



Agence du Partenariat
pour le Progrès
MCA – MAROC



MILLENNIUM
CHALLENGE CORPORATION
UNITED STATES OF AMERICA

Lot No. 4 : Project Final Evaluation : « Financial services », Agency for Partnership for Progress – MCA - Morocco

Contract No. APP/2012/PP10/QCBS/ME-16-lot 4

Deliverable 1: Methodology Report

Submitted by : North South Consultants Exchange



North South Consultants Exchange
Professionals in Sustainable Development

JUNE 19TH 2013

TABLE OF CONTENTS

1.INTRODUCTION.....	1
1.1.CONTEXT	1
1.2.OVERVIEW OF THE FINANCIAL SERVICES PROJECT.....	2
1.3.PURPOSE OF THE FSP FINAL EVALUATION	4
2.METHODOLOGY	5
2.1. COMPREHENSIVE APPROACH	5
2.2. STAKEHOLDERS.....	6
2.2.1. APP	6
2.2.2. Supervisory Institution	7
<i>The Ministry of Economy and Finance (MEF) will be consulted as a supervisory authority for AMCs. The consultations aim to:</i>	<i>7</i>
2.2.3. AMC Management	7
2.2.4. AMC clients.....	9
2.2.5. Jaida Fund	9
2.2.6. FNAME	9
2.3. GENERAL QUESTIONS.....	10
2.4. RELEVANCE	11
2.5. EFFECTIVENESS.....	12
2.6. EFFICIENCY.....	15
2.7. COHERENCE	16
2.8. SUSTAINABILITY	17
2.9. IMPACT	17
2.10. DEVELOPMENT OF RESEARCH TOOLS	18
2.10.1. Collection of documents	18
2.10.2. One-to-one Interviews	18
2.10.3. Quantitative surveys	20
2.10.4. Sampling Frame	21
2.10.5. Sampling	22
2.11. PREPARATION FOR THE DATA COLLECTION	26
2.11.1. Setting up of a data room	26
2.11.2. Development of kits for the one-to-one interviews	27
2.11.3. Development of quantitative survey kits	27
2.11.4. Development of the researchers' training material	27
2.11.5. Organization of the survey teams	28
2.11.6. Training of supervisors and researchers	28
2.11.7. Survey Organisational strategy	28
2.11.8. Pilot survey and refining of survey questionnaires	29
2.12. DATA COLLECTION	29
2.12.1. Documents.....	29
2.12.2. One-to-one interviews	30
2.12.3. Quantitative Surveys	30
2.13. DATA PROCESSING	30
2.13.1. One-to-one interviews	30
2.13.2. Quantitative Surveys	30
2.14. DATA ANALYSIS	32
3. IMPLEMENTATION TIME TABLE.....	33
4. CHANGES TO THE TECHNICAL OFFER.....	34
ANNEXE A : BIBLIOGRAPHY AND DOCUMENTS CONSULTED	35
ANNEX B: QUESTIONNAIRES AND GUIDELINES- ONE-TO-ONE INTERVIEWS.....	39
B.1. APP	39
B.1.1. General Management- One-to-one Interview	39
B.1.2. APP – M&E Management	42

<i>B.1.3. APP – Financial Services Project Management</i>	<i>45</i>
B.2. BANQUE AL-MAGHRIB	49
B.3. MINISTRY OF ECONOMY AND FINANCE	52
B.4. JAIDA FUND	56
B.5. AMC / RMS	61
B.6. FNAM	67
B.7. MOBILE AGENCY MANAGERS.....	71
ANNEX C : QUESTIONNAIRES – QUANTITATIVE SURVEYS	73
C.1. CREDIT AGENTS/ AGENCY MANAGERS TRAINED IN SOCIAL AND ENVIRONMENTAL NORMS	73
C.2. CLIENTS OF MOBILE AGENCIES	76
ANNEXE D : KITS COMBINATION – ONE TO ONE INTERVIEWS AMC.....	79
ANNEXE E: CURRICULUM VITAE OF THE QUANTITATIVE SURVEY SUPERVISORS.....	83
ANNEXE F: LIST OF MICROCREDIT ASSOCIATION AND MOBILE AGENCIES	97
ANNEXE G: DETAILED WORKPLAN	101

List of Tables

TABLE 1: DEFINITION OF KEY TERMS	5
TABLE 2: AMCs IN MOROCCO	8
TABLE 3: EVALUATION QUESTIONS- IMPLEMENTATION OF MID-TERM EVALUATION RECOMMENDATIONS.....	10
TABLE 4: EVALUATION QUESTIONS – PARTICIPATION OF STAKEHOLDERS DURING THE PROJECT DESIGN AND IMPLEMENTATION PHASE	11
TABLE 5: EVALUATION QUESTIONS – RELEVANCE.....	11
TABLE 6: EVALUATION QUESTIONS- EFFECTIVENESS	12
TABLE 7: EVALUATION QUESTIONS- EFFICIENCY.....	15
TABLE 8: EVALUATION QUESTIONS – COHERENCE	16
TABLE 9: EVALUATION QUESTIONS - SUSTAINABILITY	17
TABLE 10: EVALUATION QUESTIONS – IMPACT	17
TABLE 11: EVALUATION QUESTIONS – IMPACT	22
TABLE 12: DISTRIBUTION OF CREDIT AGENTS/ AGENCY MANAGERS TRAINED IN SOCIAL AND ENVIRONMENTAL NORMS BY AMC AND BY LOT.....	23
TABLE 13: DISTRIBUTION OF CREDIT AGENTS/ AGENCY MANAGERS TRAINED IN SOCIAL AND ENVIRONMENTAL NORMS AND FROM SAMPLES OF AGENTS SURVEYED.	24
TABLE 14: LOCATION OF SURVEYS OF CREDIT AGENT/ AGENCY MANAGERS TRAINED IN SOCIAL AND ENVIRONMENTAL NORMS.	24
TABLE 15: DISTRIBUTION OF MOBILE AGENCIES BY AMC.	25
TABLE 16: SELECTION OF MUNICIPALITIES TO BE SURVEYED WHERE MOBILE AGENCIES ARE FOUND.	25
TABLE 17: DISTRIBUTION OF CLIENTS OF MOBILE AGENCIES TO BE SURVEYED BY AMC AND BY SURVEY LOCATION.	26
TABLE 18: FSP FINAL EVALUATION UPDATED TIME CHART.....	33

List of Figure

FIGURE 1 : LOGICAL STRUCTURE OF FINANCIAL SERVICES PROJECT	3
FIGURE 2 : SURVEY ORGANISATIONAL STRATEGY.....	29

LIST OF ABBREVIATIONS

AIMC	Association Ismailia pour le micro crédit
AMC	Associations de microcrédit
AMOS	Association de Microfinance Oued Srou
AMSSF/MC	Association Marocaine de Solidarité Sans Frontières
APP	Agency for Partnership for Progress
APP-EM	APP Executive management
APP-FSP	APP Financial Service Project
APP-MEM	APP Monitoring and Evaluation Management
ATIL	Association Tétouanaise des Initiatives Socioprofessionnelle de Micro crédit
BAM	Bank Al Maghrib
FBPMC	Fondation Banque Populaire pour le Microcrédit
FMC	Fondation Microcrédit du Nord
FNAM	Fédération Nationale des Associations de Microcrédit
FONDEP	Fondation pour le Développement Local et le Partenariat
INMAA	Institution Marocaine d'Appui à la Micro-Entreprise
MCC	<i>Millennium Challenge Corporation</i>
MEF	Ministry of Economy and Finance
MEM-APP	Monitoring and Evaluation Management APP
MIS	Management Information System
NSCE	North South Consultants Exchange
RMS	Réseau de la Microfinance Solidaire
PSF	Project Services financial services
TOR	Terms of reference

1. Introduction

The current document entitled: Note on the Methodology comprises the first deliverable of the mandate entrusted to North South Consultants Exchange by the Agency of Partnership for Progress (APP)¹ to undertake the final evaluation of the Financial Services Project (FSP). The document reports on the methodology that presents the approach, which will be adopted to successfully complete the final evaluation of the Financial Services Project and the tools that will be used, including: modes of diagnosis, manuals, questionnaires, sampling, interview methodologies, and key contacts as well as a detailed work plan. The final evaluation of the FSP consists of three phases: Phase 1 consists of developing the tools needed for the final evaluation; Phase 2 consists of conducting the final evaluation and includes a data collection stage, a data analysis stage and the completion of a draft evaluation report; and Phase 3 consists of holding a validation workshop followed by the final evaluation report. The methodology note is the only deliverable for Phase 1.

The following subsections briefly explain the context in which the FSP final evaluation will be carried out (1.1), an overview of the FSP (1.2) and purpose of the FSP evaluation in general (1.3). Section 2 comprises the main body of the methodology. Section 3 comprises the actual work plan of the FSP final evaluation, which takes into consideration the objectives to complete the quantitative survey before the month of Ramadan; Section 4 contains the results from other discussions between APP M&E management, APP FSP management and NSCE, concerning particularly the investigation related to clients of the micro credit associations (AMCs) and the request to add a national environmental expert to the NSCE evaluation team. These changes do not have a big impact in the content of the technical offer and it remains consistent with terms of reference of the mandate.

During the development of the present methodology note, the NSCE evaluation team held meetings with several stakeholders (DPSF-APP, the Ministry of Economy and Finance, (MEF), Al Maghrib Bank (BAM), and Jaïda Fund/Fonds Jaïda). These meetings were organised by APP MEM and APP FSP.

1.1. Context

On the 31st of August 2007, the government of the Kingdom of Morocco and the Government of the United States of America, represented by the Millennium Challenge Corporation (MCC), signed an agreement for the Millennium Challenge Compact (the Compact) with the aim of “reducing poverty in Morocco by increasing economic growth”² The purpose of the Compact is to “stimulate economic growth by increasing productivity and employment in sectors with high potential”³. The programme that has a duration of 5 years, ends on 15th of September 2013, and costs US\$ 697.5 million by way of a grant from the MCC. The Compact includes the five following projects:

- Fruit Tree Productivity Project (USD \$ 300.9 million);
- Small Scale Fisheries Project (USD\$ 116.2 million);
- Handicrafts and Medina of Fez Project (USD\$ 111 million);
- Functional Literacy and Vocational Training Activity (US\$ 32.8 million);
- Financial Services Project (USD\$ 46.2 million);
- Support to corporates Project (US\$ 33.9 million).

The Moroccan government entrusted to the APP- a public Moroccan establishment created by the “Dahir n° 1-08-12 dated 18 safar 1429 “ (26th of February 2008) in relation to the enacting of the law n° 35-07 dealing with the creation of the APP- the task of implementing and following-through the Compact Programme.

¹ Also named the « *Millennium Challenge Account – Morocco* » (MCA-Morocco).

² Source : Compact, Section 1.1.

³ Source: Compact, Section 1.2.

The final evaluation of the FSP was scheduled as part of the Compact Monitoring and Evaluation plan. It follows on from the mid-term evaluations, which took place on the 1st of November 2010 and the 20th of April, 2011⁴.

1.2. Overview of the Financial Services Project

The purpose of the FSP is to “improve the financial services available to Moroccan micro enterprises by improving market stability and overcoming constraints inhibiting the expansion of the microfinance sector”⁵

The Terms of References (ToR) explain the objective of the FSP, as stated in the Compact, breaking it down into three specific objectives:

- To facilitate the access to funds for microfinance in Morocco;
- To develop new financial products and services in the microfinance sector;
- To improve the efficiency and transparency of Moroccan micro credit associations.

The FSP has been adapted to create three activities, each one corresponding to one of the project’s objectives:

Activity 1: Accessing funds for microfinance

The APP grant served to support two (2) sub-activities:

- *Sub-activity 1.1: Jaida loan agreement:*

This sub-activity consisted of providing a subordinated loan of US\$ 25 million to Jaida⁶, a Moroccan refinancing institution, designed to play an intermediary role for the granting of funds to the AMCs, based on market conditions as well as its own eligibility criteria, policy statement and credit risk.

- *Sub-activity 1.2 : Environmental and social norms training*

This sub-activity consisted of an environmental and social norms training to AMC personnel under the social and environmental responsibility of the APP.

Activity 2: Developing new financial products

In order to increase the range of financial services offered to small businesses and to broaden the Moroccan financial system, making it more inclusive, the APP supported two (2) sub-activities:

- *Sub-activity 2.1: Surveying the institutional transformation of AMCs*

APP funding supported the analysis of regulatory and operational conditions for the transformation of those AMCs, who wished to offer to their clients (micro entrepreneurs and persons running revenue generating activities) some financial products other than the usual credit namely saving and money transfer activities

- *Sub-activity 2.2: Providing technical assistance for this transformation*

⁴ CONTRACT N°PP#05/2010/APP/ME-15.

⁵ Source: Compact, Section 1.3 d).

⁶ Jaida is a Fund financing Moroccan AMCs, created at the end of December 2006 as a public limited company and registered as a credit establishment under banking law.

The APP financed technical assistance interventions to AMCs that were eligible and wishing to transform, and undertook the activities mentioned in sub-activity 2.1 over the period of several years. The main objectives of the technical assistance were:

- To support the eligible AMCs, in their transition to ensure a complete and successful transformation;
- To reduce the cost of the transformation for eligible AMCs;
- To ensure that the transformation is done according to international best practices.

Activity 3: Improving operating efficiency and transparency

APP funding aimed at helping the AMCs improve their operating efficiency and to reinforce the transparency of their operations through the following sub-activities:

- *Sub-activity 3.1: Supporting the use of new technologies*

This support meant to adopt the use of new technologies within AMCs in order to improve their operating efficiency and to benefit from economies of scale through the use of these new technologies and the consequent expansion of financial services to their clients.

- *Sub-activity 3.2: Supporting the fulfilment of the Al-Maghrib Bank (BAM) requirements for its Risk Management Department*

This support aimed to provide support to the AMCs in order to meet the requirements of the BAM, concerning the data that must be declared to its Risk Management Department. This support consisted of providing grants for i) the acquisition of information technology to improve management information systems (MIS) of AMCs; and ii) to extend technical assistances to reinforce the resources and the maintenance of management information systems. The grants given to the AMC should have permitted them to i) reduce the interest rates on credit due to the gain in efficiency obtained from the exchange of information with the Risk Management Department); and ii) reduce the risk resulting in the systematic exchange with the Risk Management Department

- *Sub-activity 3.3: Supporting the implementation of mobile branches*

APP support consisted of providing grants to AMCs who desire to serve the populations living in areas of low accessibility. The most advisable method was through the establishment of mobile branches or offices permitting the operation of practical and secure microcredit mechanisms in rural and remotes areas.

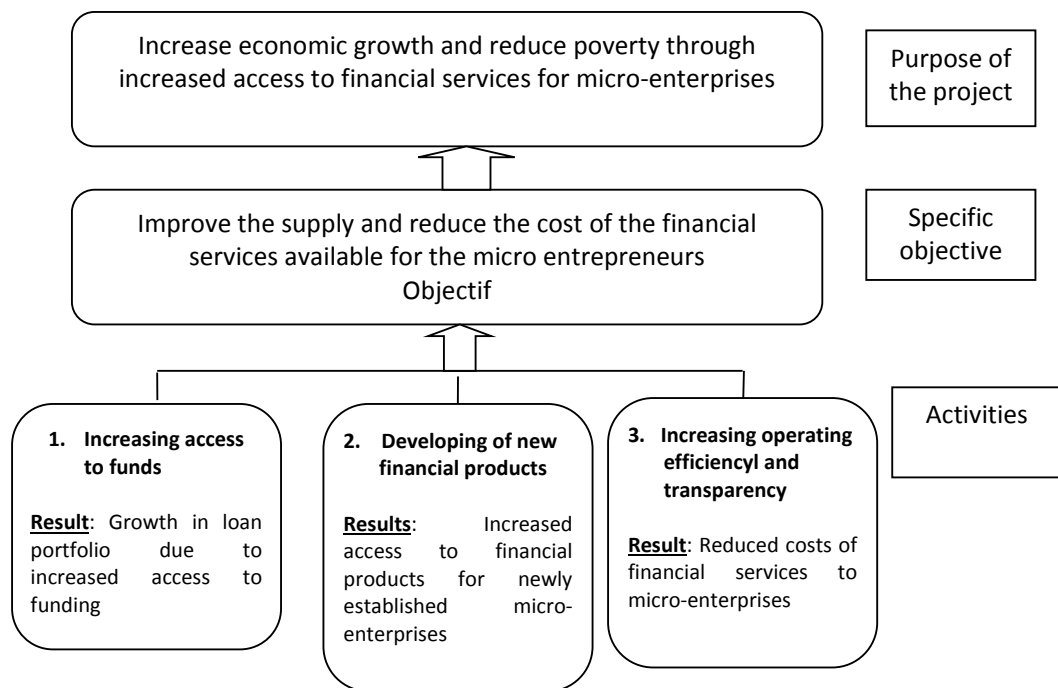
- *Sub-activity 3.4: Support for AMC ratings*

APP support came in the form of partial funds encouraging the AMCs to be rated by external agencies- with a focus on their financial and/or social performance- therefore improving the transparency of the microfinance sector.

Figure 1 describes the logic of intervention of the FSP as presented in the final version of the FSP M&E plan⁷.

Figure 1 : Logical Structure of Financial Services Project

⁷ Source: « MONITORING AND EVALUATION PLAN – MOROCCO COMPACT FINANCED BY THE MILLENNIUM CHALLENGE CORPORATION », June 2012.



1.3. Purpose of the FSP final evaluation

The FSP final evaluation covers the following elements:

- The evaluation of project performances in terms of **relevance, effectiveness, efficiency, coherence and sustainability**;
- The measurement of clear results at the end of the Compact, in terms of positive or **negative, expected or unexpected outcomes and impacts**, on the **beneficiaries, institutions**, the **governance** of the project, on the **environment** as well as the **perception of change** among the stakeholders including the members of the community in project areas, in relation to the project itself and the results attained;
- Analysis of the **degree to which the recommendations of the mid-term evaluation were implemented**, to evaluate if they have had an effect on the performances of the project.
- The development of **recommendations** with a view to reinforce the results of the project, draw conclusions from them and provide lessons learned to be used in the design and implementation of similar projects in the future.

2. Methodology

2.1. Comprehensive Approach

The comprehensive approach of the final evaluation of the FSP is based on the following principles:

- Using the questions asked in the ToR as main themes- considered like primary questions regarding:
 - The implementation of recommendations from the mid-term evaluation and the participation of partners in the development and implementation of the project
 - Relevance, effectiveness, efficiency, coherence, sustainability, outcomes and impacts
- Making the questions more precise and adding to them, if necessary, other (secondary) questions;
- Adapting the questions according to the stakeholders they are addressing to obtain their point of view on the theme(s) of the evaluation (for example, the stakeholders can have varying opinions of the project's effectiveness);
- Using the APP M&E design plan (first version and the most updated version) to measure objectively and quantitatively the results (outputs, outcomes and impacts);
- Assessing whether unintended beneficiaries were affected and if effects or unexpected impacts have been achieved;
- Breaking down, where data is available, the performance measurement indicators into **sub-indicators** in order to show the hints that previously used indicators may not be able to detect⁸;
- Defining, if applicable, other indicators in order to measure the outcomes and impacts of the project⁹;
- Collecting data, which serves to evaluate the project (phase 2) from primary sources (individual interviews and quantitative surveys) and secondary sources (documents, reports, website);
- Creating a database for the different data collected during phase 1 of the project evaluation.

Table 1 presents the definition of key terms¹⁰, which shall be used for the FSP evaluation.

Table 1: Definition of Key Terms

Term	Definition
Relevance	Measures the extent to which objectives of the project correspond with the expectations of the beneficiaries, the needs of the country, global priorities and the policies of partners and financiers
Effectiveness	Measures the extent to which the objectives of the project activities have been achieved or are in the process of being, considering their relative importance.
Efficiency	Measures the extent to which the resources (funds, expertise, time, etc.) are converted into results in the most economical way.
Coherence	Relationship between the "displayed" objectives and the resources - human or financial capital-used and the way these resources were used
Sustainability	Continuation of benefits resulting in further development after the project is complete. The probability of obtaining benefits in the long-term. Extent to which the overall advantages will resist the risks.

⁸ For example, the 30 day portfolio at risk (PAR-30) may appear to be very favorable overall but biased by the performance of an AMC, which manages well its loan portfolio.

⁹ For example, outstanding credit by employee is frequently used indicator to measure the efficiency of a microfinance institution and the Centre Mohammed VI de Soutien à la Microfinance Solidaire website allows the measurement of its evolution between 2009 and 2012 (<http://www.cm6-microfinance.ma/fr/decline.aspx?mod=4&rub=88>).

¹⁰ Source for all terms (in French) except coherence: « Glossaire des principaux termes relatifs à l'évaluation et la gestion axée sur les résultats », OCDE, 2010.

For coherence (Fr) : http://www.val-adour.com/html/pays/telechargement/docs_chantiers/glossaire_evaluation.pdf

Term	Definition
Outcomes	Actions accomplished in the short or medium term
Outputs	Goods, equipment and services, which result from the development of an action. The term can be used for changes, which come about by the project that can lead to direct effects.
Impacts	Long-term positive or negative, primary and secondary effects, resulting from a direct or indirect, intentional or unintentional development action.

2.2. Stakeholders

During Phase 2 of the evaluation, the team will collect data on numerous take holders: the APP, BAM, the Ministry of Economy and Finance (MEF), Jaida Fund, AMCs, AMC credit agents, AMC mobile agency managers and their clients, and the National Federation of Micro-credit Associations (FNAM).

2.2.1. APP

Three (3) entities of the APP will be consulted: APP-EM, APP-MEM and APP-FSP. Interviews with APP are to obtain their qualitative viewpoint on the following subjects:

- The relevance of the three “activities” created to attain both the Compact and the FSP’s main global objective;
- The effectiveness of FSP;
- The long-term impact of FSP;
- The lessons learned which can be used in the design and implementation of future similar projects.

Consultation with the APP M&E team, the representative of the FSP final evaluation, aims to:

- Collect documents concerning the development of the M&E plan (sections concerning the FSP);
- Verify to what extent the recommendations of the mid-term evaluation report concerning monitoring and evaluation have been taken into consideration and have given, from the viewpoint of the APP-MEM, the expected results;
- Collect detailed data, which has served to measure certain global indicators (for example the PAR-30 by AMC) ;
- Collect the viewpoint of the APP-MEM on the improvements, to be used for the design of monitoring and evaluation plans and data collection mechanism for future projects of the same nature.

Consultation with the APP-FSP aims to:

- Complete the data collection that initiated phase 1 of the evaluation and that served in the elaboration of the current Methodology note;
- Verify to what extent the recommendations of the mid-term evaluation report, concerning the actions of the APP-FSP, have been taken into consideration and to what extent they have achieved the results expected, from the viewpoint of the APP-FSP;
- Obtain the viewpoint of APP-FSP on the effectiveness and efficiency of the support provided to Jaida and AMCs through the FSP framework;
- Explain, if applicable, the changes brought about by the initial implementation plan of the FSP in terms of budget and programming of activities and sub-activities;
- Identify, if applicable, the reasons for deviation between, a) the allocated budgets and b) the payments (by activity and sub-activity) at the end of the Compact;
- Identify the problems encountered by the APP-FSP during the project implementation;
- Collect the opinions of APP-FSP concerning the improvements made to the design and implementation of future projects of similar nature.

2.2.2. Supervisory Institutions

The Ministry of Economy and Finance (MEF) will be consulted as a supervisory authority for AMCs¹¹. The consultations aim to:

- Obtain the MEF's viewpoint on i) the relevance of the FSP's objectives, its activities and its sub-activities conducted to attain the Compact objectives; ii) the effectiveness of the activities implemented right from the beginning of the Compact; iii) the outcomes at the end of the Compact and the long-term positive and negative impacts of the FSP;
- Collect the opinion of MEF's members on the availability and effectiveness of consulting and participatory mechanisms established by the APP to gain support for the project.

The BAM will be consulted on account of its major role in the institutional transformation of AMCs, as regulator¹² and supervisor of the credit establishments in Morocco. BAM is particularly interested in the use of its Risk Management Department by the AMC, the adoption of the AMC's of the Management Information Systems of IFRs which are subjected to the credit establishments and the regulation adjustments to favour financial inclusions. The consultation aims to:

- Obtain BAM's viewpoint on i) the relevance of the FSP's objectives, its activities and its sub-activities conducted to attain the Compact objectives; ii) the effectiveness of the activities implemented right from the beginning of the Compact; iii) the expected or unexpected outcomes at the end of the Compact and the long-term positive and negative impacts of the FSP;
- Collect the opinion of BAM on the availability of a consultation mechanism and a participatory mechanism established by the APP to earn support for the project;
- Focus on the changes already brought upon by the regulations or the state of the project and evaluate to what extent they are leading to durable outcomes for AMC and their clients.

2.2.3. AMC Management

The AMCs (Table 2) are direct beneficiaries of the project. Of the 12 existing AMC's 8 constitute a network entitled "Réseau de la Microfinance Solidaire" (AMSSF, ARDI, AIMC, ATIL, AMOS, INMAA, FMC DU NORD et TAWADA).

The aims of this network established in 2011 are:

- To reach a certain level in terms of clients and presence to better deal with the concentration of the stakeholders;
- Engage greater dynamic synergies where the more developed associations can share their know-how, experience and tools with other members of the network;
- Unify their procedures in such a way that they may use one logical centre for services (for example: a MIS to be developed at the central level and be put at the service of all partners;
- Undertake steps towards up-to-dating and compliance to satisfy the expectations of the supervising bodies.

¹¹ The MEF has the following responsibilities concerning AMCs: authorization to practice; maximum credit amount; AMC accounting standards; maximum interest rates for micro crediting; ratios between differing active and passive elements in AMC balance sheets

¹² BAM governs the field of action and the institutional framework of credit establishments, the granting and withdrawal of approval, the conditions; it defines the accountable, prudential trends of temporary administrations and liquidations of credit establishments, protection mechanisms of credit establishment clientele, disciplinary and penalizing sanctions, diverse and transitory trends

Table 2: AMC's in Morocco

AMC	Active loan portfolio	Borrowings	Data date
AL AMANA	307,274	1,343,992,761	31/12/2012
FBPMC	220,996	1,615,547,000	31/12/2012
FONDEP	132,347	478,830,903	12-Jun
AI KARAMA	15,845	23,653,752	12-Jun
<i>Sub-total</i>	<i>660,617</i>	<i>3,438,370,664</i>	
Réseau de la microfinance solidaire (RMS)			
ARDI	105,708	211,000,000	31/12/2011
ATIL	600	3,000,000	12-Aug
INMAA	13,351	55,440,543	12-Aug
AMOS	2,900	13,000,000	31/12/2011
AMSSF/MC	14,335	47,192,557	31/12/2011
AIMC	1,329	2,188,935	31/12/2011
TAWADA	657	2,400,000	31/12/2011
Fondation du Nord	1300	4,100,000	31/12/2011
<i>Sub-total</i>	<i>140,180</i>	<i>338,322,035</i>	
Total	800,797	3,800,346,452	

Source: BAM

Several data collection methods will be used for the evaluation (from an AMC viewpoint):

- The outcomes and impacts already observed by the FSP on the AMC's and those that can be anticipated for the mid-term and long-term;
- The relevance of support proposed by the FSP as well as the technical and financial conditions submitted by the AMC to benefit Jaida technical support and to access Jaida grant funding;
- The effectiveness and efficiency of support received, partially funded by the APP;
- Their opinions regarding the participatory mechanisms put into place by the APP during the development and implementation of the FSP.

The following data collection methods will be used:

- **One-to-one interviews** with AMC and RMS managers and directors;
- **One-to-one interview** with mobile agency managers;
- **Quantitative survey** with credit agents and agency managers who have been trained in environmental and social norms as part of the project's framework.

It is worth noting that it is not sensible to conduct **focus group discussions** with credit agents as proposed in NSCE's technical proposal, given that no AMC have been transformed during the Compact and consequently, no new products have been offered to micro-entrepreneurs.

The only direct links between the credit agents and the FSP activities include: i) the environmental and social training; and ii) the late introduction of mobile agents.

It is therefore more appropriate to conduct a quantitative survey to measure the results and impact of the project on the credit agents. In addition, it is more suitable to change from quantitative surveys with the mobile agency managers to one-to-one interview instead. In fact, only 50 mobile agencies have been established in the project framework. One-to-one interview are more appropriate to understand the issues and to appreciate the impact that the mobile agencies would have on the financial sector in the midterm and long-term.

2.2.4. AMC clients

The clients of AMCs are the indirect beneficiaries of the project but they are those who eventually should benefit the most from Jaida funding and the project activities aiming to improve the operating efficiency and transparency of AMCs. Furthermore, a total of 1189¹³ clients have already benefited directly from the mobile agency service established thanks to project support.

The discussion that took place between the NSCE evaluation team and the APP-MEM and APP-FSP led to the following conclusions:

- It is not recommended to undertake a quantitative survey, as proposed in the technical proposal by NSCE, on the AMC fixed agency clients since no AMCs have been transformed during the Compact;
- It is not recommended, for the same reasons, to conduct focus group discussions with clients in fixed agencies as proposed in the NSCE technical proposal;
- A quantitative survey will only be conducted with clients of mobiles agents.

The survey questionnaires will include questions related to the environmental and social norms. The addition of a national environmental expert, as wished by the APP-MEM, will permit the investigators to appreciate more the effects of the training held on environmental norms.

Secondary sources, from the available data found on the Mohammed VI Centre of Microfinance Support website for example, will be used to gain knowledge on the evaluation of the microfinance sector during the Compact and to evaluate the results and impacts of the FSP on the AMC clientele. It should be mentioned that it will not be possible to establish the links between the FSP and the microfinance sector's evolution since the Compact's beginning as no AMCs have been transformed.

2.2.5. Jaida Fund

The Jaida Fund will be consulted as direct beneficiaries of the project. Jaida has obtained a subordinated loan from the APP amounting to US\$ 25 million; more than 50% of the FSP budget, and constitutes an important source of funding for AMCs. The consultation with Jaida Fund aims to:

- Obtain the general management's viewpoint of the relevance of the subordinated loan, which the APP have granted and other project activities;
- Obtain the quantitative data on funds lent to AMCs since the APP loan agreement;
- Obtain knowledge on the terms and conditions of the loans granted to AMCs;
- Verify the extent to which the mid-term evaluation's recommendations aiming to encourage Jaida to finance AMCs, who provide credit to groups (rather than individuals) have been taken into account and have provided the expected results;
- Identify, if possible, the problems related to the disbursement requests submitted by the APP according to the arrangements of the loan agreement;
- Obtain the opinion of the general management on the presence and effectiveness of the consultancy and participatory mechanisms established by the APP to gain full support of the project and on the lessons learned from participating in the project.

2.2.6. FNAME

The FNAME plays a key role in the Moroccan microfinance sector. Its members include AMCs and its purpose is to¹⁴ :

- Establish a code of ethics related to micro-credit activities and to get it approved by the Ministry of Finance;

¹³ Source : M&E report from March 31st, 2013.

¹⁴ Source : http://www.fnam.ma/article.php?id_article=23.

- Ensure that all of its members adhere to micro-credit laws as well as the code of ethics and inform the Minister of Finance of any violation committed;
- Propose initiatives to the Minister of finance, favouring the development of microcredit;
- Serve as an intermediary between its members and the Administration but this does not apply to similar groupings;
- Designate representatives to be within the consultative council of microcredit;
- Create and manage all common services likely to favour the development of microcredit.

The consultation with the FNAM aims to obtain the external viewpoint on certain evaluation themes as representatives of the AMC. The FNAM is not a direct project beneficiary.

2.3. General Questions

Table 3 presents the primary questions quoted in the Terms of Reference as well as the secondary questions addressing the specific stakeholders concerning the implementation of the mid-term reviews recommendations.

Table 3: Evaluation questions - implementation of mid-term evaluation recommendations

Questions	Stakeholders	Collection Method
<i>Q.GEN.1 To what extent have the mid-term evaluation recommendations been implemented? What were the reasons for the non-application of these recommendations?</i>		
<i>Q.GEN.1.1: Have measures been taken to persuade Jaïda to support the AMC who predominantly extend solidarity credits to groups to help the poor come out of poverty?</i>	APP-FSP	<ul style="list-style-type: none"> • One-to-one interviews • Monitoring reports
<i>Q.GEN.1.2: Have the monitoring and evaluation mechanisms been divided into two distinct tasks in charge of monitoring the output indicators on one hand and the outcome, objective and impact indicators on the other?</i>	APP-MEM	<ul style="list-style-type: none"> • One-to-one interviews • Monitoring reports
<i>Q.GEN.1.3: Has the number of output indicators been reduced to the bare minimum necessary for the monitoring of currently ongoing tasks? This should be summarised in a monthly table published before the 5th of the following month, to highlight rapidly all new issues in order to apply rapid corrective measures.</i>	APP-FSP	<ul style="list-style-type: none"> • One-to-one interviews • Monitoring reports
<i>Q.GEN.1.4: Have the outcome and impact indicators been re-examined to eliminate those that are not significant?</i>	APP-FSP	<ul style="list-style-type: none"> • One-to-one interviews • Monitoring reports
<i>Q.GEN.1.5 The mid-term evaluation of the Financial Services project highlighted the fact that many AMCs resulted more and more to individual credits by reducing the proportion of group credit. Has Jaïda taken measures to support as a priority the AMCs that practice, for the most part, group credit to help poor</i>	Jaïda	<ul style="list-style-type: none"> • One-to-one interviews

Questions	Stakeholders	Collection Method
<i>people come out of poverty?</i>		

Table 4 presents the primary questions of the ToR and the secondary questions concerning the participation of project stakeholders.

Table 4: Evaluation questions – Participation of stakeholders during the project design and implementation phase

Questions	Stakeholders	Collection Method
<i>Q.GEN.2. What was the degree of participation for different stakeholders in the design and implementation of the project activities? What was their level of engagement?</i>		
<i>Q.GEN.2.1: What mechanisms have been put into place to ensure the active participation of project stakeholders? Have these mechanisms functioned well?</i>	APP-FSP JAIDA BAM MINFIN AMC FNAM	<ul style="list-style-type: none"> • One-to-one interviews • Management reports
<i>Q.GEN.2.2: Has your organisation been consulted during the design phase of the project?</i>	JAIDA BAM MINFIN AMC FNAM	One-to-one interviews
<i>Q.GEN.2.3: Has your organisation been consulted during the implementation phase of the project?</i>	JAIDA BAM MINFIN AMC FNAM	One-to-one interviews
<i>Q.GEN.2.4: Do you consider your organisation to have abided by its commitments within the framework of the agreement contract concluded with APP?¹⁵</i>	JAIDA BAM MINFIN AMC FNAM	One-to-one interviews

2.4. Relevance

Table 5 presents the primary and secondary questions concerning the relevance of the project.

Table 5: Evaluation questions – Relevance

Questions	Stakeholders	Collection Methods
<i>Q.RE.1 : To what extent has the Financial Services Project been appropriate for the i) reduction in poverty in Morocco (Compact goal); ii) stimulation of economic growth in increasing productivity and in increasing employment in sectors with high potential for growth (purpose of the Compact programme)?</i>	APP-EM	<ul style="list-style-type: none"> • One-to-one interviews • Documents (Compact, policies and

¹⁵ Link with the specific conventions concerning AMCs.

Questions	Stakeholders	Collection Methods
		programmes to combat poverty, etc.)
<i>Q.RE.2: Have the three Financial Services Project components been likely to contribute to the improvement of the financial services available to Moroccan micro enterprises by improving market stability and overcoming constraints inhibiting the expansion of the microfinance sector (project objective)?</i>	APP-FSP BAM	<ul style="list-style-type: none"> Documents (Compact, policies and programmes to combat poverty, etc.)
<i>Q.RE.3: To what extent have the support mechanisms made available to you by the project, corresponded with your needs?</i>		
<i>Q.RE.3.1: How important was the Jaida loan agreement with APP?</i>	JAIDA	<ul style="list-style-type: none"> One-to-one interviews
<i>Q.PE.3.2: How important was it for your AMC to have access to Jaida funds?</i>	AMC	<ul style="list-style-type: none"> One-to-one interviews
<i>Q.RE.3.3: Was it relevant for your credit agents to be more aware of environmental and social norms?</i>	AMC	<ul style="list-style-type: none"> One-to-one interviews
<i>Q.RE.3.4: Was the offer of support by the APP relevant for:</i> <i>a) The institutional transformation of your AMC?</i> <i>b) The implementation of new technologies?</i> <i>c) The support in the preparation of the requirements of the BAM for the Central of risks (GIS)</i> <i>d) The establishment of mobile agencies?</i> <i>e) The financial and social rating of your AMC?</i>	AMC	One-to-one interviews
<i>Q.RE.3.5: According to you, should the FNAM have been a direct beneficiary of the project?</i>	FNAM	<ul style="list-style-type: none"> One-to-one interviews

2.5. Effectiveness

Table 6 presents the primary and secondary questions concerning effectiveness of the project.

Table 6: Evaluation questions- effectiveness

Questions	Stakeholders	Collection methods
<i>Q. EFFECTIVENESS.1 Has the project, overall, attained the expected results?</i>	APP-EM	<ul style="list-style-type: none"> One-to-one interviews <p>Goal indicators from the M&E framework: initial target, revised targets, measure on 31st of March, 2013 :</p> <ul style="list-style-type: none"> Number of active microfinance clients Outstanding credit from microfinance sector portfolio
<i>Q. EFFECTIVENESS.2 In terms of access to funds for</i>	DPSF-APP	Activity 1 output

Questions	Stakeholders	Collection methods
<i>microfinance, has the project attained the expected results?</i>		<p>indicators : Access to microfinance funds from the M&E framework : initial targets, revised targets, measure 31st of March, 2013:</p> <ul style="list-style-type: none"> • Number of credit agents trained on in social and environmental norms • Amount of loans given out to Jaida
<i>Q EFFECTIVENESS.3 Has the subordinated loan to Jaida permitted the microfinance sector to deal with the crisis that the sector has been in since 2008 particularly in terms of access to funds for AMCS?</i>	FNAM	<ul style="list-style-type: none"> • One-to-one interviews • Documents, studies and statistics
<i>Q. EFFECTIVENESS.3.1 To what extent has the subordinated loan from the APP permitted Jaida to maintain or increase funding to AMCs? What would have happened if this debt had not been available?</i>	JAIDA	<ul style="list-style-type: none"> • One-to-one interviews • Documents : sectorial studies, Jaida annual reports 2009-2011, Jaida quarterly reports 2012
<i>Q. EFFECTIVENESS.3.2 Has your AMC obtained any funding from Jaida from 2008 till now?</i>	AMC	<ul style="list-style-type: none"> • One-to-one interviews • Documents: loan agreement Jaida-AMC from 2008 till 2013.
<i>Q. EFFECTIVENESS.4. Has training on social and environmental norms favoured their integration into the microfinance sector?</i>		
<i>Q. EFFECTIVENESS.4.1 Has your AMC included or has the intention of including in its credit granting policies criteria related to social and environmental norms?</i>	AMC	<ul style="list-style-type: none"> • One-to-one interviews Documents, if necessary : credit policy extracts of AMCs
<i>Q. EFFECTIVENESS.4.2 After the training you have received concerning social and environmental norms, to what extent have you integrated them into your jobs as credit agent?</i>	Credit agents/ agency managers	<ul style="list-style-type: none"> • Quantitative survey
<i>Q. EFFECTIVENESS.4.3 Has the training of trainers strategy concerning credit agents and agency directors worked?</i>	APP-FSP FNAM	One-to-one interviews
<i>Q. EFFECTIVENESS.5. To what extent have the AMCs resorted to FSP support for the development of products?</i>	APP-FSP	<p>Activity 2 output indicators : Development of new financial products from the M&E framework : initial targets, revised targets, measure 31st of March, 2013:</p> <ul style="list-style-type: none"> • Number of AMCs

Questions	Stakeholders	Collection methods
		<p>receiving grant in light of their transformation</p> <ul style="list-style-type: none"> Percentage of disbursements from technical assistance funds in support of AMC transformation.
Q. EFFECTIVENESS.6. <i>What are the gains thus far of the technical assistance co financed by the APP to help you to transform your AMC?</i>	AMC	<ul style="list-style-type: none"> One-to-one interview in the context of contracts concluded between AMC and APP.
Q. EFFECTIVENESS.7. <i>Has the project attained the results expected in terms of improvement in operating efficiency and transparency of AMCs?</i>	APP-FSP	<ul style="list-style-type: none"> Activity 3 Output and outcome indicators : Improvement of AMC operational efficiency and transparency from the M&E framework : initial targets, revised targets, measure 31st of March, 2013: Financial self-sufficiency ratio (global and by AMC¹⁶) PAR-30 (global and by AMC) Amount of credits grants by means of mobile agencies (global and by AMC) Number of mobile agency clients (global and by AMC) Proportion of AMC that report to the credit bureaus Proportion of AMC that ask for information from the Risk management Department Number of mobile agencies gained (global and by AMC) Number of financial ratings conducted Number of social rating conducted Number of AMCs who obtained a grant from the technological Fund

¹⁶ The APP M&E plan does not collect comprehensive indicators. The detailed data from AMCs will only be obtained through other sources for example from FNAM.

Questions	Stakeholders	Collection methods
	BAM FNAM	<p>New indicators to be collected from documentary sources :</p> <ul style="list-style-type: none"> • Outstanding credit by credit agent • Number of credit by credit agent • Effective overall interest rate • Interest income in relation to the outstanding credit
<i>Q. EFFECTIVENESS.7.1 What are the gains for your AMC thus far, resulting from APP support for the implementation of new technologies?</i>	AMC	<ul style="list-style-type: none"> • One-to-one interview in the context of contracts concluded between AMC and APP.
<i>Q. EFFECTIVENESS.7.2 What are the gains for your AMC those far for APP support for the establishment of management information systems?</i>	AMC	<ul style="list-style-type: none"> • One-to-one interview in the context of contracts concluded between AMC and APP.
<i>Q.EFFECTIVENESS.7.3 Has APP support for the implementation of mobile agencies helped your AMC to expand its geographical range?</i>	AMC	<ul style="list-style-type: none"> • One-to-one interview in the context of contracts concluded between AMC and APP.
<i>Q.EFFECTIVENESS.7.4 With APP support, has your AMC been rated and were the results satisfactory?</i>	AMC	<ul style="list-style-type: none"> • One-to-one interview in the context of contracts concluded between AMC and APP.

2.6. Efficiency

Table 7 presents the primary and secondary questions concerning efficiency of the project.

Table 7: Evaluation questions- efficiency

Questions	Stakeholders	Collection methods
<i>Q.EFFICIENCY.1. Have the disbursements related to the Jaida loan agreement been allocated within the wanted timeframe?</i>	JAIDA	<ul style="list-style-type: none"> • One-to-one interviews
<i>Q. EFFICIENCY.2.</i> <i>a) Have the grants given to AMCs by the APP been allocated within the wanted timeframe?</i> <i>b) Have the AMCs allocated within the wanted timeframe, the financial contributions, to which they had been engaged as agreed upon with APP?</i>	AMC APP-FSP	<ul style="list-style-type: none"> • One-to-one interview in the context of contracts concluded between AMC and APP.
<i>Q. EFFICIENCY.3. Has/have the equipment and/or services obtained by the AMCs, with APP financial support, been delivered in good time and according to the predicted budget?</i>	AMC	<ul style="list-style-type: none"> • One-to-one interviews in the context of

Questions	Stakeholders	Collection methods
		contracts made between the MCAs and the suppliers of goods and services.
<i>Q. EFFICIENCY 4. Explain, if applicable, the discrepancies between the budget envelope at the beginning of the FSP by activity and sub-activity and the disbursements and commitments at the end of the Compact.</i>	APP-FSP	<ul style="list-style-type: none"> One-to-one interviews Documents: initial budget and budgetary monitoring reports
<i>Q. EFFICIENCY.5.</i> <i>a) According to you, what benefits/inconveniences have been created by the APP approach of getting the AMCs to prepare their own terms of reference for the acquisition of equipment and services?</i> <i>b) What do you think of the APP procedures governing the choice of the suppliers of the goods and services?</i> <i>c) Do you consider the costs of the services provided by the service providers, recruited through the APP support contract framework, to be adequate compared to benefits that you have gained?</i>	AMC FNAM	<ul style="list-style-type: none"> One-to-one interviews
<i>Q.EFFICIENCY.6. Has the training of the credit agents in governmental and social norms been efficient?</i>	APP-FSP	<ul style="list-style-type: none"> Calculation of the cost per agent trained
<i>Q.EFFICIENCY.7. What mechanisms have been established to collect data to feed the M&E framework?</i>	APP-MEM	

2.7. Coherence

- Table 8 presents the primary and secondary questions concerning the project's coherence.

Table 8: Evaluation questions – Coherence

Questions	Stakeholders	Collection methods
<i>Q.COHERENCE.1.Do the funded activities cover the project's overall objectives?</i>		<ul style="list-style-type: none"> PSF preparation documents
<i>Q.COHERENCE.2. Are the project's activities compatible and has the budget, by activity, set off well in accordance with the aimed objectives?</i>	MEF FNAM	<ul style="list-style-type: none"> One-to-one interviews PSF preparation documents
<i>Q.COHERENCE.3. To what extent is the project being part of the government's microfinance development strategy?</i>	MEF APP-EM FNAM	<ul style="list-style-type: none"> One-to-one interviews

Questions	Stakeholders	Collection methods
<i>Q.COHERENCE.4. To what extent is the project compatible compared with other project/programmes financed by the Moroccan government and foreign partners?</i>	MEF JAIDA FNAM	<ul style="list-style-type: none"> • One-to-one interviews • PSF preparation documents

2.8. Sustainability

Table 9 present the primary and secondary questions concerning the project's sustainability.

Table 9: Evaluation questions - Sustainability

Questions	Stakeholders	Collection Methods
<i>Q.SUSTAINABILITY.1. What arrangements were scheduled to make the effects of the APP subordinated loan to Jaida on the microfinance sector more durable?</i>	MEF APP-EM JAIDA	<ul style="list-style-type: none"> • One-to-one interviews
<i>Q. SUSTAINABILITY.2. What strategies have been adopted to make the investments in environmental and social norms training for credit agents more sustainable in the long-term?</i>	APP-FSP AMC	<ul style="list-style-type: none"> • One-to-one interviews
<i>Q. SUSTAINABILITY.3. Does your AMC intend to pursue with its own resources the actions pushed on by APP, namely:</i> <i>a) Environmental and social norms training for credit agents?</i> <i>b) The integration of environmental and social norms in your credit policies?</i> <i>c) The institutional transformation?</i> <i>d) The implementation of new technologies?</i> <i>e) The reporting to the Central of risks?</i> <i>f) The deployment of mobile agencies?</i> <i>g) The rating systems?</i>	AMC FNAM	<ul style="list-style-type: none"> • One-to-one interviews

2.9. Impact

Table 10 presents the primary and secondary questions concerning the project's impacts.

Table 10: Evaluation questions – Impact

Questions	Stakeholders	Collection methods
<i>Q.IMPACT.1. To what extent has the project permitted:</i> <i>a) The microfinance sector to come out of the 2008 global financial crisis positively and to lessen the negative impacts?</i> <i>b) To limit the impact of the crisis on the portfolio of AMC clients?</i> <i>c) To safeguard the access to credit?</i>	APP-FSP MEF BAM JAIDA AMC FNAM	<ul style="list-style-type: none"> • One-to-one interviews • Documents: sectoral studies, etc.
<i>Q.IMPACT.2. To what extent has the project permitted the increase of credit access in remote areas by using the mobile agencies?</i>	AMC FNAM Clients des agences mobiles	<ul style="list-style-type: none"> • One-to-one interviews • Quantitative surveys

Questions	Stakeholders	Collection methods
<p><i>Q.IMPACT.3. What are, according to you, the mid-term and long-term consequences of APP support related to :</i></p> <p><i>a) The integration of environmental and social norms into the credit funding policies?</i></p> <p><i>b) The transformation of your MCA?</i></p> <p><i>c) The improvement of operating efficiency and transparency of your AMC?</i></p>	AMC FNAM	<ul style="list-style-type: none"> • One-to-one interviews
<p><i>Q.IMPACT.4. To what extent has the project been responsible for launching a durable dynamic initiative for investment in new technologies for your AMC?</i></p>	AMC FNAM	<ul style="list-style-type: none"> • One-to-one interviews

2.10. Development of research tools

2.10.1. Collection of documents

The collection of documents began during the preparation of this report and will continue during the second phase of the evaluation.

Annex A presents the list of documents collected until now, organised according to the following themes:

- Studies and data on the microfinance sector in Morocco
- Legal and regulation framework
- M&E
- Project management
- Jaida Fund
- AMCs
- Mobile Agencies
- Training on environmental and social norms

Certain key documents required for extracting samples and evaluating certain aspects of the design and implementation of the project however have not been obtained until now:

- FSP implementation plan;
- Initial budget (and revised) and initial timetable (and revised) of project implementation, by activity and sub-activity;
- Training of credit agents on social and environmental norms: training plan.

2.10.2. One-to-one Interviews

The one-to-one interviews aim to:

- Collect the stakeholders' responses to the primary and secondary questions , stated in the previous sub-sections;
- Specify the data to be collected through the use of additional questions included in the one-to-one interview questions, adapted to each stakeholder or stakeholder category;
- Collect comments from each stakeholder on the evaluation themes.

Twenty-seven (27) one-to-interviews will be conducted during Phase 2:

APP (3)

- Executive management
- M&E management

- FSP management

MEF (1)

- Management of the treasury and external finances- division in charge of the key financial sector

BAM (1)

- Banque Al Maghrib- Management of Banking supervision

JAIDA (1)

- General management

AMC/RMS (10)

- Al AMANA
- FBPMC
- FONDEP
- AL KARAMA
- RMS
- ATIL
- INMAA
- AMSSF/MC
- AMOS
- ARDI
- Fondation du nord
- AIMC

Mobile agency managers (10)

- The managers chosen among the 3 AMCs, who have established mobile agencies as part of the project.

The one-to-one interviews will take place as follows:

- The interviews in Rabat will have to be scheduled at the rate of two interviews per day with variable¹⁷ duration;
- A whole day must be dedicated for the one-to-one interviews with the AMCs whose headquarters are located outside Rabat;
- The interviews with the ten mobile agency managers of three AMCs who have set up mobile agencies will take place, as far as possible, at the fixed agencies, to which the mobile agencies are linked to.

The questionnaires for the one-to-one interviews as well as the interview manual are found in Annex B.

A summary sheet will be prepared for the following one-to-one interviews: APP-EM, APP-FSP, APP-MEM, MEF, BAM, JAIDA, and FNAM.

A summary sheet will be produced for:

- The overview of AMCs- who have been chosen for the one-to-one interviews (AMC summary sheet)
- The overview of mobile agency managers- chosen for the one-to-one interviews (Mobile agency managers summary sheet)

¹⁷ The duration is mentioned in the interview guide (Annex C)

These summary sheets will be later annexed to the FSP final evaluation report.

2.10.3. Quantitative surveys

The purpose of the quantitative surveys is to collect data using a representative sample of the population in order to be able to make statistically valid conclusions to be related to that population. Two quantitative surveys will be conducted during phase 2:

- A survey with credit agents and agency managers who have been trained in environmental and social norms as part of the project;
- A survey with mobile agencies clients.

The survey of mobile agencies clients will measure the effects of the grant of credit on the economic situation of the borrower (and his family). The methodology to be used is presented below:

Estimation of the mobile agencies clients' income

The income of a person can come from two (2) sources:

- The exercising of his professional activity;
- From extra-professional sources such as inheritance or rents unrelated to the exercising of the professional activity, for example, rental income, farm income or others.

The survey concerns only the professional income as it is to measure the effects of the micro-credit provision to finance income-generating activities of mobile agencies clients.

To this end, the following questions will be asked to better understand the client's business before and after the granting of credit:

- For what purpose did you contract a loan from the mobile agency?
- Do you think that this credit has contributed to the improvement of your financial situation?

Table 11 presents the data that will be collected from the client in order to quantitatively measure the impact of obtained credit. The income change will be calculated by the enumerator from the collected data. Several simulations will be carried out during the training to identify possible cases of answers.

Table 11: Data used to calculate the credit impact on the economic situation of mobile agencies clients

Data	Before the granting of the credit	After the granting of the credit
-Client activity		
-Produced Quantities per month		
-Unit price		
-Turnover per month		
-Expenses per month		
- Total income generated in DH per month	(To be calculated by the enumerator based on information taken from the client)	

Please note that the **quantitative surveys** with the 10 mobile agency managers as proposed in the technical offer by NSCE will be replaced by **qualitative interviews** with the same mobile agency managers. This method facilitates the outlining of certain aspects related to the deployment of mobile agencies.

The questionnaires for the quantitative surveys are found in Annex C. Please note that the guidelines for the quantitative surveys will be developed once the present methodology report is approved, following the pilot surveys that will be conducted.

2.10.4. Sampling Frame

Information on the AMCs and data on the territorial distribution of fixed and mobile agencies have been used as a sampling frame. Moreover, the lists of agents, agency managers who were trained in social and environmental norms, and the lists of clients of mobile agencies will be also used once available to NSCE.

NSCE has the intention to carry out a **probability survey** based on the random selection of individuals, for surveys conducted on credit agents trained in social and environmental norms. However, if the detailed lists of credit agents/ agency managers, trained in social and environmental norms, are not available during the making of the sample (beginning of phase 2), **the non probability quota sampling technique** will be utilised¹⁸.

When it comes to the surveying of clients of mobile agencies, they will be selected on the spot at the mobile agency the day of the visit, by method of quota. One of the points of the interview with the mobile agency managers will concern several aspects such as their method of work, the places they visit, the programme of their tour and the number of clients. All of these elements will be used to properly plan the survey and establish the sampling frame.

After the sampling frame has been constituted two quantitative surveys and a series of qualitative interviews will be scheduled:

- A **quantitative survey** with the credit agents/ or the agency managers trained in social and environmental norms;
- A **quantitative survey** with the clients of mobile agencies;
- A series of **qualitative interviews** (a total of 10) with the mobile agency managers.

Regarding the credit agents or the agency managers trained in social and environmental norms

The sampling frame consists of drawing up a list of all the statistical units (project beneficiaries) classified according the evaluation criteria related to site and group.

Then, each group is weighted ($W_h = N_h/N$ with N_h =size from the group h and N = Overall size = 150) and finally the number must be determined in each group by applying the method:

$$N_h = n * W_h$$

Where: "n" represents to overall size of the representative sample. In this case, the proposed size (n) is 100 units.

¹⁸ The technique is explained in detail on the Statistics Canada website : <http://www.statcan.gc.ca/edu/power-pouvoir/ch13/nonprob/5214898-fra.htm>.

The choosing of units (beneficiaries) to survey (N_h) at group level (h) will be done through the following random method:

- Proceed first by counting¹⁹ all credit agents/agency managers from the group (h) who benefited from the social and environmental norms training;
- Pick a random credit agent/ agency manager and take steps to pick others in accordance with the size of the group.

Regarding the clients of mobile agencies

The procedure of choosing clients to be surveyed will be done in 3 steps:

First step: On the basis of the distribution lists, the 50 mobile agencies sorted by AMC, province and municipality, the geographical zones -where the surveys will take place- will be selected while taking into consideration the different regions in Morocco.

Second step: The number of clients to survey by AMC and by zone is sorted according to the importance of the association.

Third Step: The mobile agencies clients will be surveyed with an emphasis on senior clients. This will help to better detect effects and impact, particularly in terms of income. Concretely presenting to mobile agency agreed with the managers of the mobile agency days, the condition of seniority will be specified to the organizers to facilitate the contact with the more senior clients.

The number of clients to be interviewed per mobile agency is previously settled and validated with the agency manager during the qualitative interview.

2.10.5. Sampling

Surveys of the agents and agency managers trained in environmental and social norms

The sample was drawn from a population of 2256 agents²⁰. This will allow first-level analysis according to:

- AMC size (large, medium and small²¹)
- Gender (men and women).

In order to grant particular attention to women, the sample will comprise a minimum of 25% of female credit agents or agency managers. Table 12 displays the distribution of fixed agents sorted by AMC and Table 13 presents the distribution of credit agents/ agency managers trained in social and environments norms sorted by AMC and training lot.

Table 12: Evaluation questions – Impact

Distribution of fixed agencies by micro credit association		
AMC	Number of fixed agencies	%
- AMANA	395	33,2%
- FBPMC	319	26,9%
- ARDI	175	14,7%
- FONDEP	168	14,2%

¹⁹ In the absence of lists identifying the credit agents/ agency managers from a given group, the individuals will be selected using a non-probability quota sampling technique.

²⁰ This number, calculated from the post-training reports from lots 1 to 5, differs from the sample of 2311 from the M&E table of March 31st, 2013.

²¹ Small size AMC- up to 50000 active clients; medium-size AMC- from 50001 to 150000 active clients; large-size AMC- more than 150000 active clients.

- AMSSF	43	3,6%
- KARAMA	40	3,4%
- INMAA	25	2,1%
- Fondation du Nord	10	0,8%
- AIMC	8	0,7%
- ATIL	4	0,4%
Overall total	1187	100%

Table 13: Distribution of credit agents/ agency managers trained in social and environmental norms by AMC and by lot.

AMC	Lot 1 June to October 2011	Lot 2 October 2011 to February 2012	Lot 3 November 2011 to May 2012	Lot 4 May to July 2012	Lot 5 July to October 2012	Total
FBP	251	338	174	247	167	1177
AMANA	75	133	187	101	78	574
ARDI	-	-	133	83	97	313
FONDEP	38	66	-	-	-	104
AMSSEF	40	-	-	-	-	40
AMOS	26	-	-	-	-	26
KARAMA	14	-	-	-	-	14
FONDATION NORD	8	-	-	-	-	8
Total	452	537	494	431	342	2256

Table 14 presents the number of credit agents/ agency managers surveyed by AMC. It totals 104 (after adjustment).

Table 14: Distribution of credit agents/ agency managers trained in social and environmental norms and from samples of agents surveyed.

AMC	Number of credit agents/ agency managers trained	%	Samples calculated	Samples adjusted
FBP	1177	52%	50	40
AMANA	574	25,4%	25	25
ARDI	313	14%	14	14
FONDEP	104	4,6%	5	5
AMSSEF	40	1,8%	2	5
AMOS	26	1,2%	2	5
FONDATION NORD	8	0,4%	1	5
KARAMA	14	0,6%	1	5
Total	2256	100 %	100	104

The selection of agencies where surveys will be conducted with credit agents/ agency managers (Table 15) was done on the basis of the size of the AMC and the necessity to cover all large regions in Morocco. A minimum of 5 agents by agency as a statistically meaningful size was also taken into consideration.

Table 15: Location of surveys of credit agent/ agency managers trained in social and environmental norms.

AMC	Province	Agency	Number of agents
Al Karama	Taza	Taza	5
Amana	Al Haouz	Tahanout	7
Amana	Chtouka-Ait Baha	Biougra	6
Amana	Midelt	Ait Ayach	6
Amana	Taounate	Taounate	6
AMSSF	Meknes	Meknes	5
FBPMC	Beni Mellal	Beni Mellal	8
FBPMC	El Hajeb	El Hajeb	8
FBPMC	Meknes	Meknes	8
FBPMC	Taza	Taza	8
FBPMC	Tiznit	Tiznit	8
ARDI	Midelt	Midelt	8
ARDI	Taourirt	Taourirt	6
FONDEP	Tetouan	Tetouan	5
AMOS	Khénifra	Khenifra	5
FONDATION NORD	Tanger	Tanger	5
Total			104

Surveys of mobile agencies clients

The sample will be drawn from a total population of 1189 people from 50 mobile agencies²² (Table 16) distributed between 3 AMCs²³ (Al Amana, FBPMC, AMSSF). The sample of 100 clients will permit a first- level analysis according to:

- AMC size (large, medium and small size);
- Gender (male and female);
- Residence (municipality) of client.

Table 16: Distribution of mobile agencies by AMC

Distribution of mobile agencies by microcredit association		
AMC	Number of agencies	%
- Amana	22	44%
- FBPMC	20	40%
- Al Karama	5	10%
- ATIL	2	4%
- AMSSF	1	2%
Overall total	50	100%

Zone of surveys of clients of mobile agencies

The selected municipalities from where the sample will be drawn (Table 17), for the purpose of the survey dealing with clients of mobile agencies are rural, have a high poverty rate, high enough to justify the use of mobile agencies and do not have a fixed representation of AMCs.

Table 17: Selection of municipalities to be surveyed where mobile agencies are found

N°	AMC	Province	Municipalities surveyed
1	Al Karama	Larache	Beni Garfet- Souk L'qolla- Zouada- Boujedyane- Ouled Ouchich- Souaken
2	Al Karama	Taourirt	El Atef- Ouled M'hamed- Sidi Ali Belkacem- Sidi lahcen- Ahl Oued Za
3	Al Karama	Taza	Bni Frassen- Bab Merzouka- Ghiata Al Gharbia- Bni lent- Maghraoua-
4	Amana	Al Haouz	Sti Fadma
5	Amana	Chtouka-Ait Baha	Tassegdelt-Ait Ouadrim-Aouguez-Hilala
6	Amana	Midelt	Amersid
7	Amana	Taounate	Bouhouda
8	AMSSF	Meknes	Sidi Slimane Moul Lkifane
9	ATIL	Tetouan	Tassift (Oued Laou) - Tizgane (Oued Laou)

²² The list of AMCs and mobile agencies are found in Annex F.

²³ Two other AMCs have acquired mobile agencies (on March 31st, 2013) but have not yet any clients: ATIL and Al Karama.

10	FBPMC	Beni Mellal	Tagzirt- Foug El Anser- Naouar- Sidi Jaber- Tanougha
11	FBPMC	El Hajeb	Ait Yaazem- Iqaddar- Ait Naamane- Ait Ouikhalfen- Tamchachate
12	FBPMC	Tiznit	Tnin Aglou- Tighmi- Arbaa Ait Ahmed- Anzi

Considering that the ATIL and Al Karama AMCs have not yet any clients of mobile agencies, they have not been kept in the sample. Moreover, the distribution of mobile agency clients to be surveyed has been done by taking into consideration the geographical location of the AMC, in all 4 regions of the country (east, west, north and south). All AMC's with mobile agencies were included in the sample. Table 18 presents the 100 clients to be surveyed according to AMCs, province and municipality.

Table 18: Distribution of clients of mobile agencies to be surveyed by AMC and by survey location

AMC	Province	Municipality	Number of clients to be surveyed
Amana	Al Haouz	Sti Fadma	10
Amana	Chtouka-Ait Baha	Tassegdelt-Ait Ouadrim- Aouguez-Hilala	15
Amana	Midelt	Amersid	10
Amana	Taounate	Bouhouda	10
AMSSF	Meknes	Sidi Slimane Moul Lkifane	10
FBPMC	Beni Mellal	Tagzirt- Foug El Anser- Naouar- Sidi Jaber- Tanougha	15
FBPMC	El Hajeb	Ait Yaazem- Iqaddar- Ait Naamane- Ait Ouikhalfen- Tamchachate	15
FBPMC	Tiznit	Tnin Aglou- Tighmi- Arbaa Ait Ahmed- Anzi	15
Total sample			100

Interviews with mobile agency managers

The managers of each mobile agency for each municipality surveyed presented in Table 18 will be subjected to one-to-one interviews.

2.11. Preparation for the Data Collection

2.11.1. Setting up of a data room

A data room will be available for the project evaluation team to facilitate access to key documentation necessary for evaluation²⁴, assemble one-to-one interview and quantitative survey

²⁴ The key documents will be printed and classed according to theme.

kits, and store the questionnaires of the one-to-one interviews and the quantitative surveys once completed.

The room will also allow the members of the evaluation team to have a physical workspace during Phases 2 and 3.

2.11.2. Development of kits for the one-to-one interviews

The necessary documentation will be added to the one-to-one interview questionnaires to permit the interviewer to ask precise questions with regards to the support received from APP. As an example, the one-to-one interview kit for any given AMC will contain a copy of all contracts signed between AMC and the APP.

Annex D contains the list of documents required to form the one-to-one interview kits with the AMC or the RMS.

Furthermore, during the scheduling of appointments for the one-to-one interviews, the letter given out by the APP and addressed to the APP-EM or APP-FSP will contain a copy of the one-to-one interview questionnaire, the list of documents that the person being interviewed should have in hand during the interview, as well as the data to collect at the end of the interview. Concerning the previous example, the AMC should have a copy of all contracts with the suppliers of goods and services under the APP contract and should provide the interview with most up-to-date data concerning the activities of the AMCs.

2.11.3. Development of quantitative survey kits

Researchers will possess a list of credit agents and managers as well as clients of mobile agencies who they will have to interview. They will also possess substitute lists in the case where it proves to be impossible to interview the person sampled at the scheduled time and location. The list will contain:

- AMC
- Agency²⁵
- Name of interviewee
- Date and time

The lists will be organized according to AMC and agency. They will be produced once the samples are drawn.

2.11.4. Development of the researchers' training material

An instruction manual will be developed with the aim of facilitating the understanding of concepts and definitions in order to ensure better data collection. Moreover, this manual will specify the conditions in which to choose the interviewees and the precautions to take, explaining to them the aim of the study and making them more at ease before starting the investigative process.

- The instructions for the researchers and supervisors will be about the following aspects:
- The presentation of the objectives of the study;
- The role of the researchers and their responsibility in the collection of quality data;
- The roles of the supervisors and the different types of control undertaken;
- The different concepts and the definitions to observe and their explanation in detail with concrete examples;
- The clarification of each question used;

²⁵ Concerning the surveys with the clients of mobile agencies, the list will indicate the identifier for each mobile agency as well as the fixed agency to which the mobile agency is connected to.

- Field organization methods (how to contact the interviewees and how to reach them) and the methods of communication;
- The rules of respect followed among the representatives;
- The administrative rules to be followed;
- The errors to avoid;
- The notes to be taken to explain the cases that present unusual characteristics.

2.11.5. Organization of the survey teams

Two survey teams will be mobilized. Each team will comprise at least two people. The mobilization on the field of each team will last 15 days. The teams will be supervised by two senior executive statisticians accustomed to this type of work.

The researchers recruited are professionals, able to lead investigations with the agents and clients in the local language. Their numbers are sufficient enough to carry out the surveys within the required timeframe. Two reserve researchers will be trained and will remain available and ready for work if need be. The CVs of the supervisors are found in Annex E. The enumerators CVs will be submitted to the APP-MEM before the beginning of the survey.

2.11.6. Training of supervisors and researchers

The training will be held in two modules. During the first module, the researchers and supervisors will receive the appropriate training on the context of the study, the research tools, the concepts and the definitions, and the survey procedures within the overall objectives and criteria kept for the current FSP evaluation study.

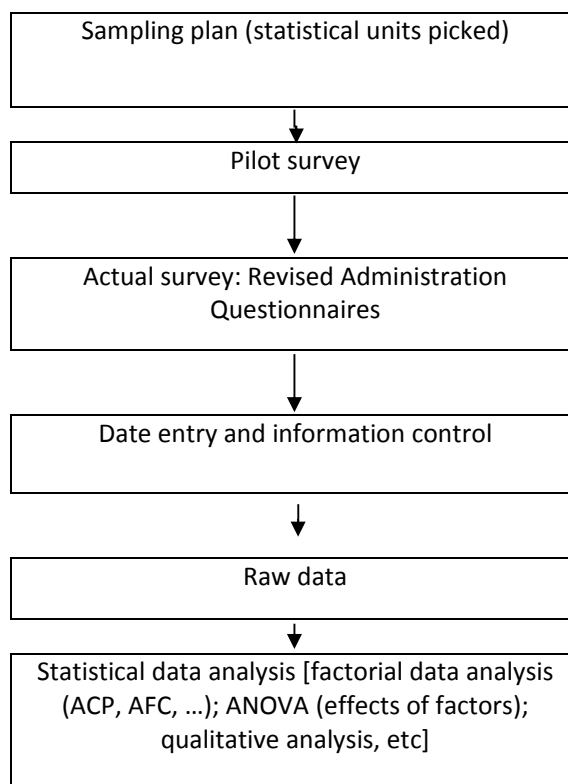
For the second part of the training, additional training on data entry from the survey locations will be given to team members so that they can use the Limesurvey software (see 2.12.2). This training will also be given to data entry clerks at the NSCE project head office in Rabat. They will have the task of completing the data input and data cleansing.

The second module will be carried out in one day and will be conducted by a statistician expert assisted by the research assistant or field coordinator. The training will take place in NSCE project office in Rabat and will deal with the statistical related issues of the survey.

2.11.7. Survey Organisational strategy

Figure 2 shows the survey strategy once the present methodology report is approved.

Figure 2 : Survey Organisational Strategy



2.11.8. Pilot survey and refining of survey questionnaires.

The pilot survey aims to test the quality and adaptability of the questionnaires of the study and the one-to-one interviews. The pilot survey is to assure that the questions, their verbal form, the order of questions posed, etc. are understood.

The pilot survey also aims to test the data collection methods, to assure their validity and to test the functioning of the whole survey plan. The analysis of the pilot survey results will permit the correction of anomalies and preparation of the actual study's final material, preventing further anomalies from being produced. The APP will be informed of the pilot survey results.

2.12. Data collection

Phase 2 (data collection) will begin once the methodology report has been approved by the APP, the target date being the 3rd of June, 2013. The NSCE evaluation team looks to complete the data collection (one-to-one interviews and quantitative surveys) on the 5th of July, 2013 at the latest-before the beginning of Ramadan and the school holidays.

2.12.1. Documents

As mentioned previously, the collection of documents started during the preparation of the present methodology report and will continue during phase 2. The required documents for the extraction of samples should be made available to the NSCE evaluation team on the 27th of May, 2013 at the latest, so that the quantitative surveys can be completed before the 5th of July.

Several documents will also be collected during the one-to-one interviews or requested via e-mail. Additional documents could also be requested from different stakeholders, particularly the DPSF-APP, during phase 2.

2.12.2. One-to-one interviews

One-to-one interviews should be conducted between the 5th of June and the 5th of July, 2013:

- The interviews in Rabat and Casablanca will have to be programmed at the rate of 2 interviews per day with a variable²⁶ duration ;
- A full day will be set for the one-to-one interviews with AMCs with their head offices located outside of Rabat and Casablanca;
- The interviews with the 10 mobile agency managers of the 3 AMCs, which have set up mobile agencies, will take place at the fixed agency to which the mobile agency is linked to.

2.12.3. Quantitative Surveys

Two teams of two researchers and one supervisor will be deployed to the field. A rigorous system of communication between i) the supervisors and the researchers and ii) the field supervisors and the project team will permit to follow day-to-day advances in data collection.

The quantitative surveys will occur during a period of one month, ideally from the 5th of June to the 5th of July. The surveys with the credit agents who have benefited from the training in social and environmental norms will take place within the AMC agencies selected from the sample framework.

Concerning the surveys with the clients of mobile agencies, given the inaccessibility of rural zones and the difficulty of ensuring that clients are present at home or at their workplace, it was decided to hold the surveys at the source, that is to say, the mobile agencies found in the souks. These mobile agencies are found in the souks in order to promote the products with future clients and receive reimbursements of existing clients. The selection of clients, as interviewees, will be done on the basis of quotas, and in accordance with age and gender.

2.13. Data processing

Phase 2 will also consist of the primary processing of collected data taken from the one-to-one interview and the quantitative surveys. This aims to speed up the commencement of the data analysis phase, during phase 3 of the project.

2.13.1. One-to-one interviews

A summary sheet will be prepared for the following one-to-one interviews:
APP-ME, APP-FSP, APP-MEM, MEF, BAM, JAIDA, FNAM

A summary sheet will be produced showing:

- An overview of AMCs who took part in the one-to-one interviews (AMC summary sheet);
- An overview of mobile agency managers who took part in the one-to-one interviews (Mobile Agency managers summary sheet)

These summary sheets will later be put into the annexes of the FSP final evaluation report.

2.13.2. Quantitative Surveys

The data entry of the 2 quantitative surveys will be done using the "Limesurvey" software, which can be used by the researchers themselves, online and in a decentralized manner. Once entered, the data will be checked and corrected at the project office in Rabat, in order to detect potential errors which wouldn't have been detected during data entry from the field (e.g. errors when coding open-

²⁶ La duration is mentioned in the interview guideliness (Annex C)

ended questions). The checked data will be formatted to produce the 3 deliverables of the mandate concerning the different survey databases²⁷.

In order to guarantee suitable advancements in this operation, the computer engineer and statistician will ensure the permanent supervision of the whole operation and will intervene whenever is needed. Once the processing operation is accomplished, the files will be prepared during the important cleaning stage. This stage will consist of ensuring quality data and detecting potential errors, which would not have been detected during the data processing.

Data Cleaning

SPSS software will be applied to the descriptive data to obtain mean, median, quartile, decile, minimum, maximum, standard deviations, dispersion coefficients, asymmetry coefficients, kurtosis, simple and conditional distributions.

This exercise will enable the researchers to detect anomalies in the data, particularly those related to the partial responses and data judged to be "extremely" abnormal. For that purpose, the appropriate statistical methods will be used to correct the anomalies to complete the cleaning of the data files.

Data Extrapolation and Weighting

The sample will be enlarged for the fulfilment of different analyses and evaluations (statistical tables, indices, different measures of central tendency and dispersion, etc), this will be the responsibility of the e computer expert who has worked in collaboration with the team statisticians.

Data Processing Operations

The SPSS software and Statistica will be used to produce a series of tables indicating the percentages of distributions of answers to different questions (for example "yes", "no", from "very unsatisfied" to "very satisfied", "don't know" and "no opinion". These tables will be produced for all interviewees including credit agents and agency managers who were trained in social and environmental norms and the clients of mobile agencies.

The data from the quantitative surveys with the credit agents and agency managers will be sorted by gender, AMC and size of AMC (small, medium and large). The data from the mobile agency clients will be sorted according to gender, mobile agency, AMC, size of AMC (small, medium and large), municipality, municipality type (rural, non-rural), poverty level of the municipality (less than 20%, more than 20%), presence or non-presence of a fixed agency in the municipality.

The quantitative survey questionnaires will be both simple for the data entry clerk to understand and to guarantee a reliable data base

- It allows the user to create an input user interface identical to the questionnaire, which allows the data entry clerk to follow the same format and configuration between the template for the data entry and the questionnaire thus facilitating the task of data entry and minimizing the possibility of errors during this phase;
- It offers the possibility of equipping the application with all the possible validation checks ensuring that only the codes that are within predefined interval are accepted the moment

²⁷According to the norms published on website:

http://www.app.ma/uploads/pdf/MONITORING%20AND%20EVALUATION/MCC%20Data%20Documentation%20and%20Anonymization%20Guidelines%20April2012_%202_.pdf

the data is entered. All data input errors of this type will be accompanied automatically by a beeping sound and a pop-up message on the screen, specifying the type of error;

- It also permits the setting up of coherence checks, which are very useful and extremely important in this type of operation. Therefore, the main logistic relationships, which exist between the different variables of the questionnaires, will be taken into consideration. This type of check will not only ensure quality information at the moment of data input but also the correction of potential errors made by the researcher during the filling out of the questionnaire.

Data Quality Control

Data quality control takes into consideration the previous relevant stages, and to correct any bias in the data, it is necessary to:

- Develop a well-organised questionnaire; prepared and written using short and simple language, which responds to the survey objectives while testing its validity
- Train the researchers, the controllers and the supervisors so that they are able to lead a rigorous and well prepared survey;
- Develop a training plan, which will meet the needs of the survey ;
- To guarantee a continued control over the survey processes in the field through the controllers and supervisors
- To emphasise the use of the computer system to ensure the reliability of the data and to manage the investigation efficiently.

Statistical data analysis

The statistical analysis of survey data will be done in order to compare and determine if there are significant statistical differences compared to the evaluation indicators.

Moreover, an in-depth statistical analysis of the data will be performed based on:

- Factorial analysis (ACP, AFC, etc) which permits the researcher to identify any potential similarities between the two groups in question, for the goal of facilitating the analysis and interpreting data;
- Variance analysis (ANOVA) to verify the distribution adjustment of both groups with the ANOVA model hypothesis by using the Kolmogorov-Smirnov test and that of Levene respectively.

2.14. Data Analysis

The data collected from the one-to-one interviews and the quantitative surveys, addressing specific stakeholders , will be analysed during phase 2 with the aim of answering: i) the primary questions asked by the APP in the ToR of the FSP final evaluation mandate; and ii) the secondary questions included in the current methodology report. These questions are of a general nature (Table 3) or focused on the relevance, effectiveness, efficiency, coherence, sustainability and impact (tables 4 to 10).

First, the answers received from the different interviewees in response to the questions asked will be regrouped according to theme (general, relevance, effectiveness, efficiency, coherence, sustainability and impact) in order to have an overview of the varying answers given to each question. Second, an overall rating will be given to each of the themes taking into consideration the hints found in the interviewee's responses.

Answers will also be given to the questions asked in the ToR of the FSP final evaluation mandate, where answers cannot be provided directly by means of one-to-one interview or quantitative survey,

or which result in the documented analysis (for example the updated data of the DES-AP M&E framework). These questions concern particularly sustainability and impact. The following questions will be raised for discussion²⁸:

- Has the project served other unexpected beneficiaries?
- What are the other quantitative and qualitative, positive and negative, expected and unexpected, outcomes and impacts of the project?

Recommendations will be formulated in the light of the project gains to the beneficiaries and their sustainability as well as the lessons learned concerning the design and implementation of similar future projects.

The data analysis will be reflected in 2 instances:

- First, the second deliverable of the mandate, which is the draft evaluation report
- Second, a validation workshop (deliverable 4) of the evaluation when the results will be presented by the NSCE evaluation team on the basis of the findings of the final evaluation draft report.

The exchanges that will take place during the validation workshop will allow the collection of participant (principal stakeholders) remarks and suggestions which will be incorporated in the final version of the evaluation report (deliverable 5).

3. Implementation Time Table

Table 19 displays FSP final evaluation time chart in accordance with real time and the beginning of the work on April 7th, 2013 (first week).

Table 19: FSP final evaluation updated Time Chart

ACTIVITES	Date de début	Date de fin	Semaines																	
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Phase 1. Elaboration des outils d'évaluation terminale	8 avril 2013	11 mai 2013																		
Phase 2. Mise en œuvre de l'évaluation terminale	20 mai 2013	1 juillet 2013																		
Phase 3. Ateliers de validation et de restitutions des résultats - Rédaction Rapport Final	11 juillet 2013	septembre 20																		

²⁸ Source: ToR, p. 12.

ACTIVITES	Date de debut	Date de fin	Semaines																	
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Phase 1. Elaboration des outils d'évaluation terminale	8 avril 2013	11 mai 2013																		
Phase 2. Mise en œuvre de l'évaluation terminale	10 juin 2013	10 juillet 2013																		
Phase 3. Ateliers de validation et de restitutions des résultats - Rédaction Rapport Final	11 juillet 2013	25 septembre 2013																		

The time chart expects the beginning of phase 2 to be on June 10th, 2013- 1 month after the scheduled date for the submission of the current methodology note in French and English (May 11th, 2013). The work plan was designed in order to be able to finish the one-to-one interviews and the quantitative surveys **before the beginning of Ramadan**, on the 10th of July. A delay in the approval of the current methodology report could force NSCE to split phase 2 into two parts- one part to be completed before the beginning of Ramadan and the other part done after Ramadan. The submission of the final report could be set earlier²⁹. A detailed work plan is found in Annex G.

4. Changes to the technical offer

As mentioned in the section 1.0 (introduction), the discussions, which took place during the week of April 7th, 2013 between NSCE and DES-APP and DPSF-APP caused several changes in the NSCE's technical offer. This section summarises the principal changes:

- It is not deemed appropriate to conduct **focus group discussions** with the credit agents given that no AMCs were transformed during the Compact and consequently, no new productions were offered to micro-entrepreneurs;
- The **quantitative surveys** with the 10 mobile agency managers will be replaced by the same number of one-to-one interviews;
- It is not sensible to conduct a **quantitative survey with the clients of AMC fixed agencies**, given that no AMCs were transformed during the Compact period;
- It is not sensible, for the same reasons, to organise focus group discussions with clients of fixed agencies;
- The addition, as requested by DES-APP of a national environmental expert;
- The option of using a non-probability quota survey if the detailed lists of credit agents/agency managers and clients of mobile agencies are not available.

²⁹ The verbal process of the contract negotiation on April 3rd, 2013 indicated the need to submit the draft version of the report on the 15th of September and the final version on the 15th of October, 2013.

Annexe A : Bibliography and Documents Consulted

Note : les libellés correspondent parfois à des noms de fichier.

Agences mobiles

Cahier des directives Mobile branches « Appui à l'implémentation d'Agences Mobiles » (Agence mobiles)
Cahier des directives unités mobiles phase II « Appui à l'implémentation d'Agences Mobiles _phase II» (Agence mobiles)
FS-G-4.2.AA _Al Amana (APP, AL Amana-Microfinance, 2013)
FS-G4.2.AM _AMSSF (APP, Association Marocaine de Solidarite sans frontieres Microcredit, Janvier 2013)
FS-G-4.2. ARDI (APP et Fondation ARDI, 2013)
FS-G-4.2.ATIL (APP et ATIL Micro Credit, Janvier 2013)
FS-G-4.2.FB (APP et Attawfiq Micro Credit, 2013)
Avenant #2 AL Amana signé (APP et AMC, Mars 2013)
Avenant #2 FBP signé (AMC et APP, Mars 2013)
Avenant signé _AL AMANA APP projet agences mobiles (Association Al Amana pour la Promotion des Microentreprises (AMC) et APP, Janvier 2012)
Avenant signé _AL KARAMA APP projet agence mobiles (Fondation Al Karama-MC (AMC) et Agence du Partenariat pour le Progres (APP), Janvier 2012)
Avenant signé _AMSSF APP projet agence mobiles (Association Marocaine Solidarite Sans Frontieres Micro Credit-AMSSF(AMC) et l'Agence du Partenariat pour le Progres, Janvier 2012)
Avenant signé _FBP APP projet agences mobiles (La Fondation Banque Populaire pour le Micro Credit (AMC) et l'Agence du Partenariat pour le Progres (APP), Jan 2012)
Avenant signé _ATIL APP projet agences mobiles (MCC, Février 2012)
FS4.1 _AAA (L'Agence du Partenariat pour le Progres (APP) et AL MANA Micro Finance(AAA), Aout 2011)
FS4.1. AL KARAMA-MC (Agence du Partenariat pour le Progres (APP) et la Fondation AL-Karama - MC(AL-KARAMA-MC), Aout 2011)
FS4.1 AMSSF (Agence du Partenariat pour le Progres et l'Association Marocaine Solidaire Sans Frontieres Micro Credit (AMSSF) , Aout 2011)
FS 4.1 _ATIL MC (Agence du Partenariat pour le Progres (APP) et ATIL Micro-Credit (ATIL-MIC), Aout 2011)
FS4.1 _FBPMC (Agence du Partenariat (APP) et la Fondation Banque Populaire(FBPMC), Juillet 2011)
Procédures règlement dépassement transformation FS-4 (Direction Services Financiers , 2012)
Procédures règlement FS-4.2 (Agence mobiles)
Procédures règlement FS -4vf (Direction Services Financiers)
Annexe B Plan d'affaire vf-Agence mobiles (Agence Mobiles)
ERR Véhicules guichets (Agence Mobiles, 5 Avril 2012)
Evaluation activiste des véhicules guichets Al Amana (Agence Mobiles, 5 Avril 2012)
Projet convention Agences Mobiles Tranches II (Agence du Partenariat pour le Progres (APP) et AMC XXX, Aout 2012)

AMC

Assistance technique cahier Modifie (Cahier des Directives pour le projet «Assistance Technique relative à la Transformation», Février 2012)
Assistance technique _ cahier version finale pour publication (Cahier des Directives pour le projet «Assistance Technique relative à la Transformation»)

Cahier des directives APP Rating Fund (Cahier des directives de «APP's RatingFund»)
FS-G-5.2.2-KA (Millennium Challenge Corporation (MCC), Decembre 2012)
Avenant conduite changement (APP et le Réseau de la Micro Finance Solidaire, Mars 2013)
FS-G-2 AAA Development RH (MCC, Juillet 2012)
FS-G-2 .AA.1.1_ Renforcement Sécurité SI (MCC, Juillet 2012)
FS-G-2.AA.1.2_ PCI (MCC, Juillet 2012)
FS-G 2.AA.3_ CONTROLE INTERNE (MCC, Juin 2012)
FS-G-2.AA.4_ Cartographie des risques (MCC, Juillet 2012)
FS-G.2AA.6_ Filiere commerciale (MCC, Spetembre 2012)
FS-G-2.AK.1_ Gestion des risques (MCC, Juin 2012)
FS-G-2.AK.2_ GRH (MCC, Juin 2012)
FS-G-2.FB.1.Ressources humaines (MCC, Juin 2012)
FS-G-2FB.2_ Cartographie risques (MCC, Juin 2012)
FS-G-2FB.3_ Points de vente (MCC, Juin 2012)
FS-G-2.FB.4_ micro assurance (MCC, Juin 2012)
FS-G-2.FB.5_ Micro épargne (MCC, Juin 2012)
FS-G-2.FO.1_ Conduite changement (MCC, Mai 2102)
FS-G-2.FO.2_ procedures recouvrement (MCC, Juillet 2012)
FS-G-2.FO.3_ Schema directeur SI (MCC, Juillet 2012)
FS-G-2.FO.4_ risques (MCC, Juillet 2012)
FS-G-2 .FO.5_ Segmentation clientèle (MCC, Juillet 2012)
FS-G-2.FO.6_ Gestion des emplois (MCC, Juillet 2012)
FS-G-2.FO.7_ Ingenierie de formation (MCC, Novembre 2012)
FS-G-2.FO.8_ PCA (MCC, Novembre 2012)
FS-G-2.FO.9_ Strategie de communication (MCC, Janvier 2013)
FS-G-2.FO.10_ Transferts d'argent et produit Islamique (MCC, Novembre 2012)
FS-G-RM.1_ Audit Org (MCC, Aout 2012)
FS-G-2.RM.2_ plan stratégique (MCC, Juin 2012)
FS-G2.RM.3_ Processus (MCC, Juin 2012)
FS-G-2.RM.4_ Gestion des risques (MCC, Juillet 2012)
FS-G-2.RM.5_ GRH (MCC, Juin 2012)
FS-G-2.6_ Conduite changement (MCC, Aout 2012)
Avenant FS-G-6.1.FB.1 (MCC, Fevrier 213)
Avenant FS-G-6.2.FB.1 (MCC, Mars 2013)
FS-6.1.FO.1_ Business intelligence (MCC, Juin 2012)
FS-6.2.FO.1_ Amelioration Perf. (MCC, Novembre 2012)
FS-G.6.1.AA.1_ Business Intelligence (MCC, Novembre 2011)
FS-G.6.1.AM.1_ Systeme Mobile (MCC, Juillet 2012)
FS-G-6.1.FB.1_ Scoring (MCC, Mai 2012)
FS-G.6.1.FO.2_ Scoring (MCC, Juin 2012)
FS-G.6.2.AA.1_ MCRM (MCC, October 2012)
FS-G.6.2.FB.1_ Terminaux de paiement (MCC, Septembre 2012)
Convention Equipe Al Karama signée (MCC, Octobre 2012)
Convention Equipe RMS signée (MCC, Octobre 2012)
Al Karama rapport de notation fin. (Gregory THYS et Btissam DERDARI, Decembre 2010)
AMSSF Rapport de notation Sociale (MicroFinanZa, Decembre 2010)
AMSSF-MC Rapport de notation Financière (MicroFinanZa Rating, Decembre 2010)
FBPMC0911 Rapport de performance _V.finale _sans mdp (Micro Rate, Rapport de performance pour la Fondation Banque Populaire-Maroc)
FBPMC0911 Rapport Social _V. finale _sans.mpd (Micro Rate, Janvier 2012)
INMAA Rapport de notation financière (Micro Rate, Octobre 2011)
INMAA Rapport de notation sociale (Micro Rate, 2011)

Annuaire des AMC (Annuaire des AMC)
Assistance technique convention version finale(2) (MCC, 2011)
Convention de subvention_ Nouvelles technologie (MCC, 2011)
Formulaire de demande Don AT (Formulaire de demande de Don pour Assistance Technique)
Formulaire de demande de subvention nouvelles technologies (Formulaire de demande de Subvention pour les nouvelles technologies)
Logigramme _règlements AT version finale (Logigramme FS-2: Assistance Technique)
Procédures de règlements –Nouvelles technologies (Logigramme "Appui a l'implementation des nouvelles technologies")
Procédures de règlements APP Rating Fund (Direction Services Financiers et Direction Financière)
Procédures de choix du fournisseur AMOA SIG (Procedures Choix Fournisseur " Assistance a maitrise d'ouvrage SIG")
Synthèse assistance technique des projets (Synthèse des projets dans le cadre de la repartition du projet"assistance technique relative a la transformation")
Tech facility_ modifie finale (MCC)

Documents du Projet Services financiers

Budget Initial PSF (Budget Initial des activites du PSF, Septembre 2008)
Info Projet PSF –Site Web APP (EVALUATION FINALE DU PROJET « SERVICES FINANCIERS»)
ITT Narrative report Morocco Compact (MCA-Morocco)
MCC-ERR-Morocco –financial –service (excel sheet) (MCC, 2007)
Rapport SF Mars 2013 (MCC, Mars 2013)
TB_DG_2013-03-01_Sans _ Données _de_Réalisation _MAJ_(Excel) (Situation des Services financier , Mars 2013)
WP SF04.13 (WP_SF_Service Financier , 2013)

Documents de Suivi-évaluation

Chronogramme _étude transformation (Chronogramme pour l'etude de transformation)
Compact MCA-MAROC-Version française (Millennium Challenge Compact (MCA))
Evaluation _MP_rapport _définitif _3-(2) (MCC, Juin 2011)
Indicateurs cibles et actuels (Excel) (Indicateurs des cibles et actuels: Project Service Financeir, 2011)
M&E Plan MCA Morocco June 2012 (MCC, June 2012)
MOR-ITT-Q18-MARS -2013-Consolide (Indicator tracting Table for the small scale Fisheries: Financial services projet, 2013)
Plan_me_Morocco 1_new (MCC, June 2012)

Études et données sur le secteur de la microfinance au Maroc

30249-file-evaluation-impact_microcredit_zone rurale_Maroc (Departement de recherche et la Division evaluation et Capitalisation , Mars 2012)
Analyses du secteur Microfinance au Maroc (Heddad, 2006)
Tendance MF Maroc septembre 2012 (Centre Mohamed VI de soutien a la Microfinance Solidaire, Septembre 2012)
Tendance du secteur MF-Maroc (Centre Mohamed Vde Soutien a la Microfinance, Septembre 2009)

Fonds Jaïda

Accord de prêt Jaida (APP, Mars 2009)
Etude sectorielle (Jaida, 2011)
Rapport trimestrielle t1 (Jaida, Mars2012)

Rapport trimestrielle t2 (Rapport trimestrielle-Jaida, Juin 2012)
Rapport Annuel-2011 (Jaida, 2011)

Formation aux normes environnementales et sociales

FS-3.1Procédures EES(2) (MCC, 2011)
Rapport post formation lot 1(1) (MCC, Janvier 2012)
Rapport post formation lot 2 (MCC, Mars 2012)
Rapport formation lot 2 (MCC, Juin 2012)
Rapport formation lot 4 (MCC, Juillet 2012)
Rapport formation lot 5 (Formations des agents des associations de micro creditaux normes environnemetale-Rapport LOT 5, Octobre 2012)

Annex B: Questionnaires and guidelines- one-to-one interviews

Note: The questionnaires and guidelines presented in the annexes will be extracted from the present document to make separate documents once the methodology note is approved.

B.1 APP

B.1.1 General Management- One-to-one Interview

ONE-TO-ONE INTERVIEW- APP EXECUTIVE MANAGEMENT

Date : **Location :**
Name and job title of the interviewee
Duration : 30 minutes
Name of the interviewer:

A. Questions

RELEVANCE

Q.RE.1 : To what extent has the Financial Services Project been appropriate for the i) reduction in poverty in Morocco (Compact goal); ii) stimulation of economic growth in increasing productivity and in increasing employment in sectors with high potential for growth (purpose of the Compact programme)?

EFFECTIVENESS

Q. EFFECTIVENESS.1 Has the project, overall, attained the expected results?

COHERENCE

Q.COHERENCE.3. To what extent is the project inscribed into the government's microfinance development strategy?

SUSTAINABILITY

Q.SUSTAINABILITY.1. What arrangements were scheduled to make the effects of the APP subordinated loan to Jaida on the microfinance sector more durable?

OTHER

Do you have any recommendations for improving the design and the implementation of future projects of similar nature?

What are the lessons learned from this project?

B. Documents / Données à collecter durant l'entretien

Sans objet

ONE-TO-ONE INTERVIEW- APP EXECUTIVE MANAGEMENT

Purpose : The purpose of the interview with the APP general management is to collect their opinion on the contribution from FSP in accordance with the Compact according to the evaluation parameters: relevance, effectiveness, efficiency, coherence, sustainability and impact.

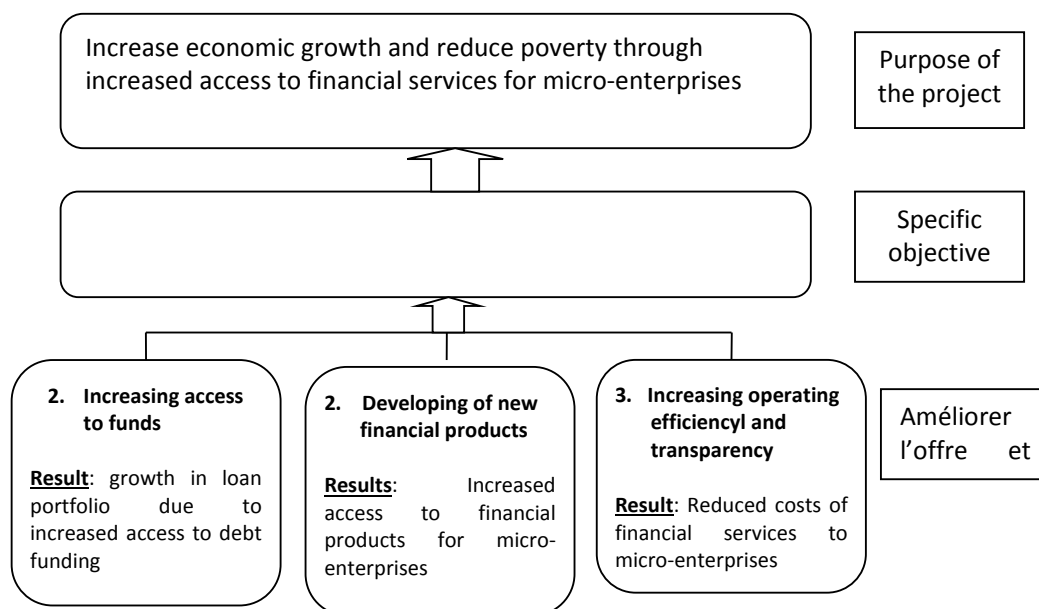
Interview preparation:

Approach :

- Explain the purpose of the interview
- **Recall the objectives of the evaluation calendar**
- **Go through the interview questions one by one and if needed, the additional questions**
- **End the interview by answering questions**

Preparation :

- Have in mind the following points:
 - Purpose of the Compact: "reduce poverty in Morocco through economic growth"
 - Compact objective: "to stimulate economic growth by increasing productivity and employment in high potential sectors"
 - FSP Objective: " improve the financial services available to Moroccan micro enterprises by improving market stability and overcoming constraints inhibiting the expansion of the microfinance sector"
 - FSP Intervention logic:



Guide

Interview Questions	Assistional Questions/ Comments
<i>Q.RE.1: To what extent has the Financial Services Project been appropriate for the i) reduction in poverty in Morocco (Compact goal); ii) stimulation of economic growth in increasing productivity and in increasing employment in sectors with high potential for growth (purpose of the Compact programme)?</i>	<ul style="list-style-type: none"> ▪ What link is there between poverty and the expansion of financial services to micro-enterprises? ▪ Does the reduction in poverty through the the expansion in financial services to micro-enterprises currently remain relevant?
<i>Q. EFFECTIVENESS.1 Has the project, overall, attained the expected results?</i>	<ul style="list-style-type: none"> ▪ The M&E indicators are from the set targets. Do you think that the FSP has still achieved the expected results? For example, fewer than 1200 clients of mobile agencies while the target was 55 000. ▪ Has there been according to you, unexpected or negative outcomes?
<i>Q.COHERENCE.3. To what extent is the project inscribed into the government's microfinance development strategy</i>	<ul style="list-style-type: none"> ▪ Has the FSP been created considering the initiatives taken by the government to develop the microfinance sector? ▪ Has the Compact taken into consideration the financial and technical support of other international donors?
<i>Q.SUSTAINABILITY.1. What arrangements were scheduled to make the effects of the APP subordinated loan to Jaida on the microfinance sector more durable?</i>	<ul style="list-style-type: none"> ▪ What will happen to the US\$ 25 million and the interest paid to Jaida by the AMCs? Has it been considered to transfer the funds to Jaida to sustain the effects?
<i>Do you have any recommendations to improve the design and the implementation of future projects of similar nature? What are the lessons learned from this project?</i>	<ul style="list-style-type: none"> ▪ Collect feedback

B.1.2 APP – M&E Management

ONE-TO-ONE INTERVIEW- M&E Management

Date : Location :
Name and job title of the interviewee
Duration : 30 minutes
Name of the interviewer:

A. Questions

GENERAL

Q.GEN.1 To what extent have the mid-term evaluation recommendations been implemented? What were the reasons for the non-application of these recommendations?

Q.GEN.1.1: Have measures been taken to persuade Jaida to support the AMC who predominantly credit groups to help the poor come out of poverty?

Q.GEN.1.2 : Have the monitoring and evaluation mechanisms been divided into two distinct tasks in charge of monitoring the output indicators on one hand and the outcome and impact indicators on the other?

Q.GEN.1.3: Has the number of output indicators been reduced to the minimum necessary for the monitoring of currently ongoing tasks? This should be summarised in a monthly table published before the 5th of the following month, to show rapidly all new issues in order to apply rapid corrective actions.

Q.GEN.1.4 : Have the outcome and impact indicators been re-examined to eliminate those that are not significant?

EFFICIENCY

Q.EFFICIENCY.7. What mechanism have been established to collect data to feed the M&E framework?

OTHER

Do you have any recommendations for improving the design and the implementation of future projects of similar nature?

What are the lessons learned from this project?

B. Documents / Data to collect during the interview

- Updated M&E table
- Detailed data permitting the calculation of M&E indicators (e.g. PAR-30)
- Documents requested by NSCE during phase 1 but not yet available

One-to-One Interview Guide- Monitoring & Evaluation Management

Purpose : The purpose of the interview with the APP- M&E management is to verify to what extent the mid-term recommendations have been put into place to develop an understanding of the data collection mechanisms, which supply the indicators of the M&E framework.

Interviewer preparation:

Approach :

- Explain the purpose of the interview
- Recall the objectives of the evaluation calendar
- Go through the interview questions one by one and if needed, the additional questions
- End the interview by answering questions
- Collect, any additional documents and follow up documents requested but not yet obtained.

Preparation :

- Have in mind the following points:
 - The M&E framework
 - The recommendations of mid-term evaluation report
 - List of documents needed

Guide

Interview Questions	Addition questions/ comments
<p><i>Q.GEN.1 To what extent have the mid-term evaluation recommendations been implemented? What were the reasons for the non-application of these recommendations?</i></p> <p><i>Q.GEN.1.1: Have measures been taken to persuade Jaida to support the AMC who predominantly credit groups to help the poor come out of poverty?</i></p> <p><i>Q.GEN.1.2 : Have the monitoring and evaluation mechanisms been divided into two distinct tasks in charge of monitoring the output indicators on one hand and the outcome and impact indicators on the other?</i></p> <p><i>Q.GEN.1.3: Has the number of output indicators been reduced to the minimum necessary for the monitoring of currently ongoing tasks? This should be summarised in a monthly table published before the 5th of the following month, to show rapidly all new issues in order to apply rapid corrective actions.</i></p> <p><i>Q.GEN.1.4: Have the outcome and impact indicators been re-examined to eliminate those that are not significant?</i></p>	<ul style="list-style-type: none"> ▪ <i>When were the actions undertaken? If they weren't undertaken, why not?</i>

Interview Questions	Addition questions/ comments
<p><i>Q.EFFICIENCY.7. What mechanism have been established to collect data to feed the M&E framework?</i></p>	<ul style="list-style-type: none"> ▪ <i>How frequently were the data collected?</i> ▪ <i>Who supplied the data and what level (detailed, consolidated)?</i> ▪ <i>Is the data verified by APP- M&E management?</i> ▪ <i>Has the data collection been a source of problems? Which ones?</i> ▪ <i>Recommendations for the improvement in the determination of indicators and the monitoring of data collection</i>
<p><i>Do you have any recommendations for improving the design and the implementation of future projects of similar nature?</i> <i>What are the lessons learned from this project?</i></p>	<ul style="list-style-type: none"> ▪ <i>Obtain feedback</i>

B.1.3 APP – Financial Services Project Management

ONE-TO-ONE INTERVIEW- FINANCIAL SERVICES PROJECT MANAGEMENT

Date : **Location :**
Name and job title of the interviewee:
Duration : 30 minutes
Name of the interviewer:

A. Questions

GENERAL

Q.GEN.1 To what extent have the mid-term evaluation recommendations been implemented? What were the reasons for the non-application of these recommendations?

Q.GEN.1.1: Have measures been taken to persuade Jaida to support the AMC who predominantly credit groups to help the poor come out of poverty?

Q.GEN.2. What was the degree of participation for different stakeholders in the design and implementation of the project activities? What was their level of engagement?

Q.GEN.2.1 : What mechanisms have been put into place to ensure the active participation of project stakeholders? Have these mechanisms functioned well?

RELEVANCE

Q.RE.2 Have the three Financial Services Project components been likely to contribute to the improvement of the financial services available to Moroccan micro enterprises by improving market stability and overcoming constraints inhibiting the expansion of the microfinance sector (project objective)?

EFFECTIVENESS

Q. EFFECTIVENESS.2 In terms of access to funds for microfinance, has the project attained the expected results?

Q. EFFECTIVENESS.5. To what extent have the AMCs resorted to FSP support for the development of products?

Q. EFFECTIVENESS.7. Has the project attained the results expected in terms of improvement in operating efficiency and transparency of AMCs?

EFFICIENCY

Q. EFFICIENCY.2.

a) Have the grants given to AMCs by the APP been allocated within the wanted timeframe?

b) Have the AMCs allocated within the wanted timeframe, the financial contributions, to which they had been engaged as agreed upon with APP?

Q. EFFICIENCY 4. Explain, if applicable, the discrepancies between the budget envelope at the beginning of the FSP by activity and sub-activity and the disbursements and engagements at the end of the Compact.

Q.EFFICIENCY.6. Has the training of the credit agents in governmental and social norms been efficient?

SUSTAINABILITY

Q. SUSTAINABILITY.2. What strategies have been adopted to make the investments in environmental and social norms training for credit agents more sustainable in the long-term?

IMPACT

Q.IMPACT.1. To what extent has the project permitted:

- a) the microfinance sector to come out of the 2008 global financial crisis positively and to lessen the negative impacts?*
- b) to limit the impact of the crisis on the portfolio of AMC clients?*
- c) to preserve the access to credit?*

OTHERS

Do you have any recommendations for improving the design and the implementation of future projects of similar nature?

What are the lessons learned from this project?

B. Documents / data to be collected during the interview

- Documents requested by NSCE during Phase 1 but not yet available

ONE-TO-ONE INTERVIEW- FINANCIAL SERVICES PROJECT MANAGEMENT

Purpose : The purpose of the interview with the DPSEF-APP is to i) collect additional data allowing an efficient evaluation ii) collect the opinion of DPSF-APP concerning the themes of the evaluation.

Duration: 2 hours

Interviewer preparation:

Approach :

- Explain the purpose of the interview
- Go through the interview questions one by one and if needed, the additional questions
- End the interview by answering interviewee questions
- Collect, any additional documents and follow up documents requested but not yet obtained.

Preparation :

- Have in mind the following points:
 - Know well the projec and its components
- Have in hand the following documents:
 - The budgetary data and the initial and final time charts
 - An updated M&E framework
 - Recommendations from the mid-term evaluation report

Guide

<i>Interview Questions</i>	<i>Additional Questions/ Comments</i>
<i>Q.GEN.1 To what extent have the mid-term evaluation recommendations been implemented? What were the reasons for the non-application of these recommendations?</i> <i>Q.GEN.1.1: Have measures been taken to persuade Jaida to support the AMC who predominantly credit groups to help the poor come out of poverty?</i>	<i>When where measures taken to persuade Jaida to support AMCs who favor group credits? Why weren't they taken if this was the case?</i>
<i>Q.RE.2 Have the three Financial Services Project components been likely to contribute to the improvement of the financial services available to Moroccan micro enterprises by improving market stability and overcoming constraints inhibiting the expansion of the microfinance sector (project objective)?</i>	<ul style="list-style-type: none">▪ <i>From what we understand, the FSP was created by the MEF and not by the DPSF-APP. Is this correct?</i>▪ <i>Do you consider the 3 project components to be relevant at the time, in achieving the FSP objectives? Please clarify.</i>▪ <i>If the project was conceived in 2013, would these components still be relevant?</i>
<i>Q. EFFECTIVENESS.2 In terms of access to funds for microfinance, has the project attained the expected results?</i>	<ul style="list-style-type: none">▪ <i>Collect DPSF-APP feedback concerning the quantitative results in comparison with the targets of Activity 1 (Jaid Fund).</i>▪ <i>Beyond the quantitative indicators, according to you, to what extent have the results been achieved? Have unexpected results come about?</i>
<i>Q. EFFECTIVENESS.5. To what extent have the AMCs resorted to FSP support for the</i>	<ul style="list-style-type: none">▪ <i>Obtain feedback from the DPSF-APP concerning the quantitative results in</i>

Interview Questions	Additional Questions/ Comments
development of products?	<p>comparison with the targets of Activity 2 (development of new products)</p> <ul style="list-style-type: none"> ▪ Beyond the quantitative indicators according to you, to what extent have the results been achieved? Have unexpected results come about?
Q. EFFECTIVENESS.7. Has the project attained the results expected in terms of improvement in operating efficiency and transparency of AMCs?	<ul style="list-style-type: none"> ▪ Obtain feedback from the DPSF-APP concerning the quantitative results in comparison with the targets of activity 3 (improvement in the operating efficiency and transparency of AMCs) ▪ Beyond the quantitative indicators according to you, to what extent have the results been achieved?
<p>Q. EFFICIENCY.2.</p> <p>a) Have the grants given to AMCs by the APP been allocated within the wanted timeframe?</p> <p>b) Have the AMCs allocated within the wanted timeframe, the financial contributions, to which they had been engaged as agreed upon with APP?</p>	<ul style="list-style-type: none"> ▪ Try to collect responses for all of the AMC contracts (see annex D of the methodology reports). If this is not possible, collect an overall view on the delays and problems encountered.
Q. EFFICIENCY 4. Explain, if applicable, the discrepancies between the budget envelope at the beginning of the FSP by activity and sub-activity and the disbursements and engagements at the end of the Compact.	<ul style="list-style-type: none"> ▪ Explain the budgetary and scheduling differences with what was expected at the beginning. .
Q.EFFICIENCY.6. Has the training of the credit agents in governmental and social norms been efficient	<ul style="list-style-type: none"> ▪ Collect the training costs in order to be able to calculate the cost/number of trained ratio and to compare this with the data from the Moroccan Market (cost of one day of training)
Q. SUSTAINABILITY.2. What strategies have been adopted to make the investments in environmental and social norms training for credit agents more sustainable in the long-term?	<ul style="list-style-type: none"> ▪ Has the initial training strategy of the trainers worked well? ▪ Have the AMCs sent their credit agents to be trained using their own resources? ▪ Have the AMCs included in their credit policies social and environmental criteria?
<p>Q.IMPACT.1. To what extent has the project permitted:</p> <p>a) the microfinance sector to come out of the 2008 global financial crisis positively and to lessen the negative impacts?</p> <p>b) to limit the impact of the crisis on the portfolio of AMC clients?</p> <p>c) to preserve the access to credit?</p>	<ul style="list-style-type: none"> ▪ Obtain feedback from DPSF-APP and note the references cited.
<p>Do you have any recommendations for improving the design and the implementation of future projects of similar nature?</p> <p>What are the lessons learned from this project?</p>	<ul style="list-style-type: none"> ▪ Obtain feedback

B.2 Banque Al-Maghrib

ONE-TO-ONE INTERVIEW – BANQUE AL-MAGHRIB

Date : **Location :**

Name and job title of the interviewee:

Duration : 45 minutes

Name of the interviewer:

A. Questions

RELEVANCE

Q.RE.2 Have the three Financial Services Project components been likely to contribute to the improvement of the financial services available to Moroccan micro enterprises by improving market stability and overcoming constraints inhibiting the expansion of the microfinance sector (project objective)?

EFFECTIVENESS

Q. EFFECTIVENESS.7. Has the project attained the results expected in terms of improvement in operating efficiency and transparency of AMCs?

IMPACT

Q.IMPACT.1. To what extent has the project permitted:

- a) the microfinance sector to come out of the 2008 global financial crisis positively and to lessen the negative impacts?*
- b) to limit the impact of the crisis on the portfolio of AMC clients?*
- c) to preserve the access to credit?*

OTHERS

What will be the long-term effects of the changes brought upon the legislation and regulations of AMCs on the microfinance sector?

Do you have any recommendations for improving the design and the implementation of future projects of similar nature?

What are the lessons learned from this project?

B. Documents / Data to collect during the interview

- Copy of microfinance laws and banking laws and related decrees/orders

ONE-TO-ONE INTERVIEW GUIDE – BANQUE AL-MAGHRIB

Purpose: The purpose of the interview with BAM is to evaluate to what extent it has participated in the project and to obtain its viewpoint on the relevance, effectiveness of project activities for the transformation of AMCs and the improvements in their operating efficiency and transparency.

Approach :

- Explain the purpose of the interview
- Go through the interview questions one by one and if needed, the additional questions
- End the interview by answering interviewee questions

Preparation :

- Have in mind the following points:
 - The discussion that took place during meeting with BAM in mid-April
- Have in hand the following documents:
 - The new microfinance law and banking law in the process of publication (if available)

Guide

Interview Questions	Addition questions/ comments
<p><i>Q.GEN.2. What was the degree of participation for different stakeholders in the design and implementation of the project activities? What was their level of engagement?</i></p> <p><i>Q.GEN.2.1: What mechanisms have been put into place to ensure the active participation of project stakeholders? Have these mechanisms functioned well?</i></p> <p><i>Q.GEN.2.2: Has your organisation been consulted during the design phase of the project?</i></p> <p><i>Q.GEN.2.3: Has your organisation been consulted during the implementation phase of the project?</i></p>	<ul style="list-style-type: none"> ▪ <i>NOTE : BAM has already responded to these questions during the meeting in mid-April.</i>
<p><i>Q. EFFECTIVENESS.7. Has the project attained the results expected in terms of improvement in operating efficiency and transparency of AMCs?</i></p>	<ul style="list-style-type: none"> ▪ <i>According to you, are the AMCs more transparent since the start of the Compact? Please elaborate.</i> ▪ <i>Has the operating efficiency of AMCs improved since the beginning of the Compact? Elaborate.</i>
<p><i>Q.IMPACT.1. To what extent has the project permitted:</i></p> <p><i>a) the microfinance sector to come out of the 2008 global financial crisis positively and to lessen the negative impacts?</i></p> <p><i>b) to limit the impact of the crisis on the portfolio of AMC clients?</i></p> <p><i>c) to preserve the access to credit?</i></p>	<ul style="list-style-type: none"> ▪ <i>Collect feedback from BAM and note the references cited.</i> ▪ <i>Has the project had unexpected negative results?</i>
<p><i>What will be the long-term effects of the changes brought upon the legislation and regulations of AMCs on the microfinance sector?</i></p>	<ul style="list-style-type: none"> ▪ <i>Collect feedback</i>

<i>Interview Questions</i>	<i>Addition questions/ comments</i>
<p><i>Do you have any recommendations for improving the design and the implementation of future projects of similar nature?</i></p> <p><i>What are the lessons learned from this project?</i></p>	<ul style="list-style-type: none"> ▪ <i>Collect feedback</i>

B.3 Ministry of Economy and Finance

ONE-TO-ONE INTERVIEW – MINISTEY OF ECONOMY AND FINANCE

Date : Location :
Name and job title of the interviewee:
Duration : 60 minutes
Name of the interviewer:

A. Questions

GENERAL

Q.GEN.2. What was the degree of participation for different stakeholders in the design and implementation of the project activities? What was their level of engagement?

Q.GEN.2.1 : What mechanisms have been put into place to ensure the active participation of project stakeholders? Have these mechanisms functioned well?

Q.GEN.2.2 : Has your organisation been consulted during the design phase of the project?

Q.GEN.2.3: Has your organisation been consulted during the implementation phase of the project?

COHERENCE

Q.COHERENCE.2. Are the project's activities compatible and has the budget, by activity, set off well in accordance with the aimed objectives?

Q.COHERENCE.3. To what extent is the project inscribed into the government's microfinance development strategy?

Q.COHERENCE.4. To what extent is the project compatible compared with other project/programmes financed by the Moroccan government and foreign partners?

SUSTAINABILITY

Q.SUSTAINABILITY.1. What arrangements were scheduled to make the effects of the APP subordinated loan to Jaida on the microfinance sector more durable?

IMPACT

Q.IMPACT.1. To what extent has the project permitted:

a) the microfinance sector to come out of the 2008 global financial crisis positively and to lessen the negative impacts?

b) to limit the impact of the crisis on the portfolio of AMC clients?

c) to preserve the access to credit?

OTHERS

Do you have any recommendations for improving the design and the implementation of future projects of similar nature?

What are the lessons learned from this project?

B. Documents / Data to collect during the interview

- Copy of AMC legislative documents

ONE-TO-ONE INTERVIEWS – MINISTRY OF ECONOMY AND FINANCE

Purpose: The purpose of the interview with MEF is to evaluate to what extent it participated in the project and to obtain its point of view on the coherence and sustainability of the project. The meeting with in mid-April showed that MEF was at the origin of this project and participated in its design.

Interviewer preparation:

Approach :

- Explain the purpose of the interview
- Go through the interview questions one by one and if needed, the additional questions
- End the interview by answering interviewee questions
- Collect, any additional documents and follow up documents requested but not yet obtained.

Preparation :

- Have in mind the following points:
 - The discussion that took place during the meetin with MEF in mid-April
- Have in hand the following documents:
 - The initial allocated budget for each activity and sub-activity

Guide

Interview questions	Additional Questions / comments
<p><i>Q.GEN.2. What was the degree of participation for different stakeholders in the design and implementation of the project activities? What was their level of engagement?</i></p> <p><i>Q.GEN.2.1: What mechanisms have been put into place to ensure the active participation of project stakeholders? Have these mechanisms functioned well?</i></p> <p><i>Q.GEN.2.2: Has your organisation been consulted during the design phase of the project?</i></p>	<p>▪ <i>NOTE : The MEF has already confirmed its participation in the design of FSP as part of the Compact. Now, the extent to which it participated in the project's implementation must be found out.</i></p>
<p><i>Q.COHERENCE.2. Are the project's activities compatible and has the budget, by activity, set off well in accordance with the aimed objectives?</i></p>	<p>▪ <i>To what extent were the activities supplementary?</i></p> <p>▪ <i>Was the budget by activity adequate according to their relative importance?</i></p>
<p><i>Q.COHERENCE.3. To what extent is the project inscribed into the government's microfinance development strategy?</i></p>	<p>▪ <i>Was the FSP conceived considering the initiatives taken by the government to develop the microfinance sector?</i></p> <p>▪ <i>Has the Compact taken into consideration the financial and technical support given by other donors?</i></p>
<p><i>Q.COHERENCE.4. To what extent is the project compatible compared with other project/programmes financed by the Moroccan government and foreign partners?</i></p>	<p>▪ <i>Collect examples and references. For example, table of bilateral agreements concerning microfinance projects.</i></p>
<p><i>Q.IMPACT.1. To what extent has the project permitted:</i></p>	<p>▪ <i>Obtain feedback MEF and note references cited.</i></p>

<i>Interview questions</i>	<i>Additional Questions / comments</i>
<p><i>a) the microfinance sector to come out of the 2008 global financial crisis positively and to lessen the negative impacts?</i></p> <p><i>b) to limit the impact of the crisis on the portfolio of AMC clients?</i></p> <p><i>c) to preserve the access to credit?</i></p>	<ul style="list-style-type: none"> ▪ <i>Has the project had any unexpected, negative impacts?</i>
<p><i>Do you have any recommendations for improving the design and the implementation of future projects of similar nature?</i></p> <p><i>What are the lessons learned from this project?</i></p>	<ul style="list-style-type: none"> ▪ <i>Obtain feedback</i>

B.4 Jaida Fund

ONE-TO-ONE INTERVIEW-JAIDA FUND

Date : Location :

Name and job title of the interviewee:

Duration : 2 hours

Name of the interviewer:

A. Questions

GENERAL

Q.GEN.1 To what extent have the mid-term evaluation recommendations been implemented? What were the reasons for the non-application of these recommendations?

Q.GEN.1.5 The mid-term evaluation of the Financial Services project highlighted the fact that many AMCs resulted more and more to individual credits by reducing the proportion of group credit. Has Jaida taken measures to support as a priority the AMCs that practice, for the most part, group credit to help poor people come out of poverty?

Q.GEN.2. What was the degree of participation for different stakeholders in the design and implementation of the project activities? What was their level of engagement?

Q.GEN.2.1 : What mechanisms have been put into place to ensure the active participation of project stakeholders? Have these mechanisms functioned well?

Q.GEN.2.2 : Has your organisation been consulted during the design phase of the project?

Q.GEN.2.3: Has your organisation been consulted during the implementation phase of the project?

Q.GEN.2.4: Do you consider your organisation to have followed through with your commitments in the framework of the contracts concluded with APP?

Q.GEN.2.5 : Do you consider yourself to have been sufficiently consulted by APP during the implementation of the project?

RELEVANCE

Q.RE.3 To what extent have the support mechanisms made available to you by the project, corresponded with your needs?

Q.RE.3.1 How important was the Jaida loan agreement with APP?

EFFECTIVENESS

Q EFFECTIVENESS.3 Has the subordinated loan to Jaida permitted the microfinance sector to deal with the crisis that the sector has been in since 2008 particularly in terms of access to funds for AMCS?

Q. EFFECTIVENESS.3.1 To what extent has the subordinated loan from the APP permitted Jaida to maintain or increase funding to AMCs?

Q. EFFECTIVENESS.4. Has training on social and environmental norms favoured their integration into the microfinance sector?

EFFICIENCE

Q.EFFICIENCY.1. Have the disbursements related to the Jaida loan agreement been allocated within the wanted timeframe?

COHERENCE

Q.COHERENCE.4. To what extent is the project compatible compared with other project/programmes financed by the Moroccan government and foreign partners?

SUSTAINABILITY

Q.SUSTAINABILITY.1. What arrangements were scheduled to make the effects of the APP subordinated loan to Jaida on the microfinance sector more durable?

IMPACT

Q.IMPACT.1. To what extent has the project permitted:

- a) the microfinance sector to come out of the 2008 global financial crisis positively and to lessen the negative impacts?*
- b) to limit the impact of the crisis on the portfolio of AMC clients?*
- c) to preserve the access to credit?*

OTHERS

Do you have any recommendations for improving the design and the implementation of future projects of similar nature?

What are the lessons learned from this project?

B. Documents / Data to collect during the interview

- AMC credit policies

ONE-TO-ONE INTERVIEW GUIDE- JAIDA FUND

Purpose: The purpose of the interview with Jaida Fund is to: i) gather feedback from them on precise points covering the overall themes of the evaluation ii) gather details on the loan agreements between Jaida Fund and the AMCs since the first disbursement conducted by the APP. The Jaida Fund occupies more than 50% of the FSP budget itself. A meeting with Jaida Fund took place in mid April, 2013.

Interviewer preparation:

Approach :

- Explain the purpose of the interview
- Go through the interview questions one by one and if needed, the additional questions
- End the interview by answering interviewee questions

Preparation :

- Have in mind the following points:
 - The discussion that took place in the meeting with Jaida Fund in mid-April, 2013
- Have in hand the following documents:
 - The loan agreement, the 2011 annual report (verifying before the interview, on Jaida's website, if the 2012 annual report is available), the most up-to-date indicators from the M&E framework for activity 1.

Guide

Interview Questions	Addition questions/ comments
<p><i>Q.GEN.1 To what extent have the mid-term evaluation recommendations been implemented? What were the reasons for the non-application of these recommendations?</i></p> <p><i>Q.GEN.1.5 The mid-term evaluation of the Financial Services project highlighted the fact that many AMCs resulted more and more to individual credits by reducing the proportion of group credit. Has Jaida taken measures to support as a priority the AMCs that practice, for the most part, group credit to help poor people come out of poverty?</i></p>	<ul style="list-style-type: none"> ▪ <i>Has the DPSF announced to Jaida this concern?</i> ▪ <i>Clarify the position of Jaida mentioned during the meeting with them in mid-April, where Jaida respects the mission of AMCs, some favoring individual credits, some group credits.</i>
<p><i>Q.GEN.2. What was the degree of participation for different stakeholders in the design and implementation of the project activities? What was their level of engagement?</i></p> <p><i>Q.GEN.2.1 : What mechanisms have been put into place to ensure the active participation of project stakeholders? Have these mechanisms functioned well?</i></p> <p><i>Q.GEN.2.2 : Has your organisation been consulted during the design phase of the project?</i></p> <p><i>Q.GEN.2.3: Has your organisation been consulted during the implementation phase of the project?</i></p>	

Interview Questions	Addition questions/ comments
<p><i>Q.GEN.2.4: Do you consider your organisation to have followed through with your commitments in the framework of the contracts concluded with APP?</i></p> <p><i>Q.GEN.2.5 : Do you consider yourself to have been sufficiently consulted by APP during the implementation of the project?</i></p>	<ul style="list-style-type: none"> ▪ <i>Has the whole sum of US\$ 25 million been lent to AMCs?</i>
<p><i>Q.RE.3 To what extent have the support mechanisms made available to you by the project, corresponded with your needs?</i></p> <p><i>Q.RE.3.1 How important was the Jaida loan agreement with APP?</i></p>	<ul style="list-style-type: none"> ▪ <i>Financial viewpoint (impact on the assesement</i> ▪ <i>From the viewpoint of its capacity to meet demand</i>
<p><i>Q EFFECTIVENESS.3 Has the subordinated loan to Jaida permitted the microfinance sector to deal with the crisis that the sector has been in since 2008 particularly in terms of access to funds for AMCS?</i></p> <p><i>Q. EFFECTIVENESS.3.1 To what extent has the subordinated loan from the APP permitted Jaida to maintain or increase funding to AMCs?</i></p>	<ul style="list-style-type: none"> ▪ <i>What would have happened to the microfinance sector if Jaida hadn't financed AMCs?</i> ▪ <i>Would Jaida have been able to meet the demand for AMC funding in the absence of this US\$ 25 million loan from APP?</i> ▪ <i>What are the requirements to hand out loans to AMCs (ask for a copy of crediting policies)</i>
<p><i>Q. EFFECTIVENESS.4. Has training on social and environmental norms favoured their integration into the microfinance sector?</i></p>	<ul style="list-style-type: none"> ▪ <i>During the meeting in mid-April, Jaida mentioned that it was at the point of including social and environmental criteria in its evaluation of AMCs, requesting funding. How will this be done?</i>
<p><i>Q.EFFICIENCY.1. Have the disbursements related to the Jaida loan agreement been allocated within the wanted timeframe?</i></p>	<ul style="list-style-type: none"> ▪ <i>Attempt to collect the dates for each part: request date and dates for when funds are received.</i>
<p><i>Q.COHERENCE.4. To what extent is the project compatible compared with other project/programmes financed by the Moroccan government and foreign partners?</i></p>	<ul style="list-style-type: none"> ▪ <i>Identify other sources of funding for AMCs</i> ▪ <i>Elaborate Jaida's mission in comparison with the mandates (technical assistance, management of funds) entrusted by Jaida;s current and future financial and technical partners. Identifier les autres sources de financement des AMC.</i>
<p><i>Q.SUSTAINABILITY.1. What arrangements were scheduled to make the effects of the APP subordinated loan to Jaida on the microfinance sector more durable?</i></p>	<ul style="list-style-type: none"> ▪ <i>What will happend to the US\$ 25 million loan and interest disbursed by the AMCs at the end of the Compact?</i>
<p><i>Q.IMPACT.1. To what extent has the project permitted:</i></p> <p><i>a) the microfinance sector to come out of the 2008 global financial crisis positively and to lessen the negative impacts?</i></p> <p><i>b) to limit the impact of the crisis on the portfolio of AMC clients?</i></p> <p><i>c) to preserve the access to credit?</i></p>	<ul style="list-style-type: none"> ▪ <i>Obtain feedback from Jaida and note the references used.</i> ▪ <i>Has the project produced unexpected, negative impacts?</i>
<p><i>Do you have any recommendations for</i></p>	<ul style="list-style-type: none"> ▪ <i>Collect feedback</i>

<i>Interview Questions</i>	<i>Addition questions/ comments</i>
<p><i>improving the design and the implementation of future projects of similar nature?</i></p> <p><i>What are the lessons learned from this project?</i></p>	

B.5 AMC / RMS

ONE-TO-ONE INTERVIEW – AMC / RMS

Date : Location :
Name and job title of the interviewee:
Duration : 2hr30 minutes
Name of the interviewer:

A. Questions

GÉNÉRAL

Q.GEN.2. What was the degree of participation for different stakeholders in the design and implementation of the project activities? What was their level of engagement?

Q.GEN.2.1 : What mechanisms have been put into place to ensure the active participation of project stakeholders? Have these mechanisms functioned well?

Q.GEN.2.2 : Has your organisation been consulted during the design phase of the project?

Q.GEN.2.3: Has your organisation been consulted during the implementation phase of the project?

Q.GEN.2.4: Do you consider your organisation to have followed through with your commitments in the framework of the contracts concluded with APP?

Q.GEN.2.5 : Do you consider yourself to have been sufficiently consulted by APP during the implementation of the project?

RELEVANCE

Q.RE.3 To what extent have the support mechanisms made available to you by the project, corresponded with your needs?

Q.PE.3.2 How important was it for your AMC to have access to Jaida funds?

Q.RE.3.3 Was it relevant for your credit agents to be more aware of environmental and social norms?

Q.RE.3.4 Was the offer of support by the APP relevant for:

- a) The institutional transformation of your AMC?*
- b) The implementation of new technologies?*
- c) The establishment of mobile agencies?*
- d) The financial and social rating of your AMC?*

EFFICACITÉ

Q EFFECTIVENESS.3 Has the subordinated loan to Jaida permitted the microfinance sector to deal with the crisis that the sector has been in since 2008 particularly in terms of access to funds for AMCS?

Q. EFFECTIVENESS.3.2 Has your AMC obtained any funding from Jaida from 2008 till now?

Q. EFFECTIVENESS.4. Has training on social and environmental norms favoured their integration into the microfinance sector?

Q. EFFECTIVENESS.4.1 Has your AMC included or has the intention of including in its credit granting policies criteria related to social and environmental norms?

Q. EFFECTIVENESS.4.3 Has the training strategy of trainers concerning credit agents and agency directors functioned?

Q. EFFECTIVENESS.5. To what extent have the AMCs resorted to FSP support for the development of products?

Q. EFFECTIVENESS.6. What are the gains thus far of the technical assistance co financed by the APP to help you to transform your AMC?

Q. EFFECTIVENESS.7. Has the project attained the results expected in terms of improvement in operating efficiency and transparency of AMCs?

Q. EFFECTIVENESS.7.1 What are the gains for your AMC thus far, resulting from APP support for the implementation of new technologies?

Q. EFFECTIVENESS.7.2 What are the gaies for your AMC those far for APP support for the establishment of management informaiton systems?

Q.EFFECTIVENESS.7.3 Has APP support for the implementation of mobile agencies helped your AMC to expand its geographical range?

Q.EFFECTIVENESS.7.4 With APP support, has your AMC been rated and were the results satisfactory?

EFFICIENCE

Q. EFFICIENCY.2.

a) Have the grants given to AMCs by the APP been allocated within the wanted timeframe?

b) Have the AMCs allocated within the wanted timeframe, the financial contributions, to which they had been engaged as agreed upon with APP?

Q. EFFICIENCY.3. Has/have the equipment and/or services obtained by the AMCss, with APP financial support, been delivered in good time and according t o the predicted budget?

Q. EFFICIENCY.5.

a) According to you, what benefits/inconveniences have been created by the APP approach of getting the AMCs to prepare their own terms of reference for the acquisition of equipment and services?

b) What do you think of the APP procedures governing the choice of goods and services suppliers?

c) Do you consider the costs of the services provided by the service providers, recruited through the APP support contracts framework, to be adequate compared to benefits that you have gained?

SUSTAINABILITY

Q. SUSTAINABILITY.3. Does your AMC intend to pursue with its own resources the actions pushed on by APP, namely:

- a) Environmental and social norms training for credit agents?*
- b) the integration of environmental and social norms in your credit policies?*
- c) The development of new financial products?*
- d) The implementation of new technologies?*
- e) The establishment of an SIG?*
- f) The deployment of mobile agencies?*
- g) rating systems?*

IMPACT

Q.IMPACT.1. To what extent has the project permitted:

- a) the microfinance sector to come out of the 2008 global financial crisis positively and to lessen the negative impacts?*
- b) to limit the impact of the crisis on the portfolio of AMC clients?*
- c) to preserve the access to credit?*

Q.IMPACT.2. To what extent has the project permitted the increase of credit access in remote areas to mobile agencies?

Q.IMPACT.3. What are, according to you, the mid-term and long-term consequences of APP support related to :

- a) The integration of environmental and social norms into the credit funding policies?*
- b) The transformation of you MCA?*
- c) The improvement of operating efficiency and transparency of your AMC?*

Q.IMPACT.4. To what extent has the project engaged a durable dynamic for investment in new technologies for your AMC?

OTHERS

Do you have any recommendations for improving the design and the implementation of future projects of similar nature?

What are the lessons learned from this project?

B. Documents / Data to collect during the interview

- Annual reports 2009-2012
- Up-to-date Statistics (number of clients, outstanding credit, PAR-30, etc)

C. Documents to have in hand during the interview

- Agreements with APP
- Loan agreements with Jaida Fund
- Service contracts within the Financial Services Project framework
- Monitoring reports of service contracts within the FSP framework

ONE-TO-ONE INTERVIEW GUIDE – AMC / RMS

Purpose : The AMCs, RMSs are direct beneficiaries of FSP. The interview aims to gather feedback from them on the overall evaluation themes and to collect data and additional documents which will be subsequently analysed.

Interviewer preparation:

Approach :

- Explain the purpose of the interview
- Go through the interview questions one by one and if needed, the additional questions
- End the interview by answering interviewee questions
- Collect, any additional documents and follow up documents requested but not yet obtained.

Preparation :

- Have in hand the following documents:
 - Copies of the agreements between AMCs and the APP.

Guide

Interview Questions	Additional Questions/ Comments
<p><i>Q.GEN.2. What was the degree of participation for different stakeholders in the design and implementation of the project activities? What was their level of engagement?</i></p> <p><i>Q.GEN.2.1 : What mechanisms have been put into place to ensure the active participation of project stakeholders? Have these mechanisms functioned well?</i></p> <p><i>Q.GEN.2.2 : Has your organisation been consulted during the design phase of the project?</i></p> <p><i>Q.GEN.2.3: Has your organisation been consulted during the implementation phase of the project?</i></p> <p><i>Q.GEN.2.4: Do you consider your organisation to have followed through with your commitments in the framework of the contracts concluded with APP?</i></p> <p><i>Q.GEN.2.5 : Do you consider yourself to have been sufficiently consulted by APP during the implementation of the project?</i></p>	<ul style="list-style-type: none">▪ Financial engagements?▪ Monitoring of guidelines?▪ Reporting demands?
<p><i>Q.RE.3 To what extent have the support mechanisms made available to you by the project, corresponded with your needs?</i></p> <p><i>Q.PE.3.2 How important was it for your AMC to have access to Jaida funds?</i></p> <p><i>Q.RE.3.3 Was it relevant for your credit agents to be more aware of environmental and social norms?</i></p> <p><i>Q.RE.3.4 Was the offer of support by the APP relevant for:</i></p>	<ul style="list-style-type: none">▪ What were your sources of funding before 2008? After 2008?▪ Who financed you before the 2008 economic crisis?▪ Was this raise in awareness important for your▪ Has your AMC used training program?

Interview Questions	Additional Questions/ Comments
<p>a) The institutional transformation of your AMC?</p> <p>b) The implementation of new technologies?</p> <p>c) The establishment of mobile agencies?</p> <p>d) The financial and social rating of your AMC?</p>	<ul style="list-style-type: none"> Does your AMC intend to transform? AMC? Has your AMC used this programme? Has your AMC used this programme? Has your AMC used this programme?
<p>Q EFFECTIVENESS.3 Has the subordinated loan to Jaida permitted the microfinance sector to deal with the crisis that the sector has been in since 2008 particularly in terms of access to funds for AMCS?</p> <p>Q. EFFECTIVENESS.3.2 Has your AMC obtained any funding from Jaida from 2008 till now?</p>	<ul style="list-style-type: none"> Obtain the list with amount, terms and conditions and the state of reimbursement
<p>Q. EFFECTIVENESS.4. Has training on social and environmental norms favoured their integration into the microfinance sector?</p> <p>Q. EFFECTIVENESS.4.1 Has your AMC included or has the intention of including in its credit granting policies criteria related to social and environmental norms?</p> <p>Q. EFFECTIVENESS.4.3 Has the training strategy of trainers concerning credit agents and agency directors functioned?</p>	<ul style="list-style-type: none"> Has your AMC used this training programmed? How many credit agents/ agency managers have been trained? Explain Does your AMC intend to pursue the training programme? How? Have you trainers within your AMC?
<p>Q. EFFECTIVENESS.5. To what extent have the AMCs resorted to FSP support for the development of products?</p>	<ul style="list-style-type: none"> Have in hand the agreements between the AMC and APP concerning activity 2
<p>Q. EFFECTIVENESS.6. What are the gains thus far of the technical assistance co financed by the APP to help you to transform your AMC?</p>	<ul style="list-style-type: none"> Have in hand the agreements between the AMC and APP concerning activity 2 and to use them to lead the interview.
<p>Q. EFFECTIVENESS.7. Has the project attained the results expected in terms of improvement in operating efficiency and transparency of AMCs?</p> <p>Q. EFFECTIVENESS.7.1 What are the gains for your AMC thus far, resulting from APP support for the implementation of new technologies?</p> <p>Q. EFFECTIVENESS.7.2 What are the gains for your AMC those far for APP support for the establishment of management information systems?</p> <p>Q.EFFECTIVENESS.7.3 Has APP support for the implementation of mobile agencies helped your AMC to expand its geographical range?</p> <p>Q.EFFECTIVENESS.7.4 With APP</p>	<ul style="list-style-type: none"> Have in hand the agreements between the AMC and APP concerning activity 3 and to use them to lead the interview.

Interview Questions	Additional Questions/ Comments
support, has your AMC been rated and were the results satisfactory?	
<p>Q. EFFICIENCY.2.</p> <p>a) Have the grants given to AMCs by the APP been allocated within the wanted timeframe?</p> <p>b) Have the AMCs allocated within the wanted timeframe, the financial contributions, to which they had been engaged as agreed upon with APP?</p>	<ul style="list-style-type: none"> ▪ Have in hand the agreements between the AMC and APP concerning activity 2 and 3 and to use them to lead the interview. ▪ Consider the dates to which the agreements make reference to and the actual dates to which the contributions were transferred to each party.
<p>Q. EFFICIENCY.3. Has/have the equipment and/or services obtained by the AMCs, with APP financial support, been delivered in good time and according to the predicted budget?</p>	<ul style="list-style-type: none"> ▪ Have in hand the agreements between the AMC and APP concerning activity 2 and 3 and to use them to lead the interview. ▪ The AMC should have in hand the documentation related to the contracts of good and services with their supplies in order to be able to answer this question.
<p>Q.IMPACT.1. To what extent has the project permitted:</p> <p>a) the microfinance sector to come out of the 2008 global financial crisis positively and to lessen the negative impacts?</p> <p>b) to limit the impact of the crisis on the portfolio of AMC clients?</p> <p>c) to preserve the access to credit?</p>	<ul style="list-style-type: none"> ▪ Point c) makes reference to the specific situation of the AMC
<p>Q.IMPACT.2. To what extent has the project permitted the increase of credit access in remote areas to mobile agencies?</p>	<ul style="list-style-type: none"> ▪ This question addresses especially AMCs who benefitted from a grant for the setting up of mobile agencies. ▪ Ask the other AMCs what their plans are to improve access to remote areas.
<p>Q.IMPACT.3. What are, according to you, the mid-term and long-term consequences of APP support related to :</p> <p>a) The integration of environmental and social norms into the credit funding policies?</p> <p>b) The transformation of your MCA?</p> <p>c) The improvement of operating efficiency and transparency of your AMC?</p>	<ul style="list-style-type: none"> ▪ Collect feedback ▪ Has the project had any unexpected, negative impacts?
<p>Q.IMPACT.4. To what extent has the project engaged a durable dynamic for investment in new technologies for your AMC?</p>	<ul style="list-style-type: none"> ▪ Collect feedback
<p>Do you have any recommendations for improving the design and the implementation of future projects of similar nature?</p> <p>What are the lessons learned from this project?</p>	<ul style="list-style-type: none"> ▪ Collect feedback

B.6 FNAM

ONE-TO-ONE INTERVIEW – FNAM

Date : Location :
Name and job title of the interviewee:
Duration : 1 hour
Name of the interviewer:

A. Questions

GENERAL

Q.GEN.2. What was the degree of participation for different stakeholders in the design and implementation of the project activities? What was their level of engagement?

Q.GEN.2.1 : What mechanisms have been put into place to ensure the active participation of project stakeholders? Have these mechanisms functioned well?

Q.GEN.2.2 : Has your organisation been consulted during the design phase of the project?

Q.GEN.2.3: Has your organisation been consulted during the implementation phase of the project?

Q.GEN.2.4: Do you consider your organisation to have followed through with your commitments in the framework of the contracts concluded with APP?

Q.GEN.2.5 : Do you consider yourself to have been sufficiently consulted by APP during the implementation of the project?

RELEVANCE

Q.RE.3 To what extent have the support mechanisms made available to you by the project, corresponded with your needs?

Q.RE.3.5 According to you, should the FNAM have been a direct beneficiary of the project?

EFFECTIVENESS

Q EFFECTIVENESS.3 Has the subordinated loan to Jaida permitted the microfinance sector to deal with the crisis that the sector has been in since 2008 particularly in terms of access to funds for AMCS?

Q. EFFECTIVENESS.4. Has training on social and environmental norms favoured their integration into the microfinance sector?

Q. EFFECTIVENESS.4.3 Has the training strategy of trainers concerning credit agents and agency directors functioned?

Q. EFFECTIVENESS.7. Has the project attained the results expected in terms of improvement in operating efficiency and transparency of AMCs?

EFFICIENCE

Q. EFFICIENCY.5.

a) According to you, what benefits/inconveniences have been created by the APP approach of getting the AMCs to prepare their own terms of reference for the acquisition of equipment and services?

b) What do you think of the APP procedures governing the choice of goods and services suppliers?

OTHER

Do you have any recommendations for improving the design and the implementation of future projects of similar nature?

What are the lessons learned from this project?

B. Documents / Data to collect during the interview

- 2009-2012 Annual Reports
- Up-to-date statistics on the members of FNAM (number of clients, outstanding credit, PAR-30, etc)

ONE-TO-ONE INTERVIEW – FNAM

Purpose: FNAM is not a direct beneficiary of FSP. Obtain the viewpoint of FNAM on certain themes of the evaluation representing the AMCs.

Approach :

- Explain the purpose of the interview
- Recall the objective and schedule of the FSP final evaluation
- Go through the interview questions one by one and if needed, the additional questions
- End the interview by answering interviewee questions

Preparation :

- Have in mind the following points:
 - Evaluation terms of reference
 - Role of FNAM

Guide

Interview questions	Additional Questions /comments
<p><i>Q.GEN.2. What was the degree of participation for different stakeholders in the design and implementation of the project activities? What was their level of engagement?</i></p> <p><i>Q.GEN.2.1 : What mechanisms have been put into place to ensure the active participation of project stakeholders? Have these mechanisms functioned well?</i></p> <p><i>Q.GEN.2.2 : Has your organisation been consulted during the design phase of the project?</i></p> <p><i>Q.GEN.2.3: Has your organisation been consulted during the implementation phase of the project?</i></p> <p><i>Q.GEN.2.4: Do you consider your organisation to have followed through with your commitments in the framework of the contracts concluded with APP?</i></p> <p><i>Q.GEN.2.5 : Do you consider yourself to have been sufficiently consulted by APP during the implementation of the project?</i></p>	<p>▪ <i>Did FNAM provide data to APP-M&E following the M&E framework of the project?</i></p>
<p><i>Q.RE.3 To what extent have the support mechanisms made available to you by the project, corresponded with your needs?</i></p> <p><i>Q.RE.3.5 According to you, should the FNAM</i></p>	<p>▪ <i>Collect feedback</i></p>

Interview questions	Additional Questions /comments
<i>have been a direct beneficiary of the project?</i>	
<i>Q EFFECTIVENESS.3 Has the subordinated loan to Jaida permitted the microfinance sector to deal with the crisis that the sector has been in since 2008 particularly in terms of access to funds for AMCS?</i>	<ul style="list-style-type: none"> ▪ <i>Collect feedback</i>
<i>Q. EFFECTIVENESS.4. Has training on social and environmental norms favoured their integration into the microfinance sector?</i> <i>Q. EFFECTIVENESS.4.3 Has the training strategy of trainers concerning credit agents and agency directors functioned?</i>	<ul style="list-style-type: none"> ▪ <i>What is the position of FNAM concerning the introduction of social and environmental norms in the credit granting policies of AMCs?</i>
<i>Q. EFFECTIVENESS.7. Has the project attained the results expected in terms of improvement in operating efficiency and transparency of AMCs?</i>	<ul style="list-style-type: none"> ▪ <i>From FNAM's viewpoint.</i> ▪ <i>Have there been any unexpected, negative results?</i>
<i>Q. EFFICIENCY.5.</i> <i>a) According to you, what benefits/inconveniences have been created by the APP approach of getting the AMCs to prepare their own terms of reference for the acquisition of equipment and services?</i> <i>b) What do you think of the APP procedures governing the choice of goods and services suppliers?</i>	<ul style="list-style-type: none"> ▪ <i>Collect feedback</i>
<i>Do you have any recommendations for improving the design and the implementation of future projects of similar nature?</i> <i>What are the lessons learned from this project</i>	<ul style="list-style-type: none"> ▪ <i>Collect feedback</i>

B.7 Mobile Agency Managers

ONE-TO-ONE INTERVIEWS – MOBILE AGENCY MANAGERS

Date : **Location :**
Name and job title of the interviewee:
Duration : 60 minutes
Name of the interviewer:

Nom of AMC :
Municipality :
Date of the interview :

Name of fixed agency :
Province :
Location of interview:

Name of mobile agency manager :

Gender :

Q1: Since when are you manager of a mobile agency?	<input type="text"/> months
Q2: Since when are you an AMC employee?	<input type="text"/> years
Q3- What is your level of education?	<input type="text"/>
Q4 : How many mobile agencies do you supervise?	<input type="text"/>
Q5 : How many credit agencies do you oversee?	<input type="text"/> (1) Men <input type="text"/> (2) Women <input type="text"/> (3) Total
Q6 : How many clients use the services of the mobile agencies under your supervision?	<input type="text"/> (1) Men <input type="text"/> (2) Women <input type="text"/> (3) Total
Q7 : How many clients of mobile agencies under your supervision have obtained credit?	<input type="text"/> (1) Men <input type="text"/> (2) Women <input type="text"/> (3) Total
Q8 : What is the average amount of credit given a client of mobile agencies under your supervisions?	<input type="text"/> DH
Q9 : What is the rate of repayments of clients?	<input type="text"/> %
Q10 : Have you been trained in social and environmental norms?	<input type="text"/> (1) Yes <input type="text"/> (2) No
IF "NO" SKIP TO QUESTION 12	
Q11 : a) When were you given this training?	<input type="text"/> (1) Month <input type="text"/> (2) Year <input type="text"/> (3) Lot
b) Has this training been useful to you?	<input type="text"/> (1) Yes <input type="text"/> (2) No <input type="text"/> (3) Don't know
c) Do the credit granting policies of your AMC	<input type="text"/> (1) Yes <input type="text"/> (2) No

include social and environmental criteria?	<input type="checkbox"/> (3) Don't Know
d) Have you integrated this training into your daily work?	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No
e) IF YES, how?	<input type="text"/>
Q12 : According to you, do the mobile agencies fulfil a need? Elaborate.	<input type="text"/>
Q13 : What are the challenges of supervising mobile agencies? Elaborate.	<input type="text"/>
Q14 : What are the strengths and weaknesses of the economic, social and cultural environment that facilitate or limit the establishments of mobile agencies? Elaborate.	<input type="text"/>
Q15 : What are the requests of the clients you cannot satisfy and what are the reasons? Elaborate.	<input type="text"/>
Q16 : a) According to you, are the mobile agencies economically profitable?	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No
b) If yes, in which conditions? Elaborate.	<input type="text"/>
Q17 : What is the AMC communication strategy when offering microcredit products to enclaved populations served by your mobile agency?	<input type="text"/>
Q18 : According to you are the mobile agencies socially useful?	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No

Annex C : Questionnaires – quantitative surveys

C.1 Credit agents/ agency managers trained in social and environmental norms

[illegible]

Interviewee name : _____ Gender : _____ Age : _____
Job title : _____ credit agent _____ agency manager

Q1 : Since when have you been working in your current role?		<input type="text"/> months
Q2 : Since when are you an AMC employee?		<input type="text"/> months
Q3 : What is your level of education?	<input type="checkbox"/> (1) Primary <input type="checkbox"/> (2) Secondary <input type="checkbox"/> (3) University <input type="checkbox"/> (3) Other	
Q4 : When were you trained in social and environmental norms?	<input type="text"/> months	<input type="text"/> year
Q5 : Has this training been useful to you?	<input type="text"/> From “not useful” to “very useful”, plus “no opinion”	
Q6 : Do the credit granting policies of your AMC include social and environmental criteria?	<input type="text"/> (1)Yes <input type="text"/> (2) No <input type="text"/> (3) Don't know	
Q7 : Do you intend to share these ideas and knowledge acquired during the training...?		
a) Through discussions with your colleagues, superiors and your clients?	<input type="text"/>	
b) Through the integration of projects with social and environmental concerns in the credit policies of your AMC?	<input type="text"/>	
c) Through the distribution of training material or raising awareness within the AMC?	<input type="text"/>	
d) Other	<input type="text"/>	
Q8 : How have you integrated this training in your daily work?		
a) I haven't integrated this into my work	<input type="text"/>	
b) By raising awareness for clients	<input type="text"/>	
c) By including social and environmental criteria in credit requests	<input type="text"/>	
d) Other :	<input type="text"/>	
Q9 : What training programme tools are most relevant to your work?		

a) Training manual	<input type="text"/>
b) Trainers' presentations	<input type="text"/>
c) Practical exercises	<input type="text"/>
d) None	<input type="text"/>
e) Other:	<input type="text"/>
Q10 : What actions or initiatives have you taken after the training while returning to work?	<input type="text"/>
Q11 : What ideas and knowledge received during your training have you put into practice?	<input type="text"/>
Q12 : What difficulties/obstacles have you encountered in the application of ideas or skills received or acquired during your training in social and environmental norms?	
a) The ideas and approaches are not in my AMC's current context	<input type="text"/>
b) I have neither the authority nor the capacity to influence decision-makers	<input type="text"/>
c) My supervisor's indifference/disinterest	<input type="text"/>
d) The lack of capacity for my supervisor to act	<input type="text"/>
e) The lack of interest from the management	<input type="text"/>
f) Others:	<input type="text"/>
Q13 : Are your clients aware of the need to protect the environment?	<input type="text"/> (1) Yes <input type="text"/> (2) No <input type="text"/> (3) Don't know
Q14 : What is your level of knowledge of the negative impacts on the environment that the following activities can have (very low to very high, plus no opinion)	
a) Clearing of forests?	<input type="text"/>
b) Activities leading to the release of toxic gas in the atmosphere?	<input type="text"/>
c) Activities leading to the production and release of toxic waste (solid or liquid)?	<input type="text"/>
d) The stocking of distribution of chemicals and pesticides?	<input type="text"/>
e) The start-up or extension of quarrying activities (phosphate, other)?	<input type="text"/>
f) The building or extension of a slaughterhouse?	<input type="text"/>
g) The beginning or extension of economic activities mobilising water resources?	<input type="text"/>
h) The use of pesticides?	<input type="text"/>
Q15 : What is your level of knowledge of Moroccan legislation and regulations related to the protection of the environment (very low to very high, plus no opinion), concerning:	
a) Water laws?	<input type="text"/>

b) The protection and valuing of the environments?	<input type="text"/>
c) Impact studies?	<input type="text"/>
d) The fight against protection of the air?	<input type="text"/>
e) Management and elimination of waste?	<input type="text"/>
f) Conservation and development of forests?	<input type="text"/>
g) Quarrying?	<input type="text"/>
h) Renewable energies?	<input type="text"/>
i) Use of biodegradable plastic bags?	<input type="text"/>
j) Protected areas?	<input type="text"/>
Q16 : Are your clients aware of issues related to labour rights and conditions?	<input type="text"/> (1) Yes <input type="text"/> (2) No <input type="text"/> (3) Don't know
Q17 : What is your level of knowledge of the Moroccan laws and regulations related to the protection of labour (very low to very high, plus no opinion), concerning:	
a) Minimum age?	<input type="text"/>
b) Maximum working hours per day?	<input type="text"/>
c) Employees' rights?	<input type="text"/>
d) Work conditions?	<input type="text"/>

C.2 Clients of Mobile Agencies

Municipality:

Province :

Name of AMC :

Name of fixed agency :

Mobile agency ID :

Date of the interview :

Location of the interview :

Name of the interviewer:

1- Interviewee Profile

Q1. : Age	<input type="text"/> years old
Q. : Gender	<input type="checkbox"/> (1) Male <input type="checkbox"/> (2) Female
Q3 : Marital Status	<input type="checkbox"/> (1) Single <input type="checkbox"/> (2) Married <input type="checkbox"/> (3) Divorced <input type="checkbox"/> (4) Widowed
Q4 : Education level	<input type="checkbox"/> (1) None <input type="checkbox"/> (2) Primary <input type="checkbox"/> (3) Koranic or presecondary <input type="checkbox"/> (4) Secondary <input type="checkbox"/> (5) Higher
Q5 : Number of dependent children	<input type="text"/>
Q6 : Are you a member ?	<input type="checkbox"/> (1) of a professional association <input type="checkbox"/> (2) of a cooperative
Q7 : What is your occupation ?	<input type="text"/>

2- Mobile Agency Services

Q1: Since when are you a client of the mobile agency?	<input type="text"/> months
Q2 :Were you a client of a financial institution before becoming a client of a mobile agency?	<input type="checkbox"/> (1) Yes <input type="checkbox"/> (2) No
Q3 : Have you received a loan since you a client of a mobile agency?	<input type="checkbox"/> (1) Yes (go to question 4) <input type="checkbox"/> (2) No (go to question 14)
Q4 : If yes, when?	<input type="text"/> months <input type="text"/> year
Q5 : For what reasons did you need this loan?	
a) Economic activity	<input type="checkbox"/> (1) Agriculture <input type="checkbox"/> (2) Commerce <input type="checkbox"/> (3) Others (specify) <input type="text"/>
b) Accommodation	<input type="text"/>
c) Education	<input type="text"/>
d) Consumption	<input type="text"/>

e) Other (specify)	<input type="text"/>
Q6 : Amount of credit obtained in DH	<input type="text"/> DH
Q7 : Nominal annual interest rate from credit obtained :	<input type="text"/> (1) % <input type="text"/> (2) Don't know
Q8 Other expenses to obtain credit (yes, no, don't know) :	
a) Fees	<input type="text"/>
b) Insurance	<input type="text"/>
c) Other (specify)	<input type="text"/>
Q9 : Repayment period	<input type="text"/> Months
Q10 : Amount of periodic repayment	<input type="text"/> DH
Q11 : Frequency of repayment	<input type="checkbox"/> (1) Weekly <input type="checkbox"/> (2) Monthly <input type="checkbox"/> (3) Quarterly <input type="checkbox"/> (4) Annually <input type="checkbox"/> (3) Other(specify) <input type="text"/>
Q12 : Was this credit granted to you as a member of a solidarity group ?	<input type="text"/> (1) Yes <input type="text"/> (2) No
Q13 : Do you think this credit has contributed to the improvement in your economic situation ?	<input type="text"/> (1) Yes <input type="text"/> (2) No
Q14 : Has the credit agent already talked to you about the following discussion concerning your credit request :	
a) Protection of the environment ?	<input type="text"/> (1) Yes <input type="text"/> (2) No <input type="text"/> (3) No opinion
a) Social protection?	<input type="text"/> (1) Yes <input type="text"/> (2) No <input type="text"/> (3) No opinion
Q15 :Are you a holder of a bank account ?	<input type="text"/> (1) Yes <input type="text"/> (2) No
Q16 : Where did you hear about the mobile agencies?	
a) Media	<input type="text"/>
b) AMC	<input type="text"/>
c) Member of your entourage (family, friend, acquaintance)	<input type="text"/>
d) Government	<input type="text"/>
e) Don't know	<input type="text"/>
Q17 : Since when are you a client of a mobile agency?	<input type="text"/>
Q18 : How much time does it take you to get to the mobile agency?	<input type="text"/> minutes

<p>Q19 : Did the idea of having a mobile agency facilitate your access to micro credit?</p>	<div> <input type="checkbox"/> (1)Yes <input type="checkbox"/> (2) No </div> <div> <input type="checkbox"/> (3) No opinion </div>
<p>Q20 : How do you evaluate the quality of services offered by the mobile agency? (Very unsatisfactory to very satisfactory to no opinion)</p>	<div></div>
<p>Q21 : What are the new financial or non-financial services you desire to have from your mobile agency?</p>	<div></div>

Annexe D : kits combination – one to one interviews

Acteurs	Description de l'appui de l'APP	Référence APP contrat / convention	Activités et sous- activités	Budget total (dirhams)
AMC				
Al Amana Microfinance	La mise en place d'un plan de continuité informatique d'Alamana Microfinance	FS-G-2.AA.1.2_PCI	3.1	321 000,00
Al Amana Microfinance	Project agences mobiles_phase II	FS-G-4.2.AA_Al Amana	3.3	-----
Al Amana Microfinance	Développement des ressources humaines	FS-G-2 AAA Development RH	1.2	4296000,00
Al Amana Microfinance	Le renforcement des dispositifs de sécurité du système d'informatique d'Al Amana	FS-G-2 .AA.1.1	3.1	511 050,00
Al Amana Microfinance	La réingénierie des processus et le renforcement du dispositif de contrôle interne	FS-G 2.AA.3	2.2	760 000,00
Al Amana Microfinance	La mise en place d'une cartographie des risques d'Al Amana Microfinance	FS-G-2.AA.4	3.2	2717 922,20
Al Amana Microfinance	La réingénierie de la filière commerciale	FS-G.2AA.6	2.2	950 000,00
Al Amana Microfinance	Projet agences mobiles	FS4.1 _AAA	3.3	-----
Al Amana Microfinance	Mise en œuvre de l'appui de l'implémentation des nouvelles technologies dans le secteur de la microfinance	FS-G.6.1.AA.1	3.1	4349 800,00
Al Amana Microfinance	Mise en œuvre d'une solution de gestion de la relation clients M-CRM	FS-G.6.2.AA.1	3	3 110 550,00
Al Amana Microfinance	Avenant #2-Projet agences mobiles	Avenant #2 AL Amana signé	3.3	494 243,20
Al Amana Microfinance		Avenant signé _AL AMANA APP projet agences mobiles	3.3	-----
Al Karama Micro Crédit	Assistance technique en gestion des risques	FS-G-2.AK.1	3.1	885.450,00 MAD
Al Karama Micro Crédit	Assistance technique en gestion des ressources humaines	FS-G-2.AK.2	3.2	1.148.523,00 MAD
Al Karama Micro Crédit	Projet agences mobiles	FS4.1. AL KARAMA-MC	3.3	-----
Association Marocaine Solidarité Sans Frontière Micro Crédit –AMSSF-	Mise en place des « Système Mobile-nomadisation du personnels de terrain d'AMSSF-MC »	FS-G.6.1.AM.1	3.3	5288 546,00

MC				
Association Marocaine Solidarité Sans Frontière Micro Crédit –AMSSF-MC	Projet agences mobiles	FS-G4.2.AM_AMSSF	3.3	-----
Association Marocaine Solidarité Sans Frontière Micro Crédit –AMSSF-MC	Projet agences mobiles	Avenant signé _AMSSF APP projet agence mobiles	3.3	-----
Association Marocaine Solidarité Sans Frontière Micro Crédit –AMSSF-MC	Projet agences mobiles	FS4.1 AMSSF	3.3	-----
ATIL Microcredit	Projet agences mobiles	FS-G-4.2.ATIL	3.3	----
ATIL Microcredit	Projet agences mobiles	Avenant signé _ATIL APP projet agences mobiles	3.3	-----
ATIL Microcredit	Projet agences mobiles	FS 4.1 _ATIL MC	3.3	-----
ATTAWIQ Microfiance	Projet agences mobiles	FS-G-4.2.FB	3.3	-----
Fondation Al Karama-MC	Fourniture d'équipement informatique dans le cadre de la mise en place du SIG	Convention de l'équipe Al Karama signée	3.1	351 162, 80
Fondation Al Karama-MC	Projet agences mobiles	Avenant signé _AL KARAMA APP projet agence mobiles	3.3	-----
Fondation Al Karama-MC	Assistance technique pour la mise à niveau des systèmes d'information de la fondation Al Karama	FS-G-5.2.2.KA	3.2	867.000.00
Fondation ARDI	Projet agences mobiles	FS-G-4.2. ARDI	3.3	-----
La Fondation Banque Populaire pour le Micro Crédit	Étude du management des ressources humaines	FS-G-2.FB.1.	2.1	1.799.160,00
La Fondation Banque Populaire pour le Micro Crédit	La mise en place de la cartographie des risques	FS-G-2FB.2	3.2	760 000
La Fondation Banque Populaire pour le Micro Crédit	La réorganisation et mise à niveau des produits de vente	FS-G-2FB.3	2	1.981.510,00
La Fondation	Étude de Marché sur la Micro	FS-G-2.FB.4	2.1	796 000

Banque Populaire pour le Micro Cr�dit	Assurance			
La Fondation Banque Populaire pour le Micro Cr�dit	�tude de March� sur la Micro �pargne	FS-G-2.FB.5	2.1	790 000
La Fondation Banque Populaire pour le micro cr�dit	Mise en place d'une grille de cr�dit scoring » dans le cadre de l'appui � l'impl�mentation des nouvelles technologies dans le secteur de la microfinance	Avenant FS-G-6.1.FB.1	3.1	150 500 EU
La Fondation Banque Populaire pour le micro cr�dit	Mise en �uvre de 'Accompagnement de la fondation pour l'�tude et la mise en place des nouvelles technologies : Mobile banking et terminaux de paiement » dans le cadre de l'appui � l'impl�mentation des nouvelles technologies dans le secteur de la microfinance	Avenant FS-G-6.2.FB.1	3.1	26 15 691,22
La Fondation Banque Populaire pour le micro cr�dit	« Mise en d'une grille de cr�dit scoring » dans le cadre de l'appui � l'impl�mentation des nouvelles technologies dans le secteur de la microfinance	FS-G-6.1.FB.1	3.1	7 18 679
La Fondation Banque Populaire pour le micro cr�dit	Mise en �uvre « Accompagnement de la fondation pour l'�tude et la mise en place des nouvelles technologies :Mobile banking & terminaux de paiement »	FS-G.6.2.FB.1	2.1, 3.1, 3.3	87 18 970 70
La Fondation Banque Populaire pour le micro cr�dit	Avenant #2-Projet agences mobiles	Avenant #2 FBP sign�	3.3	901 333.34
La Fondation Banque Populaire pour le micro cr�dit	Projet agences mobiles	Avenant sign� _FBP APP projet agences mobiles	3.3	-----
La Fondation Banque Populaire pour le micro cr�dit	Projet agences mobiles	FS4.1 _FBPMC	3.3	-----
La Fondation pour le d�veloppement local et le partenariat – Micro Cr�dit	Assistance technique et Coaching dans la continuit� du changement et la mise en �uvre du programme de transformation	FS-G-2.FO.1	2.2	1.000.000,00
La Fondation	La r�ing�nierie des processus	FS-G-2.FO.2	2.2	1.280.000,00

pour le développement local et le partenariat – Micro Crédit	de recouvrement			
La Fondation pour le développement local et le partenariat – Micro Crédit	Élaboration du schéma directeur SI et l'assistance technique au lancement du plan opérationnel d'alignement du SI	FS-G-2.FO.3	3.1	1.999.500,00
La Fondation pour le développement local et le partenariat – Micro Crédit	La mise en place d'un dispositif de gestion de risque opérationnels , d'une fonction « risque » et d'outils de suivi et de contrôle de risques financiers	FS-G-2.FO.4	3.2	2.100.000,00
La Fondation pour le développement local et le partenariat – Micro Crédit	Élaboration d'une segmentation de la clientèle , l'évaluation de leurs besoin en microfinance et l'élaboration d'une stratégie d'amélioration de la qualité des services et de fidélisation de la clientèle	FS-G-2 .FO.5	2.1; 3	3.150.000,00
La Fondation pour le développement local et le partenariat – Micro Crédit	La mise en œuvre des outils de gestion prévisionnelles des emplois et des compétences	FS-G-2.FO.6	3.1	693.000,00
La Fondation pour le développement local et le partenariat – Micro Crédit	L'ingénierie de formation et le développement des modules de formation	FS-G-2.FO.7	1.2	`
La Fondation pour le développement local et le partenariat – Micro Crédit	La conception et la mise en place d'un plan de continuité des activités (PCA)	FS-G-2.FO.8	3.1	1.240.000,00
La Fondation pour le développement local et le partenariat – Micro Crédit	Élaboration d'une nouvelle stratégie pour la communication clients et institutionnelle	FS-G-2.FO.9	2.1	648.000,00
La Fondation pour le développement local et le partenariat –	Développement d'activité de transfert d'argent de mobile banking et de microfinance Islamique	FS-G-2.FO.10	2	1.900.000,00

Micro Crédit				
La Fondation pour le développement local et le partenariat – Micro Crédit	Mise en œuvre « Projet business intelligence » dans le cadre de l'appui à l'implémentation des nouvelles technologies dans le secteur de la microfinance	FS-6.1.FO.1	3.1	186 366,00
La Fondation pour le développement local et le partenariat – Micro Crédit	Mise en œuvre « Amélioration des performance et optimisation de l'infrastructure » dans le cadre de l'appui à l'implémentation des nouvelles technologies dans le secteur de la microfinance	FS-6.2.FO.1	3.1	615 117,00
La Fondation pour le développement local et le partenariat – Micro Crédit	Mise en œuvre « Déploiement outil scoring » dans le cadre de l'appui à l'implémentation des nouvelles technologies dans le secteur de la microfinance	FS-G.6.1.FO.2	3.1	13 21 275,00
Le Réseau de la Microfinance Solidaire	Assistance technique relative à la transformation « Conduite du changement »	Avenant #1	2.2	1478400,00
Le réseau de la Microfinance solidaire	Assistance technique relative à la transformation « Audit organisationnel »	FS-G-RM.1	2.2	1.739.800,00
Le réseau de la Microfinance solidaire	Assistance technique relative à la transformation « Plan stratégique et plan d'affaires »	FS-G-2.RM.2	2.2	1.593.500,00
Le réseau de la Microfinance solidaire	Assistance technique relative à la transformation « Réingénierie des processus »	FS-G2.RM.3	2.2	3.780.000,00
Le réseau de la Microfinance solidaire	Assistance technique relative à la transformation « Gestion des risques »	FS-G-2.RM.4	2.2	2.274 750,00
Le réseau de la Microfinance solidaire	Assistance technique relative à la transformation « Ingénierie de la gestion des ressources humaines »	FS-G-2.RM.5	2.2	1650 000
Le réseau de la Microfinance solidaire	Assistance technique relative à la transformation « Continuité de changement »	FS-G-2.6	2.2	1848 000,00
Le Réseau de la Microfinance Solidaire (rms)	Fourniture d'équipement informatique dans le cadre de la mise en place du SIG	Convention DE Equipe RMS signée	3.1	23 60 508,30

Annexe E: Curriculum vitae des superviseurs des enquêtes quantitatives

CURRICULUM VITAE

- Nom et prénom : **Hassan RIFKI**
- Date et lieu de naissance : 01 Janvier 1955 à Midelt (Maroc)
- Nationalité : Marocaine
- Adresse : 53, Rue Jabal Tazekka, Agdal, Rabat
- Tel : (212) 0665 63 70 39 / 0537 67 40 05
- Email : rifki.h@gmail.com

FORMATION

- Ingénieur Statisticien, I.N.S.E.A, Rabat 1977
- Ingénieur d'Etat Statisticien - Economiste, 1984.
- Lauréat du Cycle Supérieur de Gestion de l'I.S.C.A.E. Casablanca 1987.

EXPERIENCE PROFESSIONNELLE

- Ingénieur Statisticien Economiste au Ministère du Plan de 1977 à 1986.
- Directeur du bureau d'études Data Ingénierie depuis 1987.
- Consultant d'organismes internationaux (Usaid, Unicef, Fnuap, Pnud, Gtz, Onudi, Banque Africaine, ...)

1- Domaine de la planification et de l'évaluation

- Chef de projet de l'établissement de la situation de référence du secteur de l'artisanat (APP-MCC-2011).
- Chef de projet de l'étude d'impact du projet de réorganisation des marchands ambulants de poisson à Oujda (APP-MCC-2012).
- Expert consultant de l'Unicef et du Ministère chargé de la famille, de la femme et de l'enfance, pour l'évaluation du Plan d'Action National pour l'Enfance (PANE 2006-2015) – en 2006.
- Expert consultant de l'Unicef et du Ministère de l'intérieur (Direction des Affaires Rurales) pour la formation des formateurs en matière de planification et d'évaluation des projets de développement (2002).
- Consultant du PNUD et du Haut Commissariat au Plan pour l'élaboration d'un rapport sur le contrôle et la planification régionale au Maroc (2004) (dont la prise en compte du volet genre dans l'élaboration des budgets publics).
- Responsable de l'étude des besoins en formation des cadres du Ministère de la population (Rabat 1998).
- Directeur de l'étude d'identification des opportunités d'investissements dans la province d'El Kelâa des Sraghna, (Ministère de l'Industrie PNUD, 1993).
- Consultant en création d'entreprises par les migrants - Projet co-développement (Yalova-Turquie, 1993).

2- Domaine de management des associations et coopératives

- Expert consultant auprès de l'ONUDI-Rabat et de l'Agence du Sud (POS), pour la réalisation des Business Plan de plusieurs coopératives et GIE au Maroc (2010).
- Chef de projet de l'étude de l'économie sociale dans les régions de l'Oriental et le Souss-Massa Drâa (Département de l'Artisanat et de l'Economie sociale – 2005).
- Auteur d'une recherche d'Analyse du Mouvement Associatif Marocain, (Session de Printemps de l'Université Coopérative Internationale Rabat - Avril, 1987).
- Concepteur de supports d'information et d'éducation pour la stratégie de communication de l'Association Marocaine de Planification Familiale (AMPF, 1992).

3- Domaine du management et de la statistique

- Responsable de la conception et de la réalisation du compte de l'Enseignement Supérieur et de la Recherche Scientifique au Maroc (Enseignement Supérieur 2009).
- Responsable de l'étude du compte satellite du logement au Maroc (Ministère de l'Habitat-2003).
- Responsable des études aéroportuaires réalisées dans le cadre du projet de liaison fixe entre le Maroc et l'Europe (Sned, 2002).
- Responsable de la conception et de la mise en place d'une base de données de Projets d'investissement aux Centres Régionaux d'Investissement (CRI) de Fes, Taza-Al Hoceima et celui de l'Oriental.
- Chef de projet d'étude sur les semences fourragères au Maroc, (SONACOS, GTZ, 1995).
- Chef de projet d'étude sur la consommation d'énergie domestique au Maroc, (Banque Africaine de Développement, 1994).
- Responsable du programme de requalification, d'encadrement et d'insertion de 360 jeunes diplômés désirant créer une entreprise (Ministère de l'Emploi, 1995).
- Responsable de projets de formation, d'information et d'informatisation de la cour des comptes du Maroc (Rabat 1987 à 1992).
- Chef de projet d'élaboration d'une stratégie de développement des Coopératives Maraîchères au Maroc (Office de Développement de la Coopération, Rabat, 1986).

4- Travaux dans le domaine de la recherche opérationnelle

- Responsable de l'élaboration de la stratégie de Marketing territorial de la Région de Taza-Alhoceima-Taounate- 2010.
- Responsable de l'étude de marché du segment entreprise de Maroc-Telecom- 2006.
- Responsable de l'étude sur l'épargne individuelle au Maroc (Bourse de Casablanca, 2003).
- Responsable de l'étude du schéma directeur du Centre Multimédia (Ministère de la Population, Rabat - 1996).

5- Domaine de la santé

- Expert responsable de l'étude sur l'avortement à risque au Maroc (IPPF-Tunis et AMPF-Rabat, 1996).
- Responsable de l'Etude sur la qualité des services en SMI, Ministère de la Santé Publique, USAID-SEATS 1994.)
- Responsable de l'étude d'évaluation du projet de Visites à Domicile de Motivation Systématique (VDMS), Ministère de la Santé Publique, USAID, 1988).
- Chef du projet d'étude juridique et institutionnelle sur la pratique de la Planification Familiale au Maroc (Ministère de la Santé Publique, Rabat 1995).
- Chef de projet de l'étude sur la qualité des services en planification familiale (Ministère de la Santé Publique, SEATS-USAID, 1993).

6- Animation de séminaires

- Formateur en matière de commercialisation de produits de terroir (Remess -2009-2010).
- Formateur au programme de l'INDH – Région de Meknes-Tafilalet et Fes- Boulemane- (Janvier 2006).
- Formateur en planification stratégique- Cadres du Ministère de l'Intérieur-ENAP Novembre 2005.
- Animateur de cycle de formation en techniques de planification et d'évaluation des programmes de développement local, au profit de l'Unicef et du Ministère de l'intérieur (Programme développement rural) 2002.
- Animateur d'un cycle de formation sur la planification stratégique (2000 à 2005).
- Responsable de la formation en Gestion de Projets au profit d'Ingénieurs Agronomes. (Ministère de l'Agriculture – DERD- 2005).
- Animateur de séminaires sur la planification stratégique dans les activités de santé reproductive

et de développement, (IPPF, Tunis et Rabat 1995 et Casablanca 1996).

- Animateur des cycles de formation au profit des jeunes diplômés de l'enseignement supérieur- (Ministère de l'Emploi-1995).

7- Publications

- Auteur du livre : "Comment créer votre entreprise au Maroc (1998).
- Auteur du livre "Comment financer votre entreprise au Maroc (1994).
- Auteur de 18 guides sectoriels destinés aux investisseurs marocains résidant à l'étranger (Fondation Hassan II pour les MRE, Rabat 1999).
- Co-auteur du livre "Comment exporter vers les Etats-Unis" (Experdata, Rabat 1996).

Langues

- Arabe (Très bien) - Français (Très bien) - Anglais (Moyen) - Berbère (Très bien)

Curriculum Vitae

1.	Poste proposé	Superviseur d'enquête sur le terrain
2.	Nom et Prénom	ESSAJI Abdelkader
3.	Date de naissance	1 Janvier 1954
4.	Niveau d'études	<ul style="list-style-type: none"> • Diplôme d'Ingénieur d'Etat (M.Sc.) Statisticien-Economiste : 1985, Institut National de la Statistique et d'Economie Appliquée, Rabat, Maroc • Diplôme d'Ingénieur de la Statistique Appliquée : 1980, Institut National de la Statistique et d'Economie Appliquée, Rabat, Maroc • Diplôme d'Adjoint Technique Topographe : 1974, Ecole du Génie Rural et de Topographie de Meknès, Maroc • Certificat en télédétection et Systèmes d'Information Géographique (SIG) : 1987, University of New Mexico (USA).
5.	Affiliation à des Associations Professionnelles	<ul style="list-style-type: none"> • l'Association Internationale des Statisticiens d'enquêtes • l'Association Marocaine des Ingénieurs Statisticiens (AMIS) • l'Union Nationale des Ingénieurs Marocains (UNIM). • l'Association de l'Agro-Economie.
6.	Autres formations	<ul style="list-style-type: none"> - 1983 : Stage de formation sur le Recensement Agricole et les techniques de sondage, organisé par l'Organisation Arabe pour le Développement Agricole (OADA) à Damas, Syrie. - 1985 : Utilisation de certains logiciels informatiques dans l'analyse des données ; stage organisé par l'USAID et le Ministère de l'Agriculture à Rabat. - 1986 : Formation d'une année aux Etats-Unis d'Amérique sur les techniques de la télédétection et des Systèmes d'Information Géographique (SIG) telles qu'elles sont appliquées dans le domaine agricole. - 1989 : Stage de formation sur le "Système Informatique pour la Formation et l'Assistance dans la Planification Agricole et la Population", connu sous le nom de "CAPPA" (FAO , Ankara, Turquie). - 1989 : Stage de Management organisé par l'USAID au profit des cadres de la DPAA, Rabat, Maroc. - 1989 : Stage sur les techniques d'expression, organisé au profit des responsables de la DPAA. - 1989 : Participation aux Journées d'Etudes sur la Comptabilité Nationale organisées par l'Association Marocaine des Ingénieurs Statisticiens (AMIS), Rabat. - 1990 : Stage sur "CAPPA" pour la formation des formateurs dans le domaine de la planification agricole (FAO , Nicosie, Chypre, du 18 au 29 Juin 1990). - 1990 : Participation au séminaire sur la Télédétection par Radar organisé par le Centre Royal de Télédétection Spatiale à Rabat du 12 au 16 Novembre 1990. - 1990 : Stage de formation sur l'Analyse des Politiques Economiques Agricoles, organisé au Caire par la FAO, l'ESCWA et l'Institut National Egyptien de Planification (INP) du 18 Novembre au 6 Décembre 1990. - 1991 : Représentation du Maroc au Symposium sur la Sécurité Alimentaire tenu à Dakar, Sénégal, du 27 au 29

Novembre 1991, en marge du 6ème Sommet de l'Organisation de la Conférence Islamique (OCI). Les recommandations issues de ce Symposium ont été présentées aux différents chefs d'Etats et de gouvernements pour approbation lors du Sommet de Dakar, 2-9 Décembre 1991.

- **1992** : Participation à la Deuxième **Conférence Scientifique** organisée conjointement par l'**Association Africaine de Statistique** (AFSA) et l'Association Marocaine des Ingénieurs Statisticiens (AMIS), Rabat, **Maroc**, 1-5 Juin 1992
- **1992** : Participation au **Symposium International sur l'Evaluation des Ressources Naturelles par Télédétection Spatiale (MARISY 92)**, organisé par le Centre Royal de Télédétection Spatiale (**CRTS**) en collaboration avec un certain nombre d'organisations internationales (européennes et américaines) : Rabat, **Maroc**, 7-9 Octobre 1992.
- **1995**: Participation à **MARISY 95** (Ifrane)
- **2000** : Participation à **MARISY 2000** (Rabat).
- **2001** : Participation à la 17ème session de la **Commission Africaine des Statistiques Agricoles en Afrique**, organisée par la **FAO** en **Afrique du Sud**.
- **2003** : Participation à la 18ème session de la **Commission Africaine des Statistiques Agricoles en Afrique**, organisée par la **FAO** au **Cameroun**.
- **2003** : Participation à la table ronde sur les **statistiques agricoles et d'élevage**, organisée par la **FAO** en **Tunisie**
- **2003** : Participation à la réalisation du Projet AGRIMA concernant l'**application des techniques de télédétection spatiale et des Systèmes d'information géographique dans le domaine agricole**, en collaboration avec le Centre Royal de Télédétection Spatiale (**CRTS**)
- **2003** : Formation sur le **management**, organisée par la **DRH** au profit des chefs de Divisions du Ministère de l'Agriculture.

7. **Pays où le personnel a travaillé :** **Maroc**

8. **Langues :**

	Parlée	Lue	Écrite
Français	Excellent	Excellent	Excellent
Arabe	Excellent	Excellent	Excellent
Anglais	Bien	Bien	Bien

9. **Expérience professionnelle**

De : Novembre 2011	À : Mai 2012
Employeur : Bureau d'Etudes EDESAT, Rabat, Agdal	
Poste occupé : Consultant superviseur d'enquête de l'étude d'impact du projet APP/MCC de réorganisation des marchands ambulants à Oujda.	
De : Juin 2011	À : Octobre 2011
Employeur : Bureau d'Etudes EDESAT, Rabat, Agdal	
Poste(s) occupé(s) : Consultant dans le cadre de l'étude sur l'élaboration du Plan de Développement Régional de l'Economie Sociale dans la région de Taza-Al Hoceima-Taounate	

De : Oct. 2010		À : Début 2011	
Employeur : Bureau d'Etudes AGRER Belgique			
Poste(s) occupé(s) : Superviseur dans le cadre de l'étude sur l'établissement de la situation de référence de la pêche artisanale au Maroc			
De : 2001		À : 2005	
Employeur : Ministère Agriculture, Direction de la programmation et des Affaires Economiques, Rabat (DPAE)			
Poste(s) occupé(s) : Chef de la Division des Statistiques et de l'Informatique (Ingénieur en Chef)			
De : 1999		À : 2001	
Employeur : Ministère Agriculture, Direction de la programmation et des Affaires Economiques, Rabat			
10. Détail des tâches attribuées			
En tant que chef de la Division des Statistiques et de l'Informatique: -Promouvoir et améliorer le système statistique national -Superviser et participer à la préparation et la réalisation de plusieurs enquêtes annuelles et études statistiques sur les productions végétales, animales et autres -Superviseur National de l'enquête socio-économique sur le cannabis au Maroc 2003, 2004 et 2005 (en collaboration avec l'Office des Nations Unies pour la lutte contre la Drogue et le Crime : ONUDC, et l'Agence du Nord : APDN) -développer des relations étroites, en matière d'informations agricoles, avec des organisations internationales telles que la FAO, le PNUD, ... - intervenir dans des séminaires et rencontres nationaux et régionaux en matière de statistiques agricoles			
En tant que chef du Service des Enquêtes Agricoles : Préparation et réalisation de plusieurs enquêtes annuelles ou ponctuelles, et études statistiques sur les productions végétales et animales : méthodologies, questionnaires, manuels des enquêteurs, analyse des données et publication des résultats			
En tant que chef du Service des Echantillonnages : -participation à la mise en place au Maroc de la méthode de sondage à base aréolaire utilisée par le Département Américain de l'Agriculture dans les statistiques agricoles. Cette méthode est actuellement en vigueur au Maroc - élaboration des échantillons de plusieurs enquêtes menées au sein du Ministère de l'Agriculture ou au profit d'organismes nationaux ou étrangers			
En tant que chef de la Brigade topographique - Réalisation, sur le terrain, de levés topographiques en vue de l'établissement des plans de la propriété foncière et du calcul des superficies des biens immobiliers immatriculés. - Réalisation des plans de remembrement dans les zones à réaménager pour une irrigation raisonnée. - Travaux topographiques divers ; rétablissement de bornes de la propriété foncière, délimitation des communes rurales, Etablissement de plans cotés.			
11. Expérience de l'employé qui illustre le mieux sa capacité à assumer les tâches attribuées			
Nom du projet ou de la mission		Etude de la situation de référence pour le suivi-évaluation du projet pêche artisanale	
Année :		2010	
Lieu :		Maroc	
Client		Agence de Partenariat pour le Progrès (APP)	
Projet principal :		Situation de référence pour le suivi-évaluation du projet pêche artisanale	
Poste occupé :		Superviseur	
Tâches et activités exécutées :		- superviser et valider les différentes opérations de bureau et de terrain : conception des documents d'enquête (questionnaires et manuels),	

	programme de travail en concertation avec les Autorités locales, formation du personnel d'enquête, suivi de la logistique
Nom du projet ou de la mission :	Enquête socio-économique sur le cannabis au Maroc
Année :	2003,2004 et2005
Lieu :	Maroc
Client	<ul style="list-style-type: none"> - Agence pour la Promotion et le Développement des préfectures et provinces du Nord du Maroc (APDN) - Office des Nations Unies pour la lutte contre la Drogue et le Crime (ONUDD)
Projet principal :	Enquête socio-économique sur le cannabis au Maroc
Poste occupé :	Superviseur National
Tâches et activités exécutées :	- superviser et valider les différentes opérations de bureau et de terrain : conception des documents d'enquête, programme de travail en concertation avec les Autorités locales, formation du personnel d'enquête, suivi de la logistique, traitement des données collectées, publication des résultats.
Nom du projet ou de la mission	Recensement Général de l'Agriculture
Année :	1996
Lieu :	Au niveau national
Projet principal :	Recensement Général de l'Agriculture
Poste occupé :	Superviseur régional
Tâches et activités exécutées :	<ul style="list-style-type: none"> -préparation des documents de travail : questionnaires, manuels des enquêteurs, tabulation, traitement des données, édition et publication des résultats - formation du personnel central et régional -supervision des travaux de terrain -veiller au bon déroulement des travaux de terrain : logistique, interviews, -veiller sur le traitement informatique des données collectées, en collaboration avec l'équipe informatique -édition et publication des résultats
Nom du projet	les productions végétales et animales à travers les enquêtes suivantes : <ul style="list-style-type: none"> - Occupation du sol : estimation des superficies semées - Rendements objectifs des céréales et légumineuses - Prévisions de récolte des céréales principales - Prévision et production de l'olivier - Effectifs du cheptel (bovins, ovins et caprins) - Suivi de la campagne agricole - Abattages de la fête du Mouton (structure des effectifs abattus) - Prix payés aux producteurs (des produits agricoles) - Prévision et production des agrumes

	- Autres enquêtes ...
Année :	Périodicité annuelle
Lieu :	Au niveau national
Client	Administrations publiques, Offices Régionaux de Mise en Valeur Agricole, certaines collectivités locales pour les besoins d'études spécifiques, organismes internationaux (FAO, Afristat, ...)
Projet principal :	Statistiques agricoles et d'élevage
Poste occupé :	-Chef de Division (de 2001 à 2005) -Chef de Service (de 1993 à 2001) -Chef de Bureau (de 1989 à 1993)
Tâches et activités exécutées :	Supervision des travaux de préparation, de réalisation et de publication des résultats des différentes enquêtes annuelles ou ponctuelles menées par la Division des Statistiques et de l'Informatique du Ministère de l'Agriculture - Traitement des données statistiques par le logiciel statistique SAS
Nom du projet ou de la mission	Recensement Agrumicole National
Année :	1991
Lieu :	Régions agrumicoles du Maroc : Souss-Massa, Gharb, Oriental, Tadla, ...
Client	-Association des Producteurs d'Agrumes au Maroc (ASPAM)
Projet principal :	Recensement Agrumicole National
Poste occupé :	Superviseur régional
Tâches et activités exécutées :	-préparation des documents de travail : questionnaires, manuels des enquêteurs, tabulation, traitement des données, édition et publication des résultats - formation du personnel central et régional -supervision des travaux de terrain -veiller au bon déroulement des travaux de terrain : logistique, interviews, -veiller sur le traitement informatique des données collectées, en collaboration avec l'équipe informatique -édition et publication des résultats
Nom du projet ou de la mission	Recensement viticole
Année :	1994
Lieu :	Régions viticoles du Maroc
Projet principal :	Recensement viticole
Poste occupé :	Superviseur régional
Tâches et activités exécutées :	-préparation des documents de travail : questionnaires, manuels des enquêteurs, tabulation, traitement des données, édition et publication des résultats - formation du personnel central et régional -supervision des travaux de terrain

	<ul style="list-style-type: none"> -veiller au bon déroulement des travaux de terrain : logistique, interviews, -veiller sur le traitement informatique des données collectées, en collaboration avec l'équipe informatique -édition et publication des résultats
Nom du projet ou de la mission	consommation de l'énergie à usage domestique au niveau national
Année :	Fin 1990
Lieu :	Au niveau national
Client	Société Nationale des Produits Pétroliers : SNPP
Projet principal :	consommation de l'énergie à usage domestique
Poste occupé :	Superviseur régional
Tâches et activités exécutées :	<ul style="list-style-type: none"> -préparation des documents de travail : questionnaires, manuels des enquêteurs, tabulation, traitement des données, édition et publication des résultats - formation du personnel central et régional -supervision des travaux de terrain -veiller au bon déroulement des travaux de terrain : logistique, interviews, -veiller sur le traitement informatique des données collectées, en collaboration avec l'équipe informatique -édition et publication des résultats
Nom du projet ou de la mission	Economie de l'Orge dans les pays de l'Afrique du Nord et du Moyen Orient
Année :	Fin 1980
Lieu :	Echantillon de provinces du Maroc
Client	Institut International sis à Washington
Projet principal :	Economie de l'Orge dans les pays de l'Afrique du Nord et du Moyen Orient
Poste occupé :	Cadre chargé du suivi des opérations de bureau et de terrain
Tâches et activités exécutées :	<ul style="list-style-type: none"> - participation à la conception des questionnaires -encadrement des équipes d'enquête -réception et vérification des questionnaires
Nom du projet ou de la mission	étude du phénomène de la désertification au Maroc
Année :	début des années 80
Lieu :	Zones arides et semi-arides
Client	PNUD
Projet principal :	étude du phénomène de la désertification au Maroc
Poste occupé :	Membre de l'équipe qui réalise cette opération
Tâches et activités exécutées :	<ul style="list-style-type: none"> - étude bibliographique - réunions d'équipe sur le traitement et la publication des résultats
	Etude sur le secteur des boulangeries modernes et artisanales au Maroc

Nom du projet ou de la mission	avec l'Office National Interprofessionnel des Céréales et Légumineuses
Année :	Années 90
Lieu :	Au niveau national
Client	Office National Interprofessionnel des Céréales et Légumineuses: ONICL
Projet principal :	Etude sur le secteur des boulangeries modernes et artisanales au Maroc
Poste occupé :	Superviseur régional
Tâches et activités exécutées :	<ul style="list-style-type: none"> -préparation des documents de travail : questionnaires, manuels des enquêteurs, tabulation, traitement des données, édition et publication des résultats - formation du personnel central et régional -supervision des travaux de terrain -veiller au bon déroulement des travaux de terrain : logistique, interviews, -veiller sur le traitement informatique des données collectées, en collaboration avec l'équipe informatique -édition et publication des résultats
Nom du projet ou de la mission	Mise en place au Maroc de la méthode de sondage à base aréolaire
Année :	De 1981 jusqu'au début des années 90 (généralisation progressive de la méthode)
Lieu :	Quasi-totalité des provinces
Projet principal :	Appui américain au système statistique agricole marocain et à l'agro-économie : USAID / USDA. Projet étalé sur 10 ans
Poste occupé :	Cadre au niveau central
Tâches et activités exécutées :	<ul style="list-style-type: none"> - Travaux cartographiques et photographiques - Etablissement de la base de sondage sur fond cartographique - Tirage des échantillons aréolaires - Préparation des documents d'enquête spécifiques à cette enquête : cartes topographiques, photos aériennes - Formation du personnel des Services extérieurs - Encadrement des équipes d'enquête, spécialement lors du lancement initial - traitement des données
Nom du projet ou de la mission	Etablissement, au sein du Service du Cadastre, de plans de la propriété foncière (immatriculation foncière, morcellements, etc....) et de mappes cadastrales
Année :	1974 à 1977
Lieu :	Oujda et régions
Client :	Propriétaires fonciers, collectivités locales, ...
Projet principal :	Immatriculation foncière et cartographie
Poste occupé :	Technicien topographe
Tâches et activités exécutées :	<ul style="list-style-type: none"> - Etablissement de plans de la propriété foncière : immatriculation,

	morcellements, - Etablissement des Procès-Verbaux de bornage - rétablissement de bornes foncières - triangulation urbaine
Nom du projet ou de la mission	Formation du personnel des Services Extérieurs de la DPAE sur les techniques d'enquêtes, la théorie statistique, la télédétection et les Systèmes d'Information Géographique
Année :	Plusieurs années selon les besoins formulés
Lieu :	Aux niveaux central et régional
Client	Directions centrales, Directions provinciales de l'Agriculture, Offices Régionaux de Mise en Valeur Agricole
Projet principal :	Formation continue
Poste occupé :	Formateur national
Tâches et activités exécutées :	- formation du personne
Nom du projet ou de la mission	Formation des superviseurs, contrôleurs et recenseurs impliqués dans le Recensement Général de l'Agriculture.
Année :	1996
Lieu :	A Rabat et au Centre de formation de Bouknadel
Client	Personnel du Recensement agricole
Projet principal :	Recensement Général de l'Agriculture
Poste occupé :	Formateur
Tâches et activités exécutées :	- Formation sur les différentes étapes du recensement - Formation pratique, sous forme d'ateliers, sur les modalités de remplissage du questionnaire et l'utilisation des différents manuels du recensement - Discussion de la logistique
Nom du projet ou de la mission	Formation des participants de 12 pays africains francophones dans le cadre du « Centre National de Démonstration » organisé par la FAO à Rabat
Année :	Fin 1990
Lieu :	Centre de formation de Bouknadel et siège de la DPAE
Projet principal :	Centre National de Démonstration de la FAO
Poste occupé :	Formateur
Tâches et activités exécutées :	Sessions de formation sur les enquêtes et recensements
Nom du projet ou de la mission	Participation à la formation des cadres et techniciens des OFFICES REGIONAUX DE MISE EN VALEUR AGRICOLE du Tafilalet et du Gharb (MAROC) sur les méthodes de sondage et d'enquêtes statistiques.
Année :	Début 90
Lieu :	Institut Agronomique et Vétérinaire Hassan II, Rabat
	formation des cadres et techniciens des OFFICES REGIONAUX DE MISE EN

Projet principal :	VALEUR AGRICOLE du Tafilalet et du Gharb
Poste occupé :	Formateur
Tâches et activités exécutées :	Formation

Curriculum vitae

1.	Poste proposé	Superviseur d'enquête sur le terrain		
2.	Nom et Prénom	M. HAKKOU Abderrahmane		
3.	Date de naissance	13 novembre 1950		
4.	Niveau d'études	<ul style="list-style-type: none"> • Masters of Sciences en Agro-économie. OHIO STATE UNIVERSITY (U S A) 1992. • Diplôme d'Ingénieur en Statistique : 1977 : Université de Bagdad Iraq 		
5.	Affiliation à des Associations Professionnelles <ul style="list-style-type: none"> • l'Association Marocaine des Ingénieurs Statisticiens (AMIS) • l'Union Nationale des Ingénieurs Marocains (UNIM). • l'Association de l'Agroéconomie. 			
6.	Autres formations 1980. : Stage de management organisé par la DPAE en collaboration avec l'U S A I D 1980. : Stage de recyclage relatif aux méthodes statistiques DA E 1981. : Stage relatif à la formation sur la base aréolaire Ministère de l'agriculture Rabat 1987. : Stage de formation sur les techniques de suivi évaluation des projets agricoles organisé par la F A O en Tunisie 1992 : Stage de formation sur les indicateurs de développement économique à Washington (USA). 1995 : Stage portant sur la télédétection et les systèmes d'information géographiques RABAT			
7.	Pays où le personnel a travaillé :	Maroc		
8.	Langues :			
		Parlée	Lue	Écrite
	Français	Bon	Bon	Bon
	Arabe	Bon	Bon	Bon
	Anglais	Bon	Bon	Moyen
9.	Expérience professionnelle			
	De : Juin 2011	À : Octobre 2011		
	Employeur : Bureau d'Etudes EDESAT, Rabat, Agdal			
	Poste(s) occupé(s) : Consultant dans le cadre de l'étude sur l'élaboration du Plan de Développement Régional de l'Economie Sociale dans la région de Taza-Al Hoceima-Taounate			
	De : Oct. 2010	À : Début 2011		
	Employeur : Bureau d'Etudes AGRER Belgique			
	Poste(s) occupé(s) : Superviseur dans le cadre de l'étude sur l'établissement de la situation de référence de la pêche artisanale au Maroc			
	De : 01 / 09 / 2004	À : 28 / 02 / 2005		
	Employeur : Ministère Agriculture (DPA RABAT)			
	Poste(s) occupé(s) : Chef de Service des études programmation et du suivi (Ingénieur en Chef)			
	De : 01 / 09 / 1997	À : 30 / 08 / 2004		
	Employeur : Ministère de l'agriculture DPA Beni Mellal			
	De : 01 / 09 / 1993	À : 30 / 08 / 1997		
	Employeur : Ministère de l'agriculture (DPA Taza)			
	Poste(s) occupé(s) : Chef du service de la programmation et du suivie			
	De : 01 / 09 / 1987	À : 30 / 01 / 1989		
	Employeur : Ministère de l'agriculture (DPA Ben Slimane)			

Poste(s) occupé(s) **Chef du service des études économiques et des enquêtes statistiques**

De : 01 / 11 / 1978

À : 30 / 08 / 1987

Employeur : Ministère de l'agriculture

Poste(s) occupé(s) : Chef de service des études économiques et des enquêtes statistiques (DPA TAZA).

10. Détail des tâches attribuées En tant que chef du Service des Enquêtes Agricoles : <ul style="list-style-type: none">- Préparation et réalisation de plusieurs enquêtes annuelles ou ponctuelles, et études statistiques sur les productions végétales et animales : méthodologies, questionnaires, manuels des enquêteurs, analyse des données et publication des résultats- Encadrement du personnel des services extérieurs au niveau des Directions Provinciales de l'Agriculture	
11. Expérience de l'employé qui illustre le mieux sa capacité à assumer les tâches attribuées En tant que chef du service de la programmation et du suivi: <ul style="list-style-type: none">- Superviser et participer à la préparation et la réalisation de plusieurs enquêtes annuelles et études statistiques sur les productions végétales, animales et autres- participation à l'élaboration des questionnaires, manuels des enquêteurs, analyse des données et publication des résultats.- Encadrement du personnel des services des différentes DPA à savoir : Personnel des DPA de Taza, Benslimane, Béni Mellal et celui de la DPA de RABRT- Participation aux travaux relatifs au projet de la vallée de l'Innaouen .- Participation à la réalisation des travaux relatifs à l'étude spéciale sur la capacité du stockage des céréales au niveau du Maroc.- Participation au recensement de la population de 1982 en tant que superviseur provinciale.- Participation aux différentes opérations électorales en tant que chef du bureau de vote.- Réalisation des synthèses de l'ensemble des rapports d'activités des différents services des DPA dans lesquelles j'ai travaillé.	
12. Expérience de l'employé qui illustre le mieux sa capacité à assumer les tâches attribuées	
Nom du projet ou de la mission :	Participation à l'étude sur l'ajustement structurel
Année :	1992 à 1993
Lieu :	Maroc
Client	DPAE
Projet principal :	Enquête structure
Poste occupé :	Superviseur et responsable de la réalisation de l'enquête
Tâches et activités exécutées	- superviser et valider les différentes opérations de bureau et de terrain : conception des documents d'enquête, programme de travail en concertation avec les Autorités locales, formation du personnel d'enquête, suivi de la logistique, traitement des données collectées,
Nom du projet ou de la mission	Recensement Général de l'Agriculture
Année :	1996
Lieu :	Au niveau DPA de TAZA
Projet principal :	Recensement Général de l'Agriculture
Poste occupé :	Superviseur

Tâches et activités exécutées : Nom du projet Année : Lieu : Projet principal : Poste occupé :	-supervision des travaux de terrain -veiller au bon déroulement des travaux de terrain : logistique, interviews, Formation du personnel de TAZA et ALHOCEIMA 1996 Au niveau régional (TAZA AL HOCEIMA TAOUNATE) Recensement général de l'agriculture Formateur des enquêteurs
Nom du projet	les productions végétales et animales
Année :	Périodicité annuelle
Lieu :	Au niveau national
Client	Administrations publiques, Offices Régionaux de Mise en Valeur Agricole, certaines collectivités locales pour les besoins d'études spécifiques, organismes internationaux (FAO, Afristat, ...)
Projet principal :	Statistiques agricoles et d'élevage
Poste occupé :	Chef de service des études économiques et enquêtes statistiques
Tâches et activités exécutées : Nom de la mission Année : Lieu : Client : Projet principal : Poste occupé :	-superviser les travaux de préparation, de réalisation et de publication des résultats des différentes enquêtes annuelles ou ponctuelles menées par la Division des Statistiques et de la documentation. La supervision du Recensement générale de la population et de l'habitat au niveau de la province de TAZA. 1982 TAZA Ministère du plan à l'époque. Recensement générale de la population et de l'habitat. Superviseur et formateur

Annexe F: List of microcredit associations and mobile agencies

Associations de Microcrédit

AMC	Adresse	Ville	Nb d'agences fixes	Nb d'agences mobiles	Nb de prêts
AI Amana Microfinance	Av Al Fadila, C.Y.M	Rabat	395	22	307.274
FBPMC la Fondation Banque Populaire pour le Microcrédit	Résidence Patio, 3 Rue du Docteur Veyre	Casablanca	319	20	220.996
FONDEP la Fondation pour le Développement Local et le Partenariat	Angle Boulevard Riad et Avenue Al Arz - Hay Riad	Rabat	168	-	132.347
Fondation Al Karama pour le Micro Crédit	Adresse : Bd Abdelmoumen N° 38, App 23, 4ème étage Hassan	Fondation Al Karama pour le Micro Crédit	40	5	15.845
Fondation ARDI (ex Fondation Crédit Agricole pour le Micro Crédit)	137, Avenue Allal Ben Abdellah	Rabat	175	-	105.708
ATIL Micro Crédit L'Association Tétouanaise des Initiatives Socioprofessionnelles de Micro crédit	20, av Al Wahda 1er étage	Tétouan	4	2	600
INMAA l'Institution Marocaine d'Appui à la Micro-Entreprise	N°9, rue Kser Essouk, appt.n°6 (3ème étage), Quartier Hassan	Rabat	25	-	13.351
AMOS l'Association de Microfinance Oued Srou	Rue Ouad Sbou Hay Takadoun, Lakbab	Khénifra		-	2.900
AMSSF/MC l'Association Marocaine de Solidarité Sans Frontières	1, Rue Abi Dar El Ghoufari Quartier Prince Héritier 1er étage	Fès	43	1	14.335
AIMC l'Association Ismailia pour le micro crédit	Adresse : 115 Avenue Lahboul, BP 2070	Meknès	8	-	1.329
Association	119, Avenue	Rabat		-	657

TAWADA pour le Microcrédit	de la Résistance, (5ème étage)				
Fondation Microcrédit du Nord	Rue Beethoven, Résidence Hayat II, Bureau n° 34	Tanger	10	-	1.300
Total				50	

Liste des agences mobiles d'AL AMANA

N°	AMC	Type de véhicule	Province	Commune
1	Amana	Pickup 4X4	Al Haouz	Sti Fadma
2	Amana	Pickup 4X4	Chtouka-Ait Baha	Tassegdelt-Ait Ouadrim-Aouguez-Hilala
3	Amana	Pickup 4X4	Essaouira	Ounagha
4	Amana	Pickup 4X4	Essaouira	Imi N'Tlit
5	Amana	Pickup 4X4	Figuig	Boumeriem
6	Amana	Pickup 4X4	Kalaat Sraghnas	Jaafra
7	Amana	Pickup 4X4	Midelt	Amersid
8	Amana	Pickup 4X4	Nador	Tazaghine
9	Amana	Pickup 4X4	Ouarzazate	Imin'oulaoune
10	Amana	Pickup 4X4	Ouarzazate	Ghassate
11	Amana	Pickup 4X4	Safi	Laamamra
12	Amana	Pickup 4X4	Safi	Jnane Bouih
13	Amana	Pickup 4X4	Taounate	Bouhouda
14	Amana	Pickup 4X4	Taounate	Kissane
15	Amana	Pickup 4X4	Taounate	Loulja
16	Amana	Pickup 4X4	Taroudant	Assaki
17	Amana	Pickup 4X4	Taroudant	Agadir Melloul
18	Amana	Pickup 4X4	Tata	Akka Ignane
19	Amana	Pickup 4X4	Taza	Rbaa Efulki
20	Amana	Pickup 4X4	Tetouan	Bni Leit- Al Hamra- Al Oued- Zinate
21	Amana	Pickup 4X4	Zagoura	Tamegroute
22	Amana	Pickup 4X4	Zagoura	M'Hamid Al Ghizlne

FBPMC

N°	AMC	Type de véhicule	Province	Commune
1	FBPMC	VAN	Al Haouz	Tidili Mesfioua- Zerkten- Tazart- Tamaguert- Abadou- Ait Adel
2	FBPMC	VAN	Al Haouz	Ghmate- Tighadouine- Ijoukak- Asni
3	FBPMC	VAN	Azilal	Ait Abbas- Ouaoula- Tagleft- Ouzoud- Taounza
4	FBPMC	VAN	Benslimane	Ziaida- Fdalate- Sidi Bettache- Bir Ennasr-
4 Bis	FBPMC	Même véhicule	Settat	Toualea
5	FBPMC	VAN	Berkane	Laatamna- Aghbal- Ichoun- Ain Regada-
6	FBPMC	VAN	El Hajeb	Ait Yaazem- Iqaddar- Ait Naamane- Ait Ouikhalfen- Tamchachate
7	FBPMC	VAN	El Jadida	Ouled Aissa- Mogress- Sebt Saiss- Saniat Berguig

8	FBPMC	VAN	Khouriga	Hattane- Lagfaf- Bir Mezoua- Oulad Aissa-
9	FBPMC	VAN	Meknes	Sidi Abdellah Al Khayat- Oualili- Oued Rommane- Cherkaoua- Kermet Ben Salem
10	FBPMC	VAN	Sidi Kacem	Ain Dfali- Safsaf- Nouirat- Sidi Ahmed Chrif- Moulay Abdelkader
11	FBPMC	VAN	Taroudant	Oulad Aissa- Imoulass- Toughmart- Arazane- Ida Ougailal- Talgjount
12	FBPMC	VAN	Tiznit	Tnin Aglou- Tighmi- Arbaa Ait Ahmed- Anzi
13	FBPMC	VAN	Zagoura	Bni Zoli- Ktaoua- Bouzeroual- Erroha
14	FBPMC	VAN	Taounate	Mezroua- Galaz- Bouadel- Sidi Yahia Beni Zeroual
15	FBPMC	VAN	Beni Mellal	Tagzirt- Foum El Anser- Naouar- Sidi Jaber- Tanougha
16	FBPMC	VAN	Essaouira	Aquermoud- Korimat- Tamanar- Al Hanchane
17	FBPMC	VAN	Meknes	Mrhassiyine- Dar Oum Soltane- Ait Ouallal- Ain Orma
18	FBPMC	VAN	Moulay Yacoub	Laajajra- Sidi Daoud- Sebt Loudaya- Louadaine
19	FBPMC	VAN	Taroudant	El Faïd- Toubkal- Ouneine- Sidi Ouaaziz- Ouzioua
20	FBPMC	VAN	Taza	Bni Ftah- Zrarda- Oulad Chrif

N°	AMC	Type de véhicule	Province	Commune
1	AMSSF	VAN	Fes	Ain Bouali- Ouled Mimoun
1 bis	AMSSF	Le même VAN	Meknes	Sidi Slimane Moul Lkifane
1 Ter	AMSSF	Le même VAN	Sefrou	Ras Tabouda- Ighzrane-Aghbalou Aqodar- Bir Tamtam

N°	AMC	Type de véhicule	Province	Commune
1	Al Karama	Pickup 4X4	Azilal	Tifni- Sidi Boukhalef- Sidi Yacoub- Ait Oumdis- Ait Mhamed- Ait Tamlil- Tamda Noumersid- Agoudi Nlkhir
2	Al Karama	Pickup 4X4	Taza	Bni Frassen- Bab Merzouka- Ghiata Al Gharbia- Bni lent- Maghraoua-
3	Al Karama	Pickup 4X4	Guercif	Lamrija
3 bis	Al Karama	Le même pickup	Larache	Beni Garfet- Souk L'qolla- Zouada- Boujedyane- Ouled Ouchich- Souaken
4	Al Karama	Pickup 4X4	Driouch	Ouled Amghar- Ijermaouas- Boudinar- Ain Zohra
5	Al Karama	Pickup 4X4	Taourirt	El Atef- Ouled M'hamed- Sidi Ali Belkacem- Sidi lahcen- Ahl Oued Za

N°	AMC	Type de véhicule	Province	Commune
1	ATIL	Pickup 4X4	Tetouan	Tassift (Oued Laou) - Tizgane (Oued Laou)
2	ATIL	Pickup 4X4	Tetouan	Bni Said (Oued Laou)
2 bis	ATIL	Le même pickup	Chefchaouen	Stihat (Ben Ahmed)

Annexe G: Detailed Workplan