

The impact of remittances on development

Contributions of a Dutch NGO to the development of Morocco



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Executive Summary

The Moroccan migrant community in the Netherlands and other European countries is increasing as a consequence of relatively high birth rates. This migrant community sends large amounts of money to family and friends in their country of origin. These remittances are defined “as the financial transfers of migrants’ to related persons or into personal (bank) accounts from the migration destination (host country) to the place of origin (home country)” (Barendse, J. 2006, p. 21).

The impact of these remittances on the development of Morocco is significant as it contributes at fighting absolute poverty, the establishment of businesses and consequently, the creation of employment. Some people criticize the positive impact of remittances on the development of Morocco. People would get lazy and constantly dependent on these money donations by relatives abroad. It would lead to less ambition of people left behind, since ‘their money’ is sent on a regular basis. However, these ideas stating that remittances have a negative impact on the development of Morocco appear not to be based on facts.

Several studies give proof for a steady increase in the amount of remittances sent by Moroccan Diaspora to their country of origin. It looks that even the younger generations still maintain strong ties with Morocco and that they are willing to contribute their mite to a sustainable development of Morocco.

Another important contributor to the development of Morocco is microcredit. Microcredit is a small amount of money loaned to a client by a bank or other institution and has changed the lives of people and revitalized communities worldwide.

With the strong increase of younger migrant generations, in comparison with the decrease of first generation Moroccans in the Netherlands, more migrant organizations have been established. Cultural organizations, religious organizations, pressure groups and all kind of other institutions have been established. In recent years Moroccan Diaspora have also established development aid NGO’s in the Netherlands. Some of them are small NGO’s, established by a group of friends or relatives aiming at supporting small specific regions; mainly the region were they originate from.

Other organizations, such as the Marokko Fonds are more ambitious. The Marokko Fonds supports development projects in the whole country. In addition, it fulfils a task of raising awareness about development aid in general and specifically in Morocco.

The Marokko Fonds also strives to become a network of knowledge on all kinds of issues in the field of the development of Morocco. In this sense it organizes frequent events to bundle expertise and partner organizations. Furthermore, the NGO pursues obtaining more revenues to become capable to support more development projects in Morocco and consequently, contributing more significantly to the sustainable development of Morocco.

One of the recent events that the Marokko Fonds organized is the Round-table conference “Marokko & remittances: kansen voor ontwikkeling” (Morocco and remittances: chances for development). During this conference three separate groups of experts in the field of development aid, the financial sector and private individuals were challenged to brainstorm and exchange ideas and opinions. Consequently they came up with recommendations for the Marokko Fonds on how to increase the impact remittances have on the development of Morocco. This paper can be seen as a follow-up of the above mentioned conference.

The study done for this paper was initiated by the Marokko Fonds and has different objectives:

- Gain insight in what Dutch NGO's like the Marokko Fonds do to contribute to the development of Morocco.
- Getting a clear understanding of the impact remittances have and how this impact could be enhanced.
- Investigating the role a Dutch NGO could play in reducing the costs for remittances so more money will reach its receiver.
- Exploring the possibilities to cooperate with Moroccan organizations in order to increase the impact of remittances.

To obtain these objectives, this study makes use of secondary research, a survey among donors and volunteers of the Marokko Fonds and an interview with Mr. M. Bouker, Director Business Development at the Dutch branch of Chaabi Banque du Maroc; a subsidiary company of the Banque Populaire du Maroc.

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Preface

The Marokko Fonds, a development aid NGO that focuses on the development of Morocco was founded in 2005. In that year the Netherlands and Morocco celebrated their 400 year old ties. The foundation was established by a group of highly educated Moroccans willing to undertake something positive for their country of origin. The Marokko Fonds' objectives are to raise awareness among the Moroccan community in the Netherlands and anyone else interested in Morocco's development, economy, culture and cooperation with other countries. Secondly, the NGO actively gives (financial) support to mainly small scale development projects.

In November 2009 the Marokko Fonds organized a conference on remittances and their impact on the development of Morocco.

This study gives a follow-up to the round-table conference by researching its outcome. At the end of 2010 or at the beginning of 2011 another conference will be held in Morocco, where the results of this study will be discussed.

Acknowledgments

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1. Introduction

In the long-term, remittances from Moroccan Diaspora in the Netherlands are steadily increasing. These remittances are defined as the “money that migrants send to related people (family and friends) or into personal (bank) accounts from the migration destination (host country) to the place of origin (home country)” (Barendse, Hiddink, Janszen & Stavast, 2006, p. 21). As outlined in chapter two and three remittances volumes constitute a significant part in the national balance of payments.

The importance of remittances for the development of Morocco is massive. It is an important instrument to reduce poverty and stimulate sustainable development. Remittances give a boost to the economy. They are used for investment purposes, consumption, education and basic needs such as health care.

The Moroccan community in the Netherlands is increasing. Since recent years, the first generation Moroccan migrants are no longer the majority, second and third generation numbers are higher. First generation migrants send large parts of their income to family and friends. But what will happen now new generation Moroccans are increasing in number and the first generation slowly gets smaller? What influence will it have on the amount of money sent to Morocco and the impact these remittances have on the development of Morocco? Can it be expected that new generation Moroccans will continue sending remittances to their family in Morocco? Do the second and newer generations maintain strong ties with their country of origin? These questions are handled in chapter two and three.

The tendency of a steady increase of remittances sent to Morocco and the larger Moroccan community reveals that there is no empirical proof to expect remittance flows will decrease. On the contrary, as outlined in the next chapters, remittance volumes will not decrease. More second and third generation migrants establish migrant organizations and look for other ways to contribute to the development of Morocco. The founding of the Marokko Fonds is a good example. This NGO should anticipate on possible future changes in the way new generations remit.

To anticipate and to outline future policy, the Marokko Fonds needs to undertake regular market research and figure out what role it could play in contributing to the development of Morocco. In

this sense, the study done for this paper is a means to help the Marokko Fonds in finding its path in the coming years.

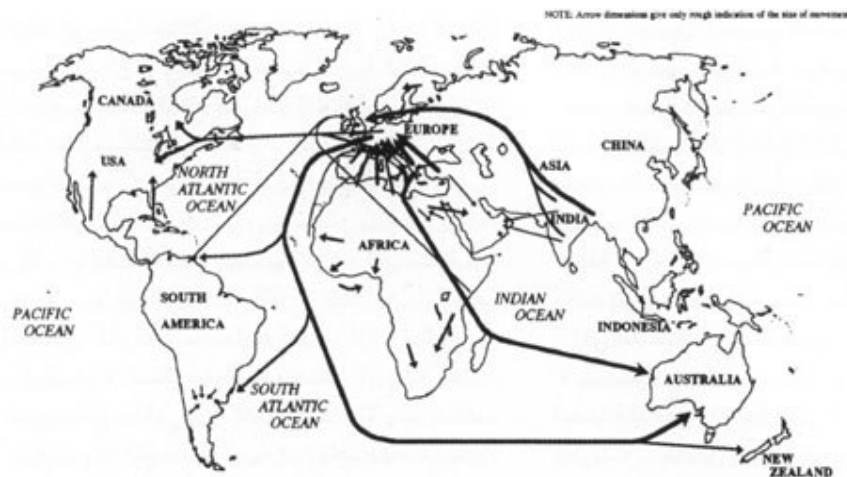
This report gives an insight in how Dutch NGO's like the Marokko Fond could contribute to the development of Morocco by enhancing the impact of remittances. This objective comprises enhancing the impact of remittances by reducing money transfer costs; possible cooperation with Moroccan financial organizations and a possible linkage between remittances and microcredit.

2. Evolution of Moroccan migration in The Netherlands

According to the Dutch Statistical Office (CBS) there were 349.270 people with Moroccan roots living in The Netherlands at the beginning of 2010 (Centraal Bureau voor de Statistiek, 2010). What is the history of this migrant population in The Netherlands? Does this migrant group still maintain strong ties with the country of origin? In order to understand why there has been such a strong migration from Moroccans to The Netherlands one has to look back in history.

In the period after World War II until 1973 temporary labour recruitment occurred in Western Europe. Due to rapidly expanding economies, the available labour force became insufficient and more workers were urgently needed. The so-called 'guest workers' originated from Ireland, Finland and the Mediterranean countries.

Figure 2.1, Global migrations, 1945-1973



Source: *The Age of Migration*, 4th Edition. Page 98

In comparison with other countries in the direct periphery, Morocco signed labour migration agreements, initially with Germany and France, later on followed by Belgium. In an article in the

Journal of Ethnic and Migration Studies, by Collyer, M. et al. (2009), (as cited in Bilgili, Ö. & Weyel, S., 2009) it is shown that these guest workers agreements initiated the diversification of Moroccan emigration away from France and established Europe in general as the dominant destination. According to Castles and Millar (2003), “The greater dispersion of the Moroccan population was linked to the French decision more or less to suspend further recruitment of foreign labour in 1974” (p.123).

Besides other industrialized countries in Western Europe, “The Netherlands too brought in guest workers in the 1960s and early 1970s” (Castles & Millar, 2009, p. 99). In 1965 The Netherlands counted only 4500 persons of Moroccan origin according to CBS statistics. Subsequently, after the Dutch-Moroccan labour migration agreement was signed in 1969, more Moroccan workers settled in The Netherlands. As a consequence of the Moroccan outward migration towards the industrialized Western European countries, the total amount of Moroccans living in The Netherlands, before reunification regulations and the beginning of the Oil Crisis was 22.000, as the census carried out by the CBS in 1971 shows us. Table 2.1 gives an overview of Moroccan immigration to the six primary European countries of settlement.

Table 2.1 Moroccan immigration to European countries of settlement

Table 1: Evolution of Migrant Stocks in Selected Countries in Western Europe (Registered Population, Regardless of Nationality, Including Second and Third Generations)							
Year	France	Netherlands	Belgium	Germany	Spain	Italy	Total
1968	84,000	13,000	21,000	18,000	1,000	NA	137,000
1972	218,000	28,000	25,000	15,000	5,000	NA	291,000
1975	260,000	33,000	66,000	26,000	9,000	NA	394,000
1982	431,000	93,000	110,000	43,000	26,000	1,000	704,000
1990	653,000	184,000	138,000	62,000	59,000	78,000	1,174,000
1998	728,000	242,000	155,000	98,000	200,000	195,000	1,618,000
2005	1,025,000 (2002)	316,000	214,000 (2002)	73,000 (2004)	397,000	253,000 (2004)	2,278,000

Sources: El Mansouri 1996 (F, NL, B, G 1968 - 1990); Basfao & Taarji 1994 (IT 1982, 1990); National Statistical Services (B and F 1998; N, G, ES, IT 1998 and 2005); López García 1999 (ES 1968-1990); IOM and Fondation Hassan II 2003 (B and F 2002).

Source: <http://www.migrationinformation.org>

The expectation that Moroccan immigration was only temporary would soon appear to be a false one. When the official recruitment of foreign labour force was finished in 1973, the Moroccan immigration pattern did not diminish. On the contrary, due to family-reunification programmes and high birth-rates, more than 168.000 people with Moroccan origin were counted here in 1990.

Nowadays, there are even more than 349.270 originally Moroccans residing in The Netherlands, which comes to 2,10% of total Dutch population.

The reasons for Moroccans to leave their home country were twofold; on the one hand pull-factors such as better economical and social conditions were interesting. On the other hand some significant push-factors existed in Morocco. As Jos van Aggelen, Dutch ambassador in Morocco answered on questions during the inauguration of the “Dakira” exposition, 90% of Moroccans residing in The Netherlands originate from the two north-eastern cities of Al Hoceima and Berkane and the region around these two cities in the Rif area (Faïssal, N. Aujourd’hui Le Maroc, personal interview, August 5, 2009). Just this region became the main exporter of labour migrants for The Netherlands because of a couple of reasons.

Herman Obdeijn, an expert in the field of Moroccan history argues in his article in the Dutch magazine *Migrantenstudies*, Volume 9, 1993, p. 34-74 (as cited in Inzake Opsporing, Bijlage VIII, Deelonderzoek 1, Parlementaire Enquêtecommissie Opsporingsmethoden, 1995) that the reason for the overrepresentation of Riffians in The Netherlands is a prosaic one, namely the fact that Dutch recruitment agents were mainly looking for the less-developed population because they were expected to be humble. Furthermore, the Moroccan king preferred to see the agents carrying away an awkward part of the population.

Secondly, before the migration towards Europe really took place from out of this region, many Moroccans were already working in Algeria before the country got independent. After its independence and the departure of previous French employers, Moroccan migrant workers had to seek for work elsewhere and Europe became more and more interesting. In summary, Obdeijn & De Mas (2001) claim that because of the Algerian revolt against the French in 1954, Moroccan seasonal workers from the Rif had to search for work elsewhere. Subsequently, a lot of migrants originating from the Rif area used France and Belgium as a steppingstone to settle in The Netherlands. Emigrating via the informal way, without the intervention of recruitment agents was far more effective in the goal of achieving a residence permit in The Netherlands. As the first Riffian migrants settled in The Netherlands, a large group spontaneously followed via chain migration.

Consequently, areas in The Netherlands with large groups of people having Moroccan roots count high concentrations of people originating not only from the same region in Morocco, but even from the same city, village, family and Douar (rural community).

2.1 Ties with Morocco

Having a first insight in the Moroccan migration towards The Netherlands, it is good to find out whether the former immigrants and their offspring still maintain strong ties with their country of origin. Looking at the massive yearly trip during summer holidays of a significant amount of people visiting Morocco, one may easily suggest that ties are still strong. According to the Moroccan “Mohammed V Foundation for Solidarity”, approximately two million Moroccans living abroad travel to Morocco during the summer of 2010. This influx of people over a short 3-month period from all over Europe gives a clear indication of the high amount of people going back to their roots each year. The number of MRE (Marocains Résidants à l’Etranger) travelling from European countries towards Morocco is rising each year. According to Moroccan authorities and within the framework of the yearly *opération Marhaba* (welcome-programme), the amount of MRE spending their summer holidays in Morocco increases each year. In the period 15 June until 12 July 2009 there was an increase of 25% compared with the same period the year before.

People highly value seeing their relatives again after a long period of absence. Although some studies argue that second and third generation Moroccans are not interested in seeing back their relatives, they anyway still go to Morocco on a very regular basis, some of them each summer again. In recent years Dutch television programmes, like “Tante in Marokko”, broadcasted on public television by the RVU, a Dutch educative network, pay close attention to the flows of Moroccans to Morocco during their holidays. In a survey carried out for this very report, among private financial donors of the Dutch based Marokko Fonds, it shows that 40 percent says he or she travels to Morocco once a year. About 16 percent of the respondents travel to Morocco twice or more a year. Most of the respondents are between 15 and 45 years old.

In the same survey, where 95 Dutch Moroccans were asked how often they travel to Morocco, about 52 % answered they go to Morocco once or twice a year. Almost 80 % of respondents said he or she is a second generation migrant. An additional 16 % is a third generation migrant. These figures show that the younger generations do not tend to avoid going to Morocco.

About 80 % of respondents say that they travel to Morocco primarily to spend their holidays and to visit their family.

A second sign of close ties with the country of origin is the high amount of money sent back home for investing purposes, to contribute to development projects or just to support family and friends. Morocco stands very high on the list of countries receiving money from its Diaspora residing abroad. If one only looks to the corridor The Netherlands-Morocco it becomes obvious that serious amounts of money and goods are remitted to Morocco. In a study carried out by ECORYS, by order of the NFX (The Netherlands Financial Sector Development Exchange), the researchers mention “that in the corridor the Netherlands – Morocco, about EUR 93 million to EUR 132 Million was remitted in 2004.” (Barendse, et al., 2006, p. 36). The outcome of the ECORYS study can certainly be called a proof of strong ties between Dutch Moroccans and their country of origin. In the following chapter the flows of money, the channels used for remitting and the impact of remittances on the development of Morocco will be discussed. Furthermore, special attention will be given to the role Dutch NGO’s can play on the impact these remittances have on a sustainable development of Morocco.

3. The role of a Dutch NGO on the development of Morocco

Many non-governmental organizations are active in the field of development aid. Most of them focus on multiple countries or large regions, others act globally. Dutch NGO's like Cordaid, Hivos, Oxfam Novib, Terre des Hommes are all active in large regions. These organizations have their own fields of activity and missions. However, they all have in common that their missions are based on one or more of the UN development goals.

In addition to these large Dutch institutions with decades of work experience and international activities there are other parties active in the field of development aid. In the Netherlands, an increase of migrant-organizations focusing on the development of the country of origin has occurred in recent years. This is also the case for Moroccan migrants.

According to Anja van Heelsum, researcher at the Institute for Migration and Ethnical Studies (IMES), there has been a change in the migration process of the Moroccans in the Netherlands. The first Moroccan immigrants established organizations "primarily focused on the improvement of the legal position and living conditions" (Van Heelsum, 2002, p.3). Nowadays, more than 43 percent of the Moroccan community is part of the second generation. "The second generation tends to have a dual orientation: first to their community and by extension to their country of origin and second, towards the Dutch society of which they are a part" (Van Heelsum, 2002, p. 4). Because of the large second generation community, the diversity of organizations has also increased; giving reason for the increase of Dutch NGO's focusing on the development of Morocco. The role they play in the development of Morocco differs a lot. It depends on the objective the founders had when they established the organization.

As mentioned in chapter two, the Moroccan community in the Netherlands sends significant amounts of money to Morocco each year. What role could Dutch NGO's play on enhancing the impact of these transfers? In the next sections of this chapter, this will be discussed more thoroughly.

3.1 The foundation of Moroccan migrant development organizations

The Marokko Fonds was symbolically founded in 2005. This is a symbolical year, because of the celebration of 400-year old relations between Morocco and the Netherlands. The celebration of ties between the two monarchies involved a lot of cultural events in the Netherlands and Morocco. On 17 December 2004 an exhibition of top-museum-pieces started in the *Nieuwe Kerk* in Amsterdam. Furthermore, Dutch prince Willem-Alexander and princess Máxima visited Morocco in 2005 in the framework of these 400-year old ties.

A group of highly-educated Moroccans living in the Netherlands felt the urge to establish the Marokko Fonds in order to contribute to the development of their country of origin. The earthquake in the northern-Moroccan province of Al Hoceima, in the Rif region catalyzed this feeling. The Rif region can be said to be the main supplier of Moroccan ‘guest-workers’ to the Netherlands. In a Dutch article of the Dutch Statistical Bureau, published in November 2009 it is said that most of the first generation Moroccan migrants originate from the Rif. “In absolute numbers, most of First generation Moroccans originate from the Rif in Northern-Morocco. The top three provinces of origin are Nador, Al Hoceima and Tetouan.” (Fokkema, Harmsen & Nicolaas, 2009, p.52). (*“In absolute aantallen komen de meeste eerste generatie Marokkanen uit de Rif in Noord-Marokko. De top-drie herkomstprovincies zijn Nador, Al Hoceima en Tetouan.”*.)

Another initiative is *Stichting Karam*. Stichting Karam was founded in 2004 and dedicates itself to helping the underprivileged and disabled in Morocco. From the beginning, this foundation collected wheelchairs and medical goods and transported them to Morocco. The former-known sister organization *Stichting Karam Med*, nowadays known as the *Najib Amhali Foundation* organizes a yearly “*Operatie Marokko*”. In the framework of this yearly project, the foundation sends medical teams to Morocco to provide the underprivileged with free surgery.

Besides the above mentioned parties, a lot of other small local organizations have been founded. These organizations mainly exist out of a group of friends or relatives who want to do something for the region they originate from. Stichting Vrienden van Tazaghine is a good example. It has already realized six projects. One of the projects was the purchase of a school bus in 2007. The nearest school for the children in the village of Tazaghine is eight kilometers away. The bus takes 40 children to and from school every day. The village of Tazaghine is located in the north-east of Morocco.

Obviously, the role these NGO’s play in the development of Morocco strongly depends on their size, objectives, members and (financial) resources. The Marokko Fonds is an organization that

gets its financial resources out of subsidies from the Dutch National Committee for International Cooperation and Sustainable Development (NCDO), from donors and partners. It also generates income out of activities, such as benefit events. The Marokko Fonds directly supports 12 projects in Morocco set up by local partners. Furthermore, the foundation grants subsidies of maximum 2500 euros to development projects in Morocco initiated and carried out by somebody or an organization in the Netherlands. These MarokGo projects are not only meant for financially supporting development projects. It also serves as a handle for people who have an idea to contribute to the development of Morocco, but do not know where to start. The Marokko Fonds maintains a network of people who already realized a project before and want to share their experiences and knowledge.

Besides activities that aim at contributing to a sustainable development of Morocco, the Dutch based Marokko Fonds is also active at national level in the Netherlands. With all kinds of activities the foundation also acts as a catalyst in awareness raising for development aid. The yearly *Moroccan Future Day project* is an initiative to challenge youngsters to think about development aid and to come up with feasible solutions for problems in Morocco and in other developing countries.

To maintain their activities, development organizations are highly dependent on private donations of donors. Subsidy grants from governmental institutions are not sufficient to carry on with their activities. Without saying that others than Moroccans can not become a donor, Dutch NGO's like the Marokko Fonds, basically have one large target group in their search for private donations: the Moroccan community in the Netherlands.

In contrast with the early direct financial support of family and friends in Morocco by first generation migrants, second generation migrants do not financially support family and friends on a regular basis. In a survey carried out by Hivos (Humanist Institute for Development Cooperation) and IntEnt, second generation respondents answer that they do want to support their country of origin, but do not have enough time to do so now. A remarkable outcome of the survey is that second generation migrants give more often money for a good cause to a development organization than to relatives in the country of origin. According to Westerbeek (2010), "They appear to have enough time for this". There has been a shift from regularly sent remittances to relatives in Morocco by first generation migrants to irregular and smaller remittances by second generation migrants. Westerbeek argues that second generation migrants only remit money to relatives if a specific demand exists, like a sick family member. In her report, Westerbeek (2010) informs about the attitude of second generation migrants towards remittances:

Just sending money, like their parents often did, is not perceived as a positive thing. The receivers would become lazy, remitting money would disturb the relations, the money sent would not change anything and the remitters will not know what happened with the money. (p. 5)

Especially the last reason gives an explanation why second generation migrants inside the Moroccan community do not send money to friends and relatives like their parents did. They still feel strong ties with Morocco and their family and do want to help. However, they only send money when they know what happens with it and when a specific and clear demand exists.

Another important outcome of Westerbeek's research, is that second generation migrants find it both important as difficult, to contribute to the development of their country of origin. It is experienced as a heavy burden that has to be done with full effort. Giving money to an NGO is much easier. Obviously, the change of attitudes and behaviour between first and second generation Moroccans gives possibilities to Dutch NGO's to play an active role in contributing to the development of the North African country.

In Egelie's report on ethnic philanthropy (as cited in Egelie, 2007) she argues that, in spite of the large number of ethnic minorities as part of total Dutch population, it appears that there is almost no attention for this group in the philanthropic sector. Five large donor-seeking organizations (NGO's) in the Netherlands were investigated. During the research it became immediately clear that native Dutch and non-natives are being approached in the same way by these NGO's in their efforts to attract donors. According to Egelie, a Dutch based NGO should take five characteristics of foreigners into account. When talking about contributing to the good cause, foreigners have their own attitudes and behaviour. Below, a short summary of the five characteristics:

- Firstly, ethnic minorities tend to give more often to family and friends than to development organizations. **Informality**
- At second, **reciprocity** plays a role. People tend to support others with the thought that they can expect the other to help them in case they need it.
- Thirdly, **religion** is an important issue. Religions generally set out clear and specific rules on how to give.
- Fourthly, **Age and Generation** are important too. The first generation generally only gives to its own ethnic community. Whereas younger generations are not ethnically tied anymore.
- In the fifth place, the **degree of orientation** on Dutch society plays a role.

Dutch NGO's focussing on Morocco should be aware of the fact that the Moroccan community has strong ties with Morocco and especially with the region, village or city they originally come from.

Secondly, these NGO's should give full transparency on what has been done with the money. This is not only the case for NGO's that focus on Morocco but a global necessity. Robert Lloyd & Kathrin Dombrowski in their bi-monthly newsletter of the One World Trust think tank, encourage NGO's to provide more transparency. In summary, Lloyd and Dombrowski maintain that more transparency by NGO's leads to higher legitimacy and credibility. Furthermore, more transparency improves the performance of the NGO.

If a Dutch NGO, like the Marokko Fonds wants to contribute to a sustainable development of Morocco, it should take into account that its private financial contributors are critical and want to know what happens with their money. As research proves, the largest parts of its private contributors are second and third generation migrants. These second and third generation Moroccans want to do something for their country and want to do it perfectly. Giving money to NGO's active in Morocco instead of sending money to family and friends is a much easier and satisfying way for them to contribute their mite. On the other hand, they know the country well, since they visit it quite frequently. They have their own live experiences in Morocco and their own possible solutions for any problems. Second and third generation Moroccans are a large and important potential target group for these kinds of NGO's. However, they are also critical and well-informed on the situation in Morocco.

A Dutch NGO like the Marokko Fonds has the potential to play a significant role and contribute to the impact remittances have on the development of Morocco. Moroccans, old and young maintain their ties with the country of origin and still want to give money and help. There has been a shift from direct remittances to friends and family by first generation migrants towards another form of remitting money. Second and third generation Moroccans tend to give money only when there is a specific demand. Furthermore they prefer giving it to an NGO, as long as the organization provides them transparency of what has been done with the money.

The NGO's that focus on development aid to Morocco should give full transparency to their financial contributors. By doing so, the organization should make clear provide insight into its goals and explain what its added value is.

Furthermore, it should play an active role in networking and the realization of new networks of organizations active in the field of development aid to Morocco, remittances and microcredit.

It should also aim at making development aid trendy among youngster in order to raise their interest for development aid in general for Morocco in particular. The Moroccan Future Day project of the Marokko Fonds is a good example of such an activity.

Moroccans tend to give money to acquaintances also on the basis of reciprocity. That is why an NGO should not only act from a philanthropical point of view. These organizations should also be aware of the potential of profit-oriented projects for local development in Morocco. For example, when the Marokko Fonds wants to support a local women's seamstress workshop it should provide support with the condition of profit sharing, in case any profit is made; i.e. getting something back for the earlier financial support.

An NGO should also make use of the fact that Moroccans prefer giving money to people or regions they know. This means that the organization should possess more detailed information of its donors. Aspects like the donor's region of origin in Morocco and the places he or she spends holidays should be familiar to the money receiving institution. In this way, an NGO can directly approach its donors when supporting specific local communities.

Besides financial support to Morocco, an NGO should also focus on promoting and playing an active role in the transfer of expertise, knowledge and ideas. Sending money is not the only way to contribute. The knowledge and experience acquired by the Moroccan community could serve their family and friends back home. The Marokko Fonds and the Dutch migration institute NMI already started exploring the possibilities to temporarily deploy Moroccan Diaspora to Morocco. As part of this programme, 25 Moroccan professionals in the field of health care,

tourism and water management will be deployed temporarily with the goal of transferring knowledge and to promote the exchange between Moroccan Diaspora and social institution in Morocco. The Marokko Fonds and the NMI have requested a subsidy of the Dutch ministry of Foreign Affairs for this programme.

With the opening of two Moroccan banks in the Netherlands, Dutch NGO's have better facilities to support development projects in Morocco. The Banque Populaire du Maroc Bank and the Attijariwafa bank have recently opened offices in large Dutch cities. Mr. M. Bouker, in an interview for this very paper explains the opening of new bank offices in the Netherlands.

During the '70's; '80's and '90's Banque Populaire only had representative offices in the Netherlands. After a short absence of a couple of years, the bank became active again in the Netherlands with the opening of its subsidiary Chaabi Bank du Maroc.

According to M. Bouker, Director Business Development at Chaabi Bank du Maroc, "Having a representative office is not sufficient anymore nowadays. The difference between a representative office and a bank is that a representative office only represents its parent company with limited possibilities. A bank, as we are now, has far more possibilities (M. Bouker, personal interview, 16 July, 2010). The Chaabi Bank du Maroc is a full swing bank and active in all banking businesses. In full contrast with the earlier representative offices that only acted as intermediaries for account holders and other clients living in the Netherlands.

The parent company, Banque Populaire du Maroc, is a cooperative bank with a strong social engagement. As part of its social engagement, the bank established three foundations in the last three decades: *Fondation Micro-credit*, *Fondation Creation d'entreprises* and *Fondation Education et culture*.

- The *Fondation Micro-credit* is an association of economical and social interest without profit motive. It aims at facilitating microcredit to people who want to start up a small business but do not meet the conditions to get a loan elsewhere.
- The *Fondation Creation d'entreprises* was created in 1993 with the objective of encouraging the creation of enterprises. This foundation operates without profit motive.
- The *Fondation Education et Culture*. Created in 1984, this association has no profit motive. The goals are supporting, promoting and organising any social, cultural, educational and artistic events in Morocco and abroad.

When Mr. Bouker was asked why there is a need for Moroccan bank offices in the Netherlands he answered: “Because of a significant group of Moroccans (*“Marokaanse Nederlanders”*) living in the Netherlands. There is a need in retail sense for financial infrastructure between the Netherlands and Morocco. A good financial infrastructure is indispensable with the increasing economic traffic because of tourism, trade transactions and the purchase of real-estate and other property” (M. Bouker, personal interview, 16 July, 2010).

The Banque Populaire du Maroc and its subsidiary company in the Netherlands and other European countries, Chaabi Banque du Maroc are eager to facilitate NGO's and private individuals that want to make any contribution to the development of Morocco. Dutch NGO's that are active in this field, like the Marokko Fonds, should reap the fruits from the presence of the bank in the Netherlands. The bank could be an important partner in the Netherlands and in Morocco.

Of course, Moroccan banks have not only come back to the Netherlands to contribute to the development of Morocco. Large communities of Moroccan migrants in European countries such as the Netherlands are potential new account holders and clients. Moroccan banks strive to manage the assets of these communities in Morocco. The remittance chain is very important, that is why these banks offer all kinds of services to send money to Morocco.

When looking to the part of remittances of Moroccan GDP, one can say that its importance can not be denied. The country stands high on the list of workers' remittances of the World Bank's World Development Indicators (WDI). “Remittance inflows are of considerable importance to the Moroccan economy as they account for 6-9 percent of GDP in Morocco” (Barendse *et al.*, 2006, p.

35). According to Dilip Ratha, a leading economist at the World Bank, “remittances are believed to reduce poverty, as it is the poor who migrate and send back remittances” (Dillip Ratha, 2004, “Development Impact” section, para. 1).

In the next section of this chapter the current situation and future prospect of remittances from the Netherlands to Morocco will be discussed.

3.2 Current situation and future prospects of remittances and impact on development

The Moroccan population in the Netherlands counted 341,528 persons in 2009. In that year 166,774 persons were first generation migrants and 174,754 persons were second generation migrants. In these figures of the Dutch statistical bureau (CBS) it becomes obvious that for the first time the second generation Moroccans is larger than the group of first generation migrants. The CBS does not make a distinction between second and third generation migrants. In 2009 the Moroccan community accounted for 2.07 % of total population in the Netherlands. Figure 3.1 on the next page shows a projection of number of Moroccan migrants (first and second generation) in the Netherlands up to 2050. Figure 3.2 mirrors the geographical distribution of Moroccans in the Netherlands.

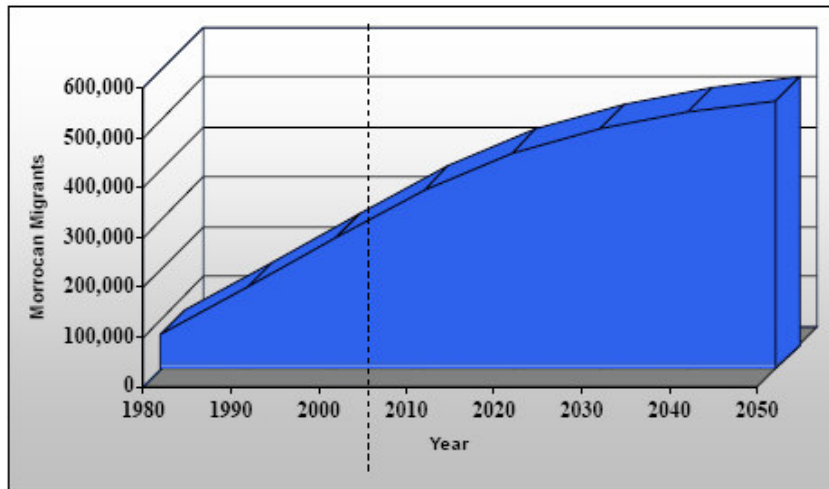
According to CBS statistics, the four cities with the largest Moroccan communities in 2006 are Amsterdam (about 60,000); Rotterdam (about 42,000); The Hague and Utrecht (both approximately 30,000)

The CBS expects that the Moroccan community will reach 500,000 persons in 2025 and even more in 2050. It is interesting to know how much money flows from these Dutch Moroccans to their family and relatives in Morocco. Does the amount of money sent to Morocco show a decrease as the first generation group gets smaller?

In 2004 Moroccan migrants in the Netherlands remitted about EUR 93-112 million according to ECORYS. What are remittances and how can remittances be defined? “Remittances are the money that migrants send to related people (family and friends) or into personal (bank) accounts from the migration destination (host country) to the place of origin (home country)” (Barendse, *et al.*, 2006,

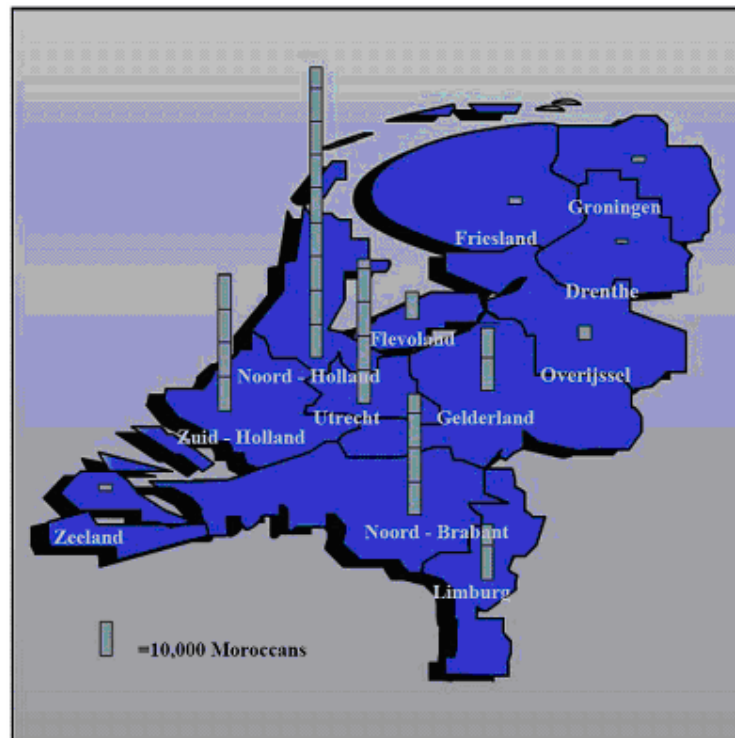
p.21). These remittances are cross-border transactions from migrants to related people and usually involve small sums of money.

Figure 3.1 Number of Moroccan migrants in the Netherlands (1980 - 2050)



Source: CBS

Figure 3.2 Geographical distribution of Moroccans per province in 2005



Source: CBS

On a macro-level, these remittances are important for a migrant sending developing country such as Morocco. It means a major source of income and foreign currency “comparable or larger than foreign aid and foreign direct investments” (Barendse, *et al.*, 2006, p. 22). On the micro-level remittances reduce poverty and stimulate higher consumption and investments in education and health.

IFAD, the International Fund for Agricultural Development states that remittance flows to and within Africa approach US\$40 billion. Northern African countries such as Morocco are the major receivers on the African continent. These remittances are sent by the Moroccan Diaspora from all over the world, but mainly from Western Europe and the US.

Statistics of the Moroccan statistical bureau, l’Office des Changes shows that the most important sending country is France, but its contribution is relatively decreasing because of increased Moroccan migration to other countries. The increased migration to Spain, Italy and the US in recent years has also affected the position of the Netherlands on the ranking list of countries sending remittances to Morocco. “The relative importance of the Netherlands has also decreased. Up to 1992, the Netherlands was the second most important sending country after France, but it now is the seventh most important sending country after France, Italy, Spain, the USA, Belgium/Luxemburg and the UK. However, its importance should not be underestimated as the remittance flow from the Netherlands still constitutes about 0.5 percent of Morocco’s GDP.” (Barendse, *et al.*, 2006, p. 35-36).

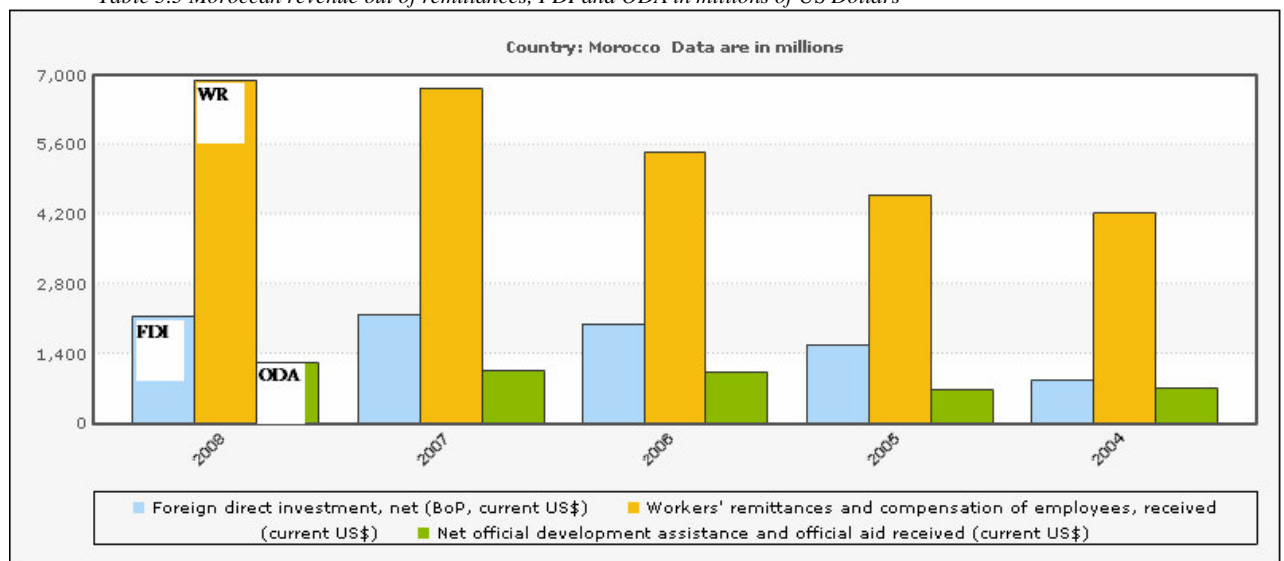
Comparing remittances with other financial flows, Morocco receives significantly more revenue out of migrant’s remittances than out of Foreign Direct Investments (FDI). To give an indication of the revenue out of remittances some data from recent years are set out on the next page in table 3.3.

According to the data of the World Bank the remittances Morocco receives increases each year. In 2006, “the remittance level as share of GDP was 9.95 % making it the 16th developing country with the highest remittance share of GDP world wide” (Waes, M. Van, 2009, p. 41). According to World Bank statistics, Morocco is the fourth largest remittance recipient developing country. Only Mexico, the Philippines and Romania receive more money than Morocco.

Some scholars argue that the remittance flow from the Netherlands to Morocco will decrease as new Moroccan generations get more integrated in the Dutch society and loose their attachment to

Morocco. Mr. El Gourhani, marketing director of the Banque Populaire du Maroc and quoted in Gallina (2006): “Traditional receiving countries are reducing the transfer of money, while new migration countries are increasing it. This is quite normal since the first generation of immigrants still feels attached to the country of origin and invests money in different ways (real estate, support to the family). For the second and the third generation, born abroad, the attachment is still strong but they are mainly concerned with the life in Europe and not with a hypothetical life in Morocco” (p.18).

Table 3.3 Moroccan revenue out of remittances, FDI and ODA in millions of US Dollars



Source: World Development Index 2010

Although experts seem to fear a remittance decay, a “reasonable number of studies objects to the hypothesis of a remittances decay and argue that remittance flows to Morocco are more stable and reliable than always assumed” (Waes, M. Van, 2009, p. 44).

A future increase of remittances from the Netherlands to Morocco can be expected as the Dutch Moroccan population is growing. Although there has been a decrease in 2003 and 2004, this does not mean a structural diminution in future. The decrease could be the result of the poor economic performance in the Netherlands. “We can say that the modest growth of the migrant population seems to confirm the moderate growth hypotheses” (Barendse, *et al.*, 2006, p. 40).

It can be expected that the remittance flow from the Netherlands to Morocco will not decrease, at least, there is no significant prove showing it will. What is the impact of these remittances on the development of Morocco? Some say that the receiving side gets lazy and awaits the next money transfer from abroad. Furthermore it is said that remitted money is mainly consumed without really contributing to a sustainable development. In the ECORYS study Barendse *et al.* (2006) found the following:

“The most important reasons for sending money are for food (23 percent), healthcare (16 percent) and housing (15 percent). Other reasons for sending money are: purchase of luxury goods (4 percent), business purposes (3 percent), marriage and haj (3 percent), and visas and emigration (3 percent). The majority of recipients have other sources of income, but nearly 30 percent of the senders stated that their recipients are completely dependent on the remittances they send.” (p. 63-64)

However, Hein de Haas argues in his studies and reports that remittances do have a positive influence on the development of Morocco. In one of his works he states that pessimistic perspectives on the impact of remittances by migrants abroad have a “slim empirical and methodological basis” (Haas, H. De, 2004, p. 7). According to De Haas recent research done in Latin America, Africa and Asia show the opposite. In summary this research proves that:

- Migrant households in the long run invest more than households without any family members abroad.
- Consumptive spending does also have positive effects for poor non-migrants families.
- Migration does contribute in fighting absolute poverty.
- Migration does not by definition mean an increasing inequality in the region of origin.

De Haas maintains that the assumption “the money transferred is mainly spent on useless consumption, appears to be based on quicksand” (De Haas, 2004, p. 7). Furthermore it is incorrect to say that it is irrational or unproductive to invest in housing, health and education. De Haas refutes the image of emigration regions that are passively waiting for money from abroad. He gives the example of the Southern Moroccan Todgha-valley where migration and remittances have led to “considerable investments in agriculture and a strong rise of urban economical activities.

Consumption and investments by migrants has led to an increase of the general prosperity and economical activities” (De Haas, 2004, p. 8).

Various studies show that migration of Moroccans have enabled many of those who stayed behind to considerably improve their standard of living, has enabled their children to study and not infrequently, to start a business. Of course the migrants can never solve the problems Morocco faces on their own; however they do have a significant contribution to the sustainable development of the country.

Obviously the Moroccan migrants in the Netherlands send large amounts of money and goods to Morocco. An interesting question to answer is which channels they use. As stated in the ECORYS report exact data on the amount of money sent are not available, “since actual remittance data are Ambiguous” (Barendse *et al.*, 2006, p. 36).

This is partly a consequence of the different measurements by different parties. The Dutch government uses other standards than the Moroccan government. And international organizations (IO's) again have other measurement standards.

However, a much more important reason for the ambiguous data on remittances and the fact that most of the data are but ‘best guesses’ is the fact that the Moroccan migrants often tend to use informal channels for their money transfer. They bring the money themselves or send it via friends or relatives.

On European level, Eurostat provides data on how much money flows from the EU27 to former countries of residence. “In the EU27, money sent by migrants to their former country of residence, usually referred to as workers' remittances¹, amounted to 31.8 bn euro in 2008, compared with 31.3 bn in 2007 and 19.4 bn in 2004” (“*Workers' remittances in the EU27. Migrants sent 32 bn euro*”, 2010, p.1). In 2008, EUR 630 million was sent from the Netherlands to countries outside the EU27. The Moroccan contribution to this number is significant if one considers the estimation of ECORYS on the total remittance flow in the remittance corridor of the Netherlands-Morocco.

As mentioned earlier, the impact of remittances on the development of Morocco can not be neglected. It strongly contributes to the development of family and friends in the country of origin. Migrant-families do have the possibility to not only invest in short-term goals such as food, health and clothes; but also in long term goals such as education and starting up a business. Non-migrant families in general have fewer revenues and have fewer privileges to invest in long-term goals.

It should be said that the impact of remittances strongly depend on the amount of money sent and what receivers do with the money. On the whole, it is seen that migrant sending regions benefit most from remittances. This means that the impact of remittances on development is mainly a local one. However, without these remittances, development of these, mainly underdeveloped regions would be unrealistic. As a consequence of the development of many less-developed regions, it is not awkward to say that the whole country will benefit. In one of his research papers, “Migrants change the appearance of Morocco”, Hein de Haas states that migrants living abroad directly and indirectly positively influence Moroccan democracy and development.

With the arrival of Moroccan banks to the Netherlands and other European countries; a changing attitude of the Moroccan government towards its emigrants; the fact that remittance flows from younger generations are not getting smaller; the rise of Moroccan organizations active in development aid to Morocco; initiatives to more cooperation and the exchange of knowledge it can be said that anyone willing to contribute to the sustainable development of Morocco disposes of plenty of facilities to do so. NGO's can play a leading role in providing a network. Moroccan banks, willing to work without a profit motive, such as the Chaabi Banque du Maroc in the Netherlands can provide for the necessary financial and monetary infrastructure. Cooperation between NGO's like the Marokko Fonds and Moroccan banks is very likely to expand as a clear win-win situation exists for both.

A possible threat to the growth of the remittance volume could be the perception that it is still expensive to send money to Morocco via formal channels. Although reliability and speed of transactions weigh heavier than the costs of money transfers, in reality the Moroccan community is “well aware of the “cheapest” ways of transferring money” (Barendse, et al., 2006, p. 99).

A second threat is the fact that “only 20-25% of the total Moroccan population has a bank account” (Waes, M. van, 2009, p. 55). This has a deterrent effect on sending money, because these people are more difficult to reach. Fortunately Moroccan banks are gaining more confidence among the Moroccan population and more people, also in rural areas get access to bank accounts. This evolution is accelerated by the increase of bank offices in rural areas and a higher percentage of cover. Money Transfer Organizations (MTO's) are a good means for reaching the unbanked quickly and reliably, these MTO's have better coverage and are provide and make money transfer accessible. In contrast to formal bank offices with people in suits and a lot of security agents, MTO's are perceived more informal. Although banks and MTO's like Western Union and Money Gram are expanding rapidly in Morocco, according to IFAD, the country maintains having a poor

concentration of remittance payout locations in rural areas. See table 3.4 for an overview of the concentration of remittance payout locations in Morocco and other North African countries. Furthermore, IFAD concludes that the cost of sending money remains relatively high and subject to wide variations.

Table 3.4 Concentration of remittance payout locations in rural areas

Northern Africa	Rural payout ratio
Algeria	93%
Egypt	22%
Libyan Arab Jamahiriya	13%
Morocco	35%
Sudan	17%
Tunisia	62%

Source: IFAD Sending Money Home to Africa regional report

3.4 Round-table conference outcomes and feasibility of given recommendations

In November 2009, the Marokko Fonds organized a round table conference, named “*Marokko & remittances: kansen voor ontwikkeling*” (Morocco & remittances: chances for development). During this conference, experts in the field of development aid; the financial sector; scientists and private individuals were challenged to share their knowledge and insight. This conference existed out of three round-table conferences with the following subjects and subsequent questions:

- Remittances & microcredit (**round-table 1**): Microcredit is an important means in fighting and reducing poverty. Microcredit is mainly granted to small entrepreneurs in developing countries to invest in a better future. How could remittances, sent by the Moroccan community in the Netherlands be used to supply microcredit?
- Sending and receiving money easier (**round-table 2**): The costs of money transactions are still quite high. Moroccan Diaspora lose large parts of money for the transaction. This loss of money eventually means that the development of Morocco is being decelerated. Obviously,

these transfer costs have to decrease to strengthen the impact of remittances on the development of Morocco. How could it be made easier and cheaper for migrants to send money to Morocco? Secondly, how could the receiving side be better facilitated, especially in rural areas, to obtain the money sent to them from abroad? For the coverage of pay-out locations in Morocco is still low; according to IFAD the concentration of pay-out locations in rural areas is only 35%!

- New-generation Moroccans & the development potential of remittances (**round table 3**):
Besides ‘normal’ financial remittances, social remittances are important too. Social remittances are ideas; knowledge; skills; beliefs; identities and values that migrants take with them when they temporarily or permanently go back to their country of origin. Which ways are there to create more awareness among new-generation Dutch Moroccans, of the development potential of remittances? Is it realistic to expect that new generations send money to family and friends as their parents or grandparents do/did? Which future changes are thinkable with regard to remittances and how could be anticipated on these possible changes?

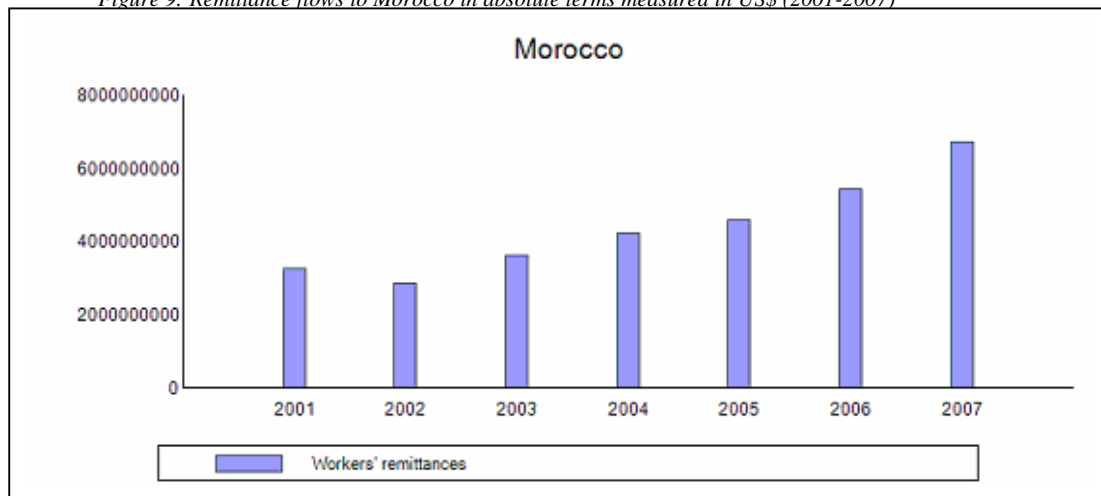
In the next sections each round table and its outcome will be dealt with more thoroughly; section 3.4.1 will discuss the subject of round-table 1; section 3.4.2 pays attention to round-table 2; and, to conclude, section 3.4.3 will handle the main issues discussed at round-table 3. The role of a Dutch NGO, like the Marokko Fonds with regard to the given recommendations during all round-tables is given special attention in each section.

3.4.1 Round table 1 - Linking remittances with microcredit

Participants of this round-table discussed the importance of remittances and microcredit. They also looked at the possibility to link remittances with microcredit. According to several studies, Morocco received more than \$4.5BN in 2006 and reached \$7BN in 2007. See figure 3.5 for data of the World Bank. The importance of these large amounts of money remitted to Morocco should not be trivialized. An important conclusion of different studies is that “remittances are an important instrument for poverty reduction and for improving the livelihood of the poor in developing countries. Furthermore, remittances affect economic growth through different channels, such as investments, consumption and exchange rates” (Waes, M. Van, 2009, p. 25).

During the round-table several recommendations were done by participants. The most important ones are listed below. Each recommendation is followed by a discussion on its feasibility.

Figure 9: Remittance flows to Morocco in absolute terms measured in US\$ (2001-2007)



Source: World Development Index 2010

- Involve Moroccan local governments for granting microcredit. Aim at widening the definition of microcredit in order to make it accessible to more people, who do not have access to microcredit at this moment. Take an example to the Mexican case, where Diaspora in the US send money back home and local governments double the sum. Stimulate better cooperation by local, regional and national governments without giving them too much influence.

- A Dutch NGO is not able to involve local governments in granting microcredit. The legal framework is set out in the “*Loi relative au Microcrédit*” which gives right, only to certified associations to be active in the field of microcredit. An NGO can only fulfil a networking role and lobby for a widening of the definition of microcredit so more people can benefit from small loans. The organization should work together with other organizations, in Morocco and elsewhere that have the same objective of widening the definition of microcredit. The *Fédération Nationale des Associations de Microcrédit au Maroc* (FNAM) is the microcredit sector organization. A Dutch organization that wants to improve the impact of microcredit should approach the FNAM.

On the other side, one should ask oneself if a Dutch NGO should try to change the way microcredit is facilitated in Morocco. According to the FNAM, the Moroccan microcredit sector is leading in the Middle East and North African region (MENA); i.e. with more than 700,000 beneficiaries, the Moroccan microfinance sector is not doing that bad. Please note, the Moroccan Fondation-Microcredit, a subsidiary of the Banque Populaire du Maroc alone, granted 534,000

Moroccans with microcredit with a total sum of EUR 183 MN, putting the foundation among the ten largest microcredit facilitators worldwide. According to Mr. Bouker, the actual microcredit foundation of Banque Populaire du Maroc originates out of a merger in 2009 with the former Zakoura foundation. The Zakoura foundation proved to be the best microcredit organization in a World Bank survey in 2007 amongst 823 institutions worldwide (Beekmans, 2009).

- Try to take away any juridical, bureaucratic and cultural impediments. There are good ideas to contribute to the development of Morocco, but people are afraid of investing because of too much bureaucracy.

- A Dutch NGO can approach governmental institutions and lobby for easier ways and facilities to undertake development projects in Morocco. Together with other organization with the same objective, Dutch NGO's could organize conferences and invite governmental representatives to discuss the difficulties that people experience and to iron any the path for ambitious development projects.

- Give as much as possible information on the possibilities of microcredit for Moroccan development. Investigate how many Dutch Moroccans know about microcredit in Morocco. Obviously there is still a lack of knowledge about the possible contribution of microcredit for the development of Morocco.

- A Dutch NGO can certainly inform Dutch Moroccans about microcredit in Morocco. It should make use of ambassadors that can promote microcredit. These ambassadors should be well-known Dutch Moroccans, like football-players or actors. In the Netherlands it is princess Máxima that really gave familiarity to microcredit; she has worked as UN-ambassador. According to the princess, the "biggest challenge was to make financial services accessible on a big-enough scale to make a macroeconomic difference, stressing that they must become affordable, as well as commercially viable, efficient and profitable" (Princess Maxima of the Netherlands, personal speech at the two-day forum, LAUDS international year of microcredit as huge step in providing vital financial services to poor, November 7, 2005).

- Granting microcredit should be left to banks and financial institutions. These institutions are better familiar with granting microcredit and are legally certified. However, participants of the

round-table think that Moroccan banks should have more Corporate Social Responsibility and regain people's trust. Furthermore, Moroccan banks should provide more transparency. To conclude, the gender aspect should be investigated, i.e. to what extent do women have access to microcredit and is it accepted that they start up a business.

- As Hein de Haas concludes in a study for Oxfam Novib, experiences in the past show that migrants are not willing to have any interference of other parties when they send money back home (De Haas, 2006), so NGO's like Marokko Fonds should not try to take over remittances or to act as an intermediary in the remittance chain. As far as the Corporate Social Responsibility is concerned, the two banks with subsidiary offices in the Netherlands are well-known for their sponsoring and support of all kinds of cultural and social events. As said before, the Banque Populaire du Maroc plays a leading role in microfinance. With the opening of multiple bank offices in the Netherlands and other European countries of the Chaabi Banque du Maroc and AttijariWafa bank, transparency is likely to increase. Secondly, with a bank office nearby, with accountability according to national regulations, people will increase their faith and trust in these banks.

About the gender aspect one would possibly think that women in Morocco have less access to microcredit; and that generally, it is not appreciated that they start up own businesses. Cultural and religious values could cause inequality between male and female beneficiaries in the scope of microcredit. However, these ideas are not based on reality, on the contrary; large microcredit institutions in Morocco uphold their values of equality between men and women. Nouredine Ayouch, director and founder of the Zakoura foundation maintains that the foundation prefers lending money to women than to men. In 2009 about 65% of the borrowing beneficiaries were women (Beekmans, 2009). FONDEP microcredit, another large player in the field of microfinance in Morocco primarily aims at reaching women in rural areas.

A question that remained unanswered during the first round-table conference was how remittances could be used to facilitate more microcredit. In this sense it is important to leave the actual granting and financial matters to a bank that is specialized and has all necessary legality to operate. A Dutch NGO like the Marokko Fonds should pursue a fruitful cooperation with a bank or Micro Finance Institution (MFI). The Banque Populaire du Maroc, a cooperative bank with a strong and efficient micro credit institution subsidiary with high coverage in Morocco could be an excellent partner.

Dutch NGO's could cooperate with financial institutions; after the example of *Stichting Hivos-Triodos Fonds*; a fruitful cooperation between development aid organization Hivos and the Triodos Bank, a bank that invests in positive social, ecological and cultural changes.

A cooperation between an NGO like Marokko Fonds and the Banque Populaire du Maroc could create a win-win situation where the bank gets publicity among large communities of young Moroccans; being the target group of the Marokko Fonds. Cooperation with a Dutch based development aid organization without having any direct profit motive is good publicity for the bank. It will certainly lead to more account holders, if people know their money is used by banks to help the poor and unprivileged in Morocco. New constructions could be possible:

- Banque Populaire du Maroc puts own money into a Marokko Fonds-Chaabi Banque development fund for each new account opened. Thanks to publicity and interference of the Marokko Fonds, the bank gets more account holders, more clients and more money in control.
- Banque Populaire du Maroc puts own money into a Marokko Fonds-Chaabi Banque development aid organization for each money transfers executed at one of the bank offices. Thanks to publicity on products of the bank, more people transfer money via the bank. More money comes in control of the Banque Populaire du Maroc itself, as large parts of remittances are sent to own bank accounts in Morocco.

Obviously, more account holders and clients means that more money flows into the bank's overall portfolio; meaning that it can spend more money for granting microcredit. This consequently means stimulation for the development of Morocco. Clear agreements on how much money the bank has to spend on microcredit and the transparency it has to give, should be part of the cooperation between a Dutch NGO and the bank.

On the other hand the Marokko Fonds obtains a strong partner that can facilitate the organization in banking and other financial matters. Such a development aid organization grants subsidies to Moroccan development projects and faces unnecessary high transaction costs. Furthermore, the Marokko Fonds-Chaabi Banque du Maroc fund will mean another important and possibly significant source of income for the development aid organization.

3.4.2 Round table 2 – Reducing the costs for remittances and simplifying money transfer

Dutch NGO's could play different roles in order to make it cheaper and easier to send and receive money. According to Hein de Haas, migrants are not willing to let third parties interfere in the remittance chain. So NGO's should not be anxious to become some kind of intermediary. A

possible task Dutch NGO's could fulfill is offering a handle; let us say an online toolkit for people wanting to remit money. An online, good working toolkit with full and frequently updated information on transaction costs, transaction speed, coverage and reliability of multiple Money Transfer Organizations (MTO's).

In this way people get informed on the cheapest way to send money. Consequently, more money will be remitted, instead of being 'wasted' on transaction costs. A Dutch NGO cooperation with a financial institution, like a Moroccan bank (ex. Marokko Fonds-Chaabi Banque du Maroc fund) could raise some difficulties if the bank is not the best choice within the toolkit.

The round-table delivered several recommendations. Each recommendation (see below) is followed by a discussion on its feasibility.

- Stimulate the use of new technologies to send money. Technologies such as mobile banking have the potential to reach more people in rural areas. Other technologies, such as bank-to-cash transfers reach people without bank accounts. Furthermore, the Marokko Fonds could act as an intermediary, by first collecting large sums of money that people want to remit and then sending everything at once. By doing so, people can possibly profit of lower transaction costs because of the advantage of larger volumes.

- First of all, Dutch NGO's can not develop new technologies themselves. They could bring banks (Dutch and Moroccan), postal companies, MTO's, telephone companies and other large companies with good national coverage, such as the national electricity company (Office National de l'Électricité) together during conferences. During these gatherings NGO' should aim at stimulating these companies to cooperate and develop new joint technologies in order to make the transfer of money cheaper and easier. All over the world there are enough examples of new technologies, mainly mobile banking or m-banking that have significantly lowered transaction costs. ICICI, India's second largest bank offers a mobile banking technology that gives the possibility to send money from any place in the world to people in India. The receivers do not need a bank account or bank card. With a simple code, which they receive via SMS from the money sender they can go to an ATM and withdraw money.

Secondly, it should be said that Moroccan companies such as Maroc Telecom, the largest telecom company of Morocco are already advancing with the development of new techniques. Maroc Telecom has launched a mobile banking service. MobiCash, a portable 'wallet' was launched in January 2010. This service is primarily launched as a domestic service. It offers the possibility to pay bills; withdraw and deposit money; and recharge phone cell phone credits. The receiver can obtain their money at any Maroc Telecom office or recognized distributor in the

country. Since July 2010 a new service was added to MobiCash, international money transfer from Moroccan migrants in Belgium to Morocco. With this service Maroc Telecom indicates its objective of implementing an international money transfer service and anticipating on the increase of international money transfer with the use of mobile phones. “According to a study by Juniper Research, over 100 million users globally will use their mobile phones for international money transfers by 2013” (Mehta, 2010, p. 1). Maroc Telecom plans to introduce the service to more countries with large Moroccan migrant communities.

Thirdly, Moroccan banks in the Netherlands already offer several cheap services to transfer money to Morocco. According to Mr. Bouker of Chaabi Banque du Maroc, his bank offers cheap ways to send money to Morocco. The bank offers cash-to-cash and cash-to-bank account services. Account holders transfer money without any charge; people without account pay EUR5 for all amounts until EUR1500. People can pay with ‘real money’, credit cards or Dutch banking cards.

Finally, as mentioned earlier in this thesis, migrants are not waiting for a third party to interfere in their remittances. So the recommendation given at round-table 2 to the Marokko Fonds that it should collect money of remitters and send large amounts of money at once is not feasible.

3.4.3 Round table 3 – New generation Moroccans & development potential of remittances

During this round-table the potential of remittances for the development of Morocco were discussed. Secondly, a discussion on new generation Moroccans lead to the exchange of ideas and opinions on what could be expected from younger generations. Is it possible to expect that younger generations will still send money to family and friends in Morocco? Which future changes in regard to remittances are thinkable and how could the Marokko Fonds anticipate on it. Below the main ideas and recommendations are discussed.

- Make development aid trendy amongst young Moroccans. Be aware of the fact that not all Moroccans are the same; consequently, they all have other reasons to remit. The Marokko Fonds should not only operate on the basis of philanthropy, but also try to get something back.

- The Marokko Fonds is a development aid organization that does not only support development projects in Morocco. It also fulfils a task in raising awareness on development aid, mainly amongst young second and third generation Moroccans. The Moroccan Future Day is a clear example of activities organized in order to challenge young Moroccans to think about development aid and to contribute their mite to a sustainable development of their country of origin. More activities for young Moroccans should be organized. These activities should not always be based on philanthropy but could also have a profit motive. Benefit events like the upcoming soccer benefit tournament are examples of how the Marokko Fonds is trying to reach more young Moroccans and to earn money in order to support more development projects in Morocco.

- Make clear that only sending money to Morocco is not sufficient. Social remittances are important too. People in Morocco are eager to learn and obtain expertise, knowledge and ideas from abroad. A farmer gets more advantage out of knowledge on how he can better irrigate his land than out of the money his family send him.

- Of course social remittances play an important role in achieving a sustainable development of Morocco. However, as Hein de Haas maintains in his studies, the effect of financial remittances should not be neglected. They are primarily important on the regional level and contribute at fighting absolute poverty and establishment of small local businesses and employment. Furthermore, on a macro-level remittances boost the Moroccan economy, constituting “about 9 percent of GDP and about 25 percent of exports of goods and services”(Bouhga-Hagbe, 2004, p.8). Jacques Bouhga-Hagbe argues that:

“The impact of workers’ remittances on Morocco’s external position and the conduct of monetary policy is significant. The remittances almost cover the trade deficit and have contributed to the recent surpluses of the external current account, as well as the overall Balance Of Payments” (Bouhga-Hagbe, 2004, p.10).

➤ It can not be expected that younger generations will still remit money like the first generation did. The Marokko Fonds should pursue attracting well-known Moroccans in Dutch society to become an ambassador for the development of Morocco.

- First of all, it is not proven that younger generations will send less money to Morocco. On the contrary, most researches prove a stable increase of the amounts of money sent. On the one hand the Moroccan community in the Netherlands and other countries is increasing, so the market of potential remitters is only getting bigger. In other parts of this paper it is already mentioned that younger generations still maintain strong ties with their country of origin. Bouhga-Hagbe concludes that: "Altruism or solidarity motives as a determinant of workers' remittances to Morocco could contribute to their stability in the long run, mainly because it seems reasonable to expect such motives to remain stable" (Bouhga-Hagbe, 2004, p.10).

Two main issues were not dealt with during this round-table, namely the possible future changes in remittances and how the Marokko Fonds could anticipate on these changes.

Firstly, research proves that the fear of a remittance decay is not based on facts. Although there have been some periods of decline such as after the introduction of the EURO in the EU, long-term statistics proceed in showing a stable growth of money sent.

Secondly, NGO's like the Marokko Fonds do have a potential of playing an important role in Moroccan migrant's remittances. These NGO's should not focus on becoming an intermediary between remitters and receivers. This should be left over to banks, MTO's and other financial institutions. NGO's should focus much more on the phenomenon that younger generations tend to prefer sending and giving money only when there is a clear and specific demand; for example when somebody is ill and needs medical treatment. A second tendency is that younger generations, generally prefer giving money for the good cause, for example to development aid organizations. This is perceived as an easy and more effective way to contribute to a sustainable development of Morocco. NGO's should anticipate on these processes by giving full transparency on the results it achieved and its goals and missions for the future.

4. Conclusions

This study gives an insight in the evolution of Moroccan migration to the Netherlands and the remittance flow from this migrant community to Morocco. Obviously there is no proof to think that remittance volumes will decline in the future. Although the group of first generation is getting smaller, it does not mean their offspring will send less money and goods to Morocco. On the contrary, several studies show a steady increase of remittances sent to Morocco in the long term.

The only thing that really changes is how younger generations generally think about remittances. Frequent money transfers to family and friends in Morocco are not perceived as a positive thing. Younger generations prefer sending money only when a specific clear and bottom-up-need exists. Moreover, recent studies among new generation migrants show that they prefer giving money to a development aid organization. This is perceived as an easy way to contribute to the development of Morocco. Donating to an NGO such as the Marokko Fonds is less time-consuming for them.

On the other hand, younger generations are critical and want to know what happens with the money they donate. This means NGO's like the Marokko Fonds should provide full transparency on the result it achieved.

Dutch NGO's like the Marokko Fonds should not try to actively become an intermediary in the remittance chain. Although the objective is to reduce costs of remittances, NGO's could better leave these matters to banks and MTO's. Migrants are not willing to let third parties interfere in their remittances. NGO's could combine forces with partner institutions and lobby for lower transfer costs and more competition in the market. Furthermore NGO's could cooperate with financial institutions with a high level of Corporate Social Responsibility, such as the Moroccan bank Banque Populaire du Maroc. This bank has a subsidiary foundation, totally focussed on facilitating microcredit to people who want to build up a small company but can not get a loan elsewhere. An example of such cooperation is *Stichting Hivos-Triodos Fonds*; a fruitful cooperation between development aid organization Hivos and the Triodos Bank, a bank that invests in positive social, ecological and cultural changes.

With such cooperation a win-win situation exist, where the Marokko Fonds gets more revenue for its activities and the Moroccan bank gets more account holders and clients. This means larger amounts of money will be at there disposal. Consequently, more money could be used to facilitate more people with a small loan.

Dutch NGO's should concentrate on raising awareness on the impact of remittances and microcredit on the development of Morocco. Furthermore, active ambassadors for remittances and microcredit should be attracted. These ambassadors could be well-known Moroccans living in the Netherlands. After the example of Princess Màxima, ambassador for microcredit for the United Nations, a Marokko Fonds ambassador could generate more publicity to remittances and microcredit.

Costs of remitting money are still relatively high. NGO's in the field of development aid should bundle their strengths and lobby for cheaper transaction costs and more competition. Furthermore, new techniques like Mobile Banking should be stimulated. The launch of MobiCash in January 2010 by Maroc Telecom gives hope for cheaper transaction costs and higher remittances values. Belgium is the first country outside Morocco where people can transfer money to relatives and friends back home with the use of a mobile wallet, their mobile phone.

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Workers' remittances in the EU27. Migrants sent 32 bn euro to their former country of residence in 2008. 2010, February 11. *Eurostat Newsrelease*, 1.

Appendix A Interview plan and transcript

Interview plan

Interviewer (student): Aziz Amekrane

Date: 16 July 2010

Interviewee: Mr. M. Bouker

Job title: Director Business Development

Organization: Banque Chaabi Du Maroc

Interview subject

Remittances of Moroccan Diaspora in the Netherlands. The influence of these money transfers on the development of Morocco and the role of Moroccan banks in the Dutch Landscape.

Interviewees' position in the organization

Mr. Bouker is an expert in the field of financial services. As such he has had an advisory role during his employment at Ernst & Young.

After his work as Senior Manager Advisor at Ernst & Young, he was up to a new challenge and found this challenge at the newly established, Dutch based, Banque Chaabi du Maroc.

Description of the organization

The Dutch based Banque Chaabi du Maroc was officially founded in May 2009. In July 2010, the bank counts four branches, in The Hague; Rotterdam; Utrecht and the main office in Amsterdam.

From the 70's up to and including the 90's Banque Populaire, the parent company, only had representative offices in the Netherlands. After a short absence, Banque Populaire decided to establish banks in The Netherlands and also increase its network in other European countries with large numbers of Moroccan immigrants. Only having representative offices turned out not to be enough nowadays. That is why real banks, with more possibilities are being established in these immigrant-recipient countries, responding to the increasing consumer and business demands.

Scientific topic

Finding out what role Moroccan banks (seek to) play on the Dutch market. The evolution of Moroccan banks in the Netherlands. Insight in the way Corporate Responsibility is taken and the level of importance given to it. Potential of remittances and microcredit for a sustainable development of Morocco. Possibilities for a Dutch NGO to play a role in remittances and microcredit.

Information to collect

- Evolution of Moroccan banks in the Netherlands (and other European countries)
- Activities of Moroccan banks
- Services and innovations of Moroccan banks
- Opinion on remittances and microcredit
- Importance of Corporate Responsibility
- Knowledge of existing Dutch NGO's active in the field of development of Morocco

Transcript interview Banque Chaabi du Maroc

This transcript has been translated into English. The original language in which the interview was taken is Dutch.

Opening of the interview

I would like to thank you again for your willingness and consent for this interview. I have sympathy for your opinion not wanting the interview to be tape-recorded.

Before we begin, I would like to clarify the purpose of this interview once more. As part of my thesis I am doing research on how a Dutch NGO could play a role in the development of Morocco by improving the impact of remittances. I study European Studies at The Hague University.

Furthermore I would like to emphasize that I will make a transcript of this interview which I will later hand in to school. I will use the results in my search for ways for the Marokko Fonds to increase the impact of remittances on the development of Morocco.

Of course you have the right not to answer questions and to stop the interview at any moment if you wish. I want to offer you a copy of my thesis if you are interested. I could send it to you by mail at the end of September.

I would like to ask your permission to start the interview. It is divided into four parts and will last for about one hour. The first part is an introductory one, followed by a part on remittances and microcredit. Thirdly, a part on the role of a Dutch NGO and the fourth part will conclude the interview. I would like to request you to read and sign the informed consent form.

Interview

I-1 When did you start working at Banque Chaabi du Maroc and what is position do you hold?

R-1 I started working here on 1 February 2009 as Director Business Development. I am occupied with developing new products. I am also responsible for creating and maintaining new partnerships.

I-2 You said new products and partnerships. What kind of products do you mean and do you act alone or together with other branches of Banque Chaabi? Are the products and partnerships internationally orientated?

R-2 With new products I mean all kinds of services to our clients. Our Dutch branches are specifically aimed at the Dutch market. We develop products and partnerships in consultation with our office in Paris.

I-3 What kind of work did you do before you began at Banque Chaabi du Maroc and what was the reason for you to come and work here?

R-3 I have worked at Ernst & Young for nine years, as Senior Manager Advisor in the field of financial services. I was looking for a new challenge.

I-4 You say you were looking for a new challenge. Did the fact that it is a Moroccan bank play a role in your decision, since you are Moroccan?

R-4 Yes, it did.

I-5 Would you like to give a short summary of the presence and activities of Banque Populaire in Europe and the Netherlands?

R-5 Banque Chaabi du Maroc is active in the Netherlands since May 2009. During the 70's; the 80's and 90's, Banque Populaire, our parent company only had representative offices in

the Netherlands. After a short absence of four years since 2000, Banque Populaire became active again in the Netherlands.

Having a representative office is not sufficient anymore nowadays. The difference between a representative office and a bank is that a representative office only represents its parent company with limited possibilities. A bank, as we are now, has far more possibilities.

I-6 In which fields is the Banque Populaire active in Morocco?

R-6 Banque Populaire is active in all banking businesses. It is a ‘full swing bank’.

I-7 Could you tell me something about the merger of Banque Populaire and the Zakoura Foundation?

R-7 Banque Populaire is a cooperative bank with a strong social engagement. The Dutch Rabobank is also a cooperative bank. What you often see is that these kinds of cooperative banks have a strong social engagement. It is not regularity, but you see this often. The Zakoura Foundation is a microcredit-facilitator. One of the three cornerstones of our Corporate Social Responsibility is microcredit.

I-8 That is exactly what my next question is about. Is Corporate Social Responsibility an important subject for Banque Populaire?

R-8 Corporate Social Responsibility is very important for Banque Populaire. We take this responsibility through three foundations that do not have any profit motive.

On the website you can find our three cornerstones:

1. ‘Fondation Micro-credit’
2. ‘Fondation Creation d’entreprises’
3. ‘Fondation Education et cultures’

Banque Populaire is a cooperative bank with a significant number of local shareholders. That is why Banque Populaire supports a lot of cultural and social events. We also attach a lot of value to supporting people to set up their own business and company. The

foundation for micro-credit supports people, who in normal cases, would not get any loan elsewhere by granting them loans of relatively small sums of money.

I-9 Which products does your bank offer its clients in the Netherlands to remit money to Morocco and what are the average costs?

R-9 We offer very cheap remitting transaction costs, namely zero percent. This rate is for clients with a ‘Pack Bladi’ account. These account holders pay €15,- per year and do not pay any money transfer costs.

People, who do not have an account, pay €5,- per transactions for all amounts until €1500,-

.

There are two ways to transfer money, namely:

1. ‘Cash – to – bank account’
2. ‘Cash – to – cash’

With cash I mean real money; bankcard (pin), or a bank transfer from any Dutch bank account.

I-10 Why do you think that there is a need for Moroccan bank offices in the Netherlands?

R-10 Because of a significant group of Moroccans (*“Marokaanse Nederlanders”*) living in the Netherlands. There is a need in retail sense for financial infrastructure between the Netherlands and Morocco.

A good financial infrastructure is indispensable with the increasing economic traffic because of tourism, trade transactions and the purchase of real-estate and other property.

I-11 National banks in other countries have developed specific products for Moroccan immigrants. A good example is Banco Santander in Spain, which offers low money transfer rates since quite a long time now. Do you have an explanation why Dutch bank have never developed such products and services, specifically aimed at Moroccans living here?

R-11 I think that, in a commercial sense, it is not interesting enough for Dutch banks. The mass is too small. You should ask them, I suppose.

I-12 The preliminary results of a questionnaire I compiled and hold amongst Moroccans of all ages living in the Netherlands, show that less than ten percent of people remitting, send money via one of the two Moroccan banks in the Netherlands, Chaabi Bank du Maroc and AttijariWafa Bank. Do you have an explanation for this rate?

R-12 Well, what are the channels that are used according to your survey?

I-13 Most of the people send cash money with friends and family. A smaller group makes use of Money Transfer Agencies (MTA's) such as Western Union and Money Gram.

R-13 A first reason is that we are an active player since only one year. Secondly, Banque Chaabi sees itself primarily as a bank. A complete bank that also provides a remitting-service. Thirdly, I think it will be difficult to compete with MTA's because of their very high coverage degree. Not only in the Netherlands or Morocco, but worldwide.

In the Netherlands we have four bank offices. Of course the locations are chosen because of large Moroccan migrants living in these four cities. However, there are also Moroccans living in other areas who have to travel for a long time to reach us and therefore chose other channels to remit.

I-14 When I talk to young Moroccans living in the Netherlands it occurs that a lot of them are suspicious of Moroccan banks. Do you have an explanation for this suspicion?

R-14 I think that these young people more and more have a critical mind and that is very good, in my opinion. But I do not agree that young people are suspicious of Moroccan banks.

- I-15** Some recent surveys show a demand for innovative ways to remit money to Morocco. What does your bank undertake to satisfy this demand?
- R-15** At the end of this year we will offer a service to transfer money on using internet. We want to include the possibility to make use of 'iDeal'. Money transfer via internet is already possible with credit cards.
Within two week we will make it possible for people to remit money using a giro slip (acceptgirokaart). A lot of requests came in from our older clients to introduce the giro slips again.
We offer another service, namely prepaid cards linked to the account of an account holder. This service already exists for two years now. It offers the possibility to an account holder to provide a relative with a prepaid card that the account holder can recharge on the internet.
- I-16** Could you explain me what the role is of Banque Populaire in the new product MobiCash and how MobiCash works?
- R-16** It only works in Morocco. People can pay bills and send money using their mobile phones. In fact they send codes to the receiver of the money and with this code the money can be collected at an agent or an ATM.
MobiCash is a product of Maroc Telecom and not of Banque Populaire. We signed agreements with Maroc Telecom providing MobiCash users to collect money at our offices and use their Banque Populaire bank accounts.
- I-17** You said it only works in Morocco. I read quite recently that MobiCash also works in Belgium. Since 7 July people can send money to Morocco with their mobile phones, regardless of their distributor. Do you know whether MobiCash is originally also meant to facilitate international money transfer?
- R-17** The Belgian telecom companies have all signed agreements with Maroc Telecom. Furthermore, Maroc Telecom is also active on the Belgian market. I can not answer your specific questions on MobiCash, because I know to little about it.

I-18 How, according to you, could private individuals and Dutch NGO's make a contribution to the granting of microcredit?

R-18 I think it is indispensable for private individuals and NGO's to have contacts and facilities in Morocco. They should have a partner there.

NGO's should focus on specific regions instead of the whole country.

Successes should be celebrated more in order to gain more awareness of the potential of microcredit. In general, NGO's should give more attention to microcredit, emphasizing. Raising awareness is a clear task that NGO's could take upon them.

An NGO should have a charismatic person as leader in Morocco, like a kind of ambassador of the good cause. Somebody who can promote microcredit to the general public. Princess Maxima is the best example of such a charismatic person. She achieved getting a large public in the Netherlands and abroad familiar with microcredit.

Private individuals with ethical conviction in the good cause find a proper tool in microcredit.

I-19 Do you think that remittances make a large contribution to the development of Morocco? Do you think that these remittances have more potential to contribute to development?

R-19 Money of MRE (Marocains Résidants à l'Étranger) clearly is a very important cornerstone for Moroccan society. However, it is not enough to contribute to a sustainable development of Morocco. The money sent is mostly used for private purposes and to support relatives. The government can not invest the money in infrastructure, education or other long-term development projects. So in that sense, the importance and contribution of remittances should not be overestimated.

On the other hand, the money sent to people in need is very important and for some of the needy, even indispensable. In this sense, the money remitted plays an important role in combating critical poverty.

I-20 How, according to you, could remittances be linked with microcredit?

R-20 I think there are little possibilities to link remittances with microcredit.

One possibility could be to make it interesting from an ethical and commercial point of view. For example, when a person or group of people lend money to somebody who wants to set up his own business. The lender(s) become shareholder of that business and possibly make profit.

I-21 In the past people in Morocco could get micro credits at multiple credit facilitators. Insufficient credit control resulted in an exceeding of overdraft facilities and many people could not refund the loan. Are you familiar with these practices and do you know what Morocco is doing to solve these problems?

R-21 No, I am not familiar with these cases.

I-22 Do you know the Marokko Fonds and other NGO's that are specifically active in the field of the development of Morocco?

R-22 Yes, I know the Marokko Fonds. I do not know sufficient about other NGO's

I-23 Do you think that the Marokko Fonds should play a role in increasing the impact of remittances on the development of Morocco?

R-23 I think the Marokko Fonds should anyhow do its best to increase the impact of remittances.

I-24 Could you come up with ways for Dutch NGO's such as the Marokko Fonds to increase this impact?

R-24 In either the way, the need has to come from the bottom-up. When the need for support exists and is made clear the NGO should search for donors.

An NGO should try to develop local projects and link them to possible donors originating from these areas. People are more eager to contribute when the area is familiar to them.

I-25 How does the Banque Chaabi look upon cooperating with NGO's such as the Marokko Fonds?

R-25 I can not say anything on cooperating with other NGO's than the Marokko Fonds, because I know to little about them.

If I simply look at the Marokko Fonds I think they are doing a good job. In my opinion the Netherlands deserve a much bigger and stronger Marokko Fonds.

I-26 We have almost reached the end of this interview. I would like to ask you whether I may still contact you in the future in case I have anymore questions.

R-26 Of course you can.

I-27 Do you have any questions to me as a result of this interview or my research?

R-27 No, I do not have questions. I just want to wish you good luck with your thesis.

Thank you again for your time and preparedness for this interview!

Appendix B Questionnaire







Bent u Man of Vrouw?

(klik op juiste antwoord)


Man		16 (16.84 %)
Vrouw		79 (83.16 %)
		n = 95
		# 95

Tot welke leeftijdscategorie behoort u?

(klik op het juiste antw...

15-25 jaar		42 (44.21 %)
26-35 jaar		39 (41.05 %)
36-45 jaar		13 (13.68 %)
46-55 jaar		0 (0 %)
56-65 jaar		1 (1.05 %)
ouder dan 65 jaar		0 (0 %)
		n = 95
		# 95

In welk land bent u geboren?

In Marokko		36 (37.89 %)
In Nederland		57 (60 %)
In een ander land		2 (2.11 %)
		n = 95
		# 95

Waar is uw vader geboren?

In Marokko		91 (95.79 %)
In Nederland		2 (2.11 %)
In een ander land		2 (2.11 %)

n = 95

95

Waar is uw moeder geboren?

In Marokko		88 (92.63 %)
In Nederland	■	3 (3.16 %)
In een ander land		4 (4.21 %)

n = 95

95

Heeft u naast de Marokkaanse nationaliteit ook de Nederlandse nationaliteit...

Ja		91 (95.79 %)
Nee		4 (4.21 %)

n = 95

95

Tot welke migrantengeneratie behoort u?



(Uitleg: Migranten worde...

Eerste generatie	■	4 (4.21 %)
Tweede generatie		75 (78.95 %)
Derde generatie	■	15 (15.79 %)
Ik weet het niet		1 (1.05 %)

n = 95

95

Wat doet u in het dagelijks leven?

Ik werk (ga door naar vraag 9)		73 (76.84 %)
Ik studeer (ga door naar vraag 10)		29 (30.53 %)
Ik ben werkloos (ga door naar vraag 10)		4 (4.21 %)
Ik ben gepensioneerd (ga door naar vraag 10)		0 (0 %)









n = 95
106

U werkt. Op welk niveau werkt u?

Laag niveau		0 (0 %)
Gemiddeld niveau		37 (50 %)
Hoog niveau		37 (50 %)

n = 74
74

Wat is uw hoogst afgeronde opleiding?

Geen opleiding		0 (0 %)
Basisschool		1 (1.05 %)
VMBO		3 (3.16 %)
HAVO		6 (6.32 %)
VWO		4 (4.21 %)
MBO		30 (31.58 %)
HBO		38 (40 %)
Universiteit		13 (13.68 %)

n = 95
95

Hoe vaak gaat u naar Marokko?

(klik het juist antwoord aan. Geef...

Nooit (ga door naar vraag 13).	2 (2.33 %)
Minder dan één keer per jaar (ga door met vraag 12).	35 (40.7 %)
Één keer per jaar (ga door met vraag 12).	35 (40.7 %)
Twee keer per jaar (ga door met vraag 12).	10 (11.63 %)
Meer dan twee keer per jaar (ga door met vraag 12).	4 (4.65 %)

n = 86

86

Wat is de belangrijkste reden voor u om naar Marokko te gaan?

(M...

Vakantie	68 (80.95 %)
Familie bezoeken	67 (79.76 %)
Om te investeren (in onroerend goed, eigen onderneming, enz.)	6 (7.14 %)
Helpen ontwikkelingsprojecten	5 (5.95 %)

n = 84

146

Stuurt u weleens geld naar Marokko?

Ja (ga door met vraag 14)	53 (61.63 %)
Nee (ga door met vraag 18)	33 (38.37 %)

n = 86

86

Wat is het doel van deze geldovermakingen?

(Meerdere antwoorden ...)

Onderhouden van familie/vrienden	36 (67.92 %)
Investeren in onroerend goed/eigen onderneming	6 (11.32 %)
Bijdragen aan ontwikkelingsprojecten	15 (28.3 %)
Religieuze giften	24 (45.28 %)
Anders, namelijk	8 (15.09 %)

n = 53

89

Op welke manier stuurt u geld naar Marokko

(geef aan welke kanal...)

Ik stuur geld via een MTO (Money Transfer Organization), zoals Western Union en Money Gram.	22 (41.51 %)
Ik stuur geld via het kantoor van Marokkaanse banken in Nederland, zoals Chaabi Bank en AttijariWafa Bank.	5 (9.43 %)
Ik stuur geld via mijn Nederlandse bank d.m.v. internetbankieren.	16 (30.19 %)
Ik stuur geld mee met familie, vrienden en kennissen.	29 (54.72 %)

n = 53

72

Wat is voor u belangrijker als u geld wilt sturen naar Marokko? De kosten z...

Ik vind het belangrijker om de kosten van geldovermakingen	23 (43.4 %)
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zo laag mogelijk te houden en vind het minder erg als het geld langer onderweg is.

Ik vind het belangrijk dat het geld zo snel mogelijk opgehaald kan worden door de ontvanger in Marokko en vind het minder belangrijk als dat iets duurder is.

30 (56.6 %)

n = 53

53

Wat is uw mening over de volgende stelling? Toekomstige generaties zullen, ...

Ja, ik denk dat toekomstige generaties minder geld zullen sturen.

66 (76.74 %)

Nee, ik denk dat toekomstige generaties hetzelfde, of zelfs meer geld zullen sturen.

15 (17.44 %)

Ik weet het niet/ geen mening.

5 (5.81 %)

n = 86

86

Wat is uw mening over de volgende stelling? Toekomstige generaties zullen, ...

Ja, ik denk dat toekomstige generaties minder betrokken zullen zijn bij Marokko.

47 (54.65 %)

Nee, ik denk dat toekomstige generaties net zo, of zelfs meer betrokken zullen zijn bij Marokko.

35 (40.7 %)

Ik weet het niet/ geen mening.

4 (4.65 %)

n = 86

86

Denkt u dat een Nederlandse NGO een rol zou kunnen spelen op het gebied van...

Ja, ik vind dat een Nederlandse  27 (32.14 %)

NGO daar een rol in zou moeten kunnen spelen. (Ga door naar vraag 20).

Nee, Ik vind niet dat een  27 (32.14 %)

Nederlandse NGO hier een rol in zou moeten spelen. (U bent klaar, druk op de knop onderaan om de enquête te versturen).

Ik weet het niet/ geen mening.  30 (35.71 %)

(U bent klaar, druk op de knop onderaan om de enquête te versturen).

n = 84

84

Legenda:

n = aantal respondenten dat de vraag heeft gezien

= aantal ontvangen antwoorden