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MARKET TOWNS INTERVENTION ASSESSMENT: METHODOLOGY AND GUIDELINES

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MARKET TOWNS ASSESSMENT GUIDELINES

1.0 Introduction

The objective of this study is to develop an analytical tool for use by USAID missions in selecting specific regions and market towns and in creating market town investment strategies.

The guidelines will fulfill three purposes:

A. Identify market towns and their hinterlands that would best benefit from USAID support;

B. Assist in the design of broadbased investment, institutional, and policy reform strategies for those towns and their hinterlands;

C. Introduce a monitoring system to track and evaluate progress in the economic and social development of selected towns and regions.

These guidelines summarize the themes that are important in market town development and present a strategy for cost effective assessment of regions and towns in order to select those with high economic growth potential. The strategy is based on rapid rural appraisal techniques and combines analysis of secondary data with key informant interviews. Selection critieria have been proposed as well as areas of inquiry for the intervention guidelines and an approach to evaluation and monitoring. The key informant interview process has been "formalized" via interview guides and scoring sheets in order to provide a consistent approach to collection of qualitative data. These are described in the Annex.

2.0 Approach

The preparation of these guidelines has been built around a number of themes:

Agricultural Development. Agriculture is the dominant economic activity in most low income and many middle income developing countries. A major objective of all development agencies and the governments of those countries is to make agriculture more productive. Market towns have an important role to play in this development process.

Private Sector. In designing market towns programs, we should be guided by the needs of the private sector; in almost all towns this means the needs of the private **informal** sector, which provides almost all the employment opportunities.

Demand Driven. We should select towns and regions with high economic growth potential, preferably ones where population and economic growth are already taking place and tend to exceed the national average. We should in general avoid "lagging" regions.

Broad View. We should take a broad view of "interventions". They might include credit programs (disbursed through local financial institutions,

probably not the local authority), liberalization of business registration requirements, more efficient local government and other public sector agencies (national or local), better cost recovery practices, better local resource mobilization by all concerned with the provision of services, high priority infrastructure, better maintained infrastructure, artisan training, management training, different funding arrangement between central and local government, and so on.

Rapid Appraisal. We should apply to this market town context the lessons of "rapid rural appraisal" techniques. This will not only result in an economy of effort, but it will also involve the main participants in the local development process in the solution of their own problems.

Local Authorities. Local authorities have an important role to play in the assessment as representatives of the community. They are also likely to be responsible for operating and maintaining some of the services that will be improved under the market towns project.

3.0 The Need for Market Towns Projects

There are a number of reasons why we might want to carry out market towns projects. Market towns have a very important role to play in the local economy and in linking the local economy to the national and even international economy, as discussed in (a) and (b) below. However market towns rarely provide the support to the local economy that they should, for reasons discussed in (c) to (g) below.

The Role of Market Towns in Development

(a) Market towns are an important link in the food system. USAID and other donors have identified agricultural **marketing** as a particularly weak link in the food system and one that needs more attention. Until now attention has tended to be focussed on agricultural **production.** Market towns are, of course, locations where a high proportion of farm output is sold, to consumers or wholesalers. Market towns are also where farm credit organizations tend to be located and where distributors of farm inputs have warehouses. Market towns may also be processing centers. Transportation services tend to be based in market towns. For these activities to work well, market towns have to function well.

(b) Market towns are centers of off-farm employment. Even countries that are highly dependent on agriculture, with agriculture employing up to 70 per cent of the labor force (the average for Africa), cannot absorb the entire labor force growth in their principal economic activity.

First of all, the increasing fragmentation of farm holdings in countries with rapid population growth rates is resulting in a higher incidence of uneconomic farming units. The owners of these units are often finding it profitable to sell these farms and move into towns. For example, it has been estimated by USAID that at best two-thirds of the one million persons per annum increase in Bangladesh's labor force can be accommodated by agriculture, even assuming quite dramatic improvements in agricultural methods and profitability.

Secondly, many farm households living reasonably close to market towns supplement their farm incomes with wage labor in the town or even by setting up businesses in the town. A major source of funds for improving farming methods is the income earned in this way by farm households. This has been well documented in the Kutus Study in Kenya.

Constraints to Market Town Development

(c) Market towns have been neglected in public sector investment programs. Very often urban sector programs have tended to be concentrated in the major cities, or even just the capital city. In many countries in Africa there has been an almost total neglect of any urban infrastructure investment (and, worse still, maintenance); Ghana and Zaire are good examples. Infrastructure rehabilitation projects have been introduced in recent years in many low income countries, but they have tended to focus on agriculture, villages, and main and feeder roads, ignoring the market towns. Until recently, not a single road in Ghana's second city, Kumasi, with a population of over half a million, was passable except at very low speed and in considerable discomfort. Bangladesh's "pourashavas" (municipalities) were allocated less than $3 per capita under the FY 89 Annual Development Program and Revenue (recurrent) Budget. Where there has been such obvious neglect, it is reasonable to conclude some attention, at least to maintenance and rehabilitation, would bring good economic rates of return.

(d) Markets towns are often poorly administered. In many instances this is simply because there is not much to be administered. The administrations of market towns are usually allocated very small proportions of the development and recurrent budgets. They fail to raise much additional revenue locally (partly because families and businesses in their hinterlands are so poor). And often the lowest quality civil servants are assigned to local government in market towns. It is common for there not to be a single qualified accountant in any secondary town in some low income countries, even in towns with large populations. Few administrators have had any training in management or planning. Engineers are in very short supply. Revenue collection is severely in arrears. Improved administration would bring high financial returns.

(e) Poor adminstrative performance is often accompanied by wasted resources. Some local administrations are overstaffed (and are still unable to perform any useful services). This is sometimes simply because too many people have been hired, given the volume of work to be carried out. Departments may be full of unproductive friends, relations and fellow tribal or party members. There may even be non-existant people on the payroll, such as Sierra Leones's "die men". More often the problem is that the staff are unproductive because personnel and "other supplies" budgets are poorly matched. During budget cuts, the personnel budget tends to be protected and the other budget reduced, in some instances to zero. This results in maintenance departments without tools or even without trucks to maintain, typists without typewriters in working order, or even paper, and drivers without any driving to do because there are no funds for fuel. Thus, "incentives" to improve the quality of local government are a major issue. Low pay and few supplies are fundamental constraints leading to low motivation. One solution is to retain fewer people but pay them better and supply resources and periodic training.

(f) Market towns are not mobilizing resoources as well as they might. Numerous studies and projects in low income countries have demonstrated that much more reveue could be raised from property and business taxes. For example, a study in Ghana estimated that property tax revenue could be raised by between 3 to 5 times in the country's 5 largest towns, by revaluing property that, in some instances, had last been valued in 1960 and by improving collection procedures. Stallholders in markets have been found to pay high "rents" to informal market leaders but very little to the local authority that built and maintains the market. Many studies have shown a far higher willingness to pay for services than is assumed by infrastructure supply agencies. In Tanzania, for example, the poor actually pay private vendors as much for water as the water supply authorities charge the rich for piped water. Those lucky enough to own land that has been serviced by municipal authorities rarely pay to the local authority any but a small proportion of the "betterment" that land has received. Encouraging local authorities to mobilize more resources locally will be to reduce the burden on hardpressed central government budgets as well as provide the resources needed to improve local services.

(g) Businesses in market towns have limited access to inputs, credit, infrastructure, and/or support services which lowers their productivity and profitability. Almost everyone in a market town is employed in the informal sector (usually very small scale and often not registered businesses). Although informal sector businesses are, almost by definition, perfectly responsive to local needs (their activities are totally demand driven, not undertaken because of a central government directive), they very often do not produce at as low cost as they might or grow as rapidly as they might, because they have very poor access to the simple infrastructure services from which they could benefit and because there is "market failure" in access to credit. For example, informal businesses are often sited on undrained flood prone land, without potable water and without legal access to electricity. They can rarely borrow from commercial banks. Since they have to rely on their own or their friends' negligible savings, financial intermediation is weak. This inhibits even a modest division of labor and stockbuilding. Some low income countries now have successful programs to supply credit to farmers and rural microenterprises; Bangladesh, the home of the Grameen Bank, is a notable such case. Yet these same countries rarely have credit programs for market town based microenterprises. Such programs would help market town businesses to serve urban and rural dwellers and farmers better.

Finally, there are other, social reasons for market towns projects. There is poverty, disease, inadequate potable water, illiteracy, unemployment, and destitute women and children in market towns, just as in larger towns and in rural areas.

4.0 Rapid Appraisal Approach

It will be useful to borrow from "Rapid Rural Appraisal" (RRA) techniques in the design of market towns programs. These techniques have been applied to the very agricultural marketing systems to which we want market towns programs to contribute effectively. In addition these techniques are very cost effective and strongly emphasize collaboration with local experts and key informants.

To quote one expert in the application of rapid appraisal, "While eschewing formal surveys, rapid appraisal relies heavily on structured, informal interviews with key informants in commodity subsystems, including producers, input suppliers, agricultural credit agencies, collectors, wholesalers, retail dealers, research and extension agencies, policy-makers and others." (John Holzman, "Rapid Appraisal of Vegetable Seed Marketing in Nepal", July 1989, report to USAID).

One of the lessons of RRA , as pointed out by George Honadle (Rapid Reconnaissance for Development Administration, World Development, 1982), is the importance of involving potential recipients in coming up with solutions to their own problems. Thus, RRA can provide not only a tool for donor use, but also a meaningful local process. Thus, we should pay attention to "the generation and use of data by local organizations to improve their capacity and performance." Effective reconnaisance requires an interactive participatory style of data collection. One danger with informal data collection, however, is that it is often biased; most informants have ulterior motives. This bias has to be uncovered during the interview. We can use an informal delphi technique to examine policy and progam options. This involves pursuing a narrowing series of "what if " questions. In the process a consensus can be achieved. Finally, some proponents of RRA believe that it is better to focus on exploiting opportunities than on identifying problems. Not all opportunities begin as problems.

RRA is not always a substitute for more formal surveys. The RRA techniques can be critical for identifying the problems that become the focus for research. Survey research can only be carried out once the problems are sufficiently well understood to articulate the questions. The key to rapid appraisal is to move quickly and surely to the main problems, opportunities and actions.

Robert Chambers, in "Rapid Rural Appraisal: Rationale and Repertoire", Public Administration and Development, 1981, characterizes RRA as "fairly quick and fairly clean". He refers to the greatest single blockage in the design of rural projects being "the hegemony of statisticians." Chamber advocates the following general principles: taking time (do not rush interviews); offsetting biases (be aware of any biases in the information collection and opinion seeking process); being unimportant (self-effacing); listening and learning; and multiple approaches (do not rely on single sources of information; look at different ways to solve problems). He recommends that investigators carry out a "guided interview" armed with a checklist of questions. We have developed such interview guides for selection of a short-list of regions and selection of towns within regions. They are discussed in Sections 7 and 8 below and in more detail in the Annex.

5.0 Assessment Team

The assessment team should be very experienced. The "rapid appraisal" approach recommended here requires that the principal investigators be able quickly to identify key issues and form judgements on critical interventions.

There should be a mixture of urban and agricultural skills. The urban development experts should understand informal sector business, infrastructure supply and maintenance options, local resource mobilization, regional economics, local authority management, and central-local government relations. The agricultural experts should have experience of agricultural marketing systems (the link between the farmer and the town) and be able to interpret the national and regional agricultural development policies that will probably be one of the main driving forces in the regions where the market towns are selected.

The team could be drawn from a variety of disciplines (with agricultural or urban experience): urban or regional planning or economics, rural or urban anthropology, agricultural economics, and municipal management or finance. One of the local or expatriate members of the team should be civil engineer.

The team must also have strong local participation, again from agricultural and urban experts. It may be that the entire team could consist of local nationals. Some memebers of the team should, however, be familiar with USAID's project preparation procedures.

6.0 Information to be Collected

The key areas of investigation in a market town assessment are identified in Charts 1, 2 and 3. Chart 1 covers the first step, the identification of the regions and towns. Chart 2 identifies a summary list of selection criteria; these have been formalized in the key informant interviews, as discussed below in Section 8.0. Chart 3 summarizes the third step, deciding what to do in those towns and their hinterlands.

Note that the assessment process begins with establishing an overall macroeconomic context in which to evaluate growth in the regions and towns (that is, growth in real GNP, exports, balance of trade, terms of trade, monetary and fiscal indicators, sectoral distribution of growth, and so forth). Unlike some other RRA studies, market towns evaluations should start with a "top-down" assessment to get a clear picture of historical trends and expectations of future growth. Obviously, macroeconomic policies, including central spending and economic reform policies, particularly pricing, exchange rate, and privatization decisions may have distinct distributional effects on regional growth. Also, absent a national context, it is difficult to determine whether regional or town growth has been "rapid," or as "good as expected."

The charts are meant to be guides: they are not comprehensive lists of all the data that might be collected, nor does every data item need to be sought at the expense of schedule or budget. It is important, however, to cover each of the key areas of investigation shown in the left-hand column in Chart 1 and in the headings in Chart 2. Each of the "components" listed under each area

CHART 1
MARKET TOWN IDENTIFICATION
KEY AREAS OF INVESTIGATION IN MARKET TOWNS ASSESSMENTS

AREA OF INVESTIGATION	COMPONENTS	METHOD OF ENQUIRY	REASONS FOR INVESTIGATING
1. Macroeconomic Framework	a) public expenditure b) national development c) pricing policy	1) Revise the latest macro-economic statistics on GNP growth, trade, sectoral development, terms of trade, and so forth. 2) Review recent public expenditure under development budget 3) Roughly disaggregate by region 4) Identify expenditures that will have major regional impact 5) Assess regional impact of structural reform policies such as price liberalization (or controls) on relative performance of regions	a) To establish a strong macro-economic context in which to assess regional and town growth. b) To identify regions that will be impacte by ongoing or planned expenditure programs: these may be expenditures in regions or linking regions (e.g., major highway improvements). c) Higher farmgate prices or lower fertilizer costs to farmers will promote regions with good marketable crop potential.
2. Population and Employment	a) population growth b) population distribution c) employment structure d) migration e) income	1) Obtain from census latest data on population, population growth, employment growth by region, urban and rural. 2) Also from census, plot migration flows between regions and subregions. 3) Note how employment structure is changing by region. 4) Identify regions where rapid population and employment growth (Note: employment stats are rarely useful; they typically cover only formal sector, which may be small proportion total). 5) If census out-of-date, try to obtain informal estimates of growth: e.g., sales of widely distributed consumer goods; business of bank branches; incidence transport services. 6) Collect income (or expenditure level) data from household expenditure surveys, tax returns, and other surveys. World Bank "Social Dimensions of Adjustment" surveys good source.	a) To identify regions where rapid growth has been occurring b) Data on employment structure may show ho regional economies are changing c) Trends in patterns of expenditure and income will also be indicative of growin and maturing regions.

CHART 1 (continued)
MARKET TOWN IDENTIFICATION
KEY AREAS OF INVESTIGATION IN MARKET TOWNS ASSESSMENT (continued)

AREA OF INVESTIGATION	COMPONENTS	METHOD OF ENQUIRY	REASONS FOR INVESTIGATION
3. Agriculture	a) Production by major crop by region b) Changes in above over time c) Expected changes in future d) Flows of crops by region e) Marketing channels by region	1) Review commodity studies 2) Interview large wholesalers, parastatal managers, crop production researchers, importers, exporters, processors, cooperatives and trade association officials 3) Use maps to show flows and apparent surpluses and deficiencies.	a) To understand the agricultural basis for changing population distribution; agriculture employs the majority in almost all African countries. b) To understand the role of town-based activities in agricultural marketing systems.
4. Identification	a) Location of towns and regions with best economic development potential	1) Establish selection criteria (see the Annex and Chart 2) 2) Synthesize data on population trends, agricultural development, major investments, and policy changes to identify these towns and regions. 3) Involve local government officials, local experts, private sector representatives and AID staff in selection process. 4) Apply a selection technique that allows participants to compare locational options across a number of (as objective as possible) "performance headings."	a) To identify the towns that should be the focus of the market towns project b) These towns will be in regions which are either growing economically now or we have good reason to believe will grow rapidly in the future. c) AID supported investments in these towns will have economic high rates of return. d) AID support for institutional development at the local government level is also more likely to be successful in towns with good prospects and a bouyant tax base. e) To have local participation in the selection is to begin to commit the participants to the subsequent project.

CHART 2

MARKET TOWN SELECTION CRITERIA

I. Population
- Total growth
- Net growth
- Migration Patterns

II. Agriculture
A. Total production
- Historical growth patterns
- Current growth relative to other towns

B. Growth in key cash crops
C. Ratio of marketed crops to total production
- Ratio relative to other towns
- rate of growth in share marketed

D. Growth in real commodity prices
E. Domestic/international losses
F. Post-harvest losses
G. Adquacy of crop storage facilities
H. Agricultural equipment sales and service
I. Agricultural input dealers

III. Commercialization/Private Sector
A. Ratio of farm/off-farm employment
B. Private sector employment
- rate of growth
- ratio of private to total formal sector employment

C. Share of employment in manufacturing
D. Ability to supply the local market
E. Growth in volume of goods traded

F. Consumer Durables
- rate of growth in sales
- rate of growth in inventories

G. Truck/vehicle ownership
- number per capita
- rate of increase in ownership
- ratio of functioning vehicles to total

H. Agricultural equipment sales

IV. Financial Sector
A. Overall ability to supply services
B. Share of formal financing in total financing
C. Adequacy of credit to local enterprises

D. Adequacy of finance and leasing companies and construction financing
E. Growth in formal sector deposits

V. Infrastructure and Housing
A. Quality of roads (major, secondary, feeder)
B. Quality of water/sewer/drainage

C. Adequacy of power (short and long-term)
D. Quality of Dwelling Units

CHART 3
INTERVENTION GUIDELINES

AREA OF INVESTIGATION	COMPONENTS	METHOD OF ENQUIRY	REASONS FOR INVESTIGATION
1. Local Population and Employment	a) Population growth b) Population distribution c) Migration d) Employment structure e) Age distribution f) Urban male/female proportions g) Daily/Weekly population flows	1) Obtain as detailed population, employment, and migration data as is possible from census and other sources. 2) Discuss with local leaders and experts population and employment patterns and trends. 3) Obtain from farm hosueholds information on their non-agricultural employment, and trends in that.	a) Local detail on population and employment trends will assist in identifying more precisely where growth is taking place. b) Need to distinguish push and pull factors in rural to urban flows. Push may become less severe as agriculture reformed. c) Frequent in and out flows important: towns and more important centers of activity than indicated by permanent pop.
2. Economic Activities	a) Geographical distribution of economic activities b) Levels of economic activity c) Future changes in main economic activities d) Characteristics of informal sector e) Linkages among economic activities: urban-urban, urban-rural f) Flow of goods and services within, into and out of the region.	1) Examine secondary data on economic activity by location: industrial, agricultural sector studies; census; special studies (see graduate theses). Map the data. 2) Discuss local economy with local private or parastatal sector leaders: chamber of commerce, trade associations, banks. 3) Visit entrepreneurs in informal sector sites: markets, repair and processing centers 4) Discuss with all entrepreneurs their current activities, growth potential, infrastructure needs, credit needs, willingness-to-pay. 5) Discuss with entrepreneurs their links with other entrepreneurs, in town or country. 6) Obtain same information from sample local farmers, at varying distances from towns. 7) Make sure women included in discussions: they dominate many "linkage" activities in some parts of Africa.	a) The objective is to build up a picture of the local economies. b) Once the dynamics of the local economy is understood, it will be possible to identify what is needed to make it more efficient. c) Need to identify as a result of this analysis the key investment requirements including better access to credit. d) Also identify the capacity of the local community to pay for the investment, or at least its maintenance.

CHART 3 (continued)
INTERVENTION GUIDELINES

AREA OF INVESTIGATION	COMPONENTS	METHOD OF ENQUIRY	REASONS FOR INVESTIGATION
3. Infrastructure	a) Land use b) Basic infrastructure and community services c) Marketing, processing and storage facilities	1) Consult any land use maps; probably very out-of-date 2) Together with local administrators, experts draw rough land use map 3) Add to map sketch of infrastructure lines. 4) Note quality of infrastructure, in discussions with local engineers. 5) Note location, quality marketing facilities, and ownership. 6) SPOT satellite imagery could be used to map current (and past) land use plus main transport network.	a) Need to link demand for infrastructure and services with supply. b) Also need to link where development taking place (rural and urban) and acces of those locations to infrastructure c) Need identify locations where demand greatly outstripping supply: their rate return on upgrading will be very high d) Link information on regional flows of goods, produce to marketing facilities.
4. Investment Priorities	a) Infrastructure needs by location b) Infrastructure costs by location, including maintenance c) Priorities, on basis alternative development scenarios d) Credit needs	1) Together with local leaders, planners, economists draw up long list infrastructure needs with costs 2) Prepare alternative scenarios on availability of funds (from all sources), linked to alternative development scenarios 3) Prioritize the investments in accordance with these scenarios 4) Estimate private and local public sector credit needs under alternative investment programs.	a) Need to link what is needed to stimulate the local economy with the likely availa bility of resources b) Availability of resources will to a certain extent vary by local economic performance, if cost recovery and sustainable growth high priorities. c) Both private and public sectors will nee access to credit to fund their own development programs. This applies to informal as well as formal sector.
5. Public Sector	a) Role central and local government in economic development, planning b) Fiscal relations c) Local taxation capacity d) Links to local business and NGOs e) Efficiency of local government	1) Discuss role local government with local public and private sector leaders, and tribal and other community leaders 2) Discuss budgetary process, sources of funds, actual funds received relative to budgeted. 3) Examine management of local authority, especially economic and financial management. 4) Examine relationships between local authority and central government, local community leaders, local infrastructure agencies (and any regional authorities).	a) Need to establish the capacity of local government to support economic development and to sustain the proposed investments. b) Need to determine the real degree of decentralization, thus whether focus should be on local or central government support. c) Need to identify local government weaknesses that would have to be overcome (with TA and training, and/or restructuring) to sustain the program.

CHART 3 (continued)
INTERVENTION GUIDELINES

AREA OF INVESTIGATION	COMPONENTS	METHOD OF ENQUIRY	REASONS FOR INVESTIGATION
6. Human Resources	a) Skills of local government staff (including infrastructure agencies) b) Conditions of employment c) Training institutes d) Private sector skills	1) Interview department heads about staffing and staffing needs, including numbers of staff and training 2) Obtain information of local autonomy on recruiting and transferability of local authority staff. 3) Review local training institutes for local government finance and management, planning, technical skills for public and private sector, and business studies. 4) Draw up training and technical assistance program.	a) Need to determine local human resource capacity to manage and sustain local development. b) Most staff could probably most effectively be trained locally (at least in-country). c) May be some key technical assistance needs to manage the investment program d) Much technical assistance could probably come from locally based experts, possibly even from a central government technical support department.
7. Financial Resource Availability	a) Central government expenditure on urban infrastructure b) Central government expenditure on "linkage" infrastructure c) Local government expenditure d) Local government revenue e) Private contribution potential f) Cost recovery potential	1) Examine development and current budgets 2) Note proportions allocated to local and regional government 3) Examine local authority budgets 4) Note dependence on central government for development and recurrent expenditures 5) Examine trends in local revenue mobilization by local authorities 6) Assess actual and potential cost recovery by infrastructure agencies 7) Discuss with local "focus" groups willingness-to-pay	a) The first step is to make rough estimates of central and local government resources available for investment in market towns and to maintain those investments. National cutbacks in public expenditure may be reducing central government allocations. b) The next step is to estimate possible future increases in those resources from local sources in the future, the property tax revaluations, etc. c) Then explore potential for private sector or beneficiary contributions: this includes infrastructure agencies or municipalities recovering the costs of their services.

of investigation should be covered by the team at least as discussion topics. Hard data may be difficult to collect under many of the headings. Guidance on where and how to look for the information is given in the third column. Again, these charts do not imply a set of data collection exercises that have to be carried out. Massive data collection is neither necessary, given the rapid appraisal approach with an experienced team, nor possible, given the time and budget constraints. The experienced team will not find it difficult to cover the areas of investigation through the collection of readily available secondary data and interviews with key informants. As an example, John Holtzman has found in some cases of marketing RA, that as many as six or seven of the ten key areas are not covered because they have recently been studied, or are jduged ex ante to be lower priority or unresearchable.

Some proponents of rapid appraisal believe that it is best if the guidelines or checklists or questionnaires be prepared once the team has assembled in the country concerned. This may indeed be preferred by some teams; we should be flexible in this regard. However, it is important to begin an assessment quickly and with a clear sense of purpose. Key informant opinions also play an increasingly dominant role in the selection process when disaggregated, up-to-date data are not likely to be available. For these reasons, prototype interview guides have already been prepared on town and region selection criteria, and are included in the Annex. These guides should also be available on floppy disc so they can be modified during the early stages of the assessment process, following talks with mission and RHUDO and/or several key informants (again, see the Annex).

7.0 Assessment Process

The three main steps in the assessment process are, first, to select a "short-list" of towns and regions for the project; second, to select a town or towns from those regions, and third, to decide what interventions are best for the selected towns. The process would work as follows:

a. Draw up a list of regions in which there might be market towns programs. The list may include all the regions in a country. We should probably exclude regions that are declining or stagnant with little hope of recovery.

b. Working in the capital city, seek opinions from key informants, and collect economic and commercial data that will help to draw up a short list of regions. As discussed in the Annex, the selection process will involve analysis of both economic and social data and the opinions of key informants; we have formalized the key informant process by developing interview guides. The Interview Guide for Regional Selection Criteria will be utilized while the team is in the capital city. In addition, it may be desirable to interview some of the same, centrally-located key informants with regard to specific towns (using the Interview Guide for Market Town Selection Criteria). The relative focus, that is, the effort devoted to selecting regions versus towns, simply depends on the importance of the regional "short-listing" process, and the number of towns to be considered. If the regions have been preselected, emphasis shifts to selecting the town or towns within these regions.

c. The team would then visit selected towns in the shortlisted regions. More detailed information would be collected on the town's economy, particularly the private sector, its performance and needs. The discussion would begin with the private business sector (after the official introductions) to show that we believe the the private sector should be the driving force behind any new development initiative. In all the discussions, the procedure should be to ask: what do you need and how are you going to pay for it (even if it may be intially funded by the public sector. We should examine public services to see if they could be provided by the private sector with full cost recovery: private sector contracts for solid waste collection, or for the maintenance of public vehicles, for example. We should also investigate policy changes that would make it easier for the private sector to grow: make it easier to register a company; liberalize collateral requirements for bank lending; improve land titling procedures. Most of these policy changes would have to be made by central government. We would also examine the efficiency of local government and the locally based infrastructure agencies, and in general the regional offices of central government. Some of the members of the private sector would of course be farmers, and the traders linking the farmers to the towns. We would try to understand the farm produce marketing systems and how urban based activities fit into such a system. We would informally examine the flows of funds, including savings, to help to establish these linkages. A potential list of key informants in the towns is found in the Annex.

d. The team would then return to the capital and work with AID in drawing up a list of interventions for each of the towns and regions and for the policy changes or programs that are needed in the selected towns and regions but are also needed in all or most other towns and regions too. The locally based studies may result in one or more of the towns being dropped.

8.0 Selection Criteria

In general, the regions and towns that will be selected should exhibit stronger than average economic growth. We have used the phrase "stronger than average" rather than "rapid" for several reasons. First, as mentioned above, it is not clear what level of economic activity constitutes rapid growth. Second, in some cases, the economy of the entire country may be depressed or not growing at all (due, for example, to adverse terms of trade; severe fiscal or monetary imbalance; natural calamity, and so forth). Yet, individual areas may be exhibiting strength despite the overall situation, that is, growing slowly rather than actually declining. Thus, these areas would be candidates for selection since they are overcoming the odds.

Figure 1, "Relative Urban Growth Rates in Ghana," provides a hypothetical example. Relative to the average urban growth rate, it is seen that Tamale, Kumasi, and the informal sector of Tema are growing "faster than average." Also, rates of growth obtained from Census data are contrasted with those of key informants in Kumasi, where it is felt that inadequate sampling plans might cause downward bias in official statistics.

In contrast, some might argue that strong economic growth suggests there is no need for further investment. However, even in "successful" towns and regions, major constraints and problems are usually readily identifiable. Also, many

Below Average
Mean
Above Average
-7
-6
-5
-4
-3
-2
-1
5%
+1
+2
+3
+4
+5
+6
ACCRA
TAMALE
KUMASI (CENSUS)
KUMASI (LOCAL OPINION)
SECONDI TAKARADI
CAPE COAST
TEMA (FORMAL SECTOR)
TEMA (INFORMAL SECTOR)

years of donor experience have shown that infrastructure lending programs sited in regions with a weak economic base often result in unsustainable projects.

There may be a case for including a region that is beginning to take off because of some dramatic change in its agricultural or business environment; for example, if the region is about to be connected to the national power grid, or benefit from a major pest eradication scheme, or the region's farmers receive a much higher proportion of the price of an agricultural export, or from a devaluation that would similarly benefit the farmers. In any event, all regional and town data collected will be compared, when possible with other regions or at least with the national average. Note also that the Selection Criteria Interview Guides pose many questions of a comparative nature, that is: "How is the the economy of this town performing relative to expectations?" "Relative to other market towns?" These judgements are to be used in conjunction with whatever "hard" data can be obtained in making informed judgements.

The summary selection criteria, which are summarized in Chart 2, have been culled from our own experience and from review of the literature on urban/rural linkages, market towns, and rapid appraisal techniques. The criteria include many "proxies" for describing growth that have been found to be useful by field teams (including sociologists, economists, and anthropologists) as well as the more obvious types of economic data. The criteria form the basis of the key informant interviews as well as providing a checklist for secondary data collection. The major aspects of economic activity to be addressed include population growth (and in- and out-migration); agricultural production and local and export marketing; commercialization and private sector activity (indicators of employment, market activity, inventories of consumer durables, truck and vehicle ownership); financial sector development (credit, services, deposit taking); and infrastructure (roads, water, sewer, power, and the quality of dwelling units).

As is discussed in the Annex, because many of these data will not be available for regions or towns, key informant interviews are used to obtain qualitative estimates and expert opinion. Thus, the interviews (and the accompanying scoring sheets) are designed to accomplish three goals:

- supplement the analysis of secondary data;
- introduce consistency into the interview process; and
- provide a convenient means of aggregating qualitative information.

In theory, it would be desirable to obtain both quantitative estimates and key informant opinions on each variable. The answers from the key informant interviews can be added up, if desired. The questions have been posed so that "more" of the variable generally represents a positive indicator (that is, an indicator of economic strength). Clearly, exceptions to this could be found for nearly every measure (for example, very rapid in-migration due to collapse of the hinterland economy). In general, however, the answers can be aggregated and compared across towns. In addition, the key informant can be asked to weight the importance of each indicator, and a weighted sum could be obtained.

9.0 Monitoring

The success of the market towns project should be monitored against the objectives of the project. An evaluation system based upon USAID's "logical framework" is outlined in Chart 4. The left hand column list the principal objectives, the second column indicators of achieving those objectives, and the third means of verification. The three main overall objectives are stronger economic growth in the region (agriculturally-based in most instances), stronger economic growth in the town, and a forging of stronger linkages between economic activities in the town and its hinterland. The chart also identifies two subsidiary objectives the achievement of which will generally support attainment of the three overall goals: better infrastructure and services (including better operation and maintenance), and improved local government (including the mobilization of local private sector resources by local government, or by local representatives of central government, to provide and support these services.

CHART 4

EVALUATION SYSTEM: LOGICAL FRAMEWORK

OBJECTIVE	INDICATOR	MEANS OF VERIFICATION	COMMENTS
1. Stronger economic growth in the town	a) Growing employment opportunities	• Government data showing increased employment in the formal sector • Local survey showing rising wage rates • Local suveys showing rising demand for labor in the informal sector	A major challenge for market towns programs in absorb the labor that will inevitably leave the land (that should leave the land in the long-term).
	b) More mature economic structure	• Government data and local surveys that show a higher proportion of the labor force engaged in manufacturing and processing activities • Government data and local surveys that show a higher proportion of the workforce with more advanced skills. • Data from banks showing more lending activity, more branches, more staff. • More hotels • Private sector investment in downtown buildings	The economic structure should evolve, f informal/trading emphasis, to more processing; and eventually more external a internal trade.
	c) Higher incomes	• Data from Government Family income and expenditure surveys • Data from World Bank Living Standards Survey • Survey data on higher levels retail sales • Survey data on wider range of consumer goods and consumer durables in the stores. • Higher sales of widely distributed goods: sodas, cigarettes, batteries	The World Bank Living Standards Survey, which is ongoing in many countries in Africa, is a very valuable source of mu evaluation data.
	d) More trade	• Data from local authority on numbers of stalls in market, and level market fee revenue • Increasing frequency of market days • Survey of numbers trucks operated in town	Market towns must attract higher flows goods for sale, stroage, transformatio and onward shipping.

CHART 4 (continued)
EVALUATION SYSTEM: LOGICAL FRAMEWORK

OBJECTIVE	INDICATOR	MEANS OF VERIFICATION	COMMENTS
2. Stronger economic growth in the region	a) Higher proportion agricultural output marketed	• Surveys of farm households • Surveys of number jeeps, trucks, animal drawn vehicles along feeder and main roads • More frequent local markets • Data on higher "input" use for farming: fertilizers, tubewells, animals, machines • Surveys of those responsible for marketing agricultural output • Create use of extension services	May not be more employment in this instance; rising productivity may be accompanied by static or even falling labor inputs.
	b) Higher farm income	• Surveys of farm households • Data on farmgate prices • World Bank Living Standards Survey	
	c) Growing off-farm employment opportunities	• Population growth in villages • Surveys of farm households on proportion time in off-farm employment, in villages and towns • Wider range consumer goods in villages • Increased use of transport services	Many studies have shown that as the agricultural economy matures, more people seek off-farm employment opportunities.
	d) Reduced outmigration	• Census migration data • Informal data on migration to other regions and countries	Migration will <u>not</u> be eliminated, only diminished.
3. Stronger linkages	a) More <u>intra</u>-regional trade	• Traffic surveys of trucks, jeeps, etc. carrying goods between villages and towns, and among towns • Discussions with marketing leaders	Stronger linkages <u>lead to</u> stronger economic growth in urban and rural areas.
	b) More <u>inter</u>-regional trade	• Traffic surveys of trucks, jeeps, etc. carying goods between villages and towns and among towns • Discussions with marketing leaders	The prosperity of the region depends partly on the level of trade with other regions (and countries): the so-called "basic" economic activities.

CHART 4 (continued)
EVALUATION SYSTEM: LOGICAL FRAMEWORK

OBJECTIVE	INDICATOR	MEANS OF VERIFICATION	COMMENTS
4. Better infrastructure and services	a) Better urban infrastructure and services	• Survey quality of roads and area drainage: note travel times on primary network • Survey numbers and working order of standpipes • Note spread of streetlighting • Survey users concerning quality of power supply (including water authority, which needs power for pumping) • Survey school attendance, numbers schools, by level of education • Survey health center attendance	Better infrastructure is also an "inter mediate input" into stronger economic growth. But, since resources have to b raised to support the infrastructure. i quality is also a good indicator of progress.
	b) Better regional infrastructure and services	• Survey inter-regional roads for quality of surface and drainage • Likewise for sample of feeder roads • Survey villages for improved access to potable water • Review spread of electric power to rural areas • Note numbers of children walking to school, and numbers of schools • Note spread of health centers	Main roads not as important as indicatc since usually supported by national fur
5. Improved Local Government	a) Better finances	• Study growth in property, business, market fees, etc., tax revenue • Study tax collection rates • Study accounts of local authorities: note rising revenue relative to expenditure and reduced dependence on central government	Improved local government also inter-mediate input. Important to sustain investment. Higher local tax revenue, property vali tions are indicators of strong growth.

CHART 4 (continued)
EVALUATION SYSTEM: LOGICAL FRAMEWORK

OBJECTIVE	INDICATOR	MEANS OF VERIFICATION	COMMENTS
	b) Better management	• Review staffing; relate skills and experience of staff to needs of job • Review utilization of staff: are they idle because no funding for related expenses • Review "beneficiaries"--householders, business people: is quality local government improving • Note proportion of staff receiving special training • Study if any effective planning carried out	The "final" test of better management i the quality of urban services, as measu by performance data and as perceived by the population.
6. Improved local resource mobilization	a) Higher savings	• Check on deposits with savings schemes • Informally survey households on savings levels (few will save "formally") • Note where savings deposited, locally, in capital city, or overseas • Note levels of investment in stocks, farm equipment, fertilizers, land improvement, etc. • From sample farmers, ask sources of funds for improved agriculture: profits, off-farm employment, etc.	Improved local resource mobilization le to, but is also a consequence of, stror growth. Some recent studies have shown that a major source of funding is off-farm employment.
	b) Higher local revenue for local authorities	This is also covered under 5(a) above.	

ANNEX

MARKET TOWN SELECTION METHODOLOGY: DATA ANALYSIS AND KEY INFORMANT INTERVIEWS

1.0 Data Collection Procedures for Region and Market Town Selection

This Annex discusses the two-stage process of market town identification: (1) selection of a region (or regions) within the country and (2) selection of market towns within those regions.

As has been discussed, the "rapid appraisal" approach to selecting regions and market towns has replaced formal sample surveys with a "structured, informal" approach. There are a variety of informal data collection techniques that can be utilized in the selection process for regions and for market towns within regions, including key informant interviews, Delphi techniques, focus groups, and collection of secondary data. In order to economize on resources and time, we have chosen to rely primarily on analysis of secondary data and "structured" key informant interviews. More specifically, our approach includes:

- analysis of secondary data and mapping
  - -- quantitative cross regional comparisons
  - -- graphic displays of regional differences and deviations from national averages, including charts and maps
  - -- regional maps and charts displaying urban centers, market towns, hinterland areas, transportation links, and indicators of the availability of other infrastructure.

- "structured" key informant interviews based on selected indicators
  - -- interviews with appropriate government, and private sector representatives
  - -- finalizing and "weighting" the indicators, so weighted totals of qualitative indicators by town or region can be used to supplement "hard" data in the selection process

We have sought to link these two forms of information gathering to make them as efficient as possible and to backup quantitative estimates (of growth in output, population, private sector activity and so forth) with qualitative estimates of the same indicator.

Through review of previous studies of urban/rural linkages and rapid appraisal techniques, we have attempted to determine the most useful indicators and proxy variables for describing growing or unsuccessful regions and towns. The Selection Criteria Interviews limit the number of indicators only to those found most indicative of trends in economic activity, commercialization, and growth potential. (The selection criteria are listed in Chart 2 in the text.) The criteria include many "proxies" for describing growth that have been found to be useful by sociologists and others as well as the more obvious types of economic data.

We then developed interview guides that ask key informants about these indicators. The informants are also asked to help "weight" the indicators. The scores are then aggregated and used to supplement the quantitative estimates of trends obtained from secondary data.

In some cases, adequate and up-to-date quantitative estimates will simply not exist. Thus, the key informant interviews are utilized to obtain qualitative estimates and expert opinion. We have "formalized" this process by preparing Interview Guides and Scoring Forms. Interviewees (such as the Ministers of Planning and Agriculture, farmers, bankers, distributors, and so forth) will be asked, first of all, to help select a limited set of indicators and secondly, to provide a score for the strength of that indicator in the given region or market town.

Two interview guides were developed: a Regional Selection Criteria Guide and a Market Towns Selection Criteria Guide (see attachments I and IV). The indicators selected for regions and towns are generally similar, but the specific questions differ, especially with regard to the level of detail for assessing commercialization in the market towns. The respondents will, of course, also differ. In selecting regions, many central government officials and centrally located businessmen, bankers, and distributors will be interviewed. In selecting market towns, some of these same respondents will also be asked about specific towns; however, many regional and local respondents will be sought in visits to the "short-listed" towns.

Additional forms are then used to aggregate the respondents' scores (including a weighting procedure if desired) and compare scores across regions or towns. These are the Regional (or Market Town) Scoring Form and Cross-Regional (Town) Comparison Form. Basically, these forms just make the bookkeeping easier and introduce consistency into the key informant process (see attachments II, III, V, and VI).

It should be emphasized at the outset that this "formalization" of the key informant interview is not meant to replace collection of secondary data. Also, the scoring process is merely a convenient way to keep track of opinions of a number of key respondents. The scoring is, of course, arbitrary and not assumed to be a "statistical" procedure. The interviews are, however, designed to accomplish three things: (1) supplement the analysis of secondary data; (2) introduce consistency into the interview process; and (3) provide a convenient means of aggregating qualitative data.

As discussed, Chart 1 in the main text, Areas of Investigation in Market Towns Assessments, presents a comprehensive list of the types of data that are important to address in the investigation. Many of the data will not be available: some will not be up-to-date, some will not be appropriately disaggregated, and some will not be available at all. (Also, variation in the quality of data from country to country will be considerable.) One alternative is a lengthy process of data analysis based on collection of primary data through (formal) sample surveys. As in the Kutus study, this approach provides local estimates of production, flows of goods, incomes, and so forth. Since we are trying to avoid this level of effort, however, we have chosen to substitute qualitative assessments.

2.0 Regional and Market Town Selection Criteria

The attached interview forms include variables describing population growth, agriculture, commercialization and private sector activity, infrastructure, and the financial sector; these have been chosen as the selection criteria. In addition, key informants are asked about their expectations concerning growth and the future role of the private sector in that region or town. The questions are generally posed on a comparative basis: is this region/town doing better or worse than others. This is because it was assumed that actual rates could not generally be obtained from interviews and that the purpose of the interviews was to help reach consensus on relative "winners". It may also be appropriate to obtain "guesstimates" on growth rates from key informants.

Six steps have been identified in the selection process for regions and market towns:

1. Initial Visit to Mission/RHUDO
   - Review goals
   - Review and modify data collection approach
   - Review and modify Selection Criteria Interview Guides
   - Develop the list of interview respondents

2. Enlist Local Consultant Teams
   - Review goals and approach
   - Conduct training in data collection and interview technique
   - Finalize data collection procedures and assignments

3. Obtain Centrally Located Secondary Data
   - Review level of completeness, disaggregation, and timeliness
   - Modify interview guides accordingly (e.g., delete questions if secondary data are reasonably complete or attempt to obtain "guesstimates" of actual trends if secondary data are quite inadequate)

4. Conduct Key Informant Interviews for Regional Selection Process
   - Finalize Respondent List
   - Finalize Indicators during interviews with several key respondents
   - Obtain "weights" for indicators
   - Complete the Regional Scoring Forms and Cross-Regional Comparison Sheets
   - Finalize the "short list" of regions

5. Begin the Short-Listing Process for Market Town Selection
   - Conduct selected central interviews
   - Refine short list for regional visits

6. Conduct Market Town Visits in Selected Regions
   - Collect regional/local secondary data
   - Conduct regional and local key informant interviews
   - Complete the Market Town Scording Form and Cross-Town Comparison Sheet

Careful initial planning for selection of regions and towns will be extremely important in carrying out an efficient assessment process. Goals for the projects should be specified in detail in order to allow data collection procedures and key informant interviews to be tailor-made to each situation.

Following the discussions with the Mission/RHUDO, the "top-down" assessment process begins with an examination of macro-economic data and policies. As stressed in the text, it is important to undersatnd the overall macroeconomic trends and the potential distributional impacts of country-wide investment programs and major policy reforms such as those under structural adjustment. This review process may be summarized as follows:

Study the macroeconomic framework

-- analyse the most recent public expenditure review, development plan, structural adjustment agreements, and other macroeconomic documents produced by government, World Bank, IMF, and AID (Action Plan, CDSS);

-- identify economic policies, and political reforms, that will have a major impact on the regional allocation of economic activities (agricultural price liberalization, elimination of food subsidies, for example);

-- identify development expenditures on urban infrastructure and, within that, market towns; link these expenditures to towns and regions;

-- try to disaggregate the rest of the development budget by location.

Study population and employment trends

-- obtain the latest census; prepare a sketch map showing the distribution of population and the rate of growth of the population by region and town;

-- add to that map any estimates on recent population level or growth rate estimates.

(It is probably a good idea to map as much of the information as possible. This means that the team has to obtain a good base map, which is difficult in some countries. However the Bank is usually a good source since it has to include a map in every report and its cartographic department is very good)

-- prepare a table that shows per capita government expenditure by towns and region;

-- assemble data on the changing composition of the labor force: agricultural, non-agricultural; male, female; public, private; parastatal, civil service, private formal, informal; age distribution (town versus country);

-- assemble data on incomes by town and region, and how those income have changed over time (the best such data will probably come from

the World Bank sponsored "Social Dimensions of Adjustment" surveys, now complete for many countries in Africa).

Study how agriculture is changing by region

-- map the production of key crops by region, and how production has changed over time;

-- map expected changes in output by region in the future, including the incidence of cash crops;

-- map the flows of crops, noting the proportions flowing through towns, or direct to capital cities and ports, consumed locally, etc.;

-- collect information for each crop, and region, on the marketing channels and how they are changing or might change under new policies or major proposed infrastructure projects (such as irrigation, major highway reconstruction).

Together, the initially specified goals for the market town interventions and the adequacy of regional and local data to describe current and potential growth patterns, will determine the strategy for the key informant interviews. At the central level, both private and public sector respondents will be important. The Ministries of Planning, Agriculture, Finance and Trade, for example, will be key to understanding national policies, macro-economic trends, and the distributional aspects of growth by region (as well as important sources of secondary data).

In additional, representatives of the private sector might include major wholesalers, retailers, exporters, distributors, bankers, and members of industrial and trade organizations. Their views are valuable whether or not they have direct regional representation. Finally, academics and other donors may be able to offer invaluable insights on regional and market town development.

The Interview Guide for Regional Selection Criteria would be utilized for these respondents. A prototype is presented as Attachment I. It is suggested, however, that the field team have this interview guide on floppy disc and amend it according to the goals and directives established during the initial meetings with Mission/RHUDO. Attachment II (The Regional Selection Criteria Scoring Form) is merely a convenient way to keep track of the respondents "scores" for each region; Attachment III then facilitates analysis of cross-regional totals. Then, based on analysis of regional data (including lots of charts and maps), a region (or group of regions) is selected for visit. Possibly, candidate market towns will also be selected at this point; obviously, central experts can also respond to the Interview Guide for Market Town Selection (Attachment IV). (As noted, it is similar to the regional one, but requests much more information on market services, commercial and financial activity, infrastructure, and so forth.)

The list of potential key informants for market town selection is longer and more varied, given the breadth of information needed to determrine growth potential and appropriate interventions. Annex Table A.1 provides a number of possibilities; this list is based on Holtzman's RRA work for marketing, but adapted here to the broader set of issues involved in market town assessments. Again, Attachments V and VI (the Market Town Scoring Form and Cross-Town Comparison Form) are used to compare aggregate scores. Although the scoring (and weighting) process is entirely arbitrary, it may be the case that numerical comparisons are more useful for towns than for regions, if only because hard data will be lacking and so many points of view are important.

ANNEX

TABLE A.1

KEY INFORMANTS IN THE MARKET TOWN AND ITS HINTERLAND

KEY INFORMANT	ADVANTAGES AS INFORMANTS	DISADVANTAGES AS INFORMANTS
Agricultural Producers	a) Knowledge of sources of input supply, production practices and strategies, alternative technologies, prices, and marketed surplus in own area. b) May be able to identify largest and most productive farmers, as well as least successful farms with precarious food security situations. c) Detailed knowledge of local marketing opportunities and outlets. d) Able to identify constraints to increased production, marketed output, and input use.	a) Primarily subsistence farmers may know little of current prices and market opportunities b) Some producers may have parochial perspective and malign traders. c) Few producers have systems perspective and knowledge of functions at other stages of the food system.
Extension Agents	a) May have detailed knowledge of farmers' production and marketing practices and strategies, producer-first handler exchange arrangements, and the structure of the first handler stage b) Knowledge of size distribution of farms, alternative technology utilization and range of marketed surplus, and food security situation of local farms.	a) Agents often not natives of areas. b) May have few funds and no transport for extension visits. c) Low pay and difficult working conditions may induce poor performance. d) May be biased source of information regarding farmer production practices and technology utilization.
Managers of Parastatal Agencies	a) Parastatals may buy a large proportion of marketed surplus and manage reserve stocks. b) Parastatals are often major importers and exporters of commodities and inputs. c) Parastatals are often important distributors of inputs.	a) If possess legal monopoly powers, may know little of private competitors' operations and oppose them categorically. b) If parastatal under attack, it may be very defensive and try to justify/rationalize parastatal functions and role.
Urban Consumers	a) Can discuss current and seasonal consumption practices and preferences. b) Able to discuss pros and cons of alternative retail food outlets. c) Able to report consumption basket and food prices.	a) Individual consumers cannot speak for full range of consumer groups. b) Care must be taken to identify and interview nutritionally vulnerable groups
Retailers	a) Possess better knowledge of consumer wants and needs than other market system participants. b) Knowledge of wholesaler-retailer exchange arrangements.	a) Small volume retailers in many countries are relatively homogeneous, parochial, unprogressive and lack systems perspective.
University or Agricultural Researchers	a) Detailed knowledge of literature and secondary data sources and reliability. b) May possess analytical framework that leads to better understanding of system and its constraints/opportunities.	a) May have narrow disciplinary perspective and perceptions. b) May lack detailed knowledge of business objectives, practices and practices and problems of participants at different stages of the system.

TABLE A.1 (continued)
KEY INFORMANTS IN THE MARKET TOWN AND ITS HINTERLAND

KEY INFORMANT	ADVANTAGES AS INFORMANTS	DISADVANTAGES AS INFORMANTS
Wholesalers	a) Located at system node which offers vantage point and system perspective. b) Knowledge of production, stocks, flows, prices and strengths of demand in different rural and urban areas.	a) Extremely busy and often difficult to interview for more than a short period. b) Given typical hostility of government, they may be uncooperative informants.
First Handlers	a) Detailed knowledge of exchange arrangements with producers and wholesalers. b) Knowledge of market opportunities, production stocks, and prices in particular rural areas.	a) Knowledge rarely extends outside circumscribed rural areas. b) May have parochial perceptions and attitudes
Managers of Processing Firms	a) Located at system node which offers vantage point and system perspective. b) Knowledge of production and prices in selected rural areas, and demand for processed products in urban markets. c) Detailed knowledge of exchange arrangements and risk-sharing mechanisms with producers or producer groups and buyers of processed commodities.	a) Given typical hostility of government, firms may be uncooperative informants, b) May be unwilling to divulge details of exchange arrangements with producers. c) Will often underreport throughput in order to evade taxation.
Transporters	a) Knowledge of direction and magnitude of commodity flows. b) Familiar with structure of commodity trade. Can often identify large volume traders.	a) Do not actually participate in trade, so lack knowleldge of trading practices, prices and strategies.
Importers/ Exporters	a) Knowledge of magnitude, timing and prices of imports and exports. b) Detailed knowledge of import/export practices, procedures and regulations.	a) May know little about how commodities are assembled for export, or how they are distributed after importation. b) Since smuggling and underinvoicing are common practices in many countries, they may be unwilling to report volumes or prices. c) If rights to import/export are obtained through privileged access or rentsharing they may be unwilling to discuss business practices.
Representatives of Cooperatives, Trade Associations	a) Knowledge of numbers and sizes of member firms, and their output. b) May effectively represent membership and perceptions of constraints, opportunities.	a) If representatives are appointed by government, they may not effectively represent membership. b) Membership may be restricted to larger firms and producers.
Bank Loan Officers	a) May possess information about the operations, throughput and returns of larger wholesalers, processors and retailers. b) Access to information about composition of commercial bank loan portfolios.	a) May not possess systems perspective. May make judgements on basis of narrow rate of return criteria. b) May be unwilling to divulge confidential information about borrowers' operations.

TABLE A.1 (continued)
KEY INFORMANTS IN THE MARKET TOWN AND ITS HINTERLAND

KEY INFORMANT	ADVANTAGES AS INFORMANTS	DISADVANTAGES AS INFORMANTS
Institutional and Private Sector (Large Supermarket) Buyers	a) Often major buyers of high value commodities, such as fruits and vegetables, livestock products. b) May have negotiated contractual arrangements with large volume wholesalers, processors or importers.	a) As buyers of final products, may have limited knowledge of system organization and operation. b) Usually constitute small proportion of final demand for staple commodities.
Local Authority Chairman, Manager	a) Looked to as a community leader. b) Good contacts with other community heads, informal and formal, public and private. c) Will probably have to implement part of project.	a) Has political rather than economic development agenda. b) May tend to "give the official view."
Infrastructure Manager	a) Aware of infrastructure deficiencies. b) May have prepared plans. c) Understands central-local government issues.	a) May be narrow sighted: his services only. b) Not likely to have open mind on private sector solutions.
Tribal, Religious Leaders	a) Support may be required for a solution to be effective. b) Well connected throughout the community. c) Powerful social obligation to solve problem.	a) Often lack legal authority. b) May be difficult to interview "informally."

Attachments

I. Interview Guide: Regional Selection Criteria

II. Regional Selection Criteria Scoring Form

III. Cross-Regional Comparison Form

IV. Interview Guide for Market Town Selection

V. Market Town Scoring Form

VI. Cross-Town Comparison Form

I.

INTERVIEW GUIDE
REGIONAL SELECTION CRITERIA

Interviewer: _____ Respondent: _____

I. Population

A. Rate of net regional population growth relative to national average: (Population Growth - Outmigration + Inmigration)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

II. Agriculture

A. Current Rate of Growth in Total Agricultural Output (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

B. Current Rate of Growth in output of Key Cash Crop Activity (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

C. Rate of Growth in Ratio of Marketed Crops to Total Production (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

D. Rate of exported crops relative to total production (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

E. Rate of Growth in ratio of exported crops to total production (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

III. Commercialization/Private Sector Activity

A. Ratio of Off-Farm to Farm Employment (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

B. Ratio of Private Sector Employment to Total Formal Sector Employment (public and private) (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

C. Share of Employment in Manufacturing (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

IV. Infrastructure

A. Quality of Main and Feeder Road Network (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

B. Quality of Water/Sewer/Drainage (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

C. Adequacy of Power (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

V. Financial Sector

A. Ability to supply finance services and credit to localities (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

B. Extent of Private Sector Investment in Regional Economic Activities (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

REGIONAL SELECTION CRITERIA
Overall Summary Assessments

I. Growth in Regional GDP

A. Overall, during the last five years, what is your estimate of the average annual growth in regional GDP?

_____ percent

B. Taking into consideration the region's resources as well as the influence of national and international factors, is this rate of growth greater or lesser than should be expected, or about as expected?

1	2	3	4	5
Less than Expected		As Expected		Greater than Expected

C. During the next five years, what is your estimate of the annual growth in regional GDP?

_____ percent

II. Private Sector Activity

A. During the next five years, what is your opinion of the rate of growth in private sector activities in this region (relative to national average)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

III. Respondent Summary Comments

_____

_____

_____

_____

_____

_____

II.
REGIONAL SELECTION CRITERIA
REGIONAL SCORING FORM

	Ministry of Agri-culture	Ministry of Planning	Ministry of Trade	Ministry of Finance	Major Banks	Chambers of Commerce/ Private Enter. Bureau	Major Export/ Import/ Retail/ Whole-sale	Total Unweighted Regional Score
I. Population Growth								
II. Agriculture								
A. Total								
B. Key Crop								
C. Ratio of Marketed								
D. Ratio of Exported								
E. Growth Exports								
III. Commercialization/ Private Sector								
A. Off-Farm Employment								
B. Private Sector Employment								
C. Marke^ing Ability								
D. Employment in Manu-facturing								
IV. Infrastructure								
A. Roads								
B. Water/Sewer								
C. Power								
V. Financial								
A. Services/Credit								
B. Private Sector Investment								
VI. Expectations								
A. Post GDP Growth Rate								
B. Expected Performance								
C. Future GDP Growth Rate								
D. Future of Private Sector								

III.
REGIONAL SELECTION CRITERIA
CROSS REGIONAL COMPARISON FORM

	"Average" Weight for Indicator	Total "Weighted" Regional Score				
		Region 1	Region 2	Region 3	Region 4	Region 5
I. Population Growth						
II. Agriculture						
A. Total						
B. Key Crop						
C. Ratio of Marketed						
D. Ratio of Exported						
E. Growth Exports						
III. Commercialization/ Private Sector						
A. Off-Farm Employment						
B. Private Sector Employment						
C. Marketing Ability						
D. Employment in Manufacturing						
IV. Infrastructure						
A. Roads						
B. Water/Sewer						
C. Power						
V. Financial						
A. Services/Credit						
B. Private Sector Investment						
VI. Expectations						
A. Post GDP Growth Rate						
B. Expected Performance						
C. Future GDP Growth Rate						
D. Future of Private Sector						
Regional Totals	N.A.					

IV.
INTERVIEW GUIDE
MARKET TOWN SELECTION CRITERIA

Interviewer: _____ Respondent: _____

I. Population

A. Rate of net population growth relative to national urban average: (population growth - outmigration + inmigration)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

B. Descriptions of migration patterns and their causes

_____

_____

II. Agriculture

A. Rate of Growth of Total Agricultural Output in Hinterland:

1. Relative to historical patterns of growth

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

2. Relative to other market towns/regions

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

B. Rate of Growth in Output of Key Cash Crops

1. _____

2. _____

C. Ratio of Marketed Crops (Local and Export) to Total Production

1. Relative to other market towns/regions

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

2. Rate of Growth in Share of Marketed Crops relative to other market towns

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

D. Real Commodity Prices: How does growth in key commodity prices compare with inflation?

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

E. International: How do domestic prices of key crops compare with international prices?

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

F. How do post-harvest losses compare with those in other market centers?

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

III. Commercialization/Private Sector Activity

A. Ratio of Off-farm to Farm Employment (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

B. Private Sector Employment:

1. Rate of growth in private sector employment (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

2. Ratio of Private Sector Employment to Total Formal Sector Employment (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

C. Share of Employment in Manufacturing (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

D. Ability of the Urban Area to supply and market a wide assortment of goods and services for its hinterland (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

E. Rate of Growth in the Volume of goods sold through the market place (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

F. Consumer Durables

1. Rate of Growth in the sales of Consumer Durables (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

2. Level of (per capita) inventories of Consumer Durables (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

G. Truck/Vehicle Ownership

1. Number of Vehicles per Capita (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

2. Rate of increase in vehicles per capita (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

3. Ratio of Functioning Vehicles to the Total (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

IV. Infrastructure and Housing

A. Quality of Main and Feeder Road Network (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

B. Quality of Water/Sewer Drainage (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

C. Adequacy of Power (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

D. Quality of Dwelling Units (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

V. Financial Sector

A. Ability to supply financial services to its residents and hinterland (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

B. Share of Formal Financing in Total (formal and informal) Financing (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

C. Adequacy of commerical bank credit for local businesses and enterprises

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

D. Adequacy of Finance Company activities for local businesses (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

E. Share of local population with deposits and savings accounts in local banks (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

MARKET TOWN SELECTION CRITERIA
Overall Summary Assessment

I. Growth in Economic Activity

A. Overall, over the last five years, what is your estimate of the average, annual growth in economic activity in the town and its hinterland?

_____ percent

B. Taking into consideration the area's resources, as well as the influence of national and international factors, is this rate of growth greater or lesser than should be expected, or about as expected?

1	2	3	4	5
Less than Expected		As Expected		Greater than Expected

C. During the next five years, what is your estimate of the average, annual growth in economic activity in the town and its hinterland?

_____ percent

II. Market/Financial Capacity

A. Over the next five years, what will be the ability of this town to market goods and services, relative to other market towns?

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

B. Over the next five years, to what extent will the financial sector be able to meet the service and credit needs of the town and hinterland (relative to other market towns)

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

III. Private Sector

A. During the next five years, how will the rate of growth in private sector activities in this town compare with those in other market towns?

1	2	3	4	5
Much Lower	Somewhat Lower	About the Same	Somewhat Higher	Much Higher

IV. Respondent Summary Comments

V.

MARKET TOWN SELECTION CRITERIA

MARKET TOWN SCORING FORM

	Agricultural Producers	Export/ Import	Local Banks	Local Wholesale/ Retail	Local Officials	Total Unweighted Town Score
I. Population Growth						
II. Agriculture						
A. Total						
• historical patterns						
• relative to other towns						
B. Growth in Key Cash Crops						
C. Ratio of Marketed Crops to Total Production						
• relative to other towns						
• rate of growth in share marketed						
D. Real Commodity Prices						
E. Domestic/International Losses						
F. Post-Harvest Losses						
G. Crop Storage						
III. Commercialization/Private Sector						
A. Ratio of Farm/Off-Farm Employment						
B. Private Sector Employment						
• rate of growth						
• ratio of private to total formal sector employment						
C. Share of Employment in Manufacturing						
D. Ability to Supply Market						
E. Growth in Volume of Goods Traded						
F. Consumer Durables						
• rate of growth						
• inventories						
G. Truck/Vehicle Ownership						
• number per capita						
• rate of increase						
• ratio of functioning vehicles to total						
H. Agricultural Equipment Sales						

V.
MARKET TOWN SELECTION CRITERIA
MARKET TOWN SCORING FORM
(continued)

	Agricul-tural Producers	Export/ Import	Local Banks	Local Whole-sale/ Retail	Local Officials	Total Unweighted Town Score
IV. Financial Sector						
A. Ability to Supply Services						
B. Share of Formal Financing in Total						
C. Adequacy of Credit						
D. Adequacy of Finance Companies						
E. Formal Sector Deposits						
V. Infrastructure and Housing						
A. Roads						
B. Water/Sewer						
C. Power						
D. Dwelling Units						

VI.
MARKET TOWN SELECTION CRITERIA
CROSS-TOWN COMPARISON FORM

	"Average" Weight for Indicator	Total "Weighted Town Score				
		Town 1	Town 2	Town 3	Town 4	Town 5
I. Population Growth						
II. Agriculture						
A. Total						
• historical patterns						
• relative to other towns						
B. Growth in Key Cash Crops						
C. Ratio of Marketed						
• relative to other towns						
• rate of growth in share marketed						
D. Real Commodity Prices						
E. Domestic/International Losses						
F. Post-Harvest Losses						
III. Commercialization/Private Sector						
A. Ratio of Farm/Off-Farm Employment						
B. Private Sector Employment						
• rate of growth						
• ratio of private to total formal sector employment						
C. Share of Employment in Manufacturing						
D. Ability to Supply Market						
E. Growth in Volume of Goods Traded						
F. Consumer Durables						
• rate of growth						
• inventories						
G. Truck/Vehicle Ownership						
• number per capita						
• rate of increase						
• ratio of functioning vehicles to total						

VI.
MARKET TOWN SELECTION CRITERIA
CROSS-TOWN COMPARISON FORM

	"Average" Weight for Indicator	Total "Weighted Town Score				
		Town 1	Town 2	Town 3	Town 4	Town 5
IV. Financial Sector A. Ability to Supply Services						
B. Share of Formal Financing in Total						
C. Adequacy of Credit						
D. Adequacy of Finance Companies						
E. Formal Sector Deposits						
V. Infrastructure and Housing A. Roads						
B. Water/Sewer						
C. Power						
D. Dwelling Units						

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