

KINGDOM OF MOROCCO

**SURVEY ASSESSMENT OF THE IMPACT
OF A PROGRAMME OF MICRO - CREDIT IN RURAL HOUSEHOLDS**

HOUSEHOLD QUESTIONNAIRE - WAVE 3 & 4
Final Survey, November-December 2009

ID1. Province name and code					
ID2. Town name and code					
ID3. Village name and code					
ID4. Household ID Number					
ID5. Questionnaire Code					
			VILLAGE CODE	HOUSEHOLD ID No.	
ID5b. If the household is split, number of households					

ID6. Surveyor's first name and code					
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ID7. First and last name of head of household	Last Name	First Name
ID8. First and last name of the spouse of the head of the household	Last Name	Last Name
ID9. Repondent's first and last name	Last Name	First Name

ID10. Date of 1st vist DD / MM : /	Start time: HH / MM /
ID11. Date of 2 nd visit DD / MM : /	Start time: HH / MM /
ID12. Date of 3rd visit DD / MM : /	Start time: HH / MM /
ID13. Result of visit:	01 Survey completed 02 Survey incomplete 03 Repondents absent 04 Survey postponed	05 Did not want to respond 06 Empty household 07 House used occasionally 08 Household moved	

MISSING RESPONSE CODES	-97 -98 -99	If the respondent doesn't want to respond (NR) If the response is not applicable If the respondent doesn't know (NS)
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Presentation and Household Identification

PRESENTATION : « Hello, my name is (FIRST NAME) and I'm working on national survey on the impact of micro credit.»

IM1.	How many people live in this house?	<input type="text"/> <input type="text"/>	
IM2.	Do the (NUMBER) people actually living in this house share at least one meal a day ?	Yes1 No2	If 'YES', go to R0
IM3.	How many groups of people have separate budgets for food ?	<input type="text"/> <input type="text"/>	

- IF THERE IS ONLY ONE GROUP, FILL IN THIS SURVEY FOR THE HOUSEHOLD.
- IF THERE IS MORE THAN ONE GROUP:
 - IF THE HOUSEHOLD HASN'T BEEN SURVEYED IN 2 YEARS, FILL OUT A QUESTIONNAIRE FOR THE HOUSEHOLD OF THE HOUSEHOLD HEAD INCLUDED IN THE LIST.
 - IF THE HOUSEHOLD HAS BEEN SURVEYED IN THE PAST 2 YEARS, FILL OUT THE SAME NUMBER OF QUESTIONNAIRES AS THERE ARE GROUPS THAT HAVE HAD A MEMBER SURVEYED LAST TIME.
 - IF ONE OF THESE GROUPS HAS MOVED TO ANOTHER DOMICILE WITHIN THE SAME VILLAGE, SURVEY THEM.
 - IF ONE OF THESE GROUPS HAS MOVED TO A DOMICILE OUTSIDE OF THE VILLAGE (FAR), SURVEYING THEM IS NOT NECESSARY.
 - ASK YOUR SUPERVISOR FOR THE QUESTIONNAIRE CODE

R0	Has this household been surveyed in the last 2 years?	Yes1 No2	IF NO, ID THE RESPONDANT AND MOVE TO SECTION A
R1	Does the household live in the same house as they did 2 years ago ?	Yes 1 No, in another house in the same village 2 NR/NS -99/-98	

INSTRUCTIONS FOR THE RESPONDENT'S CHOICE : ASK FIRST TO SPEAK TO THE HEAD OF THE HOUSEHOLD. IF THE HEAD OF THE HOUSEHOLD IS NOT PRESENT, ASK TO SPEAK WITH THE SPOUSE OF THE HEAD OF THE HOUSEHOLD.

RESPONDANT'S ID :

STICK THE LIST OF HOSUEHOLD MEMBERS HERE

SECTION A : DEMOGRAPHIC AND SOCIO-ECONOMIC HOUSEHOLD CHARACTERISTICS

FOR ALL MEMBERS							FOR MEMBERS > 5YRS OLD			
	A2	A3	A4	A5	A6	A7	A8	A9	A10	A11
O R D E R N°	First Name	Relationship to head of household	Gender	Condition of residence	Birthplace	Age	Educational Attainment	Spoken Language	Occupational Status	Current or previous occupation
		1=Self 2=Spouse 3= Child 4=Parents 5=Son-in-law/Daughter-in-law 6=Brother/sister 7=Brother-in-law/sister-in-law 8=Grandchild 9=Mother/Father in law 10=Grandfather / Grandmother 11=Great grand child 12=Household help 13=Tenant/Lodger 14=Friend 15=Other : _____ -97/-99=NR/NS	M=1 F=2 -97/-99=NR/NS	Member 3= has lived at another place temporarily within the last 6 months ? 5= is a permanent resident in the household ? Non-member 1= has lived elsewhere for longer than 6 months ? 2= has permanently relocated elsewhere within the last 6 months ? 4= is a temporary resident of this household ? 6= deceased 7= Other : _____ -97/-99=NR/NS IF NON MEMBER, NEXT	1= same village 2= other village in the same town 3= neighbouring town 4= same province 5= different province -97/-99=NR/NS	In years If ≤5 yrs → Next Member	1= None 2= Koranic 3= 1st grade 4= 2 nd grade 5= 3rd grade 6= 4th grade 7= 5th grade 8= 6th grade 9= 7th grade 10= 8th grade 11= 9th grade 12= 10th grade 13= 11th grade 14= 12th grade 15= Higher Edu/University 16=Professional Training -97/-99=NR/NS	1= darija (D) only 2= D and classical Arabic (AC) 3= D, AC and French (F) 4= D and F 5= Berber only(B) 6= B and D 7= B, D and AC 8= B, D, AC and F 9= B, D and F 10= more languages 11 = mute -97/-99=NR/NS	1= Actively occupied 2=Acticely unemployed 3= Inactive 4= Occasionally Active -97/-99=NR/NS	<u>Dependent Activity</u> 1= Daily (agricultural or other workers) 3= Officer, employee, military <u>Independent Activity</u> 2= Merchant 4= Services (barber, shoemaker, artisan...) 5=Breeder/Farmer 6= Carrier 8= Other: _____ <u>Other</u> 7= Paid apprentice 9= Housewife 10= Housewife + household activity 11= Housewife + own activity 12= Inactive/Unemployed 13= Student 14=Retired 15= Other : _____ -97/-99=NR/NS
1			1 2							
2			1 2							
3			1 2							
4			1 2							
5			1 2							
6			1 2							
7			1 2							
8			1 2							
9			1 2							
10			1 2							
11			1 2							

	FOR MEMBERS BETWEEN 6 AND 15 YEARS OLD		FOR MEMBERS >15 YEARS OLD	FOR ALL MEMBERS >5 YEARS OLD	
O R D E R N°	A15	A16	A17	A18	A19
	Schooling 1= Still in school 2= Out of school 3= Never went to school -97/-99= NR/NS <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;"> If 1 → A18 </div>	Reason 1= Remoteness or « no school » 2= Lack of financial means 3= To participate in household work (guarding animals, domestic work, work elsewhere) 4= Did not want to continue 5 = Handicapped -97/-99= NR/NS	Marital Status 1= Married 2= Single 3= Divorced/Seperated 4= Widowed -97/-99= NR/NS	Did (NAME) arrive here during the last 5 years? 1=Yes 2=No -97/-99= NR/NS If 2->NEXT MEMBER	If yes, why did he come? 1= Work in the household 2= Work outside the household 3=Reunite with Family 4=Studies 5=Other :_____ -97/-99= NR/NS
1	1 2 3 -99	1 2 3 4 5 -99	1 2 3 4 -99	1 2 -99	1 2 3 4 5 -99
2	1 2 3 -99	1 2 3 4 5 -99	1 2 3 4 -99	1 2 -99	1 2 3 4 5 -99
3	1 2 3 -99	1 2 3 4 5 -99	1 2 3 4 -99	1 2 -99	1 2 3 4 5 -99
4	1 2 3 -99	1 2 3 4 5 -99	1 2 3 4 -99	1 2 -99	1 2 3 4 5 -99
5	1 2 3 -99	1 2 3 4 5 -99	1 2 3 4 -99	1 2 -99	1 2 3 4 5 -99
6	1 2 3 -99	1 2 3 4 5 -99	1 2 3 4 -99	1 2 -99	1 2 3 4 5 -99
7	1 2 3 -99	1 2 3 4 5 -99	1 2 3 4 -99	1 2 -99	1 2 3 4 5 -99
8	1 2 3 -99	1 2 3 4 5 -99	1 2 3 4 -99	1 2 -99	1 2 3 4 5 -99
9	1 2 3 -99	1 2 3 4 5 -99	1 2 3 4 -99	1 2 -99	1 2 3 4 5 -99
10	1 2 3 -99	1 2 3 4 5 -99	1 2 3 4 -99	1 2 -99	1 2 3 4 5 -99
11	1 2 3 -99	1 2 3 4 5 -99	1 2 3 4 -99	1 2 -99	1 2 3 4 5 -99

Who are the members of the household that have left in the past 5 years?

If nobody has left within the last 5 years, go to question B1

	A20	A21	A22	A23	A24
O R D E R N°	Relationship to Head of Household 1 = Self 2 = Spouse 3 = Child 4 = Parent 5 = Other -97/-99= NR/NS	Departure Date 1=Less than a year 2= 2 years 3= 3 years 4= 4 years or more -97/-99= NR/NS	Age at Departure In years	Destination Place 1= In the village 2= other village in the town 3= neighbouring town 4= in the province 5= other province 6= abroad -97/-99= NR/NS	Reason for Migrating 1= Job search 2= Studies 3= Marriage 4= Other -97/-99= NR/NS
	1 2 3 4 5 -97/-99	1 2 3 4 -97/-99		1 2 3 4 5 6 -97/-99	1 2 3 4 -97/-99
	1 2 3 4 5 -97/-99	1 2 3 4 -97/-99		1 2 3 4 5 6 -97/-99	1 2 3 4 -97/-99
	1 2 3 4 5 -97/-99	1 2 3 4 -97/-99		1 2 3 4 5 6 -97/-99	1 2 3 4 -97/-99
	1 2 3 4 5 -97/-99	1 2 3 4 -97/-99		1 2 3 4 5 6 -97/-99	1 2 3 4 -97/-99
	1 2 3 4 5 -97/-99	1 2 3 4 -97/-99		1 2 3 4 5 6 -97/-99	1 2 3 4 -97/-99
	1 2 3 4 5 -97/-99	1 2 3 4 -97/-99		1 2 3 4 5 6 -97/-99	1 2 3 4 -97/-99

SECTION B : HOUSING CHARACTERISTICS

B1	How many souks do you go to to buy or sell your products? <i>Fill out B2-B5 for the 3 most important souks</i>			
		1	2	3
B2	Souk N° <i>ID Number</i>			
B3	Distance to souk <i>in km</i>			
B4	Travel Time <i>In minutes</i>	1. By public transport		
		2. Without public transport		
B5	Number of Visits <i>Per month</i>			

B5.2	How long does it take you to walk to get to the house of your nearest relative (other than father, mother, son, daughter)?	Minutes	
B5.3	How long does it take you to walk to get to the house of your nearest neighbor (non-family)?	Minutes	

B6	Type of housing	1	House out of mud bricks	1	
		2	Cement & Stone house	2	
		3	Stone house	3	
		4	Modern house (Concrete, Bricks, Tiles)	4	
		5	Other	5	
		6	NR/NS	-99	
B7	Roof Material	1	Metal Sheet	1	
		2	Tile	2	
		3	Concrete	3	
		4	Thatch (Straw)	4	
		5	Other	5	
		6	NR/NS	-99	
B8	Floor Material	1	Concrete slabs	1	
		2	Tiles	2	
		3	Parquet	3	
		4	Clay	4	
		5	Other	4	
		6	NR/NS	-99	
B9	Size	1	Ground surface area	m2	
		2	Number of floors		
		3	Number of rooms (including kitchen -besides the bathroom)		
B10	Do you have a ?	1	Toilet	1 2 -99	
		2	Bath/Shower	1 2 -99	
		3	Kitchen	1 2 -99	

		4	Seperate kitchen inside the house	1 2 -99	
		5	Backyard	1 2 -99	
		6	Stable	1 2 -99	

B11	Are you an?	1	Owner	1	
		2	Tenant	2	If 2, B13
		3	Free Accomodation	3	If 3, B13
		4	NR/NS	-99	If -99, B13
B12	How did you finance or are currently financing the acquisition of your house ?	1	Construction	1 2 -99	If 2, B12.2 If -99, B12.2
			Construction year		
			Total cost of construction	Dhs	
		2	Purchase	1 2 -99	If 2, B12.3 If -99, B12.3
			Purchase year		
			Total cost of purchase	Dhs	
		3	Inheritance	1 2 -99	If 2, B12.4 If -99, B12.4
			Year inherited		
		4	Other. Specify:	1 2 -99	If 2, B13 If -99, B13
			Year		
			Total	Dhs	

				Yes	No	NR/NS	Order : 1 to 3
B13	How do you supply water ? IF YES → SORT BY USE	1	Individual connection	1	2	-99	
		2	Public Tap	1	2	-99	
		3	Matfia	1	2	-99	
		4	Source	1	2	-99	
		5	Traditional well	1	2	-99	
		6	Tank	1	2	-99	
		7	Communal water source	1	2	-99	
		8	Wadi, Saguia	1	2	-99	
		9	Other. Specify:	1	2	-99	
B14	What type of sanitation system do you use ? IF YES → SORT BY USE	1	Sewage system	1	2	-99	
		2	Septic tank	1	2	-99	
		3	Cesspool	1	2	-99	
		4	Discarded outside	1	2	-99	
		5	Latrines	1	2	-99	
		6	Other. Specify:	1	2	-99	
B15	What is your main source of energy for lighting?	1	Electricity supply	1	2	-99	
		2	Solar energy	1	2	-99	
		3	Kerosene	1	2	-99	

	IF YES → SORT BY USE	4	Butane	1	2	-99	
		5	Candles	1	2	-99	
		6	Other. Please specify:	1	2	-99	

SECTION C : HOUSEHOLD ASSETS

		C1			C2	C3			C4	
		Do you own this asset?			How many?	Did you purchase this asset within the last 12 months ?			How much did it cost you in total to buy assets purchased within the last 12 months ?	
		IF 1 → C2 IF 2 → C1 NEXT OBJECT				IF 1 → C4				
		Yes	No	NR/NS		Yes	No	NR/NS	NR/NS	Amount(in Dhs)
1	Car (main use is not an activity)	1	2	-99		1	2	-99	-99	
2	Motorcycle	1	2	-99		1	2	-99	-99	
3	Bicycle	1	2	-99		1	2	-99	-99	
4	Cart (main use is not an activity)	1	2	-99		1	2	-99	-99	
5	Refrigerator	1	2	-99		1	2	-99	-99	
6	Cooker	1	2	-99		1	2	-99	-99	
7	Oven (Electric)	1	2	-99		1	2	-99	-99	
8	Gas Oven	1	2	-99		1	2	-99	-99	
9	TV in black and white	1	2	-99		1	2	-99	-99	
10	TV in colour	1	2	-99		1	2	-99	-99	
11	Satellite dish	1	2	-99		1	2	-99	-99	
12	DVD or VCR	1	2	-99		1	2	-99	-99	
13	Landline	1	2	-99		1	2	-99	-99	
14	Cellular phone (mobile)	1	2	-99		1	2	-99	-99	
15	Radio or Radiocassette	1	2	-99		1	2	-99	-99	
16	Fan	1	2	-99		1	2	-99	-99	
17	Pressure cooker	1	2	-99		1	2	-99	-99	
18	Casseroles	1	2	-99		1	2	-99	-99	
19	Pots	1	2	-99		1	2	-99	-99	
20	Blender	1	2	-99		1	2	-99	-99	
21	Closet	1	2	-99		1	2	-99	-99	
22	Moroccan Sittingroom	1	2	-99		1	2	-99	-99	
23	Wool rug/carpet	1	2	-99		1	2	-99	-99	
24	Fiber mat	1	2	-99		1	2	-99	-99	
25	House other than the one they currently occupy	1	2	-99		1	2	-99	-99	
26	Bedroom mattress	1	2	-99		1	2	-99	-99	
27	Car battery	1	2	-99		1	2	-99	-99	
28	Sewing machine (main use is not an activity)	1	2	-99		1	2	-99	-99	
29	Other:.....	1	2	-99		1	2	-99	-99	
30	Other:.....	1	2	-99		1	2	-99	-99	
31	Other:.....	1	2	-99		1	2	-99	-99	

C5	Do you own land?	Yes No NR/NS	1 2 -99	IF 2, C14 IF -99, C14
C6	What is the total area of the land that you own?		Ha	
C7	What percentage of uninhabited land is ... ?	Irrigated	%	VERIFY THE SUM= IT MUST BE = 100%
		Non-irrigated	%	
		Fallow	%	
C8	Type of property:What percentage of the land... ?	Melk	%	VERIFY THE SUM = IT MUST BE = 100%
		Jamoua	%	
		Habous	%	
		Other	%	
C9	Do you rent a portion of your land to other people working on it ?	Yes	1	
		No	2	IF 2, C14
		NR/NS	-99	IF -99, C14
C10	What is the size of the land that you're renting ?		Ha	
C11	How did you receive the rent payment ? SEVERAL RESPONSES POSSIBLE	Annual rent payment	1	IF 1, C12
		Revenue-splitting or crop-sharing	2	IF 2, C13
		Other. Please specify:	3	IF 3, C14
		NR/NS	-99	IF -99, C14
C12	How much did you receive per /Ha ?		Dhs	IF C11 ~= 2, C14
C13	What percentage of the harvest did you receive ?		%	

	ASK THE FOLLOWING 3 QUESTIONS TO ALL HOUSEHOLDS			
C14	Before November 2007 (SUREVEYOR : MENTION THE FIRST SURVEY IF THE RESPONDENT HAS ALREADY DONE THIS SURVEY), did you or any member of the household work in a self-employed activity (other than animal husbandry, agriculture) of trading, handicraft or services ?	Everyday	1	
		A few times a week	2	
		A few times a month	3	
		Once a month	4	
		A few times a year	5	
		Once a year	6	
		Never	7	
		Other	8	
		NR/NS	-99	
C15	When the head of the household was a child (less than 16 yrs), did his father/mother pursue a self-employed activity (other than animal husbandry,agriculture) of trading, handicrafts, or services etc.. as a principal activity ?	Yes	1	
		No	2	
		NR/NS	-99	
C16	Do you or any member of the household have a family member who is not a member of the household that is an entrepreneur, in other words that does a trading handicrafts or services activity ?	Yes	1	
		No	2	
		NR/NS	-99	

SECTION D : HOUSEHOLD ACTIVITIES

IN THIS TABLE, INCLUDE ONLY SELF-EMPLOYED ACTIVITIES PURSUED BY THE MEMBERS OF THE HOUSEHOLD INDEPENDENTLY. DO NOT INCLUDE SALARIED OR CASUAL (DAY) ACTIVITIES.

IF THE HOUSEHOLD HEAD DID NOT RESPOND TO THE PREVIOUS SECTION, ASK TO CONTINUE WITH THEM. IT IS IMPERATIVE THAT THE PERSON SURVEYED KNOWS THE HOUSEHOLD'S ACTIVITIES IN DETAIL.

RESPONDENT'S ID :

	D1		D2	D3	D4	D5
	Have you or a household member carried out the following activities during the past 12 months? READ OUT ALL THE ACTIVITIES LISTED IN THE <<ACTIVITIES TABLE>> TO THE RESPONDENT, AND ENTER THE NAMES AND CODES OF ALL HOUSEHOLD ACTIVITIES IN THIS TABLE.		Industry 1 = Agriculture 2= Animal husbandry 3= Trade 4= Transport 5= Handicrafts 6= Services 7 =Fishing 8=Other -97/-99=NR/NS	Who in the household is the main person responsible for this activity ? Enter Order No.	Where do you pursue this activity ? 1 = Village 2= Other village in the same town 3= neighbouring town 4=Province 5=other province -97/-99=NR/NS	What do you need the most to develop this activity ? 1 = Financing 2= Training 3= Marketing 4=other -97/-99=NR/NS
	Activity Name	Activity Code				
A					1 2 3 4 5 -99	1 2 3 4 -99
B					1 2 3 4 5 -99	1 2 3 4 -99
C					1 2 3 4 5 -99	1 2 3 4 -99
D					1 2 3 4 5 -99	1 2 3 4 -99
E					1 2 3 4 5 -99	1 2 3 4 -99
F					1 2 3 4 5 -99	1 2 3 4 -99

MODULE 1 : AGRICULTURE

		E1	E2	E3	E4	E5	E6	E7	E8
USED MAINLY FOR AGRICULTURAL ACTIVITIES		Do you own, rent, or borrow (GOOD'S NAME) for agricultural activities ? INCLUDE MATERIALS OWNED AND RENTED	How many/much ?	Type of access 1=sole owner 2=multiple owners 3=rented -97/-99=NR/NS	How much do you pay for 1 year ?	What proportion do you own ?	Has this good been acquired during the last 12 months ?	How much did it cost ?	Method of financing 1= Own income/savings 2= Loan from family 3= Fomal loan 4= Supplier credit 5= other -97/-99=NR/NS
		Yes No NR/NS			In Dhs	In %	Yes No NR/NS	In Dhs	
		IF 2→E1 NEXT GOOD		IF 1 →E6 IF 2 →E5 IF 3 →E4	→ NEXT GOOD		IF 2→ NEXT GOOD		→NEXT GOOD
1	Tractor	1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
2	Reaper	1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
3	Traditional Laborer	1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
4	Cart	1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
5	Rake	1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
6	Shovel	1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
7	Ax	1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
8	Wheelbarrow	1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
9	Sickle	1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
10	Car or truck	1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
11	Oil mill	1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
What other materials do you own or use for this activity ?									
12		1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
13		1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
14		1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
15		1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99
16		1 2 -99		1 2 3 -99			1 2 -99		1 2 3 4 5 -99

INSTRUCTIONS FOR THE SUVEYOR : IF THE HOUSHOLD PURSUES AGRICULTURAL ACTIVITIES (IF AT LEAST ONE OF THE RESPONSES IN D1 IS 1, OR ONE CODE IN D1 IS BETWEEN 101 AND 105, CONTINUE. OTHERWISE, GO TO MODULE 2.

E9	What is the surface area of the land that you both own and operate ?	Ha	0 IF THEY DON'T OWN LAND OR IF THEY DON'T OPERATE ANY OF THE LAND.
E10	Do you operate land that belongs to others ? (Land that you don't own)	Yes 1	
		No 2	If 2 → E15
		NR/NS -99	If -99 → E15
E11	What is the surface of area of the land that belongs to others that you operate?	Ha	
E12	How do you pay rent ? ONE ANSWER IS POSSIBLE	Rented for free without collateral 1	IF 1, E15
		Annual rent payment 2	IF 2, E13
		Revenue-splitting or share-cropping 3	IF 3, E14
		Other. To be specified: 4	IF 4, E15
		NR/NS -99	IF -99, E15
E13	How much do you pay per year/ha ?	Dhs	GO TO E15
E14	What percentage of the harvest do you keep ?	%	

TOTAL PRODUCTION OF CEREALS AND VEGETABLES for the previous seasons' harvest (during the past 12 months)

	E15			E16	E17	E18	E19	E20	E21	E22	E23	E24
Culture	Did you grow (Name of harvest)?			Area	Month of harvest	Production	Quantity consumed or gifted	Quantity sold during harvest or before	Average price/Quintal	Quantity sold after harvest until today	Average Price/ Quintal	Quantity remaining in stock
REPORT QUANTITIES IN KG IN QUINTAL (1 QUINTAL = 100 KG)												
	Yes	No	NR/NS	In ha	CODES : 1 to 12				In Dhs		In Dhs	
	1→E16 2→NEXT HARVEST ITEM							IF 0 →E22		IF 0 →E24		→ NEXT HARVEST ITEM
1 Durum wheat (Kamh)	1	2	-99			Q	Q	Q	/Q	Q	/Q	Q
2 Wheat (farina)	1	2	-99			Q	Q	Q	/Q	Q	/Q	Q
3 Corn (Dra)	1	2	-99			Q	Q	Q	/Q	Q	/Q	Q
4 Barley (Chaïr)	1	2	-99			Q	Q	Q	/Q	Q	/Q	Q
5 Sunflower (Nouar Shems)	1	2	-99			Q	Q	Q	/Q	Q	/Q	Q
						Kg	Kg	Kg	/Kg	Kg	/Kg	Kg
6 Fava Beans (Foul)	1	2	-99			Q	Q	Q	/Q	Q	/Q	Q
						Kg	Kg	Kg	/Kg	Kg	/Kg	Kg
7 Lentills (Laadesse)	1	2	-99			Q	Q	Q	/Q	Q	/Q	Q
						Kg	Kg	Kg	/Kg	Kg	/Kg	Kg
8 Peas (Jalbana)	1	2	-99			Q	Q	Q	/Q	Q	/Q	Q
						Kg	Kg	Kg	/Kg	Kg	/Kg	Kg
9 Chickpeas (Hamess)	1	2	-99			Q	Q	Q	/Q	Q	/Q	Q
						Kg	Kg	Kg	/Kg	Kg	/Kg	Kg
10 Dry beans (Ioubia)	1	2	-99			Q	Q	Q	/Q	Q	/Q	Q
						Kg	Kg	Kg	/Kg	Kg	/Kg	Kg
11 Forage crops CALCULATE	1	2	-99			Q	Q	Q	/Q	Q	/Q	Q
						Kg	Kg	Kg	/Kg	Kg	/Kg	Kg
12 Other crops (Soybeans, beets,tobacco, parsley ..)	1	2	-99			Q	Q	Q	/Q	Q	/Q	Q
						Kg	Kg	Kg	/Kg	Kg	/Kg	Kg

TOTAL PRODUCTION FROM FRUIT TREES during the last harvest (during the past 12 months).

	E25	E26	E27	E28	E29	E30	E31	E32	E33	E34	E35
	Number of Trees	Harvest Month	Production	Quantity consumed or gifted	What quantity of your produce did you sell before harvest?	Average price	Quantity sold during harvest	Average price	Quantity sold since harvest	Average price	Quantity remaining in stock
		CODES : 1 a 12				In Dhs		In Dhs		In Dhs	
	IF 0 → NEXT TREE				IF 0 →E31		IF 0 →E33		IF 0 →E35		→ NEXT TREE
1 Olive Tree(Zitoun)			Kg	Kg	Kg	/Kg	Kg	/Kg	Kg	/Kg	Kg
			L	L	L	/L	L	/L	L	/L	L
2 Argan			Kg	Kg	Kg	/Kg	Kg	/Kg	Kg	/Kg	Kg
			L	L	L	/L	L	/L	L	/L	L
3 Almond Tree (Louz)			Kg	Kg	Kg	/Kg	Kg	/Kg	Kg	/Kg	Kg
4 Fig Tree (Karmouss)			Kg	Kg	Kg	/Kg	Kg	/Kg	Kg	/Kg	Kg
5 Prune Tree (Barkouk)			Kg	Kg	Kg	/Kg	Kg	/Kg	Kg	/Kg	Kg
6 Vines (Ainabe)			Kg	Kg	Kg	/Kg	Kg	/Kg	Kg	/Kg	Kg
7 Apple Tree(Toufahe)			Kg	Kg	Kg	/Kg	Kg	/Kg	Kg	/Kg	Kg
8 Cherry Tree (Hab Lamlouk)			Kg	Kg	Kg	/Kg	Kg	/Kg	Kg	/Kg	Kg
9 Pear Tree(Lingass)			Kg	Kg	Kg	/Kg	Kg	/Kg	Kg	/Kg	Kg
10 Prickly Pears (handia)			Kg	Kg	Kg	/Kg	Kg	/Kg	Kg	/Kg	Kg
11 Other (fruit trees)			Kg	Kg	Kg	/Kg	Kg	/Kg	Kg	/Kg	Kg

TOTAL PRODUCTION OF CROPS. Last 12 months.

		E36			E37	E38	E39	E40	E40b
Production		Have you produced (NAME of product)?			Production	Quantity consumed or gifted	Quantity sold	Average price/ Kg	Quantity remaining in stock today
		Yes	No	NR/NS	In Kg	In Kg	In Kg	In Dhs	In Kg
		IF 2 → NEXT PRODUCT					IF 0 → NEXT PRODUCT		
1	Carrots, turnips	1	2	-99					
2	Potatos	1	2	-99					
3	Tomatos	1	2	-99					
4	Onions	1	2	-99					
5	Mint CALCULATE	1	2	-99					
6	Watermelon– Melon	1	2	-99					
List other products:									
7		1	2	-99					
8		1	2	-99					

THE FOLLOWING QUESTIONS REFER TO TOTAL AGRICULTURAL ACTIVITY

DURING THE PAST 12 MONTHS				
E41			E42	E43
			HARVEST	EXCLUDING HARVEST
	During the past 12 months, has (NAME) worked in any of the household's agricultural activities?		How many days in total IN harvest time for all agricultural activities?	How many days OUTSIDE the harvest period (planting, plowing etc...) in total ?
	Yes	No	NR/NS	
	IF 2 → NEXT MEMBER			
1	1	2	-99	
2	1	2	-99	
3	1	2	-99	
4	1	2	-99	
5	1	2	-99	
6	1	2	-99	
7	1	2	-99	
8	1	2	-99	
9	1	2	-99	
10	1	2	-99	
11	1	2	-99	

E44	How many people <u>outside the household</u> , worked in the last 12 months for these activities on a permanent basis ?		If 0 → E46
E45	For permanent laborers, what is their monthly salary ? (per person on average)	Dhs	
E46	How many people <u>outside the household</u> , worked in the last 12 months for these activities on a seasonal basis ?		If 0 → E49
E47	How many days have seasonal laborers worked last year (number of days per average person)	1. For harvest	
		2. Excluding harvest	
E48	For seasonal laborers, what is their daily wage? (Per person on average)	1. For harvest	Dhs
		2. Excluding harvest	Dhs

		During the past 12 months
		E49
	INCLUDE THE TOTAL EXPENDITURE FOR THE FOLLOWING	For agricultural activities, how much did you spend during the last year on... (In Dhs)
1	Land Rental	
2	Plowing	
3	Seeds	
4	Grains	
5	Pesticide	
6	Insecticides	
7	Registration Fees	
8	Harvesting Fees	
9	Irrigation Fees	
List other expenses		
10		
11		
12		
	Total Expenditure	

E50				E51
During the past 3 years, has this household been subjected to...				If yes, which year?
	Yes	No	NR/NS	
1. an incident which prevented the use of more than half of the land?	1	2	-99	
2. the loss of more than half of the harvest ?	1	2	-99	

MODULE 2 : ANIMAL HUSBANDRY AND PRODUCTION

		F1	F2	F3	F4	F5	F6	F7
	USED MAINLY FOR BREEDING	Do you own, rent, or borrow a (ITEM NAME) for breeding and production activities ? INCLUDE MATERIALS OWNED OR RENTED	How many/ much ?	Has this good been purchased during the last 12 months ?	If yes, how much di d it cost?	Method of financing 1= Personnal contribution 2= Family credit 3= Formal credit 4= Supplier credit -97/-99= NR/NS	Do you rent this good ?	If yes, how much do you pay per year ? PUT 0 IF USED FOR FREE
		Yes No NR/NS		Yes No NR/NS	In Dhs		Yes No NR/NS	In Dhs
		IF 2 → NEXT ITEM		IF 1, F4 IF 2, F6		→ NEXT ITEM	IF 1 → F7 IF 2 → NEXT ITEM	→ NEXT ITEM
1	Milk Jars	1 2 -99		1 2 -99		1 2 3 4 -99	1 2 -99	
2	Cage	1 2 -99		1 2 -99		1 2 3 4 -99	1 2 -99	
3	Honey Wooden Hives	1 2 -99		1 2 -99		1 2 3 4 -99	1 2 -99	
What other materials do you own for this (these) activity (ies) ?								
4		1 2 -99		1 2 -99		1 2 3 4 -99	1 2 -99	
5		1 2 -99		1 2 -99		1 2 3 4 -99	1 2 -99	

BREEDING

	F8.0	F8	F9	F10	F11	F12	F13	F14
	During the past 12 months, do you or have you owned...	Number sold during the past 12 months	Total price of sales	Number consumed or gifted during the past 12 months	Number lost during the past 12 months (sickness, accident)	Number purchase d during the last 12 months	Total price of purchases	Number of heads remaining today
	Yes No NR/NS		In Dhs					
	IF 2 OR -99 → NEXT ANIMAL	IF 0 → F10		IF 0 → F11	IF 0 → F12	IF 0 → F14	IN DHS	
1. Local cattle breed (Bakar Baldi)	1 2 -99							
2. Improved cattle breed (Bakar Roumi)	1 2 -99							
3. Sheep (ghanam)	1 2 -99							
4. Goats (Maiz)	1 2 -99							
5. Draft animal (donkey, horse, mule)	1 2 -99							
6. Poultry (Djaje)	1 2 -99							
7. Rabbit (Knia)	1 2 -99							
8. Other	1 2 -99							

PRODUCTION

	F15.0				F15	F16	F17	F18	F18b
	During the last 12 months, have you produced (PRODUCT NAME) ?			Unit	How much have you produced (PERIOD)?	Quantity consumed or gifted	Quantity sold	Total price of sales	Quantity remaining in stock today
	Yes	No	NR/NS					In Dhs	
	IF 2 → NEXT PRODUCT						IF 0 → F18B		
					DURING THE PAST 12 MONTHS				
1. Milk	1	2	-99	L					
2. Butter	1	2	-99	Kg					
3. Eggs	1	2	-99	pièces					
4. Cheese	1	2	-99	Kg					
					LAST SEASON				
5. Honey <i>last season</i>	1	2	-99	Kg					
6. Wool <i>last season</i>	1	2	-99	Kg					

SURVEYOR INSTRUCTIONS : IF THE HOUSEHOLD UNDERTAKES ANY BREEDING OR PRODUCTION ACTIVITIES (IF AT LEAST ONE RESPONSE TO D2 IS 2 OR A CODE FROM D1 IS BETWEEN 201 AND 215) CONTINUE. OTHERWISE, GO TO MODULE 3.

DURING THE LAST 12 MONTHS					
F19				F20	F21
During the last 12 months, has (NAME) participated in the household's breeding and production activities ?				How many days has [NAME] worked?	How many hours has [NAME] worked per day on average ?
	Yes	No	NR/NS		
IF 2 → NEXT MEMBER					
1	1	2	-99		
2	1	2	-99		
3	1	2	-99		
4	1	2	-99		
5	1	2	-99		
6	1	2	-99		
7	1	2	-99		
8	1	2	-99		
9	1	2	-99		
10	1	2	-99		
11	1	2	-99		

F22	How many people <u>outside the household</u> , worked in the last 12 months for these activities on a permanent basis ?		IF 0 → F24
F23	For permanent laborers, what is their monthly salary ? (per person on average)	Dhs	
F24	How many people <u>outside the household</u> , worked in the last 12 months for these activities on a seasonal basis ?		IF 0 → F27
F25	How many days have seasonal laborers worked last year (number of days per average person)?		
F26	For seasonal laborers, what is their daily wage? (Per person on average)	Dhs	

		DURING THE PAST 30 DAYS
		F27
		How much did you spend on the following during the <u>past 30 days</u> ? (in Dhs)
1	Feed	
2	Fattening (other than feed)	
3	Transport	
	List other expenses :	
4		
5		
6		
	Total	

		DURING THE PAST 12 MONTHS
		F28
		How much did you spend on the following during the <u>the past 12 months</u> ? (In Dhs)
1	Vaccinations	
2	Veterinary fees	
3	Equipment for honey	
	List other expenses:	
4		
5		
6		
	Total	

F29				F30
During the past 3 years, has this household lost more than half of it's :				If yes, what year?
	Yes	No	NR/NS	
1. Cattle?	1	2	-99	
2. Sheep or goats?	1	2	-99	
3. Other. Specify :	1	2	-99	

MODULE 3 : OTHER ACTIVITIES: CRAFTS, COMMERCE, SERVICES

		G1	G2	G3	G4	G5	G6	G7	G8	G9
MAINLY USED FOR OTHER ACTIVITIES		Do you own, rent, or borrow a/an (ITEM NAME) for this (these) activity(ies)?	How many/much ?	Which activity? REPORT THE LETTER CORRESPONDING TO THE ACTIVITY (REFER TO TABEL D1) -98 : IF THE HOUSEHOLD DOES NOT ENGAGE IN THIS TYPE OF ACTIVITY	Type of Access 1=sole owner 2=multiple owners 3=rented -97/-99=NR/NS	What proportion do you own ?	Have you purchased this item within the last 12 months ?	If yes, how much did it cost ?	Method of financing 1 = Personal Contribution 2= Family credit 3= Formal credit 4= Supplier credit -97/-99=NR/NS	How much do you pay per year ? PUT 0 IF USED FOR FREE
		Yes No NR/NS				In %	Yes No NR/NS	In Dhs		
		IF 2 → NEXT ITEM			IF 1 →G6 IF 2 →G5 IF 3 →G9 IF -97/-99: NEXT ITEM		IF 1 →G7 IF 2 → NEXT ITEM		NEXT ITEM	NEXT ITEM
1	Sewing machine	1 2 -99		A B C D E F -98	1 2 3 -99		1 2 -99		1 2 3 4 -99	
2	Weaving Machine	1 2 -99		A B C D E F -98	1 2 3 -99		1 2 -99		1 2 3 4 -99	
3	Clay turner	1 2 -99		A B C D E F -98	1 2 3 -99		1 2 -99		1 2 3 4 -99	
4	Car or Truck (usage ppal autre activité)	1 2 -99		A B C D E F -98	1 2 3 -99		1 2 -99		1 2 3 4 -99	
5	Soldering Iron	1 2 -99		A B C D E F -98	1 2 3 -99		1 2 -99		1 2 3 4 -99	
6	Cart	1 2 -99		A B C D E F -98	1 2 3 -99		1 2 -99		1 2 3 4 -99	
7	Saw	1 2 -99		A B C D E F -98	1 2 3 -99		1 2 -99		1 2 3 4 -99	
8	Plane/Planer	1 2 -99		A B C D E F -98	1 2 3 -99		1 2 -99		1 2 3 4 -99	
9	Balance (to weigh)	1 2 -99		A B C D E F -98	1 2 3 -99		1 2 -99		1 2 3 4 -99	
What other items do you use or own for this (these) activity(ies)? LIST THE OTHER GOODS										
10		1 2 -99		A B C D E F -98	1 2 3 -99		1 2 -99		1 2 3 4 -99	
11		1 2 -99		A B C D E F -98	1 2 3 -99		1 2 -99		1 2 3 4 -99	
12		1 2 -99		A B C D E F -98	1 2 3 -99		1 2 -99		1 2 3 4 -99	

13		12-99		A B C D E F -98	123-99		12-99		1234-99	
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SURVEYOR INSTRUCTIONS: IF THE HOUSEHOLD ENGAGES IN ACTIVITIES OF HANDICRAFT, TRADE AND /OR SERVICES (IF AT LEAST ONE RESPONSE TO D2 IS 3,4,5,6,7 OR 8 OR A CODE IN D1 IS BETWEEN 301 AND 807), CONTINUE. OTHERWISE GO TO SECTION H.

SECTION TO BE FILLED FOR EACH ACTIVITY IN MODULE 3.

IF THE HOUSEHOLD PURSUES MORE THAN ONE ACTIVITY PERTAINING TO THIS MODULE FILL IN ON SEPERATE SHEETS all the questoin from G10 to G51

Activity:	A B C D E F	CHECK THE LETTER CODE OF THE ACTIVITY IN TABLE D
G10	When did you start this activity?	1. Month : CODES 1 to 12
		2. Year :

G11	Where does your activity take place ? ONLY ONE OPTION POSSIBLE	1	Seperate room in the house	1	IF 1, G14
		2	One of the rooms in the house that is used for something else	2	IF 2, G14
		3	In the courtyard	3	IF 3, G14
		4	Itinerant activity	4	IF 4, G14
		5	In a seperate location	5	IF 5, G12
		6	Other place	6	IF 6, G14
		7	NR/NS	-99	IF -99, G14
G12	For this place : ONLY ONE OPTION POSSIBLE	1	Are you the owner?	1	IF 1, G14
		2	Are you a leasor?	2	IF 2, G13
		3	Do you occupy this space for free?	3	IF 3, G14
		4	NR/NS	-99	IF -99, G14
G13	How much do you pay per month?	Dhs			

G14	How much did you spend <u>last week</u> on the inputs (goods or services) of this activity ?	Dhs	GO TO G15
G15	How much did you spend <u>in the past month</u> on the inputs (goods or services) of this activity ?	Dhs	GO TO G16

DETAIL ALL THE GOODS AND ITEMS (INPUTS) REQUIRED FOR PRODUCTION:

DURING THE PAST 30 DAYS						
G16	G17	G18	G19	G20	G21	G22
<u>GOODS</u> that you have purchased or used for this activity during <u>the past 30 days</u> . LIST GOODS THAT ARE EASY TO COUNT	Units 1 : Kg 2 :L 3 : units	Price per unit 0 IF NOT PURCHASED OR OBTAINED FOR FREE In Dhs	Total quantity for the month	How many times did you purchase this good during the past month ? Number of times/month	Place 1= souk No. 1 2= souk No. 2 3= souk No. 3 4= Village 5= Cooperative 6= Other -97/-99=NR/NS	Who did you buy these inputs from? 1=wholesale 2=retail 3=cooperative 4=Home Production 5=obtained for free 6=other -97/-99=NR/NS
1						
2						
3						
4						
5						

G23		G24	G25
<u>EXPENDITURES</u> (in general) and <u>PURCHASES</u> of goods (for trade and grocery) which you made for this activity <u>during the past 30 days.</u> LIST THE EXPENSES IF THE GOODS ARE NUMEROUS.		Total expenditures In Dhs	How many times did you spend/go shopping to to buy these goods during the past month ? No. of times/month
6			
7			
8			
9			
10			

ITEMIZE ALL GOODS AND SERVICES PRODUCTS :

DURING THE PAST 30 DAYS						
G26	G27	G28	G29	G30	G31	G32
<u>GOODS</u> made for this activity during the past 30 days LIST GOODS THAT ARE EASILY COUNTABLE	Unit 1 : Kg 2 :L 3 : unit	Price per unit 0 IF NOT PURCHASED OR OBTAINED FOR FREE	Total quantity for the month	How many times have you sold this good during the past month ? No of times/month IF 0, G32	Place 1= souk No. 1 2= souk No. 2 3= souk No. 3 4= Village 5= Cooperative 6= other -97/- 99=NR/NS	How did you use these products ? 1=sold to final consumer 2=sold to a boutique 3 = sold to an intermediary agent 4=sold to a cooperative 5= consumption 6= given for free 7= other ; -97/-99=NR/NS
1						
2						
3						
4						
5						
G33			G34	G35		G36
<u>GOODS and SERVICES</u> (for trade and grocery) sold or or acquired from this activity <u>during the past 30 days.</u> LIST THE SERVICES			Number of clients during the past month IF 0, NEXT	Total sales during the past month In Dhs		How many times have you provided this service during the past month ? No. Of times/month
6						
7						
8						
9						

FOR ALL GOODS AND SERVICES INCLUDED IN THIS ACTIVITY

G37	How much have you sold during the past week (total)?	Dhs
G38	How much have you sold during the past month (total) ?	Dhs
G39	What is the total value of finished products and inputs that you have in stock today ?	Dhs
G40	During the past 12 months (or since the activity has been created, if it was created less than 12 months ago), which was the best month ? CODES 1 to 12 -98 IF NOTHING HAS BEEN SOLD	
G41	How much did you sell during the best month? -98 IF NOTHING HAS BEEN SOLD	Dhs
G42	During the past 12 months (or since the activity has been created, if it was created less than 12 months ago), what was the worst month? CODES 1 to 12 -98 IF NOTHING HAS BEEN SOLD	
G43	How much did you sell during the worst month? -98 IF NOTHING HAS BEEN SOLD	Dhs
G43.2	How much profit did you make from this activity during the past 30 days ?	Dhs
G43.3	How much profit did you make from this activity in July ?	Dhs
G43.4	If you look back on the evolution of your activity throughout the past two years, in terms of revenue generated, how would you say it is doing ?	Much better
		Better
		The same
		Worse
		Much worse
		NR/NS

G47	During the past 12 months, how many people <u>outside the household</u> worked in this activity on a permanent basis ?		IF 0 → G49
G48	For permanent laborers, what is their monthly salary? (per person on average)	Dhs	
G49	During the past 12 months, how many people <u>outside the household</u> have worked in this activity on a seasonal basis ?		IF 0 → TO SURVEYOR INSTRUCTIONS
G50	How many days did the seasonal laborers work during the past 12 months? (number of days per person on average)		
G51	For seasonal laborers, what is their daily wage? (per person on average)	Dhs	

SURVEYOR INSTRUCTIONS: IF THE HOUSEHOLD EXERCISES OTHER ACTIVITIES BELONGING TO THIS MODULE, RESPOND TO QUESTIONS G10 TO G51 ON A SEPERATE SHEET. OTHERWISE, GO TO SECTION H1.

SECTION H1 : ACTIVITIES OF HOUSEHOLD MEMBERS

IN THIS TABLE, INCLUDE THE ACTIVITIES EXERCISED INDEPENDENTLY BY MEMBERS OF THE HOUSEHOLD (TO THEIR OWN ACCOUNT), SALARIED OR DAILY ACTIVITIES, AND HOUSEHOLD TASKS.

MEMBERS OF THE HOUSEHOLD 6 YEARS OR OLDER									
DURING THE LAST 7 DAYS									
	H01	H02	H03		H04	H05	H06	H07	H08
	CHECK 'YES' FOR MEMBER S 6 YEARS OLD OR OLDER, 'NO' FOR THE REST.	During the past 30 days, has (NAME) worked or exercised a productive activity paid or unpaid ?	In which sector did (NAME) exercise an activity during the <u>past 7 days</u> (the last 7 working days if he/she is currently unemployed) ? LIST THE <u>3 MAIN ACTIVITIES</u> CARRIED OUT USE 'SECTOR CODES ' AND 'CODES FOR WORKING RELATIONSHIP'		How many DAYS did (NAME) pursue this activity during the <u>past 7 days</u> ?	How many HOURS per working day did (NAME) pursue this activity on average ?	During the past 7 days, did (NAME) contribute to household chores ? (ex. cleaning, cooking)	How many DAYS did (NAME) pursue this activity during the <u>past 7 days</u> ?	How many HOURS per working day did (NAME) pursue this activity on average ?
	IF 2, NEXT MEMBER	IF 2, H06	Sector	Working Relationship	In days	In hours	IF 2, NEXT MEMBER	In days	In hours
1	1	1					1		
		2					2		
	2	-99					-99		
2	1	1					1		
		2					2		
	2	-99					-99		
3	1	1					1		
		2					2		
	2	-99					-99		
4	1	1					1		
		2					2		
	2	-99					-99		
5	1	1					1		
		2					2		
	2	-99					-99		
6	1	1					1		
		2					2		
	2	-99					-99		
7	1	1					1		
		2					2		
	2	-99					-99		
8	1	1					1		
		2					2		
	2	-99					-99		
9	1	1					1		
		2					2		
	2	-99					-99		
10	1	1					1		
		2					2		
	2	-99					-99		
11	1	1					1		
		2					2		
	2	-99					-99		

SECTOR CODES: 1 = Agriculture 2 = Breeding 3 = Commerce 4 = Transport 5 = Services 6 = Construction 7 = Crafts 8 = Public Service 9 = Independent Profession 10 = Other			CODES FOR WORKING RELATIONSHIP 1 = Occasional /Daily 2 = Stable salary 3 = Paid apprentice 4 = Unpaid apprentice 5 = Self-employed 6 = Sharecropper 7 = Helps with family activities 8 = Helps a household member with a paid activity 9 = Other	
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HOUSEHOLD MEMBERS 6 YEARS OR OLDER								
DURING THE PAST 30 DAYS								
	H09	H010	H011		H012	H013	H014	H015
	CHECK 'YES' FOR MEMBERS 6 YEARS OLD OR OLDER, 'NO' FOR THE REST.	During the past 7 days, has (NAME) worked or exercised a productive activity paid or unpaid ?	In which sector did (NAME) exercise an activity during <u>the past 30 days</u> (the last 30 working days if he/she is currently unemployed) ? LIST THE 3 MAIN ACTIVITIES CARRIED OUT USE 'SECTOR CODES ' AND 'CODES FOR WORKING RELATIONSHIP'		How many DAYS did (NAME) pursue this activity during <u>the past 30 days</u> ?	Was he/she paid for this activity ? IF ACTIVITY IS SELF-EMPLOYED CHECK 'NO'	How much was he paid in total during the past 30 days?	He was paid: 1 = monthly 2 = weekly 3 = daily 4 = occasionally 5 = other -99 = NR/NS
	IF 2, NEXT MEMBER	IF 2, NEXT MEMBER	Sector	Working Relationship	In days	IF 2, NEXT MEMBER	In dirhams	NEXT MEMBER
1	1	1				1 2 -99		1 2 3 4 5 -99
	2	2				1 2 -99		1 2 3 4 5 -99
		-99				1 2 -99		1 2 3 4 5 -99
2	1	1				1 2 -99		1 2 3 4 5 -99
	2	2				1 2 -99		1 2 3 4 5 -99
		-99				1 2 -99		1 2 3 4 5 -99
3	1	1				1 2 -99		1 2 3 4 5 -99
	2	2				1 2 -99		1 2 3 4 5 -99
		-99				1 2 -99		1 2 3 4 5 -99
4	1	1				1 2 -99		1 2 3 4 5 -99
	2	2				1 2 -99		1 2 3 4 5 -99
		-99				1 2 -99		1 2 3 4 5 -99
5	1	1				1 2 -99		1 2 3 4 5 -99
	2	2				1 2 -99		1 2 3 4 5 -99
		-99				1 2 -99		1 2 3 4 5 -99
6	1	1				1 2 -99		1 2 3 4 5 -99
	2	2				1 2 -99		1 2 3 4 5 -99
		-99				1 2 -99		1 2 3 4 5 -99
7	1	1				1 2 -99		1 2 3 4 5 -99
	2	2				1 2 -99		1 2 3 4 5 -99
		-99				1 2 -99		1 2 3 4 5 -99
8	1	1				1 2 -99		1 2 3 4 5 -99
	2	2				1 2 -99		1 2 3 4 5 -99
		-99				1 2 -99		1 2 3 4 5 -99
9	1	1				1 2 -99		1 2 3 4 5 -99
	2	2				1 2 -99		1 2 3 4 5 -99
		-99				1 2 -99		1 2 3 4 5 -99
10	1	1				1 2 -99		1 2 3 4 5 -99
	2	2				1 2 -99		1 2 3 4 5 -99
		-99				1 2 -99		1 2 3 4 5 -99
11	1	1				1 2 -99		1 2 3 4 5 -99
	2	2				1 2 -99		1 2 3 4 5 -99
		-99				1 2 -99		1 2 3 4 5 -99

SECTION H2 : HOUSEHOLD SPENDING AND REVENUE

ASK THE FOLLOWING QUESTIONS FOR ALL HOUSEHOLD MEMBERS

RESPONDENT's ID:

		DURING THE PAST 7 DAYS	
		H1	H2
SURVEYOR INSTRUCTIONS: TO RESPOND TO QUESTION H2, ON CONSUMPTION, THE «CONSUMPTION CALCULATION» SHEET.		How much did you <u>spend</u> last WEEK on the following products ?	How much of <u>your own produce</u> of the following products did you <u>consume</u> last WEEK ?
		Amount in Dhs	
1	Flour		
2	Vegetables		
3	Fruits and nuts		
4	Milk or dairy products		
5	Bread		
6	Oil		
7	Tea		
8	Coffee		
9	Sugar		
10	Chicken		
11	Meet		
12	Eggs		
13	Fish		
14	Spices		
15	Transport		
16	Cigarettes		
17	Meals bought from outside		
18	Drinks bought from outside		
List other spending/consumption during the pas week :			
19			
20			
21			
22	Total spending per week		

CONSUMPTION CALCULATION SHEET

During the past WEEK, what quantities of the following products did you consume from your own production ?				How much would you have paid for this quantity at the souk or supermarket?
	Product	Quantity	Units 1 : Kg 2 : liter 3 : piece/unit 4 : Other please specify	In Dirhams
	Flour			
	Oats			
	Wheat			
	Corn			
	Barley			
	Sunflower			
1	Flour			
	Tomatos			
	Onions			
	Carrots, turnips			
	Potatos			
	Mint			
	Beans			
	Lentills			
	Peas			
	Chickpeas			
	Dry Beans			
	Forage Crop			
	Soybeans, beets, parsley			
	Other vegetables			
2	Vegetables			
	Olives			
	Almonds			
	Nuts			
	Figs			
	Prunes			
	Vines			
	Apples			
	Cherrys			
	Pears			
	Prickly pears			
	Oranges			
	Watermelon- Melon			
3	Fruits & Nuts			
	Milk			
	Butter			
	Cheese			
	Other dairy products			
4	Milk or dairy products			
5	Bread			
6	Oil			
10	Chicken			
	Meat - cattle			
	Meat – sheep or goat			
	Poultry-Rabbit			
	Other			
11	Meat			
12	Eggs			
13	Fish			
14	Spices			

15	Transport			
----	-----------	--	--	--

		DURING THE PAST 30 DAYS
		H3
		During the past MONTH, how much did you <u>spend</u> on..... ?
		Amount in Dhs
1	Water (if financed by a loan, don't include it here)	
2	Electricity (if financed by a loan, don't include it here)	
3	Telephone (landline and cellular)	
4	Candles and other lighting equipment	
5	Gas (Butane) and other combustibles	
6	Soap and other items for personal use	
7	Cleaning products (soap and other detergents) for the house	
8	Medical and healthcare fees	
9	Rent of the house	
10	Credit repayment	
11	Donations to the Imam	
12	Journals, magazines	
13	Rent of household goods	
14	Leisure	
<i>List other expenditures in the past month :</i>		
15		
16		
17		
18	Total spending per month	

		DURING THE PAST 12 MONTHS				
		H4	H5			
		What were your expenses during the past 12 months.... ?	Financing			
		Amount In Dhs IF 0, NEXT	1=Savings; 2=Credit ; 3=Gift ; 4=Other ; -97/-99=NR/NS			
1	School fees (enrollment, registration, expenses during the year, boarding, etc)		1	2	3	4 -99
2	Clothes		1	2	3	4 -99
3	Shoes		1	2	3	4 -99
4	House construction or repair (improvement)		1	2	3	4 -99
5	Fees for the month of ramadan (food only)		1	2	3	4 -99
6	Feast of the Sacrifice (Aïd el Kabir) (if the sheep belongs to them, include with the price it would've cost)		1	2	3	4 -99
7	Travelling (outside the town)		1	2	3	4 -99
8	Gifts and transfers to other households (family/friends)		1	2	3	4 -99
List other expenses during the past year						
9			1	2	3	4 -99
10			1	2	3	4 -99

		DURING THE PAST 12 MONTHS				
		H6	H7			
UNFORSEEN/OCCASIONAL EXPENSES		What were your occasional or unforeseen expenses during the past 12 months for... ?	Financing			
		Amount In Dhs IF 0, NEXT	1=Savings ; 2=Credit 3=Gift; 4=Other; -97/-99=NR/NS			
1	Pilgrimage		1	2	3	4 -99
2	Birth		1	2	3	4 -99
3	Circumcision		1	2	3	4 -99
4	Marriage/ Engagement of son or daughter		1	2	3	4 -99
5	Healthcare costs as a result of the illness of a household member		1	2	3	4 -99
6	Death of a household member		1	2	3	4 -99
7	Damage to the house (fire, flood, other)		1	2	3	4 -99
List other occasional or unforeseen expenses :						
8			1	2	3	4 -99
9			1	2	3	4 -99

H8	How much do you usually spend on food per month ?	Dhs
H9	How much do you in total on food and other household expenses per month ? INCLUDE ONLY MONTHLY EXPENDITURES (ITEMS IN TABLES H1 AND H3)	Dhs

REVENUES OF HOUSEHOLD MEMBERS 6 YEARS OR OLDER (COMPLETE IN THE ORDER OF THE TABLE IN SECTION A) ASK ALL THE QUESTIONS TO EACH MEMBER AGE 6 OR OLDER. PUT 0 IF NO REVENUE

REVENUES GENERATED BY NON-INDEPENDENT ACTIVITIES :

MEMBERS 6 YEARS OR OLDER						
	Salary received by (NAME) during...		Daily wages received during...		Retirement and pension received during...	
	H10	H11	H11b	H11c	H12	H13
Order N°	...the past month ? Dhs	...the past 12 months ? Dhs	...the past month? Dhs	... the past 12 months ? Dhs	...the past month ? Dhs	...the past 12 months ? Dhs
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						

OTHER HOUSEHOLD INCOME

		H14	H15
	How much income did you receive from.... ?	During the past month In Dhs GO TO A H15	During the past 12 months In Dhs
1	The sale of assets (jewelery, land..) ?		
4	Transfers/ allowances from the government or and association		
	<i>List other sources of income:</i>		
5			
6			

H16	What is the main source of income for the entire household?	SELF-EMPLOYMENT
		ACTIVITY :
		Agriculture 1
		Animal Husbandry 2
	 3
		Handicrafts..... 4
		Trade 5
		Services 6
		Other 6
		OTHER :
		Salaried 7
		Income 8
		Daily Wage 9
		Pension..... 10
		Other (specify) -99
		NR/NS

H17	Do you have a family member (not a member of your household) who works outside your village and sends you income, periodically or occasionally ?	Yes 1	IF 1, H17.1
		No 2	IF 2 , I1
		NR/NS -99	IF -99 , I1

	H17.1	H17.2	H17.3	H17.4
	Relationship	Place of work	Amount received during the past month	Amount received during the past 12 months
	1=spouse 2=parent 3=child 4=brother/sister 5=uncle/aunt 6=cousin 7=nephew/niece 8=other 9=multiple -99 = NR/NS	1=Casablanca 2=other large city 3=abroad 4=other village in the same province 5= a village in a different province 6=other -99 = NR/NS	Dhs	Dhs
1		1 2 3 4 5 6 -99		
2		1 2 3 4 5 6 -99		
3		1 2 3 4 5 6 -99		

SECTION I : USE OF FINANCIAL SERVICES

«We are now going to ask you questions about your household's credit. »

EXPLAIN THE CONCEPT OF OUTSTANDING LOANS AND MATURE LOANS.

EXPLAIN THE DIFFERENCE BETWEEN THE DIFFERENT TYPES OF CREDIT THAT EXIST (FORMAL & INFORMAL)

ASK ABOUT THE INITIAL CONDITIONS OF THE CREDIT AGREEMENT

RESPONDENT'S ID:

--	--

I1	How many outstanding loans does the household have? <i>Check for <u>all members</u> 18 or older.</i>	
I2	How many loans did the household have that matured during the last twelve months ? <i>Check for <u>all members</u> 18 or older.</i>	

IF I1=0 AND I2= 0 → I26

FOR OUTSTANDING LOANS OR LOANS THAT MATURED during the past 12 months hs																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
CREDIT N°		Oustanding Loans									Mature Loans																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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I3	Did <u>you or a member</u> of the household have a loan from (NAME OF SOURCE) ? Is it outstanding or mature? 1. Crédit agricole 2. Other bank 3. Al Amana 4. Zakoura 5. Crédit Agricole Foundation 6. Other MFI (Microfinance Institution) 7. Usurier – Rhane 8. Jewler 9. Family 10. Neighbour 11. Friend 12. Shop 13. A client 14. A supplier 15. Cooperative 16. Other, SPECIFY : 17. Utilities credit 18. NR/NS		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000	1001	1002	1003	1004	1005	1006	1007	1008	1009	1010	1011	1012	1013	1014	1015	1016	1017	1018	1019	1020	1021	1022	1023	1024	1025	1026	1027	1028	1029	1030	1031	1032	1033	1034	1035	1036	1037	1038	1039	1040	1041	1042	1043	1044	1045	1046	1047	1048	1049	1050	1051	1052	1053	1054	1055	1056	1057	1058	1059	1060	1061	1062	1063	1064	1065	1066	1067	1068	1069	1070	1071	1072	1073	1074	1075	1076	1077	1078	1079	1080	1081	1082	1083	1084	1085	1086	1087	1088	1089	1090	1091	1092	1093	1094	1095	1096	1097	1098	1099	1100	1101	1102	1103	1104	1105	1106	1107	1108	1109	1110	1111	1112	1113	1114	1115	1116	1117	1118	1119	1120	1121	1122	1123	1124	1125	1126	1127	1128	1129	1130	1131	1132	1133	1134	1135	1136	1137	1138	1139	1140	1141	1142	1143	1144	1145	1146	1147	1148	1149	1150	1151	1152	1153	1154	1155	1156	1157	1158	1159	1160	1161	1162	1163	1164	1165	1166	1167	1168	1169	1170	1171	1172	1173	1174	1175	1176	1177	1178	1179	1180	1181	1182	1183	1184	1185	1186	1187	1188	1189	1190	1191	1192	1193	1194	1195	1196	1197	1198	1199	1200	1201	1202	1203	1204	1205	1206	1207	1208	1209	1210	1211	1212	1213	1214	1215	1216	1217	1218	1219	1220	1221	1222	1223	1224	1225	1226	1227	1228	1229	1230	1231	1232	1233	1234	1235	1236	1237	1238	1239	1240	1241	1242	1243	1244	1245	1246	1247	1248	1249	1250	1251	1252	1253	1254	1255	1256	1257	1258	1259	1260	1261	1262	1263	1264	1265	1266	1267	1268	1269	1270	1271	1272	1273	1274	1275	1276	1277	1278	1279	1280	1281	1282	1283	1284	1285	1286	1287	1288	1289	1290	1291	1292	1293	1294	1295	1296	1297	1298	1299	1300	1301	1302	1303	1304	1305	1306	1307	1308	1309	1310	1311	1312	1313	1314	1315	1316	1317	1318	1319	1320	1321	1322	1323	1324	1325	1326	1327	1328	1329	1330	1331	1332	1333	1334	1335	1336	1337	1338	1339	1340	1341	1342	1343	1344	1345	1346	1347	1348	1349	1350	1351	1352	1353	1354	1355	1356	1357	1358	1359	1360	1361	1362	1363	1364	1365	1366	1367	1368	1369	1370	1371	1372	1373	1374	1375	1376	1377	1378	1379	1380	1381	1382	1383	1384	1385	1386	1387	13

FOR OUTSTANDING LOANS OR LOANS THAT MATURED during the past 12 months														
				Outstanding Loan						Mature Loan				
	LOAN N°			(1)	(2)	(3)	(4)	(5)						
I9	What was the <u>loan amount</u> ? (AMOUNT PAID) In Dhs													
I10	Did the household receive the requested amount ?	Yes		1	1	1	1	1						
		No		2	2	2	2	2						
		NR/NS		-99	-99	-99	-99	-99						
				IF 1, I14	IF 1, I14	IF 1, I14	IF 1, I14	IF 1, I14						
I11	What was the <u>difference</u> between the requested amount and the amount received ? In Dhs													
I12	Have you or another member of the household approached other lenders, in order to obtain the desired amount?	Yes		1	1	1	1	1						
		No		2	2	2	2	2						
		NR/NS		-99	-99	-99	-99	-99						
				IF 2, I14	IF 2, I14	IF 2, I14	IF 2, I14	IF 2, I14						
I13	How much were you able to receive from these other lenders? In Dhs													
I14	Given the same credit conditions (in which you received the amount in I9), how much would you have liked? In Dhs ASK FOR <u>TOTAL AMOUNT</u> , NOT THE DIFFERENCE													
I15	How many days did you wait between your loan application and it's disbursement ?													
I16	What other costs did you incur (other than interest costs) in obtaining credit (transport, formal and informal fees)? In Dhs													
I17	How many days after the disbursement did you start paying installments (repaying the loan) ?													
I18	How much have you repaid until today (or repayed in total if the loan has matured)? REPORT THE AMOUNT. In Dhs													
I19	What is the <u>repayment cycle</u> ?													
	1. Daily			1	1	1	1	1						
	2. Weekly			2	2	2	2	2						
	3. Bi-monthly			3	3	3	3	3						
	4. Monthly			4	4	4	4	4						
	5. Quarterly			5	5	5	5	5						
	6. Biannually			6	6	6	6	6						
	7. Annually			7	7	7	7	7						
	8. One time payment			8	8	8	8	8						
	9. Other			9	9	9	9	9						
	10. NR/NS			-99	-99	-99	-99	-99						
I20	What is the <u>amount of each installment</u> -or of the total payment if the loan is repayed through a one time payment (1 deadline) ? -98 IF THE AMOUNT IS DIFFERENT EACH TIME In Dhs													
I21	What is or was the <u>total number of installments</u> of the loan ?													
I22	How many installments do you have left to pay? (to stop loan payments)													
I23	What is or was the <u>total duration</u> of the loan? WRITE THE NUMBER IN THE PROPER UNIT													
				M	W	D	M	W	D	M	W	D	M	W
I24	Have you ever been late for a scheduled payment on this loan ?	Yes		1	1	1	1	1						
		No		2	2	2	2	2						
		NR/NS		-99	-99	-99	-99	-99						
I25	For what purpose was the loan taken ? 1= consumption, 2= purchase of inputs; 3=equipment ; 4= repay other loans; 5=other ; -97/-99=NR/NS													

I26	Did <u>you or a member of the household</u> apply for a loan during the past 12 months ?	Yes 1 No 2 NR/NS -99	IF 1 → I28 IF -99 → I28
I27	Why haven't you tried to borrow? MULTIPLE RESPONSES POSSIBLE 1. Do not need credit 2. Afraid that my application will be rejected 3. The amount of fees is too high 4. Interest rate too high 5. The branches of financial institutions are too far from my workplace 6. The loan amount offered by financial institutions was too small 7. Afraid will not be able to repay credit 8. Afraid of losing my collateral 9. Religious reasons 10. No collateral to give 11. Other 12. NS/NR	1 2 3 4 5 6 7 8 9 10 11 -99	
I28	Did <u>you or a household member</u> apply for a loan and get rejected during the past 12 months ?	Yes 1 No 2 NR/NS -99	IF 2 → I32 IF -99 → I32
I29	Who refused your credit application? MULTIPLE RESPONSES POSSIBLE 1. Crédit agricole 2. Another bank 3. Al Amana 4. Zakoura 5. Crédit Agricole Foundation 6. Other AMC (Association of Micro-credit) 7. Usurier – Rhnane 8. Jeweler 9. Family 10. Neighbour 11. Friend 12. Shop 13. A client 14. A supplier 15. Cooperative 16. Other, SPECIFY : 17. NS/NR	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 -99	
I30	How much did you ask for?	Dhs	
I31	Why was your application refused? MULTIPLE RESPONSES POSSIBLE 1. Lack of collateral 2. No warranty or surety 3. Business too young 4. Not enough revenue 5. No credit history 6. Other 7. NS/NR	1 2 3 4 5 6 -99	
I32	Did <u>you or a member of the household</u> need credit that you have not applied for <u>during the past 12 months</u>?	Yes 1 No 2 NR/NS -99	IF 2 → I34 IF -99 → I34
I33	What is the amount of the loan you need ?	Dhs	
I34	Do <u>you or a household member</u> need a loan <u>today</u> ?	Yes 1 No 2 NR/NS -99	IF 2 → I37 IF -99 → I37
I35	What is the amount of the loan you need ?	Dhs	

I36	For what purpose? 1= consumption, 2= purchase inputs; 3= equipment ; 4= repay another loan ; -97/-99=NR/NS		
I37	If you had to pay <u>monthly</u> installments, what is the maximum you would be able to repay?	Dhs	
I38	Would you be willing to form a group with 4 other people and be guarantors for each other?	Yes 1 No 2 NR/NS -99	
I39	If you could obtain a loan of around 3000 Dhs, to be paid in nine monthly installments of 500 Dhs in 9 months, would you take it ?	Yes 1 No 2 NR/NS -99	
I40	If you could obtain a loan of around 5000 Dhs, to be paid in nine monthly installments of 400 Dhs in 12 months, would you take it ?	Yes 1 No 2 NR/NS -99	
I41	Do you or a household member have a bank account?	Yes..... 1 No 2 NR/NS -99	IF 2 → I44 IF -99 → I44
I42	Whose name is the bank account registered under? REPORT ORDER N°		
I43	How much have you or a member of this household deposited in this account during the past month ?	Dhs	
I44	Do you or a household member have a postal account?	Yes..... 1 No 2 NR/NS -99	IF 2 → I47 IF -99 → I47
I45	What name is the postal account registered under ? REPORT ORDER N°		
I46	How much have you or a member of this household deposited in this account during the past month ?	Dhs	
I47	Does any household member belong to a rotating savings and credit association(ROSCA)?	Yes 1 No 2 NR/NS -99	IF 2 → I51 IF -99 → I51
I48	Record their household order number		
I49	How much does this person contribute? FILL OUT IN THE CORRESPONDING PERIOD Per month Per week DhsDhs	
I50	How many weeks does this person have to contribute before receiving the whole pot (sum) ?	Dhs	
I51	Does any member of your household currently have savings (at home or in an account) ?	Yes 1 No 2 NR/NS -99	IF 2 → I53 IF -99→ I53
I52	How much does <u>the household</u> currently own in savings (at home or in an account) ?	1 <200 2 >=200 & <1000 3 >=1000 & <3000 4 >3000 -99 NR/NS	

I53	Does any member of the household have: 1. life insurance? 2. health insurance? 3. agricultural insurance?	Yes	No	NR/NS	
		1	2	-99	
		1	2	-99	
		1	2	-99	

I54	Do you or any household member have an outstanding loan or a loan that matured during the last 12 months from Zakoura ?	Yes 1 No 2 NR/NS -99	IF 2 → I62 IF -99 → I62
I55	How many outstanding loans from Zakoura are currently underwritten by a member of your household ?		
I56	How many loans that matured during the past 12 months, were taken from Zakoura by member of your household ?		

For each one of your loans which are:

	I57	I58			I59		I60		I61
	The household <u>order number</u> of the member who has taken the loan	Type of credit			Loan disbursement date		Date of final installment		Total amount of the loan
		Outstanding	Matured	NR/NS	Month 1 to 12	Year YYYY	Month 1 to 12	Year YYYY	<i>In Dhs</i>
1		1	2	-99					
2		1	2	-99					
3		1	2	-99					
4		1	2	-99					
5		1	2	-99					
6		1	2	-99					
7		1	2	-99					
8		1	2	-99					

I62	Do you or any household member have an outstanding loan or a loan that matured during the last 12 months from Al Amana ?	Yes..... 1 No 2 NR/NS -99	IF 2 → I70 IF -99 → I70
I63	How many outstanding loans from Al Amana are currently underwritten by a member of your household ?		
I64	How many loans that matured during the past 12 months, were taken from Al Amana by member of your household ?		

For each one of your loans which are:

	I65	I66			I67		I68		I69
	The household <u>order number</u> of the member who has taken the loan	Type of credit			Loan disbursement date		Date of final installment		Total amount of the loan <i>In Dhs</i>
		Outstanding	Matured	NR/NS	Month 1 to 12	Year YYYY	Month 1 to 12	Year YYYY	
1		1	2	-99					
2		1	2	-99					
3		1	2	-99					
4		1	2	-99					
5		1	2	-99					
6		1	2	-99					
7		1	2	-99					
8		1	2	-99					

I70	Do you or any household member have an outstanding loan or a loan that matured during the last 12 months from another MFI?	Yes 1 No 2 NR/NS -99	IF 2 →SEC J IF -99→SEC J
I71	How many outstanding loans from another MFI are currently underwritten by a member of your household ?		
I72	How many loans that matured during the past 12 months, were taken from another MFI by member of your household ?		

For each one of your loans which are:

	I73	I74			I75		I76		I77
	The household <u>order number</u> of the member who has taken the loan	Type of credit			Loan disbursement date		Date of final installment		Total amount of the loan <i>In Dhs</i>
		Outstanding	Matured	NR/NS	Month 1 to 12	Year YYYY	Month 1 to 12	Year YYYY	
1		1	2	-99					
2		1	2	-99					
3		1	2	-99					
4		1	2	-99					
5		1	2	-99					
6		1	2	-99					
7		1	2	-99					
8		1	2	-99					
9		1	2	-99					
10		1	2	-99					

SECTION J: WOMEN AND THEIR ACTIVITIES

SURVEYOR'S INSTRUCTIONS: DIRECT THE FOLLOWING QUESTIONS TO THE WIFE OF THE HOUSEHOLD HEAD.

- The wife of the head is responding to this section. 1

IF THE WIFE IS NOT RESPONDING, SPECIFY THE REASON:

- The wife is not present in the household 2
- Unable to respond 3
- Unwilling to respond 4
- Other. Please specify : 5

AND CONTINUE BY DIRECTING THE QUESTIONS TO ANOTHER WOMAN IN THE HOUSEHOLD WHO IS 18 YEARS OR OLDER. IF EVER THAT WOMAN IS UNABLE TO RESPOND, CONTINUE TO DIRECT THE FOLLOWING QUESTIONS TO THE QUESTIONNAIRE RESPONDENT.

SPECIFY THE RESPONDENT'S ORDER NUMBER:

	ENTER THE HH-ORDER NUMBER OF EVERY WOMAN 16 YEARS OLD OR OLDER. FOR THE QUESTIONS IN THIS TABLE USE THE FOLLOWING CODES: 1 =YES; 2 = NO ; -99= NS/NR	N°...	N°..	N°...	N°...	N°...
J1	Does the lady (NAME), pursue an independent activity ? IF 2 GO TO J9b					
J2	Does the lady (NAME) decide on the materials necessary for her activity herself ?					
J3	Can the lady (NAME) purchase the materials alone?					
J4	Does the lady (NAME) decide alone on the inputs necessary for her activity?					
J5	Can the lady (NAME) purchase these inputs alone?					
J6	Does the lady (NAME) decide what she produces alone?					
J7	Does the lady (NAME) does she produce anything that could potentially be traded ? IF 2 → J9b					
J8	Can the lady (NAME) decide alone whether or not to trade her products ?					
J9	Can the lady (NAME) trade these products alone ?					
J9b	Has (NAME) pursued an activity of her own during the past 5 years that she no longer pursues today ? IF 2, J9d					
J9c	If yes, what type of activity ? (use the codes from the list of activities)					
J9d	Would (NAME) like to be trained to develop an activity ?					

	To what extent do you agree with the following statements about the role of all women in your household who are 18 or older ? ONLY ONE OF THE FOUR ANSWERS POSSIBLE	
J10	Women are allowed to go to the souk unaccompanied <i>1=absolutely not agree</i> <i>2= don't agree</i> <i>3=tend to agree</i> <i>4=definitely agree</i> <i>-99=NS/NR</i>	1 2 3 4 -99
J11	Women can use public transport to leave the village unaccompanied <i>1=absolutely not agree</i> <i>2= don't agree</i> <i>3=tend to agree</i> <i>4=definitely agree</i> <i>-99=NS/NR</i>	1 2 3 4 -99
J12	Women can visit their family unaccompanied <i>1=absolutely not agree</i> <i>2= don't agree</i> <i>3=tend to agree</i> <i>4=definitely agree</i> <i>-99=NS/NR</i>	1 2 3 4 -99
J13	Women can visit their friends unaccompanied <i>1=absolutely not agree</i> <i>2= don't agree</i> <i>3=tend to agree</i> <i>4=definitely agree</i> <i>-99=NS/NR</i>	1 2 3 4 -99

Use of financial services

J22	How much active credit or credit expired during the last 12 months does the <u>wife of the household head or another wife in the household</u> have ?		IF 0 → FINISH THE SURVEY AND THANK THEM
J23	Has <u>the woman</u> of the household, taken a loan from (NAME OF SOURCE) ? <i>Circle all that are relevant</i> 1. Crédit agricole 2. Other bank 3. Al Amana 4. Zakoura 5. Crédit Agricole Foundation 6. Other AMC (Association of Micro-crédit) 7. Usurier – Rhnane 8. Jeweler 9. Family 10. Neighbour 11. Friend 12. Shop 13. A client 14. A supplier 15. Cooperative 16. Other, Please SPECIFY : 17. NS/NR	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 -99	

SURVEYOR'S INSTRUCTIONS : VERIFY THAT THE LOAN(S) IS (ARE) INCLUDED IN THE RESPONSES TO QUESTIONS I1 TO I25. IF IT (THEY) ISN'T (AREN'T) INCLUDED, RETURN TO THE SECTION «FINANCIAL SERVICES » AND ASK QUESTIONS I1 TO I25.

FINISH THE SURVEY AND THANK THEM.

SECTION K: SURVEY QUALITY CONTROL

By the surveyor

K1	Survey end time HH/MM /.....	
K2	Note the ID of other present household members (not surveyed)	ID1 : ID2: ID3:	ID4 : ID5: ID6:
K3	If there were other people present during the survey who not part of the household, identify them:	Parent of the head of the household 1 Moqadem 2 Caid 3 Other family member 4 Other, specify 5	
K4	Verify that you haven't left any unanswered questions. Are all the fields that are supposed to be filled in, full ?	1= Yes 2= No	
K5	Verify that you have followed the filters. Are all the fields that are supposed to be filled in, full ?	1= Yes 2= No	

Data controls:

K6	Cereals Production: $E18 \leq E19+E20+E22+E24$	1 = OK 2 = No
	Arboricultural Production: $E27 \leq E28+E29+E31+E33+E35$	1 = OK 2 = No
	Horticultural Production: $E37 \leq E38+E39+E40b$	1 = OK 2 = No
	Production : $F15 \leq F16+F17+F18b$	1 = OK 2 = No
	Verify that there is no significant difference (+-25%) between H1 and H8	1 = OK 2 = No
	Verify that there is no significant difference (+/- 25) between (H1*4+H3) and H9	1 = OK 2 = No

K7	Comments
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To be completed by surveyor II

K8	Surveyor's first name and code		
K9	Date of field supervision : DD/MM /	
K10	Number of empty fields which should be full		
K11	Number of other errors, particularly non-compliance issues between filters that ("If 1, go to question XX, etc.)		
K12	Return to the household to ask the missing / incoherent questions	1 = Yes 2 = No	

By the supervisor

K13	Supervisor's first name and code		
K14	Date of field supervision: DD/MM /	
K15	Number of empty fields which should be full		
K16	Number of other errors, particularly non-compliance issues between filters that ("If 1, go to question XX, etc.)		

Data Redaction and Entry

K17	Office supervisor's first name and code			
K18	Office supervision date : DD/MM	Day:	Month:	Authorization for data entry: <input type="checkbox"/>
K19	First name and code of data entry supervisor :			
K20	Date entered: DD/MM	Day : <input type="text"/> <input type="text"/>	Month: <input type="text"/> <input type="text"/>	Date entry completed: <input type="checkbox"/>