1. **Introduction**

Two different forms have been developed for the Market Opportunities Survey: one for producers and one for traders as the questions they need to be asked are slightly different. First the Market Opportunities Survey-Producers questionnaire.

2. **Information objectives**

The Market Opportunities Survey-Producers form provides information on the situation of the producers of particular goods/services, which have been identified through the Community Demand Survey.

Results of the Market Opportunities Survey for Producers will provide the following information:

- Reasons why local producers do not/cannot adequately supply the consumers in the community.
- Whether the producers think local production could be expanded/improved.
- What sources of technical and credit support are available from different agencies for the producers.

3. **Data processing**

Individual interviews are conducted with producers using a standard questionnaire [see 2.2 below].

4. **Selection of interviewees**

The interviewees to be selected should be local producers who deal in goods/services for which unsatisfied consumer demand was found in the CDS and for which there is a potential for employment creation as found through the CP.

The owner of the enterprise or somebody within the enterprise who has good knowledge of its operations should be the actual interviewee. There should be two or three respondent-producers for each product under review.

5. **Data processing**

When all the interviews have been done, the Market Opportunities Survey data is summarized using the form below.

6. **Data analysis and interpretation**

**I. Unsatisfied demand for products**

A low level of production is an obvious reason for inability to supply the demands of local buyers. It may be that the enterprise has only a few regular customers, in which case the owner may think that all his/her customers are satisfied.
Often however, the producer will say that he/she is ‘unable to satisfy all the demands of the customers’. In this case, s/he should be asked to estimate the demand not meet. (which gives as idea of how much production could still be increased.

If financial assistance is the only reason for low production by the enterprise, this problem has to be solved first before new employment can be created within this business (either an extra employees of an existing business or as a new business producing the same product). Financial problems alone are not a suitable reason for a TREE training course. The TREE training officer should then look at other products with unsatisfied demand where potential skills training courses is the problem.

II. Potential for expanding/ improving local production

Some enterprise owners want to limit their operations to employ only family members: they do not want to hire (and pay) workers from outside. Many believe that they would not maximize income from the business if they start paying wages to outsiders. If employment is being considered through expansion of an existing business therefore, it is important to find out first if the owner is willing to expand its operations. If so, the targeted increase in production should be related to the estimated unsatisfied consumer demand.

If the owner is going to expand his business, what he will do e.g. marketing and financing, increased labour force, will have a direct bearing on what TREE should do. If such actions will not increase the needed workforce, there is no point in conducting a vocational skills training course. If on the other hand, additional workers will be needed, this will guide TREE in identifying the kind of skills training courses needed and the number of trainees that can be expected to be employed upon completion of the training.

III. Sources of financial and technical assistance

Absence of financial and technical assistance can be the reason why an enterprise cannot satisfy the demand for its products. This is important to assess the potential expansion of a business.

The information in this section will show what financial and technical assistance is available and where these can be found. This information is very important if the establishment of new (self) employment activities is to be encouraged.

IV. Other Producers of Similar Products

Information about other producers of similar products, may give a more general picture of this enterprise. The existence of common problems, will give TREE programme a good idea of the potential for wage/self employment creation in the area being considered.
Market Opportunities Survey Form for Producers

Village/Community: ________________________________
District: ___________________ Province: _______________________
Date of interview: __________ Name of interviewer: __________

Producer: _________________ Product/s: _______________________

I. Unsatisfied Demand of Local Consumers

A. What is your business' average volume of production for _______ (type of product) per day/week/month/cycle?

____ ________ per ______

B. Unsatisfied demand for this product

Are there situations when you are not able to meet the demand of some of your current or potential customers for the product?

___ No

(If respondent immediately answers none, ask him/her to think of the past few weeks or cycles. If the answer is still none or not any more, go to Section II);

___ Yes

Which of the following specific type/s of demand/s by the customers for your product are you not able to satisfy?

___ quantity asked;
___ quality lower than what customers want;
___ design/style inappropriate;
___ prices too high;
___ others (specify):

__________________________
__________________________

(If the respondent has more than one answer, ask him/her to put the answers in order from 1 to 5, with 1 as the most common reason.)

C. Reasons for inability to satisfy demand

What do you see as the reason/s for your not being able to supply the demands of all your current or potential customers?
lack of raw materials:  
not enough sources to buy more  
lack of finances to buy more  
difficulty in transporting raw materials  
lack of tools/equipment:  
outdated/old implements  
not enough implements to produce more:  
no sources to buy more  
lack of finances to buy more  
needs more workers (specify type):  

outdated/inefficient technology  
low quality of products  
high cost of production  
design and/or style are inappropriate  
others (specify):  

(If more than one reason is given, ask respondent to put the answers in order from 1 to 5, with 1 as the most important.)

II. Potential for Expanding/Improving Production

A. Willingness to expand/improve production:

Do you intend to expand or improve your production?

___ No (Go to Section III)  
___ Yes (Go to B.)

B. Percent increase if production is expanded/improved

If you do expand/improve your production, by what percentage would you increase the Module of your product per day/week/month/cycle?

___ % increase in production per ______.

C. Actions to be taken to ensure success in expanding production

If you go ahead with expansion/ improvement of your production, what actions will you take to be successful?
(Refer back to Section I-C, and review if actions to be taken match the reasons given for inability to supply demand. If no actions are given for one or more of the problems mentioned in Section I-C, ask respondent what s/he will do about these problems and add the answers to the list above.

D. **Need for workers in case of expansion/improvement**

If you go on and expand/improve your production, will you need:

- ___ additional workers;
- ___ to train your current workers;
- ___ no additional workers or training of current workers?

(go to Section III)

If you hire additional workers, how many and what type of workers do you think you will need?

<table>
<thead>
<tr>
<th>Number</th>
<th>Type of Worker</th>
</tr>
</thead>
<tbody>
<tr>
<td>__</td>
<td>______________</td>
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<tr>
<td>__</td>
<td>______________</td>
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<td>______________</td>
</tr>
<tr>
<td>__</td>
<td>______________</td>
</tr>
</tbody>
</table>

If your current workers need training, what kind of skills do they need to learn and how many of them will be trained?

<table>
<thead>
<tr>
<th>Number</th>
<th>Type of Skill</th>
</tr>
</thead>
<tbody>
<tr>
<td>__</td>
<td>_____________</td>
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<tr>
<td>__</td>
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<td>__</td>
<td>_____________</td>
</tr>
</tbody>
</table>

III. **Sources of Financing/Technical Assistance**

A. Sources of Financing

1. If you do not mind my asking, what are the sources of financing for your business?

(Ask about percentages only after respondent has mentioned all sources of business funding)
% Source Location

Self: __________________________ ________________________
Family: __________________________ ________________________
Relatives: __________________________ ________________________
Friends: __________________________ ________________________
Coop: __________________________ ________________________
Rural bank: __________________________ ________________________
Others (specify): __________________________ ________________________

2. (If more than one source of funds)
You have listed ____ as your sources of finance. What is your estimate of the percentage each source contributes to the total funding of your business?

B. Sources of Technical Assistance
To improve your business operations, do you get advice from anyone?:

Source Location
1. Government Agency:
________________________
________________________
________________________

2. N G O s:
________________________
________________________
________________________

3. Others
________________________
________________________
________________________

IV. Other Producers of Similar Products

A. Estimated number of producers in the community
1. Are there other producers of your product in this community?
   __  No
   __  Yes
2. If you know some of the producers, can you tell me the names of some of them and where they can be found?

<table>
<thead>
<tr>
<th>Name of Producer</th>
<th>Location</th>
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<tbody>
<tr>
<td></td>
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</tbody>
</table>

B. Common problems of producers relative to inability to meet demand of local buyers

Earlier you gave some reasons why you are not able to supply all the demands of some of your customers. Which of these reasons do you think are problems which the other producers also have?

- lack of raw materials
- not enough sources
- lack of finances to buy more
- lack of tools/equipment
- outdated/old implements
- not enough implements to produce more
- not enough suppliers to buy from
- not enough finances to buy more
- needs more workers (specify type):
  -
  -
  -
- outdated/inefficient technology
- high cost of production
- low quality of products
- design and/or style are inappropriate
- others (specify):
  -
  -
  -

(If more than one problem is given, ask respondent to put answers in order from 1 to 5, with 1 as the most serious.)

V. Potential for Employment Creation

A. Suggestion for Utility of Unused/Abundant Raw Materials

1. There are a number of unused/underused raw materials available in the community. In your own opinion, what products could be made out of them?
2. If you were to begin another business, which two of the products you mentioned above would you produce?

<table>
<thead>
<tr>
<th>Product</th>
<th>Why?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

B. Other new product(s) that can be profitably produced?

Regardless of where the raw materials come from and/or where the market will be, what other new products could be produced in the community?

<table>
<thead>
<tr>
<th>Product</th>
<th>Why is it needed?</th>
</tr>
</thead>
<tbody>
<tr>
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</table>
Market Opportunities Survey for Traders

Guidelines for use of the survey form.

1. Introduction

As mentioned earlier, two specific forms for the Market Opportunities Survey have been developed: one for producers and one for traders. The forms are similar, but some of the questions they need to be asked are different. This section covers the Market Opportunities Survey for Traders.

2. Information objectives

The Market Opportunities Survey-Traders form provides information on the situation of the traders in particular goods/services, which have been identified through the Community Demand Survey.

Results of the Market Opportunities Survey for Traders will provide the following information:

• The reasons why local traders do not/cannot adequately supply the consumers in the community.

• Solutions which local traders think can be considered to meet consumer demand.

• Suggestions for employment opportunities in the community.

3. Data processing

As with the Market Opportunities Survey-Producers survey, the Market Opportunities Survey-Traders survey is carried out through individual interviews with traders using a standard questionnaire (below).

4. Selection of interviewees

The interviewees to be selected should be traders who deal in the goods for which unsatisfied consumer demand was found in the CDS and for which there is a potential for employment creation as found through the CP.

The selected interviewees should be knowledgeable about the situation of local producers.

The owner of the enterprise or somebody within the enterprise who has good knowledge of its operations should be the actual interviewee. There should be 2 or 3 respondent-traders for each product under review.

5. Data processing

When all the interviews have been completed, the Market Opportunities Survey - Traders data is summarized using the form below.

6. Data analysis and interpretation
I. Unsatisfied Demand for Products

Firstly, information on the quantity of sales of the specific product under review, needs to be related to unsatisfied demand for the product. Low sales can either mean there is very little demand for the product in the community or that there is not a good enough supply. It may be that, as with producers, the trader has a few regular customers and so feels that the demands of his/her customers are all satisfied.

Often however, the trader will say s/he is unable to satisfy all customers, in which case s/he should be asked to estimate the demand not met (which gives an idea of how much the business could be increased).

The traders may also have a good idea of the nature of the problem(s) of the local producers/suppliers which will help decide whether or not there is a need for training to meet unsatisfied demand.

II. Potential for Expanding/Improving Local Production

Traders are often in a good position to know what the customers want and what causes their product dissatisfaction. Their suggestions on how production by local producers can be expanded or improved will be very helpful in finding out whether TREE programme will have a role to play.

III. Potential for Employment Creation

As local businessmen, traders may have interesting ideas on other potential wage/self-employment activities that could be successfully undertaken in the community.

The Market Opportunities Survey-Traders information will be reported in the same way as that from the Market Opportunities Survey for Producers [see above].

Market Opportunities Survey Form for Traders

Village/Community:_____________________________________________________
District:______________ Province:______________________________
Date of interview:________ Name of interviewer:______________________

Trader:_________________ Product/s:____________________

I. Unsatisfied Demand of Local Consumers

A. What is your business' average sales Module for _______ (type of product) per day/week/month /cycle?
   __ _____ per ____
B. **Unsatisfied demand for this product**

Are there situations when you are not able to meet the demand of some of your current or potential customers for the product?

___ No

(If respondent immediately answers none, ask him/her to think of the past few weeks or cycles. If the answer is still none or not any more, go to Section II).

___ Yes

Which of the following specific type/s of demand/s by the customers for your product are you not able to satisfy?

___ quantity asked
___ quality lower than what customers want
___ design/style inappropriate
___ prices too high
___ others (specify):

__________________________
__________________________
__________________________

(If the respondent has more than one answer, ask him/her to put the answers in order from 1 to 5, with 1 as the most common reason.)

C. **Reasons for inability to satisfy demand**

What do you see as the reason/s for your not being able to meet the demands of all your current or potential customers?

___ not enough stocks available
___ Sources cannot supply quantities ordered
___ Lack of finances to buy more stocks
___ sources cannot supply higher quality product
___ sources cannot supply design/style wanted
___ purchase costs from suppliers are high
___ lack of transport to bring the product from its source to community;
___ others (specify):

__________________________
__________________________
__________________________

(If more than one reason is given, ask respondent to put the answers in order from 1 to 5, with 1 as the most important.)

D. **Sources (suppliers) of the product**
From where or whom do you buy most of the stocks of the product?

___ local producers  
___ local wholesaler/retailer  
___ nearby towns/provincial capital  
___ regional trading centre  
___ national capital city.

II. Potential of Local Production

A. Actions local producers could take to improve production

1. How, do you think, local producers could improve their production? (If there are no local producers, go to Section III)

___ increased availability of raw materials
___ better and/or more tools/equipment
___ better production technology
___ more and/or better skilled workers
___ updated design and/or style
___ others (specify):

_________________________  
_________________________

2. If the production problem/s of current number of local producers are solved, do you think their total combined output of the product will be:

___ enough to satisfy the local demand
___ more than enough to satisfy local demand
___ not enough to satisfy the local demand

III. Potential Employment Creation

A. Suggestion for use of unused/abundant raw materials

1. There are a number of unused/underused raw materials in the community. In your opinion, what products could be made from them for which there would be a demand?

<table>
<thead>
<tr>
<th>Raw Material (list from CP)</th>
<th>Potential Product/s</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

2. If you were to begin a production type of business, which two of the products you mentioned above would you produce?
**Product** | **Why?**
--- | ---
 | 
 | 
 | 
 | 

**B. Other new product(s) that can be profitably produced?**

Regardless of where the raw materials will come from and/or where the market will be, what other new products can be produced in the community?

**Product** | **Why is it worth producing?**
--- | ---
 | 
 | 
 | 
 | 

Potential new economic activities suggested from the above TNO surveys should then be summarized as follows: (This form is the basis of the report on the TNO surveys)

**Potential New Economic Activities**

**I. Potential Economic Activity**

One copy of this section should be completed for each proposed enterprise

A. **Description of the economic activity**

   | 

B. **Nature of economic activity**

   ___ new to programme site, but present in the adjacent villages;

   ___ new to programme site and not present in adjacent villages;

C. **Basic justification for recommendation**

   ___ there is a big demand for the good/s or service/s in the community that is not being met by suppliers and/or producers;
there is a big demand for the good/s or service/s in nearby villages/districts that are not being met by suppliers and/or producers;

raw materials can be regularly made available to the programme site and at reasonable prices;

others (specify):
________________________________________________________
________________________________________________________

D. **Source(s) of information**

<table>
<thead>
<tr>
<th>Specific Source</th>
<th>Contact Person, if any</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Agency</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Business enterprise(s)</td>
<td></td>
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</tr>
<tr>
<td>3. Others:</td>
<td></td>
</tr>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

E. **Site(s) for recommended economic activity**

Which will be the best areas in the programme site to set up the economic activity?

<table>
<thead>
<tr>
<th>Recommended Areas</th>
<th>Why?</th>
</tr>
</thead>
<tbody>
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<td></td>
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</tr>
</tbody>
</table>

II. **MARKETING**

A. **Product**

1. What specific types of good/s or service/s will be produced by the recommended economic activity?
   __________________________________________
   __________________________________________
2. Who will be the main ultimate users of the good/s or service/s to be produced?
   __ individuals/families (ultimate users)
   __ offices
   __ production business establishments
   __ other, (specify):
       ________________
       ________________

3. Who will be the main target buyers of the good/s or service/s to be produced by the proposed economic activity?
   __ individuals/families
   __ production business establishments
   __ labour contractors
   __ intermediaries¹:
     __ middlemen
     __ wholesalers
     __ retailers
     __ other (specify):
       ________________
       ________________

4. Where are the main target buyers located?

<table>
<thead>
<tr>
<th>Area</th>
<th>Specific location</th>
</tr>
</thead>
<tbody>
<tr>
<td>__ local community</td>
<td></td>
</tr>
<tr>
<td>__ surrounding communities</td>
<td></td>
</tr>
<tr>
<td>__ district capital</td>
<td></td>
</tr>
<tr>
<td>__ adjacent towns</td>
<td></td>
</tr>
<tr>
<td>__ provincial capital</td>
<td></td>
</tr>
<tr>
<td>__ regional trading centre</td>
<td></td>
</tr>
<tr>
<td>__ adjacent regions</td>
<td></td>
</tr>
<tr>
<td>__ others, (specify):</td>
<td></td>
</tr>
</tbody>
</table>
       ________________
       ________________

5. If product is manufactured or processed in other areas, why will target buyers purchase the good(s) or service(s) from new producers in programme site?
   ____________________________
   ____________________________
   ____________________________

¹ Many enterprises sell their goods or services to different channels of marketing, such as intermediaries, who in turn sell the products to the ultimate users.
B. **Competitors**

Current producers of the good/s or service/s are from:

<table>
<thead>
<tr>
<th>Area</th>
<th>Specific location</th>
</tr>
</thead>
<tbody>
<tr>
<td>__ local community</td>
<td>_________________</td>
</tr>
<tr>
<td>__ surrounding communities</td>
<td>_________________</td>
</tr>
<tr>
<td>__ district capital</td>
<td>_________________</td>
</tr>
<tr>
<td>__ adjacent towns</td>
<td>_________________</td>
</tr>
<tr>
<td>__ provincial capital</td>
<td>_________________</td>
</tr>
<tr>
<td>__ regional trading centre</td>
<td>_________________</td>
</tr>
<tr>
<td>__ adjacent regions</td>
<td>_________________</td>
</tr>
<tr>
<td>__ others, (specify):</td>
<td>_________________</td>
</tr>
</tbody>
</table>

III. **Production**

A. **Raw materials/production inputs**

1. What are the raw materials and/or production inputs needed to produce the product and where will their main sources be?

<table>
<thead>
<tr>
<th>Input needed</th>
<th>Main source</th>
<th>Specific Location, available</th>
</tr>
</thead>
<tbody>
<tr>
<td>____________</td>
<td>___________</td>
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<td>____________</td>
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</tr>
</tbody>
</table>

2. Tools/equipment:

<table>
<thead>
<tr>
<th>Item</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Tools:</td>
<td>_______________</td>
</tr>
<tr>
<td>b. Equipment:</td>
<td>_______________</td>
</tr>
<tr>
<td>c. Spare parts:</td>
<td>_______________</td>
</tr>
<tr>
<td>d. Repair/maintenance service:</td>
<td>_______________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Item</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>d. Repair/maintenance service:</td>
<td>_______________</td>
</tr>
</tbody>
</table>
B. **Sources of technical assistance in production**

1. What are the different types of skills needed for production and their availability in the programme site?

<table>
<thead>
<tr>
<th>Skills Needed</th>
<th>Availability locally</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td></td>
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</tbody>
</table>

2. If skills are available locally:
   a. Are there unemployed workers with the skills who can be hired for new enterprises?

   ___ Yes ___ No

   If yes, which type of workers are available:

   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________

   b. If there are, do any of the skills available locally need improvement?

   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________

C. **Product identification**

1. Using basically the same raw materials and tools and equipment needed to produce the proposed good/s or service/s, are there other types of products that can be done?

   ___ Yes; ___ No

   If yes, what is/are this/these?

   ________________________________________________________________
   ________________________________________________________________
   ________________________________________________________________
IV. Financing

A. Sources of financing

Apart from self-financing, what are the alternative sources of funding in and around the programme site?

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

V. Personnel/Management

A. Type of Organizational Set-up

The most appropriate form of organization recommended for the enterprise (economic activity) to be set up is:

<table>
<thead>
<tr>
<th>Type</th>
<th>Main reason for recommendation</th>
</tr>
</thead>
<tbody>
<tr>
<td>__ individual</td>
<td></td>
</tr>
<tr>
<td>__ family-based</td>
<td></td>
</tr>
<tr>
<td>__ group</td>
<td></td>
</tr>
<tr>
<td>__ cooperative</td>
<td></td>
</tr>
<tr>
<td>__ others (specify)</td>
<td></td>
</tr>
<tr>
<td>________________</td>
<td>________________________________</td>
</tr>
<tr>
<td>________________</td>
<td>________________________________</td>
</tr>
</tbody>
</table>

B. Potential difficulties

What are likely to be the main difficulties in successfully setting-up and operating a business of the proposed type?

1. ____________________________________________
2. ____________________________________________
3. ____________________________________________
4. ____________________________________________
5. ____________________________________________
Summary of Proposed New Economic Activities

<table>
<thead>
<tr>
<th>New economic activity</th>
<th>Main reason for recommendation</th>
<th>Skills training needed? Y/N</th>
</tr>
</thead>
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Possible Types of Group Enterprise Organization

i)  Cooperatives

Cooperatives are easily the most popular type of group enterprise. There are many different kinds of cooperatives: e.g., consumers coops, production coops, marketing coops, credit coops, service coops, transport coops and multi-purpose coops.

Cooperatives are designed mainly to help people do together what they cannot do alone. This can make the cooperative an appropriate group working arrangement for projects for those less capable of working on their own or for enterprises which cannot be carried out by one person.

ii)  Production Associations

Some business enterprises start as small ventures among two or more friends, relatives, neighbours, etc., who share a common vision and interests. For various reasons, such as their small numbers, lack of interest, not in a position to fulfill all the required legal obligations, they do not register as a cooperative, but begin operations as an informal group or association.

This is often an intermediate phase of development. Some of these groups grow and eventually become large businesses, while others may later become formal cooperatives.

In some countries, associations are also eligible for support from government and lending institutions. For banks and other credit organizations, they have advantages, such as peer pressures and group responsibility, which can replace collateral and reduce their credit risk. Larger units also often have better management. For support services, it is also an obvious advantage to be able to deal with a small number of larger units rather than many small units or individuals.

As part of the TREE skills training, it may be decided to form the graduates into informal groups or associations. This would mean that they need to be provided with training on both how to manage a common income-generating project and how to work together as a group.

iii)  Venture Capital Projects
Venture capital projects are designed to bring together labour groups, who are looking for income and employment opportunities, and capital investors looking for business ideas to invest their money. There are several variations:

a) **Labour sub-contracting**

Here an organized group of skilled people (e.g. TREE graduates) enters into a production contract with a venture capitalist.

The terms of the agreement depend on the nature of the project. Sometimes it concerns only the payment for labour, in other cases it involves labour plus other costs. Such an arrangement eliminates (at least for the time being), the need for graduates to find capital to start a business/project. However, a savings programme should also be introduced so that the group eventually raise their own capital requirements and eventually become independent.

b) **Anchor Projects**

Anchor projects refer to those production concerns which are technically attached to another firm such as those which produce inputs for manufacturing industries or agri-processing plants. The existence of the supplier group depends on the marketing firm, but at least the market, and sometimes the technology and product problems of the producer groups are taken care of.

c) **Industrial Partnerships**

These are formally organized business ventures of investors and groups of workers, who have agreed to pool their labour and capital resources for economic purposes. The resulting profits are distributed accordingly.

Within the TREE training programmes, use can be made of all these and other types of rural enterprises to ensure employment for their graduates. There are however, some important points which need to be considered if these type of arrangements are planned for TREE graduates:

- Special elements such as group formation and association entrepreneurship development should be included in the training programmes.

- Group savings and capital accumulation schemes should also be included in the course, to assure future self-reliance of the graduates.

- Partner firms/individuals need to understand the TREE approach that while provisional arrangements can be made, the trainees are expected eventually decide the working arrangements on their own terms and may decide to become independent of the partner firm.

- Groups should be formed and become used to regular saving **before** beginning the training course.