated to you on 9 October at the end of the day. You will be requested to send the concerned forms to Fez, by 11 October.

**"Ex-clients"** are clients who have dropped out of the program.

## Annex VI: Information on Zakoura Branches Selected for the Survey<sup>6</sup>

### MONTHLY PERFORMANCE INDICATORS

BRANCH OFFICE: **MOROCCO**

MONTH: *September 2000*

#### MONTH'S ACTIVITY

	Month	Year-to-date	Objective achievement %
Number of balanced loans	2,586	38,061	
Number of loans granted			
- Number of repeat loans	5,510	38,524	
- Number of loans granted to new "Project-holders" (Clients )	2,381	20,161	
	3,319	17,383	
Amount of loans granted (thousands)	7,344,000	111,297,675	
Average amount per loan	26,662.08	3,526.75	
Number of savings accounts opened	381	2,345	

#### PORTFOLIO STATUS

	Preceding Month	Current Month	Trend
Number of active loans (*)	20,260	22,349	3.95
Number of active loans per LO	33,94.3	36,979.9	8.23
Number of late loans	18	4	4.70
Amount of late installments	72,543	71,118	2.58
Attendance rate at repayment meetings	71.64	80.29	14.19
Mean project realization percentage	80.41	86.22	3.15

(\*) On the 25<sup>th</sup> of the month

#### AGED TRIAL BALANCE OF LATE INSTALLMENTS

In DH	Amount	Share in %
1 to 7 days	3.52	0
8 to 14 days	26.47	0
15 to 21 days	0	0
22 to 28 days	0	0
More than 28 days	4,152.52	0

<sup>6</sup> This information was provided by the Zakoura Management.

## Zakoura Foundation

### MONTHLY PERFORMANCE INDICATORS

BRANCH OFFICE: **FEZ**

MONTH: *September 2000*

#### MONTH'S ACTIVITY

	Month	Year-to-date	Objective realization %
Number of balanced loans	535	14270	
Number of loans granted			
- Number of repeat loans	790	5,480	
- Number of loans granted to new "Project-holders" (Clients)	406	3,314	
	384	2,166	
Amount of loan granted (thousands)	1,093,000	8,443,500	
Average amount per loan	2,770.8	1,611.4	
Number of savings accounts opened	123	161	

#### PORTFOLIO STATUS

	Precedent Month	Current Month	Trend
Number of active loans (*)	3,540	3,795	9.6
Number of active loans per LO	415	447	9.7
Number of late loans	10	2	-80
Amount of late installments	71,293	70,168	-44
Attendance rate of repayment meetings	75.21	79.5	4.4
Average percentage of project realization	89.9	89.2	-1.8

(\*) On the 25th of the month

#### AGED TRIAL BALANCE OF LATE INSTALLMENTS

In DH	Amount	Share in %
1 to 7 days	0	0
8 to 14 days	0	0
15 to 21 days	0	0
22 to 28 days	0	0
More than 28 days	70,168	0

## Zakoura Foundation

### MONTHLY PERFORMANCE INDICATORS

BRANCH OFFICE: **KENITRA**

MONTH: *September 2000*

#### MONTH'S ACTIVITY

	Month	Year-to-date	Objective realization %
Number of balanced loans	315	2,690	
Number of loans granted			
- Number of repeat loans	540	2,420	
- Number of loans granted to new "Project-holders" (Clients)	296	1,416	
	244	984	
Amount of loan granted (thousands)	908,000	3,304,000	
Average amount per loan	1,681	1,365,00	
Number of savings accounts opened	4	26	

#### PORTFOLIO STATUS

	Preceding Month	Current Month	Trend
Number of active loans (*)	2,350	2,420	3%
Number of active loans per LO	180	186	-
Number of late loans	0	0	-
Amount of late installments	0	0	-
Attendance rate of repayment meetings	75%	73%	-3%
Average percentage of project realization	99%	98%	-1%

(\*) On the 25th of the month

#### AGED TRIAL BALANCE OF LATE INSTALLMENTS

In DH	Amount	Share in %
1 to 7 days	0	0
8 to 14 days	0	0
15 to 21 days	0	0
22 to 28 days	0	0
More than 28 days	0	0

## Zakoura Foundation

### MONTHLY TRENDS CHART

REPRESENTATION: TETOUAN

MONTH: *September 2000*

#### MONTH'S ACTIVITY

	Month	Year-to-date	Objective realization %
Number of balanced loans	275	5,124	
Number of loans granted			
- Number of repeat loans	275	7,084	
- Number of loans granted to new "Project-holders" (Clients)	216	3,470	
	59	3,614	
Amount of loans granted (thousands)	497,500	9,752,500	
Average amount per loan	1,809	1,377	
Number of savings accounts opened	2	222	

#### PORTFOLIO STATUS

	Preceding Month	Current Month	Trend
Number of active loans (*)	1,620	1,600	-1.25%
Number of active loans per LO	270	266	-1.5%
Number of late loans	-	-	0
Amount of late installments	-	-	0
Attendance rate of repayment meetings	63%	64%	1.5%
Average percentage of project realization	90%	90%	0%

(\*) On the 25th of the month

#### AGED TRIAL BALANCE OF LATE INSTALLMENTS

In DH	Amount	Share in %
1 to 7 days	0	0
8 to 14 days	0	0
15 to 21 days	0	0
22 to 28 days	0	0
More than 28 days	0	0