



**PROPOSAL FOR A
WOMEN'S AND GIRL'S COOPERATIVE IN THE TIFNOUTE VALLEY
RURAL COMMUNE OF TOUBKAL, PROVINCE OF TAROUDANT, MOROCCO**

**A Partnership Proposal
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Executive Summary

This project proposal seeks partnering support to implement a rural Cooperative whose Members will include up to 610 women and girls from 304 households of 12 villages of the Tifnoute Valley with a combined population of 2,800 people, located in the Rural Commune of Toubkal of the Taroudant Province. The Cooperative's economic and educational programs are in:

1. Agriculture development (fruit tree nurseries, iris plant and vegetable growing, irrigation infrastructure, and agricultural terrace building) and value-added production (fruit drying) for wholesale domestic markets; and
2. Training in maintaining fruit tree nurseries, irrigation (with drip system)/clean water basin upkeep, fruit drying and processing, business management, marketing and accounting, participatory development planning and implementation, and literacy.

The project cost of 568,000 MAD (Moroccan dirham) will create these programs of the Cooperative, which will:

1. Increase each Members' average household incomes by at least 200 percent after six years through walnut and cherry planting in the private household orchards of each Member, the sale of fruit trees, and value-added activities;
2. Prevent dangerous levels of mountain erosion through constructing agricultural terraces and preserve the natural resources of the neighboring Toubkal National Park by decreasing local people's dependence on them and preventing their depletion through creating new sources of income; and
3. Develop professional, technical, and social skills of its Members, and create the long-term basis for women's and girls' participation in development and community decision-making, as well as empowerment and involvement in broader political processes.

This project applies participatory planning activities in its design process and in all project phases, which is a key feature in gender-based projects worldwide and in Morocco's national framework to advance the socio-economic status and democratic participation of women and girls. Since 2009, community meetings facilitated by the High Atlas Foundation among women and men (in separate gathering spaces) in the 12 villages have been taking place, during which constraints and opportunities for gender planning have been identified in a non-threatening way. The broad-based support among women and men for the proposed Cooperative grew as a result of the participatory approach, which built social cohesion and local people's skills to analyze their situation, reach consensus, make decisions, and take action to improve their circumstances. The Cooperative will create more equitable and sustainable development by increasing control over newly generated resources by local women, whose social and economic marginalization has a negative impact on the immediate family and the wider community.

The Moroccan and Project Area Contexts

Social Conditions and Challenges in Rural Areas: Rural Moroccans make up approximately 45 percent of the country's population and experience the far majority of the nation's poverty.

Eighty-five percent of rural households earn less than the national average.¹ Agriculture remains the engine of the Moroccan economy, employing nearly half of the country's population,² which helps to explain why national economic growth rates significantly fluctuate as a result of climatic changes³. Nearly 80 percent of rural economies in Morocco are supported by agricultural production, and for this reason fruit tree agriculture consistently ranks among the top development priorities of rural communities. The low market-value of traditional staple crops (corn and barley), from which most rural households derive their income,⁴ and population growth, have made subsistence agriculture unsustainable and has compelled farmers to transition to plant cash-crops, most commonly fruit trees, to generate significantly greater income. Generally, however, the slow pace of agricultural development in Morocco is widely considered to perpetuate poverty and the rising urban migration now at three percent annually⁵. An exacerbating factor is that, while Morocco is well endowed with raw products, its level of value added is exceedingly low. In Morocco there is a close link between the feminization of rural poverty (described below) and the feminization of migration, moving to urban centers by women (estimates are on the rise at around 62 percent⁶) is considered a survival strategy in order to reduce their often extreme marginalization.

Rural Poverty Disproportionately Impacting Women and Girls: The majority of rural Moroccan people live in areas that do not have access to electricity, clean drinking water, or the infrastructure to support their health and educational needs beyond the primary level. Further, investments in human capacities and development tend to favor men over women. For example, 58 percent of rural people have safe drinking water within one kilometer of their homes, and “with the burden of water carrying being born mainly by females, one can thus begin to



Women of the Tifnoute Valley

understand how difficult life is for rural Moroccan women.”⁷ The burden of collecting fuel wood also disproportionately falls on women and girls. Additionally, approximately half of the entire female population aged 8 to 13 goes to school, and the rate is remarkably lower for rural girls since only 25 percent from the same age group are educated. “Yet, though one girl out of two goes to primary school at the national level, only one out of eight girls aged 17 to 19 goes to high school. The urban/rural divide remains alarming since 87 percent of female illiteracy

¹ Davis, D. (June 2006: 88-94) “Neoliberalism, Environmentalism, and Agricultural Restructuring in Morocco,” *The Geographical Journal*, vol. 172, no. 2, pp. 88-105.

² White, G. (Autumn 2005:2) “Free Trade as a Strategic Instrument in the War on Terror?: The 2004 US-Moroccan Free Trade Agreement,” *The Middle East Journal*, vol. 59, no. 4, pp. 1-19.

³ Maghraoui, A. (January 2002:76) “Monarchy and Political Reform in Morocco,” *Journal of Democracy*, vol. 12, no. 1, pp. 73-86.

⁴ White, G. (Autumn 2005:3).

⁵ Maddy-Weitzman, B. (Summer 2005:3) “Women, Islam, and the Moroccan State: The Struggle Over the Personal Status Law,” *The Middle East Journal*, vol. 59, no. 3, pp. 1-17.

⁶ Skalli, L. H., (2001:84) “Women and Poverty in Morocco: The Many Faces of Social Exclusion,” *Feminist Review*, no. 69, pp. 73-89.

⁷ Maddy-Weitzman, B. (Summer 2005:4).

is rural compared to 43.7 percent in the urban centers.”⁸

Causes of the Exclusion of Women and Girls: The exclusion of women and girls from the socio-economic sphere is due to a range of causes, including: limited financial resources within the household; the burden of household chores assigned to young girls, particularly in rural areas; the absence of adequate educational, communication, and transportation infrastructure; and beliefs that prioritize the education of the male child in the family. Importantly, personal status codes discriminate against women, particularly in marriage, divorce, and inheritance. Among some social groups, ownership of property is almost exclusively limited to men. Women may be exposed to such practices as forced marriage and honor crimes.⁹ In sum, “Women are secluded and segregated, with the majority continuing to occupy the private domain of the household, and with public space reserved for males. The roles most available to women are those of daughter, sister, wife, mother, mother-in-law, etc. – with few professional careers available. Women are relegated to marginality by the prevailing social, political and economic organization.”¹⁰

Moroccan National Frameworks to Enhance the Status of Women and Girls: Morocco’s King Mohammed V advanced the process reforming the Moudawana, establishing an alternative vision of “modern Family Law” to perspectives that inform structures that subjugate women and girls. On 10 October 2003, H.M. the King of Morocco formally presented the Moroccan parliament a new “modern Family Law” that was, he declared, was “meant to free women from the injustices they endure, in addition to protecting children’s rights and safeguarding men’s dignity.”¹¹ The law includes:

1. Modern phrases to enhance the dignity of women who share responsibility for the family with the husband;
2. Removing guardianship from a woman once she is of age;
3. A minimum age for marriage at age 18 for both men and women, apart from special cases;
4. Equality in custodianship cases, allowing boys and girls to choose their custodian at age 15;
5. Regarding polygamy, “strict conditions...and a judge’s permission,” including the consent of the first wife and allowing its prohibition within marriage contracts;
6. A woman’s right to divorce is expanded to include instances in which the husband “failed to observe any of the conditions in the marriage contract, or if he harmed his wife through lack of financial support, abstinence, violence, or any other wrongful deed”;
7. Divorces by mutual consent, under judicial supervision;
8. International agreements protecting children’s rights, which had already been ratified by Morocco; and finally,
9. The granddaughter and the grandson on the daughter’s side, just like the son’s children, are granted the rights to inherit from their grandfather.¹²

⁸ Skalli, L. (2001:77).

⁹ Barakat, H. (1993:102) *The Arab World: Society, Culture, and State*, Berkeley: University of California Press.

¹⁰ Maddy-Weitzman, B. (Summer 2005:17).

¹¹ King Mohammed VI (10 October 2009) “Opening Session of the Parliament Fall Session” Maghreb Arab Press Agency (<http://www.map.co.ma>).

¹² Maddy-Weitzman, B. (Summer 2005:9).

Gender movements around the world seek sustained women's participation in decision-making during the entire project development cycle, in order to increase self-reliance and self-confidence, enable political solutions to emerge, challenge gender relations and root causes of women's marginalization, and address social and economic structures at different levels that constrain women's advancement. Taken from public statement by King Mohammed VI, Morocco's continued focus on women's issues and rights is in order to: enable women to get the place they deserve within the family, secure recognition for their pivotal role in society, create the necessary conditions to achieve gender equality, empower women especially in rural areas where they constitute one of the most vulnerable segments of the population, achieve women's fair representation in local government, and have Morocco as a nation be in compliance with the tenets of Islam.¹³

The Tifnoute Valley in the Taroudant Province: The proposed women's Cooperative is located in the Tifnoute Valley in the Rural Commune of Toubkal of the Province of Taroudant. This Souss region, bordering the Toubkal National Park, includes the southern slopes of the Western High Atlas Mountains. The area where the proposed project will be implemented ranks among the poorest in all Morocco. Comprised mostly of rural farming communities, little infrastructure exists outside larger towns in terms of electricity, water, and roads. Villages in the valley and foothills of the High Atlas still practice a subsistence economy of agriculture and pastoralism in steep, difficult terrain resulting in their earning some of the lowest incomes nationally. Often government institutions have little presence or their programs and services are non-existent.

Illiteracy rates are 96 percent among women (75 percent among men) due to the fact schools are either new or have not yet been built. Health dispensaries are still too distant for many families to reach in times of emergency, and at present medical consultations and health education campaigns do not take place in villages. The lack of proximate sources of potable water means villagers are forced to drink from sources including irrigation ditches and streams, containing high rates of harmful micro-organisms not only due to their open nature, but because often they have already passed through and been used by upstream communities and animals. Probably the starkest indicator of the increased susceptibility of villagers to water-borne illnesses is the abnormally high infant mortality rate of the Tifnoute's villages, reaching as high as 186 deaths per 1,000 births, more than four times the official national average. Many mothers report to have lost more than half of their children. This proposed Cooperative includes activities that promote the health, livelihood, and education of up to 610 participating women and girls Members.



Children of the Tifnoute Valley

The proposed Cooperative in the Rural Commune of Toubkal borders the Toubkal National Park, Morocco's oldest (established in 1942) and largest (380 square kilometers) nature protected area.

¹³ King Mohammed VI (17 July 2009) "Message to the First Annual Meeting of Women Counselors, Preachers, and Supervisors; (10 July 2009) Address on the 10th Anniversary of Throne Day; and King Mohammed VI (2 April 2008) "Address to the Fifth Arab Education Forum, Maghreb Arab Press Agency (<http://www.map.co.ma>).
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The national park serves as the summer pasturelands for the herds (goat and sheep) of the neighboring Toubkal villages. There are a total of 165 vegetation species with a rate of endemism estimated at 30.3 percent and a degree of scarcity that reached 31 percent.¹⁴ Population growth and its accompanying larger herd sizes is increasing pressure on these dwindling, valuable, and endemic natural resources of the park. With high concentrations of indigenous species of vegetation inside the protected area, an important component the park's management plan is to create new sources income – particularly in fruit tree agriculture, which the proposed Cooperative does – in order to reduce the local people's dependence on the natural resources (particularly the fragile vegetation life) of the national park.

The High Atlas Foundation's Participatory Development Approach



Planning Meeting among Beneficiaries

The High Atlas Foundation is dedicated to measures needed to give women more control over their lives. Among the goals of HAF – and gender initiatives generally – is to increase women's participation in decision-making in development, which in turn increases self-reliance and self-confidence as women's voices are integrated Participatory into planning processes.¹⁵

Another important goal is to incorporate gender perspectives into the entire project development cycle, a process that requires linking gender analysis and participatory development methods.¹⁶

Participatory planning activities are interactive information gathering methods that helps local community members jointly evaluate their conditions and then plan and implement projects that are most important to them. Participatory methods typically utilize matrix scoring and ranking to help prioritize development opportunities. Also used are visual forms of analysis, such as mapping the locality, household well-being, risk identification, and community assets.¹⁷ Diagrams identify key institutions that support development, the relationships among them, work activities across seasons, and historical timelines. From this community-generated information, the intended beneficiaries make decisions regarding future projects.

The participatory experience actually makes women more visible in the community and shows them the potential of self-help solutions. However, in order for participatory methods to actually

¹⁴ Alaoui, S., Haroni, M., Alifriqui, M., and Ouhammou, A. (2009) "La Diversité floristique des pelouses humides d'altitude: cas de quelques sites du haut atlas marocain," *Acta Botanica Malacitana*, vol. 34, pp. 91-106.

¹⁵ O'Donoghue, L., Kirshner, B., and McLaughlin, M. (2002:16) "Introduction: Moving Youth Participation Forward," in Jennifer O'Donoghue, Benjamin Kirshner, and Milbrey McLaughlin (eds.) Jennifer L. O'Donoghue, Benjamin Kirshner, and Milbrey McLaughlin, *Youth Participation: Improving Institutions and Communities*, San Francisco: Jossey-Bass, pp. 15-26.

¹⁶ Humble, M. (1998:44) "Assessing PRA for Implementing Gender and Development, in Irene Guijt and Meera Shah (eds.) *The Myth of Community: Gender Issues in Participatory Development*, London: ITDG, pp. 35-45.

¹⁷ Kumar, S. (2002:44) *Methods for Community Participation: A Complete Guide for Practitioners*, London: IDTG.

contribute toward the process of enhancing the status of women and girls, they need to be designed so the information they help to generate:

1. Accounts for the range of perspectives and challenges of women;
2. Informs their familial relationships; and
3. Creates a sustained process.¹⁸

In addition, to help ensure that these kinds of processes can continue, the participatory approach should also address social and economic structures at different levels. HAF is committed for the long-term to advance women's empowerment, and the organization utilizes its government, civil, and private relationships at provincial and national levels, as well as during the events it hosts in Morocco and the United States, to raise awareness (by conveying the women's voices – preferably directly by them) of the challenges they face and the opportunities to advance their development. Even more importantly, the participatory training HAF provides transfers knowledge and capacities with participants related to scaling-up successful development programs.

Facilitators of participatory methods are necessary to help organize local community meetings, ensure broad participation, ask questions, manage conflicts, and help maintain a productive and informative experience. Brohman (1996) explains that “facilitators are catalysts for change and information brokers rather than decision makers or information givers; they seek to build confidence and self-reliance, raise consciousness, develop critical and analytical skills, and promote participatory dialogue and democratic practices.”¹⁹ Training participatory facilitators of local community planning meetings is absolutely necessary to achieve the goal of sustainable development initiatives. Transferring facilitation skills, including those that assist scaling-up, is an important component in this proposed Cooperative.



**HAF's Participatory Training in
Mohammedia**

In the Tifnoute Valley and for this proposed project, the facilitation of the women's community meetings was assisted by a local young woman, Ms. Zahra Bekki, who was trained in applying participatory methods at the High Atlas Foundation's Center for Community Consensus-Building and Sustainable Development in partnership with Hassan II University in Mohammedia (her father, Brahim, also attended the training workshops). HAF's training program at the Center was funded by the National Endowment for Democracy and the Netherlands Embassy in Rabat. During dozens of community meetings in 2009-2010 (under the guidance of HAF's project and training manager, Dr.

Abderrahim Ouarghidi), women from the benefiting 12 villages (304 households) of the Tifnoute Valley identified and prioritized agricultural, value-added and educational activities for a Cooperative to be based in the central village of Amserzoute.

¹⁸ Cornwall, A., and Pratt, Garrett. (2003:2-3) “Introduction,” in Cornwall, A., and Pratt, G. (eds.) *Pathways to Participation: Reflections on PRA*, London, England: Intermediate Technology Development Group, pp. 1-10.

¹⁹ Brohman, J. (1996:266) *Popular Development: Rethinking the Theory and Practice of Development*, Oxford: Blackwell.

Roles of Nongovernmental Cooperatives and Operational Guidelines of the Proposed Tifnoute Cooperative

In order to create successful gender and development initiatives, nongovernment organizations (NGOs), which cooperatives are examples of, are considered the “institutional solution” because participation is essential and they have the capacity to reach the grassroots.²⁰ In the participatory process, local associations are created by community members to manage self-help development,²¹ which is the primary purpose of this proposed Cooperative. The goals of local communities that NGOs – and this Cooperative specifically – help to achieve reflect local people’s interests. NGOs also utilize indigenous knowledge and other local resources. Responding to the interests of local people reflects the cultural sensitivity of NGOs and generates local support, such as increased membership, which was clearly observed during the design phase of this proposed Cooperative. The resources NGOs help marshal for development (including from government first at the local level) include a mix of educational, technical, and material support.²² Further, institutions that are able to grow and change in a way consistent with the participatory ideals form new partnerships, gain public and private support,²³ and become more productive, adaptive, socially responsible, and have a higher degree of Member satisfaction and loyalty.²⁴

Cooperatives typically emerge out of economically challenging circumstances,²⁵ which characterizes rural life in the Tifnoute Valley and the experiences of women and girls. As such, cooperatives assist with the delivery of social services and act as intermediaries between government officials and local residents.²⁶ Cooperatives also increase economic productivity and bargaining in the market system.²⁷ However, Morocco has for too long performed poorly in regard to expanding value-added opportunities of primary products, and has also therefore not significantly enough expanded employment, export, and learning opportunities associated with higher-level goods. In sum, to further the goals in Morocco (and globally) of rural economic development and education that target women and girls, cooperatives play essential roles by enabling: new and/or diverse production activities, social services, mobilizing resources, organizing activities, and assisting government and community collaboration.

²⁰ Moser, C. (1993:91) *Gender Planning and Development, Theory, Practice and Training*, London: Routledge.

²¹ Mikkelsen, B. (2005:56) *Methods for Development Work and Research: A New Guide for Practitioners*, New Delhi, Thousand Oaks, London: SAGE.

²² Green, G., and Haines, A. (2002:218-219) *Asset Building and Community Development*, Thousand Oaks, CA: Sage Publications.

²³ Rondinelli, D. (ed.) (1993:158-177) *Development Projects as Policy Experiments: An Adaptive Approach to Development Administration*, New York: Routledge.

²⁴ Straus, D. (2002:180) *How to Make Collaboration Work*, San Francisco: Berrett-Koehler.

²⁵ Sargent, M. (1986:109) *Agricultural Co-operation*, Hampshire, England: Gower Publishing.

²⁶ Rondinelli, D. (1987:75) *Development Administration and U.S. Foreign Aid Policy*, Boulder, CO: Lynne Rienner Publishers.

²⁷ Young, K. (1997:52-53) “Gender and Development, Kate Young,” in Nalini Visvanathan, Lynn Duggan, Lynn, Laurie Nisonoff, and an Wiegiersma, Nan (eds.) *The Women, Gender, and Development Reader*, Atlantic Highlands, NJ: Zed Books, pp. 51-54.

The proposed Cooperative will be an NGO (a registered Moroccan association), and as such in Morocco – is considered to embody the direct expression of its Members and is a vital form of democratic representation.²⁸ The Cooperative – whose members entered freely and eagerly – represents an autonomous space between the government, the markets, and the family.

The Cooperative the Tifnoute women and girls determined incorporates the following characteristics:

- There are no external shareholders as the Members own the Cooperative;
- Each Member (women and girls) has the right to one vote in the organization (this advances youth participation in local affairs, an important goal worldwide and in public statements by King Mohammed VI²⁹);
- Leadership, including that of policymaking, is drawn from the Members themselves – positions are unpaid;
- Resources are pooled, including savings, purchasing, and production; and
- Benefits of the Cooperative accrue to its Members

In the future, up to two members of families of newly built homes within the 12 villages are invited to join the Cooperative. The following are the names of the 12 villages of the Toubkal Commune the Members of the Cooperative are from: Agadir, Aguerzrane, Ait Igrane, Amsouzerte, Ibrouane, Imhilene, Imlil, Ineguenoudine, Tagounite (upper), Takatert, Timzakine, and Tissouguen.

The Rural Commune of Toubkal provided 2.2 hectares of land in-kind for the women’s Cooperative and its related activities. The Cooperative’s land is the central village of Amsouzerte. This land was chosen due to:

1. Its central location and optimal access by its Members from the 12 villages, as well as proximity to four weekly markets in the immediate environs and regular transport to and from Marrakech and Taroudant;
2. The opportunity it provides for new agricultural production once a water delivery system and agricultural terraces are built; and
3. Access to a high number of outside visitors (prospective goods purchasers) – up to 20,000 hikers annually – who pass the unpaved road immediately in front of the Cooperative mostly during the summer months.

Cooperative Activities

Creating new rural income sources and educational, health, and environmental opportunities are important first steps in addressing the complex needs of rural Moroccan women and girls. Addressing the root causes of poverty through multiple activities – including economic, social,

²⁸ Sater, J. (Autumn 2002:103) “The Dynamics of State and Civil Society in Morocco,” *The Journal of North African Studies*, vol. 7, no. 3, pp. 101-118.

²⁹ King Mohammed VI (10 October 2008) Speech at opening of Parliament Fall session; (30 July 2007) Speech on 6th Anniversary of Throne Day, Maghreb Arab Press Agency, Rabat (<http://www.map.co.ma>).

and environmental – that meet local people’s self-described needs has the potential to transform village communities.

During their community meetings (from 2009 to the present) and through their analysis of their own priority needs and opportunities – with HAF’s facilitation of group dialogue and team of technical experts – the women and girls decided to pursue four programmatic tracks:

1. Fruit tree agriculture, including the following activities:
 - a. In January 2012, building a fruit tree nursery of 100,000 cherry, figs, and walnut saplings (varieties that do not require the application of pesticides) planted on 1 hectare of land (100 saplings per square meter) that after two years 30,400 are distributed to Cooperative Members (100 per household) and the remaining approximate 50,000 (factoring an 80 percent survival rate) are sold in domestic markets; then, in January 2014, the nursery rotates to the Cooperative’s second hectare of land and an additional 100,000 saplings are planted, and the nursery continually rotates between the two 1-hectare plots every two years – enabling one plot to be productive and the other to revitalize its soil;
 - b. Planting Iris (cultivating its roots) and vegetables the first two years of the Cooperative (2012 to 2014) on the second 1-hectare plot of land (the first hectare contains the tree nursery, as described above);
 - c. Constructing an irrigation basin for the 2 hectares, which will also be used to provide clean drinking water for: 1) the Cooperative, 2) one-fifth of the households (60 people) of the village of Amsouzerte where the Cooperative is located, and 3) the entire immediate neighboring small village called Ibrouane (population of 150 people); the water source is a perennial high elevation spring that currently flows into an existing irrigation canal a sustainable portion of which will be piped to the proposed Cooperative in support of its activities (the Tifnoute being a high elevation mountain region (the Cooperative is located at approximately 2,100 meters) water is abundant however land for agricultural purposes is not); and
 - d. Building agricultural terraces, which will also prevent dangerous levels of mountain erosion;
2. Value added activity of drying, packaging, and marketing for wholesale apples, cherries, figs, pears, and tomatoes, as well as shelling almonds and walnuts – all of which are grown in the Tifnoute region so that the local people already have significant knowledge regarding their growing and marketing (the produce will be directed toward domestic markets and to meet domestic demands);
3. Training in maintaining fruit tree nurseries (including grafting, planting, and treatment of diseases), maintaining and managing irrigation systems, value added production of drying produce and marketing the products, business and development planning and management, and administering the curriculum of literacy courses; and
4. Child care, which will be supported by the Delegation of national education by hiring one of the primary school teachers whom the Delegation will pay.

The trees planted by this Cooperative project are cherry (species: *Prunus Avium*; varieties: *P. Cerasus* and *Acida*); fig (*Ficus Carica*); and walnut (species: *Juglans Regia*). They grow in region without the application of pesticides, and do well in the mountainous rocky terrain. These

locally available and established varieties of saplings will be planted, and in time the communities can replenish their nurseries from their existing trees in their own individual orchards.

This proposed project's implementation has multiple components and involves:

1. Constructing the 150 square meter Cooperative building with four rooms for production, training, administrative, and child care activities;
2. Implementing the agricultural development initiative on land adjacent to the Cooperative: the total area of land available to the Cooperative is 2.2 hectares, most of which is an eroding mountainside and all of it is not currently arable and therefore requires (land that is arable is by definition privately owned; the land granted to the Cooperative is Communal land, which must be made arable and will then fall under the ownership of the Cooperative; once arable, the agricultural land asset of 2 hectares will have an approximate value of 400,000 MAD):
 - a. Construction of a water delivery system (piped from an irrigation channel – whose source is a high elevation spring – into a basin with dimensions of 10m X 3m X 3m) which is for irrigation and clean drinking water purposes; and
 - b. Building agricultural terraces upon which the tree nursery will be built and the other agricultural activities will take place;
3. Transferring skills (through the experiential learning approach) with the Cooperative's delegated 30 trainer-Members (who will then have the responsibility to train other Members) including in maintaining the nursery (local knowledge already exists in regard to maintaining mature fig, cherry, and walnut trees and the marketing of their *raw* fruit), irrigation/clean drinking water basin maintenance, operation of fruit drying and processing for sale, participatory planning and business management, and in literacy instruction; and
4. Installation and productive functioning and maintenance of the fruit dryer, standardized packaging of dried food product, and marketing and delivery of product to markets.

Projected Income Generation

In 2014, each of the 304 households (belonging to up to the 610 women and girl Members of the Cooperative) will receive 100 fruit trees (which values 1,500 MAD) after two years once grown from a sapling to a young tree in the Cooperative's nursery. When the Members plant the trees in their individual family orchards, the families will at least double on average their incomes after 6 years – based on a raw sale projection.

The remaining trees from the Cooperative's nursery (approximately 50,000 adjusting for an 80 percent survival rate) will be sold at their fair market value, which is on average 15 MAD per tree. The net income generated from the sale of two-year old fruit trees (approximately 600,000 MAD) will be divided accordingly:

1. 150,000 MAD will support the Cooperative's program activities, including:
 - a. The purchase of fruit saplings and materials for the second nursery to be built on the second hectare of land (in 2014) while the soil revitalizes on the first hectare

of land, and the rotation of the nursery between 2 1-hectare plots will continue indefinitely; and

- b. Reinvestment in its dry fruit processing service activity (described below);
2. 450,000 MAD will be disbursed to Members in the form of dividends; a projected disbursed amount is equivalent to approximately 1,500 MAD for each of the 304 households.

On the second hectare of land during the first two years (2012 to 2014), the iris plant (its root has medicinal and competitive market value), tomatoes, potatoes, onion, and other vegetables, will be grown. Each year, the projected market value of the combined raw produce (iris and vegetables) from the second hectare of land is approximately 90,000 MAD. The vegetable produce will be equally distributed to Cooperative Members for their households' consumption (20 tons per year, or approximately 65 kilograms per household), while the iris root will be delivered and sold in local markets for the projected net value 50,000 MAD per year (or 100,000 through 2014) for reinvestment in the Cooperative's activities.

Households of Cooperative Members, all 43 villages of the Toubkal Commune, and communities beyond are invited to bring produce from their private agricultural plots for drying and processing at the Cooperative. In the past ten years, tens of thousands of almond, apple, cherry, fig, pear, plum, and walnut trees have been planted on individual private land in the Tifnoute region, as farmers move away from subsistence agricultural practices. The Cooperative will provide the drying, packaging, and local market delivery service at a fair market price at approximately 20 percent of their dried wholesale market value, or at 10 percent for Cooperative Members. The packaging will therefore be in bulk quantities of the produce. The Cooperative will also provide a service of shelling nuts at a price. It is anticipated that the projected net income generated from value added activities in the first year is approximately 200,000 MAD, with a projected 10 to 20 percent annual increase as fruit trees planted in the region mature and provide increasing yields, as farmers gain appreciation of greater income generation afforded by value added activities, and as the Cooperative is the first and most appreciated local agency (being broad-based in its Membership and enabling a further return of profits to local households) to provide this needed service.

In sum, based on the assumption that the Cooperative is fully functioning by January 2012, income will be generated by and for the Cooperative and its Members through the activities of:

1. The cherry, fig, and walnut tree nursery, which will rotate every two years between two 1-hectare plots of newly constructed agricultural terraces, will enable:
 - a. In 2014, the distribution of 100 fruit trees to each Member (100 trees maximum for each of the 304 households) which will on average double household incomes after 6 years;
 - b. In 2014, the sale of 50,000 fruit trees from the first nursery yield providing a net income of 600,000 MAD, or 1,500 MAD per household *and* 150,000 MAD for Cooperative's reinvestment;
 - c. In 2016, the sale of 80,000 trees (projected at 80 percent survival rates, which HAF community nurseries consistently achieve) generating 2,660 MAD per household *and* 150,000 MAD for reinvestment in the Cooperative's activities; and

- d. In 2018 and semi-annually thereafter the sale of 80,000 fruit trees, generating income as above, projected from 2011 market values;
2. On the second 1-hectare plot during 2012 and 2013, cultivating the iris plant, potatoes, tomatoes, and other vegetables, generating approximately 90,000 MAD net annually, generating approximately 65 kilograms of vegetables per household and 50,000 MAD for reinvestment in Cooperative activities.
 3. Value added activities directed toward the wholesale market, generating 200,000 MAD in 2012, increasing 10-20 percent annually thereafter, providing 600 MAD per household the first year and 100,000 MAD reinvested in the Cooperative.

<i>Table of Cooperative's Projected Sources, Income, and Dividends (amounts in MAD)</i>						
Year	Source	Net Total	Reinvested in Coop	Membership Share	Member-Household Share	Reoccurring?
2012	Value added	250,000	50,000	200,000	650	Annual with 10-20% increase
2012	Iris and vegetable plot	90,000	50,000	20 tons of vegetables (40,000 MAD)	65 kl per household	Yes, in 2013
2013	Iris and vegetable plot	90,000	50,000	20 tons of vegetables (40,000 MAD)	65 kl per household	No, the plot becomes a tree nursery in 2014
2014	Tree nursery – 100 fruit trees per household, or 30,400 MAD trees total	450,000 (fair market value of 30,400 MAD trees)	0	450,000	100 trees (equivalent value of 1,500 MAD)	No (most family orchards after which will be filled to capacity)
2014	Tree nursery – 50,000 trees sold in market	600,000	150,000	450,000	1,500	Semi-annually (with increase – see next line)
2016	Tree nursery – 80,000 trees sold	960,000	150,000	810,000	2,660	Semi-annually (2018 income will generated from nursery)

	in market					
First 5 Year Total Income	3,590,000 (includes 10% annual increase in value added)	700,000 (includes 10% annual increase in added value)	2,810,000 and 40 tons of vegetables (includes 10% annual increase in value added)	7,910 and 130 kl of vegetables and 100 trees (includes 10% increase in value added)		

Project Objectives and Benefits

This proposed fruit tree agricultural (varieties that do not require the application of pesticides), value added, and education project offers diverse benefits that integrate solutions to socio-economic, political, cultural, and environmental problems. The project objectives include:

- Empowering 610 women and girls through designing, implementing, and managing their Cooperative based on the participatory development approach including training that builds capabilities (practical, such as decision-making and administrative, and reflective) and confidence;
- Planting 100,000 cherry, fig, and walnut saplings in the Cooperative-managed nursery that will after six years double incomes (on average) from fruit sales of the 304 women’s and girls’ households in 12 villages (2,800 people), and the nursery will rotate every two years between two 1-hectare plots;
- Establishing a rural value added enterprise that builds on the raw produce grown in the region and improves and raises attention regarding Morocco’s overall low level of value added activities;
- Creating a two-year vegetable and iris plot that generates food for each household and income for the Cooperative for reinvestment into its activities;
- Diversifying rural economies, creating women and girls employment, and helping to mitigate urban migration;
- Strengthening the local environment by preventing soil erosion and desertification through building new agricultural terraces, offsetting carbon emissions, and creating new income sources within the village area thereby decreasing dependence on the natural resources of the neighboring Toubkal National Park and preventing their depletion;
- During a series of hands-on workshops, developing the agricultural technical skills of 30 girls and women farmers, specifically in regard tree nursery management (including, grafting, planting, treatment of diseases, and marketing) who will maintain the ongoing 1 hectare nurseries (rotating between 2 1-hectare plots every two years) and train other community members in the techniques (“Training of Trainers”);
- Diversifying diets and contributing to public health initiatives from the consumption of raw and dried fruit and nuts, and the clean drinking water system at the Cooperative

facility that will also benefit members of the village of Amsouzerte and all members of Ibrouane;

- Strengthening democratic processes and creating diverse partnerships through the process of women and girls collaboratively identifying and implementing other new Cooperative and/or village-based projects (e.g., a farmer's association to assist in marketing of products, clean drinking water, irrigation, among others) that promote human development; and
- HAF continuing to work with the Cooperative through the entire project cycle and beyond as trees mature and produce yields, in order to assist in project needs as they arise, including further training and the formation of local associations that assist in marketing of raw and dried.

Further, the approach of building a Cooperative-managed nursery – whereby saplings are planted for two years and then distributed to the targeted households to be planted in their individual orchards, versus the project directly purchasing two year old trees from existing private nurseries and then distributing them to households – provides special advantages:

- Saplings are approximately 20 percent of the cost of two year old trees;
- Community nurseries involve the transfer of important technical skills that enable rural people to replenish their orchards indefinitely; and
- Nurseries are new and innovative profit-making enterprises and are necessary to meet the immense demand for fruit trees by rural Moroccan communities.

The very low cost of the proposed project relative to the number of beneficiaries, is the combined result of building tree nurseries, which are inexpensive, and involving community members using the participatory method, which generates a range of important in-kind contributions and local commitment to the project.

The indirect economic and social benefits of fruit tree agriculture and successful value added businesses are considerable. HAF observed in other project sites that increased household disposable income enabled children, including girls, to attend primary school, including with backpacks and shoes, which is not always the case. Further, community members themselves furthered the construction of dirt roads to help insure the timely delivery of produce to markets.

Furthermore, these mountain regions have persisting dangerous levels of erosion and the occurrence of mudslides, to the point whereby some homes and in cases even entire villages are abandoned and relocated. Certain areas in all of the valleys benefiting from this project (such as the Tifnoute shown to the right) experience mountain degradation to this severe degree. This project includes building new agricultural terraces upon which the fruit trees will be planted, which will stabilize the mountainsides immediately surrounding the villages.



Eroding Mountainside in the Tifnoute Valley

Project Timeline

During community-wide meetings, details of the action plan for the implementation of this project were determined, including the construction of the Cooperative, specific responsibilities of the Cooperative Members and their village communities, and the timeline for training and agricultural production.

The results of these meetings are a project implementation timeline that is two years in duration and includes the following:

MAY 2011

- Conduct community meetings with villages to review project implementation plan
- Construction of cooperative building structure and irrigation/clean drinking water basin begins
- First “Training of Trainers” workshop – in participatory planning and management (field-based and experiential)

JUNE 2011

- Cooperative and basin construction complete
- Agricultural terrace construction begins
- Second “Training of Trainers” agricultural workshop and literacy (an intensive six-week training)
- Participatory project evaluation (including all stakeholders)

JULY 2011

- Third “Training of Trainers” workshop – accounting procedures and Cooperative governance

SEPTEMBER 2011

- Fourth “Training of Trainers” workshop – marketing of sewn and woven articles

OCTOBER 2011

- Prepare and level tree nursery site and install pressure drip irrigation system

DECEMBER 2011

- Plant 30,000 cherry and walnut saplings in Cooperative nursery
- Fifth “Training of Trainers” workshop – tree nursery maintenance

JANUARY 2012

- Replenishing of tree nursery

MARCH 2012

- Sixth “Training of Trainers” workshop – consensus-building, negotiation, and participatory project evaluation
- Participatory evaluation of Cooperative takes place
- Press release and op-ed article on project results

APRIL 2012

- Seventh “Training of Trainers” workshop – marketing of Cooperative products

JUNE 2012

- Construction of agricultural terraces complete

OCTOBER 2012 – DECEMBER 2012

- Eighth “Training of Trainers’ workshop - replenishing nursery through grafting
- Community update on preservation panning, incorporating the communities’ role in preservation of the cemeteries

JANUARY – FEBRUARY 2013

- Distribution 30,000 fruit saplings from community nurseries
- Replenish nursery
- Final Project Evaluation

THE FUTURE

- HAF continues to assist community planning meetings and the implementation of local development projects in the Tifnoute region (including in women’s cooperatives, clean drinking water, irrigation, youth and development, and preservation of cemeteries)

Budget

The following budget includes total project costs. The community will contribute in-kind room and board for project facilitator and trainers, and transportation of supplies within the Commune. HAF is currently seeking partners to help fund this project.

Expenditure	Description	Cost MAD
Construction of Cooperative	Cement, rebar, tools, transport, and labor	115,000
Walnut and cherry tree nursery	30,000 saplings, leveling, tools, labor, fence, grafting, weeding, watering, and transport (land and terrace construction is a community in-kind contribution)	140,000
Irrigation and drinking water basin and drip irrigation system	Cement, rebar, piping, tools, transport, pressure-drip system, and labor	112,000
Commercial fruit dryer	Manual machinery, wool, dye, accessories, transport – for initial input investment	50,000
Trainers in management, planning, accounting, marketing, and fruit tree agriculture	100 days @ 300 MAD / day (includes travel; room and board is a community in-kind contribution)	30,000
Project coordinator (including travel to project site and per diem)	24 months @ one-quarter time (4,000 MAD/month)	96,000
General administration	office supplies and communications (5% of above costs)	25,000
	TOTAL PROJECT COST =	568,000 MAD

Monitoring and Evaluation

Similar to HAF's field-based projects, monitoring and evaluation is a key component to its community-based projects, and especially cooperatives, which are particularly vulnerable in their first few years. HAF views monitoring and evaluation as a collaborative learning tool that involves all stakeholders.

Although it is much easier to administer a survey at the end of a project, it does not effectively draw out the same information as does ongoing participatory monitoring and evaluation. Participatory monitoring and evaluation is an essential part of the process of empowerment. The approach allows not only for continually reflection and refinement during the duration of the project, and gives solid feedback on program successes and challenges to use to modify and expand the project to other areas of Morocco.

HAF will employ the following tools and guidelines, among others, for monitoring and evaluation:

- **Community meetings**: All Cooperative Members will meet to assess project success and challenges, enabling to continually allow for adjustments.
- **Training**: Significant attention will be paid to measuring the level of self-reliant application by Cooperative Members of the areas of skills that the project transfers.
- **New income and services created**: Participatory evaluation will measure quantitatively and qualitatively the extent to which project objectives have been fulfilled, and how could they be more effectively and efficiently attained.
- **Facilitation Skills**: It will be assessed the extent to which Members gain skills to be effective facilitators of group project planning and dialogue, engage all Coop Members, mediate conflicts of interest, etc.
- **Commitment to Communities**: Evaluation will consider the extent Coop Members are committed to working with their organization beyond the training period.
- **Replication and Going to Scale**: What lessons or ideas taken from the evaluation that may better enable the project to be replicated in Morocco?

Regarding sapling survival rates in HAF community nurseries, the photo to the right is the second round of a HAF nursery in the Tifnoute Valley of 60,000 cherry and walnut saplings, which was replenished in January 2010 after the initial round of fruit trees grew for two years and were distributed to the households of targeted villages. The survival rate of the first round of saplings in this nursery was 80 percent for cherry, and 74 percent for walnut. Two year old trees HAF purchased from existing private nurseries and distributed them to households who then planted them in their private orchards, have an 85 percent survival rate. Since 2003, the High Atlas Foundation planted 200,000 fruit trees and saplings with its local community partners.

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saplings in this nursery was 80 percent for cherry, and 74 percent for walnut. Two year old trees HAF purchased from existing private nurseries and distributed them to households who then planted them in their private orchards, have an 85 percent survival rate. Since 2003, the High Atlas Foundation planted 200,000 fruit trees and saplings with its local community partners.

Regarding mechanisms to measure fluctuations in income of the families of the 500 Members of the Cooperative, HAF currently has baseline data on average household incomes of each benefiting village. This information was generated using the wealth ranking participatory method and informal interviews, which was applied during the community meetings that took place where local women and girls discussed their circumstances and development challenges, leading to their identification of the Cooperative and its related activities as top development priorities.

HAF applies both quantitative and qualitative data gathering methods, which is particularly important during the evaluation phase that is scheduled and conducted in a way to help ensure maximum possible participation. Led by HAF's project manager, Dr. Abderrahim Ouarghidi, a graduate of the Faculty of Science in Marrakech, the Cooperatives project evaluation activities will particularly focus on gathering information related to: 1) changes in income (through methods applied above and a questionnaire administered by Ms. Zahra Bekki mentioned above – a respected young community member trained by HAF at its development Center at Hassan II University); 2) ground-truthing the environmental impact and the health and number of fruit trees; and 3) effectiveness of the training component (additional training workshops could be added). Data gathered during project evaluation is analyzed against data gathered during the earlier phases of the project, as well as compared with information from other HAF projects. We find the data we gather of high validity (including related to income levels) because, first and foremost, the women and girls know that the information is for them to base their planning decisions and improve Cooperative which designed and control; there is therefore a significant level of trust between the Cooperatives Members and HAF. Second, we at HAF work to get to the same information using different methods (triangulation), which provides the opportunity to double-check our findings if there is inconsistency in information gathered.



HAF's Field-Based Participatory Training

ORGANIZATIONAL BACKGROUND

The High Atlas Foundation (HAF) was founded in 2000 by former Peace Corps Volunteers who served in Morocco as a way to utilize the relationships and knowledge gained during their service for the continued benefit of the Moroccan people. HAF is a US 501(c)(3) nonprofit organization and registered in Morocco as a local association in 2008.

Using a participatory approach, HAF works to establish development projects in different parts of Morocco that local communities design and manage, and that are in partnership with

government and non-government agencies. Key partnerships include a global convention with Morocco's High Commission of Waters and Forests to work with rural villages neighboring the kingdom's ten national parks. Partners in the private sector include *Office Chérifien des Phosphates* and *GAS Maroc*. Hassan II University in Mohammedia has partnered with HAF to create the Center for Community Consensus Building and Sustainable Development, which transfers essential skills in participatory community planning to students, faculty, local government technicians and elected representatives, civil society workers, and citizens.

Key to the participatory approach is the facilitation of community meetings where beneficiaries together determine the types of projects they want to undertake to meet their development goals. Important project areas include fruit tree agriculture, clean drinking water, irrigation, and women's cooperatives – projects that communities have determined for themselves, and which advance social, economic, and environmental goals.

Accomplishments of the High Atlas Foundation include: planting with communities 320,000 fruit trees and saplings in five provinces of Morocco (at least doubling the income benefitting approximately 30,000 people); the building of ten clean drinking water systems in villages that are among the most remote (halving infant mortality in a population of 3,000 people); and the construction of three women's and girl's cooperatives (providing 60 families social service and employment opportunities). The Foundation has conducted a series of experiential participatory training workshops in the Mohammedia area, successfully transferring skills with 30 university students and 15 communal assembly members.



The following principles guide what we do, how we do it, and why we do it:

- *Empowering* communities to take charge of their own development process through a participatory approach.
- *Including* all community members in the planning process, and ensuring the diversity of gender, race, age, socio-economic status and physical ability.
- *Encouraging* self-reliance through training activities and capacity-building.
- *Funding* only those projects that communities have determined for themselves and have committed time and resources to implementing and managing.
- *Working* in communities where our partners and the community members invite us to work.
- *Training* university students, teachers, and local leaders in the participatory development and community planning approach.
- *Partnering* with government and non-government agencies to ensure that the development process is collaborative and transparent.
- *Using* local materials and knowledge and respecting cultural norms.
- *Linking* local community development to national and international initiatives.
- *Promoting* international friendship and understanding between the Moroccan and American people.

HAF is governed by an eighteen-member Board of Directors that includes equal representation by both women and men, with 40 percent of board members being Moroccan and 60 percent American. It is led by its Founder and President of Operations, Dr. Yossef Ben-Meir, and Co-Vice Presidents, Mr. Larbi Didouqen and Ms. Suzanne Moyer. The HAF also has a highly distinguished and dynamic Advisory Board. Please see below for a complete list of Board and Advisory Board Members.

HAF receives funding for its projects from individuals, foundations, corporations, and government agencies. Funds are raised both in the US and Morocco through submission of proposals and annual fundraising events in Washington, DC (since 2006, at the residence of His Excellency Aziz Mekouar, Ambassador of the Kingdom of Morocco to the United States), and in New York City, including the first Moroccan film festival that was held in October 2010. A list of current donors can be found at: <http://www.hihatlasfoundation.org/donate/our-donors>.

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