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Abstract

Most African governments are today increasingly inclined to argue that their development planning process would be incomplete and perhaps retarded unless the people and activities of the informal sector are included into both the plan and the process. Between 1977 and 1979, the International Labour Organization (ILO) carried-out a series of informal sector censuses and sample surveys in the primate cities of five countries of Francophone Africa. This thesis is based upon selected data collected in four cities, namely Nouakchott (Mauritania), Bamako (Mali), Lomé (Togo) and Yaoundé (Cameroon).

The thesis is introduced by briefly describing the four countries' economies, summarizing the debate on the informal sector concept and the ILO survey project objectives and methodology. The census results are then presented and the focus is put on a segment of these activities, the "modern" informal sector which was sample surveyed. The "automobile-repair shops", study population of this thesis is isolated.

A second chapter draws a statistical profile of the entrepreneurs and their undertakings in the four cities. This description, as a first objective, is compared against the general average of the overall modern informal sector population. This collective portrait includes data on the identity, social origins, education, training and working life of the entrepreneurs. A profile of their undertakings is given by statistics on labour force, the salaries, the net income etc.

In a following chapter, the second objective of this thesis
is to assess the efficiency of the national development planning process in these countries. Particular attention is devoted to the attitudes of these governments towards the informal sector. It is concluded that both the plan and the process, as presently operating in these countries, are not the best tools to use, should assistance to the informal sector be given.

The fourth chapter deals with the objective of examining the automobile-repair shop entrepreneur's response to potential Governmental assistance. A discriminant analysis is performed to investigate how "undifferentiated" that response could be. The results show that, even for a narrow sub-population of the modern informal sector, the entrepreneurs do not form an homogeneous mass of people. They are very unequally committed to the perspectives of governmental assistance.

The policy implications of the preceeding conclusions are threefold:

• Scarce government resources could be more usefully allocated to other sectors of the economy.
• Should assistance to the informal sector be given, we would have clearly to distinguish between heterogeneous sub-populations.
• Today's prospects for a successful assistance are not promising. It is difficult for these governments to develop meaningful policies which would effectively assist the informal sector.
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Acknowledgement is given to permission by the International Labour Organization, Geneva, to reproduce the questionnaire used for Appendix A. This questionnaire is reproduced from "Le secteur non structuré "moderne" de Yaoundé (République Unie du Cameroun). Rapport d'enquête et analyse des résultats" (World Employment Programme Working Paper WEP 2-33/Doc.16), Annexe 5.
I. INTRODUCTION

This thesis has four objectives:

• To provide a statistical description of an economic activity - the informal sector - which is receiving increasing attention from African governments, International Organizations and private institutions but about which very little is known.

• To assess the efficiency of the development planning process in general and the attitudes of the governments towards the informal sector in particular.

• To examine the informal sector's entrepreneur response to potential government assistance.

• To draw policy implications for both the governments and the informal sector, based upon the conclusions of the three previous objectives.
II. THE BACKGROUND

A. THE FOUR COUNTRIES: DESCRIPTION OF THEIR ECONOMIES

1. COMMON CHARACTERISTICS

In Mauritania, Mali, Togo and Cameroon, as in most African countries, there is today a large number of economic activities that produce goods and services, generate employment and incomes for one of the poorest parts of the population. These activities and transactions are not recorded by any official statistics. According to various estimates, they employ between forty and sixty per cent of the total urban active labour force. Among the people working in these activities, some are self-employed, others work for an entrepreneur in small-scale operations, some work in family units, and others with friends of the same age-group. There are also job-seekers who offer to sell their labour on a day-to-day basis. They all share the same concern:

Informal business arises from the obstinate desire of human being to remain alive. (Robinson, 1979:6).

These activities cover a large economic spectrum where one can find all possible kinds of retail trades, construction industries, wood and metal working, electrical and mechanical

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1 Unless otherwise specified, this heading has adapted statistical information from three sources: Van Chi-Bonnardel (1973), The Economist (1980) and The World Bank (1981).
repairing, transportation activities and numerous other production and services activities. Legal or not, these activities form an important part of the urban economy in these countries. In some countries these activities are continually harassed by government authorities while in others they are tolerated. Strangely enough, they sometimes produce goods cheaply and efficiently under contract with a government. For example, in 1977 some entrepreneurs in Nouakchott, the capital of Mauritania, produced aluminium cooking utensils for the Mauritanian army. The raw material utilized was recovered from parts of vehicles and tin cans.

The informal sector is the most commonly used term to classify these activities. As Hans Singer puts it, the informal sector is like a giraffe: it is very difficult to define it but once you see one you know it is a giraffe. This is not a new phenomenon, and an interesting parallel can be made between it and the employment problems of England during the industrial revolution.

...the surplus population of England, which keeps body and soul together by begging, stealing, street-sweeping, collecting manure, pushing hand carts, driving donkeys, peddling or performing occasional jobs. In every great town a multitude of such people may be found. It is astonishing in what devices this 'surplus population' takes refuge.

At the same time, one can observe that almost fifty per

---

3 See Joshi et al, 1975:319.
cent of the labour force of these countries is unemployed or underemployed. For this "surplus population", the possibility of employment in the informal sector is the only way to survive.

World Bank indicators show that in 1979 the populations of Mauritania, Mali, Togo and Cameroon have certain common features: a very low life expectancy at birth (between 43 and 47 years) and a high demographic growth averaging between 2.2 and 2.7 per cent per year. The urban population of these countries, defined as a percentage of the total population, is still quite low, between 20 and 35 per cent. Although 68 to 88 per cent of the labour force is employed in agricultural and pastoral activities, the urban population is growing at a very rapid annual rate: between 8.6 per cent for Mauritania and 5.5 per cent for Mali. Only 10 to 18 per cent of the population was, in 1976, able to read and write. With the exception of Western Cameroon, all these countries were under French jurisdiction before gaining their independance. French is the language joining the majority of the population. English is quite important in Cameroon, as is Hassania (an Arabic language) in Mauritania. State corporations manage most of the mining and agro-industries of these countries. They are all single-party republics and, with the exception of Cameroon, major ministerial departments are headed by military officers.
Figure 1 - Map of Africa
2. **THE ISLAMIC REPUBLIC OF MAURITANIA**

A Sahelo-Saharan state of more than one million square kilometres, Mauritania is almost two-thirds desert. In mid-1977 its population was estimated to be 1.6 million people, seventy-five per cent being Arab-Berbers or Maures and twenty-five per cent Blacks. This latter group occupies the southern part of the country, along the Senegal river. The Moslem religion is practiced by almost every Mauritanian. Ninety per cent of the population lives in rural areas. The economy is essentially agricultural and pastoral. The mining industry (iron ore, copper, yttrium) is the most important source of external revenues. France, the USA and West Germany are the major suppliers of food, transport equipment and machinery. The European Economic Community (EEC) is a major customer of Mauritania. The Sahel drought of 1971-1976 severely affected the country's economy and increased the rural-urban migration. The Western-Sahara conflict also affected industrial development plans. Mauritania is classified among the 49 lowest-income countries in the world. In 1979, its GNP per capita was 320 dollars\(^5\), having grown at an annual average of 1.9 per cent since independence in 1960.

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\(^5\) This figure is very much distorted because of the iron ore industry.
3. **THE REPUBLIC OF MALI**

With an area of 1.2 million square kilometres, landlocked Mali is the largest West-African state of which more than fifty per cent is desert. Its only commercial access to the sea is through Dakar (Senegal), along the Niger Railway Line. Twenty different ethnic groups make up a total population of 6.8 million people (1979). The Moslem religion is predominant, followed in numerical importance by the animist and a very small proportion of Christians. The economic base of the country is still very much pastoral and agricultural. It depends upon cotton and groundnut industrial crops for external revenues. Mali's neighbours, the Ivory Coast, Senegal, Ghana and Upper-Volta are its principal customers. France, the USA, Soviet Union and China supply most of the country's imports which consist of machinery, food, petroleum products, chemicals etc. Like Mauritania, Mali has been severely affected by the Sahel drought. Mali is classified as one of the 29 least developed countries in the world. In 1979, its GNP per capita was 140 dollars, growing at an annual average rate of 1.0 per cent since independence in 1960.

4. **THE TOGOLESE REPUBLIC**

One of the smallest and most densely populated West African country, Togo has an area of 56,000 square kilometres and a population of about 2.5 million people (1979). Three major ethnic groups encompass more than sixty per cent of the population. Animism is the most widespread religion while
Christians represent one fourth of the population and Muslims (particularly in the north) represent about ten per cent. It is mainly an agricultural economy with some light industry such as cotton and cement products. Phosphates account for some 65 per cent of the value of the country's total exports, followed by cocoa and coffee. EEC countries are the leading customers. Togo imports mainly textile yarns and fabrics, machinery, food, petroleum products and vehicles from the EEC. In 1980, 15 per cent of the population lived in urban areas according to the country's national development plan. The World Bank estimated it to be 20 per cent. Togo, like Mauritania, is classified among the 49 lowest-income countries in the world. In 1979, its GNP per capita was 350 dollars, having grown at an annual average rate of 3.6 per cent since independance in 1960.

5. THE UNITED REPUBLIC OF CAMEROON

Having an area of less than half-a-million square kilometres, Cameroon is a bridge between West and Central Africa. This is shown by its extraordinary tribal diversity which accounts for a wide linguistic and religious diversity. As in Togo, the animist religion is predominant. Christians and Moslems represent 35 and 20 per cent respectively. Its total population was 8.2 million in 1979. Traditional, non-intensive farming employs 85 per cent of the population. The agricultural economy is quite diversified. Cocoa is the major source of external revenue followed by coffee, peanuts, rubber and timber. The industrial activity is centered on aluminium production, the raw material being imported from Guinea. The EEC countries are
both leading customers and suppliers. Cameroon is formed by the union of former East and West Cameroon (respectively under French and English administration until 1960-1961). The unified state was created in 1972. Its GNP per capita was 560 dollars in 1979, with an annual average growth rate of 2.5 per cent since 1960. It is considered as a lower-middle income country.

B. THE INFORMAL SECTOR CONCEPT

1. THE DUALISTIC PERSPECTIVE

Geertz (1963) was one of the first authors to divide the urban economy into two sectors: the bazaar and the firm-type economies. Roberts (1978:110) defines the bazaar economy as follows:

The bazaar economy is made up of a large number of small enterprises, which are highly competitive among themselves, which rely on the intensive use of labour, often drawn from the family, and which seek to minimize their risks rather than seek profit maximization.

Hart (1973), in a study of the economic activities of the low-income section of the urban labour force in Accra, Ghana, introduced the concept of informal income opportunities: For a great proportion of the labour-force, these opportunities are the only way to make a living in the capital-scarce economies. His distinction between the formal and the informal was based on wage-earnings and self-employment characteristics.

Recognizing a dualistic nature of these economies, other dichotomies have been proposed by various authors such as Weeks
(1975) and Sethuraman (1976): Modern-traditional, enumerated-unenumerated, protected-unprotected. Each of them depends upon the criteria chosen by their authors: the technology used, the productivity of labour and capital, the position of these activities in relation to the state, the organization of production.

The dualistic approach emphasizes the structural differences within the urban economy. Basically, the distinction is made between what is considered a traditional activity, perceived as "non-economic" because the maximization of profit is supposed to be non-existant, and the modern activity based on work and, above all, capital. Consequently, the social structure is also divided into two sectors, as if the "urban poor" had located the informal sector. Many of these people are also part of the labour force in the formal sector. Furthermore, the earnings of some entrepreneurs in the informal sector are quite comparable with those made in the formal sector (a point to be discussed later).

An enlargement of the dualistic perspective is suggested by various authors including Kritz and Ramos (1976) who classify the activities (workers) according to the regularity of income they provide (receive).

These authors distinguish three groups (1976:119):

- The first one is composed of salaried workers in large modern establishments who have regular jobs with stable incomes.
- The second group, the informal sector, assembles the
self-employed and piece-rate workers who have regular jobs with fluctuating incomes.

- The last group is composed of occasional workers on the verge of unemployment who have odd jobs with sporadic and fluctuating incomes.

The dualistic approach supposes that there is a juxtaposition between two (or more) sectors that can be organized along a continuum on the basis of criteria such as, on the one hand, strong economic rationality, efficiency, and productivity and, on the other hand, weak organization, poor management system and low productivity, this combined with important "traditional" family relationships. These two sectors are relatively independent from each other even though transactions can take place between them.

An important critique of the dualistic approach, aimed at its policy implications is proposed by McGee (1974:8):

The modern-traditional dichotomy... has encouraged a one-sided emphasis on the process of development as a penetration of traditional systems by the "elements" of "modernization" which are thought to be equated with development.

2. THE SYSTEMIC APPROACH

Many authors challenge the validity of the dualistic perspective. Friedmann and Sullivan (op.cit.,387) consider the diversity of occupation and income levels in the labour market within the structure of urban employment. The criterion utilized here is the organizational form of activities within
each employment sector according to the labour productivity, the economic power and the social status. The informal sector activities can be found in both the lowest and intermediate levels of their model, the individual-enterprise sector and the middle or intermediary sector. The latter covers the family owned enterprises as well as the wage-earners of the trade and service sectors.

Breman (1976) considers that the labour market is extremely fragmented, that the populations are extremely heterogeneous:

Apart from the fact that there is no evidence of an amorphous and disintegrated multitude, it appears repeatedly that the inhabitants of low-income pockets and of shanty towns in the urban periphery do not form a separate and distinctive social order. Studies of slums showed a varied composition and strong and close ties with institutions of the general urban system rather than any deviating pattern of norms and values. Breman(1978:1872)

This assertion remains to be proven applicable to West African cities: Rapid migrations from rural areas, which often involve the transfer from a semi-nomadic to a sedentary way of life is a difficult adjustment in which one could expect to feel like a fish out of water. Furthermore, as suggested by Abu-Lughod:

Numbers alone should alert us to the probability that migrants are shaping the culture of a city as much as they are adjusting to it (Quoted by Sinclair, 1978:47)

The authors who insist upon the fragmented nature of the labour market to disregard the dualistic perspective take a holistic attitude towards the understanding of the "informal sector" phenomenon. The hypothesis that underlies this systemic
approach is that small-scale production units cannot be understood without reference to the economic system as a whole and particularly to the links between the various sub-systems.

3. THE EMPIRICAL APPROACH AND ITS DIFFICULTIES

So far, most of the data collected on the informal sector are based upon a dualistic perspective of the developing economies. To be consistent and empirically tested, the systemic approach would necessitate a comprehensive survey of a national economy as a whole.

In 1972 an International Labour Organization (ILO) mission to Kenya suggested a set of characteristics for the identification of the informal sector where the unit of analysis is the enterprise and not the individual. These characteristics are: ease of entry, reliance on indigenous resources, family ownership of enterprises, small scale of operation, labour-intensive and adapted technology, skills acquired outside the formal school system and unregulated and competitive markets. (ILO, 1972:6).

Sethuraman (1976:75) going a step further considered that an effective development of that sector is only possible when the analysis is focussed on a specific target population, i.e. within the large universe delineated by the above criteria, one has to choose an homogeneous sub-population that can be more deeply investigated.

It must be emphasized that most of the criteria suggested to delineate the informal sector are based on both an elimination procedure and a single economic approach. No better
option is available for sample survey purposes. But, one should still be aware of the danger in describing an economic universe without due reference to the society in which it performs its functions. The formulation of the question, the way the informal sector is defined, may prejudice the policy recommendations that will be suggested. As Yeh states (1976:76):

We must not automatically ascribe to the "Western" indicators the kind of universality in planning applicability in the developing countries without scrutinizing how they fit into the overall planning system.

The family ownership of enterprises, whenever verified, is an important criterion for the informal sector identification because it combines both its economic and socio-cultural aspects. In conjunction with the enterprise, it might be more accurate to study the socio-economic pattern of organization of a family which, in itself constitutes a unit of production-consumption. Instead of utilizing the individualistic approach to employment problems, the family group as an economic agent should be investigated so that employment aspects would be evaluated in their social context.

The concept of employment, as presently used, is of little help for the "non-individualistic pattern" of the developing economies (Mouly, 1972 and 1977). When the analysis is focussed on the enterprise and particularly the head of entreprise, its underlying assumption is based on the western conception of the role of the entrepreneur in the economic development. He is
promoted as a risk taking innovator. Unfortunately, many people working in the informal sector cannot afford to take any risks. This is confirmed by the very low level of investment that is being made by the entrepreneur for the unit of operation although his investment potential (measured as the net income minus the household spendings) is relatively important. The weight or the presence of the extended family in which patterns of obligations and privileges affect all members often limits his investment capacity.

It seems that we are imposing the Western concept of the entrepreneur on a completely different environment as if the culture, the attitudes towards life, time and space were universally the same. Can a vision of the world for someone whose life expectancy at birth is 49 years in Africa and less than 45 years in the Sahel be the same as that of a Westener? Disease and despair reduce the work capacity as well as induce widely different behaviour and attitudes. What for one culture is a norm, as criteria organizing an action that might be modified on a short-term basis, is not necessarily a norm in another culture. People's actions are governed by specific norms and values which cannot be properly understood without due regard to what makes them coherent in only one particular socio-cultural context.

\[\text{See Chapter 3 section C III.}\]
4. CONCLUSION

The two major approaches --dualistic and systemic-- that have been briefly explained in the preceding sections, result in opposing viewpoints about the development potential of the informal sector. Sethuraman (1981:13) suggests that:

The term informal sector has acquired various meanings according to the researchers and their objectives. Consequently the findings and policy prescriptions attributed to the informal sector are not always comparable; often they contradict too.

The dualistic approach underlines the heterogeneity of an economic universe. The dichotomy formal-informal, although part of this approach, implies that the informal sector is more a transition or a hinge between a traditional and a modern sector. More than a concept, "informal sector" is a methodological tool that structures a given reality which can then be comprehended through quantitative methods such as sample surveys and statistical analysis.

Instead of proposing criteria to a priori define an economic activity, the systemic approach favours a conceptual framework of the economic (and power) relationships between inter-related sub-systems. It emphasizes the dependence of one system to another through its modes of production theory. "Informal sector" is seen as a misleading concept because it hides the unity and totality of the productive system.

The development potential of the informal sector is assessed in two different ways somewhat related to their
dualistic or systemic origins.

Emmerij (1974) typifies very clearly the fundamental differences of opinions. Both viewpoints obviously have different policy implications. Together they agree on only one point: The informal sector is in a disadvantageous situation.

- **The inherent disadvantage** is based on the assumption that the industrial technology of the West should be the basis of economic growth. This implies scale of operation, expertise and management techniques that are beyond the capabilities of small entrepreneurs. Assistance should be given to particularly promising enterprises only.

- **The structural disadvantage** argues that the scale of operation of the informal sector is a consequence of the structure of the economy in which policy favours the formal sector which has a competitive advantage that makes it economically successful. If the protection of this sector were to be reduced, both sectors would be transitory because they would eventually merge into a single sector.

Emmerij continues by saying that no agreement on the role of governments can be reached between these two viewpoints.

On the one hand, it is suggested that government involvement should be minimal because this sector is inefficient or because intervention would stifle the initiative of the entrepreneurs. On the other hand, the role of the government is seen to be urgently necessary because there is no hope of
progress without rationalization or because its dynamism should be used more productively.

These questions will be examined in our last chapter on the basis of the statistical description and analysis of the chosen study population. The approach developed by the ILO project (and detailed in a following section) was resolutely empirical, thus originating mainly from the dualistic perspective. This, however, should not imply that its conclusions fit into one of the above policy implications.

C. THE ILO SURVEY: OBJECTIVES AND METHODOLOGY

Between 1977 and 1979, the World Employment Programme (WEP) of the International Labour Organization (ILO) carried out a project entitled "Research Programme on Skill Acquisition and Self-Employment in the Urban Informal Sector of Francophone Africa" (ILO, WEP 2-33).

1. OBJECTIVES

The short term objective of the project was to define the factors contributing to the establishment, productivity and success of small entrepreneurs in the informal sector. The long term objectives were twofold:

• To provide governments with relevant information about the functioning of these enterprises and to recommend improvements so that employment opportunities for job seekers could be created.

• To propose that governments implement action programmes in the functional areas identified as major bottlenecks
to the development of that sector. The underlying hypothesis of that survey project was that a policy focusing on small-scale enterprises was likely to have beneficial effects and to be part of a self-reliant approach to solving the growing unemployment problem of these countries.

2. METHODOLOGY

Prior to the administration of the socio-economic survey of the informal sector, the first step of the project was to undertake an exhaustive census of all the non-itinerant economic activities of the informal sector as a whole. Such a census had never taken place in the cities investigated and it was considered necessary for two main reasons:

- To provide a clear picture of the economic activities, their geographical distribution and concentrations, the respective weight of each category of activity compared to others as well as to the total population etc.
- To build a data base from which could be derived sampling procedures and survey logistics.

The distinction between the formal and the informal sector, for the census implementation, was based upon the assumption that the informal sector has some distinctive physical characteristics such as the nature of the premises housing the activity. An informal sector occupation is more likely to take place in the open air or in a structure such as a hut made of wood or any other local material. Whenever there was cause for
hesitation, additional information such as relative importance of family members in the labour force, absence of accounting procedures, and the nature of the working relationships between the entrepreneur and his manpower were used to influence the decision.

All the undertakings were located on a map, carefully specified for each block and neighbourhood of the whole city and finally sorted out in accordance to the International Standard Industrial Classification (ISIC). An overview of the census results is given in the following section.

The second step of the project was to select a study population on which the investigation was to be focused. In accordance with the project's objectives, we selected a range of activities producing goods and services parallel to those typically produced by the "formal sector" and having a good employment potential. The activities chosen were mainly the following: Wood and metal working, electrical and mechanical repairing, and construction. These activities or units of operation delineated our target population and were called the modern informal sector.

In each city, depending upon the size of the modern informal sector as well as time and budget constraints, a 15 to 35 per cent sampling ratio was applied to this target population. A socio-economic questionnaire was designed and

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7 Working papers providing a detailed report of each census are mentioned in the bibliography (ILO, WEP 2-33).
8 See ILO, WEP 2-33 Nihan: Doc 15.
9 See Appendix: "Questionnaire"
then **pre-tested** on a random selection of units of operation. Since all the undertakings were assigned a number and located on a map, the ones that were chosen for the sample were easily joined for the purpose of **interviews**. These were conducted by previously selected and trained people (having no links at all with any local authority) in the mother tongue of the head of operation. The answers were monitored by the project's staff who then codified them for computer processing. **Data treatment and analysis** was performed and preliminary results were presented in different working papers ¹⁰. **Strategy recommendations** were finally worked out and discussed with the government of each country.

¹⁰ Two articles have been published in the International Labour Review. See for example Nihan and Jourdain (1978).
D. THE NUMERIC IMPORTANCE OF THE URBAN INFORMAL SECTOR

1. THE INFORMAL SECTOR AS A WHOLE

Table 1 shows, for the four cities, the importance of the informal sector differentiated into three groups: production, services and retail trade 11 12.

Table 1 - Summary of the WEP 2-33 overall Informal Sector's Census Results (absolute and relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Nouakchott</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Yaoundé</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>134,986</td>
<td>319,336</td>
<td>280,000</td>
<td>389,459</td>
</tr>
<tr>
<td>Aver HH Size</td>
<td>6.0</td>
<td>8.2</td>
<td>4.9</td>
<td>5.2</td>
</tr>
<tr>
<td>#Households</td>
<td>22,497</td>
<td>38,849</td>
<td>56,450</td>
<td>73,627</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ACTIVITIES</th>
<th>Nbr</th>
<th>%</th>
<th>Nbr</th>
<th>%</th>
<th>Nbr</th>
<th>%</th>
<th>Nbr</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRODUCTION</td>
<td>394</td>
<td>14.0</td>
<td>4,002</td>
<td>24.0</td>
<td>2,786</td>
<td>11.8</td>
<td>2,086</td>
<td>13.6</td>
</tr>
<tr>
<td>SERVICES</td>
<td>405</td>
<td>14.3</td>
<td>1,411</td>
<td>8.5</td>
<td>1,810</td>
<td>7.7</td>
<td>1,027</td>
<td>6.7</td>
</tr>
<tr>
<td>RETAIL</td>
<td>2,016</td>
<td>71.7</td>
<td>11,263</td>
<td>67.5</td>
<td>18,981</td>
<td>80.5</td>
<td>12,251</td>
<td>79.7</td>
</tr>
<tr>
<td>TOTAL</td>
<td>2,815</td>
<td>100%</td>
<td>16,676</td>
<td>100%</td>
<td>23,577</td>
<td>100%</td>
<td>15,364</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Adapted from ILO, WEP 2-33, Working Papers, op.cit.

11 Construction sector, 1.5% of the total, is not included.
12 It should be recalled that the above table gives the census results of the non-itinerant informal sector activities.
Table 2 is extracted from table 1 and focuses on the target population of the ILO Informal Sector Survey Project: The modern informal sector ¹³.

Table 2 - The modern informal sector: Census results (absolute and relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Nouakchott</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Yaoundé</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL</td>
<td>241</td>
<td>993</td>
<td>1601</td>
<td>1192</td>
</tr>
<tr>
<td>¹⁴</td>
<td>8.6%</td>
<td>5.9%</td>
<td>6.7%</td>
<td>7.7%</td>
</tr>
<tr>
<td>¹⁵</td>
<td>30.1%</td>
<td>18.3%</td>
<td>34.8%</td>
<td>38.2%</td>
</tr>
</tbody>
</table>

Source: Adapted from ILO, WEP 2-33, Working Papers, op.cit.

Several points can be emphasized:

- The retail trade sector is the major informal economic activity of the four cities. It takes up between two-thirds and four-fifths of all the occupations.
- Looking at the total number of households in each city, we see that, on the average, one household out of eight is engaged in an informal business activity in Nouakchott, almost one out of two in Bamako and Lomé, and one out of five in Yaoundé.
- The modern informal sector, the target population of the

---

¹³ Defined in section C of this chapter.
¹⁴ As a percentage of the total of table 1.
¹⁵ As a percentage of production and services activities mentioned on table 1.
ILO project, represents between 5.9 and 8.6 per cent of the total informal business activities.

As we will see in a following chapter, its economic and employment potential is however far more important. Expressed as a percentage of all the production and services activities, the modern informal sector represents between 18.3 and 38.2 per cent of these sectors. This ordinal distribution is identical to the GNP's distribution given in section A of this chapter.

2. THE PRODUCTION ACTIVITIES

Table 3 gives a detailed distribution of the most important production activities enumerated in the four cities.

We observe that about four-fifths of the production activities in these cities is concentrated into four or five different occupations only. Taking the example of Bamako, almost 80 per cent of the production activities involve tailors and weavers. As far as the tailors are concerned, this means that, at the time of the survey, there was one tailor operation in the informal sector for 21 households or about 170 people in the overall population of the district.
Table 3 - Distribution of the main production activities (relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Nouakchott</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Yaoundé</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tailors</td>
<td>33.0</td>
<td>44.3</td>
<td>59.9</td>
<td>56.7</td>
</tr>
<tr>
<td>Weavers (^{16})</td>
<td>2.0</td>
<td>34.9</td>
<td>1.2</td>
<td>. .. (^{17})</td>
</tr>
<tr>
<td>Wood workers</td>
<td>18.3</td>
<td>4.9</td>
<td>17.7</td>
<td>21.8</td>
</tr>
<tr>
<td>Blacksmiths</td>
<td>29.4</td>
<td>2.3</td>
<td>3.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Jewellers (^{18})</td>
<td>2.1</td>
<td>3.7</td>
<td>. ..</td>
<td></td>
</tr>
<tr>
<td>Sub-total</td>
<td>82.7</td>
<td>88.5</td>
<td>85.5</td>
<td>79.0</td>
</tr>
<tr>
<td>Others</td>
<td>17.3</td>
<td>11.5</td>
<td>14.5</td>
<td>21.0</td>
</tr>
<tr>
<td>TOTAL:</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Adapted from ILO, WEP 2-33, Working Papers, op.cit.

The links of different occupations with the culture of particular ethnic groups need to be assessed in order to measure how close a particular economic occupation is a function of socio-cultural background. This is very explicit for the blacksmiths in Nouakchott and the weavers in Bamako. It could be an important research question to assess how far the informal income opportunities are related to non-economic variables. Our approach is to say that we cannot explain their economic

\(^{16}\) Figures may be misleading since they spend the harvesting period in rural areas.

\(^{17}\) Means negligible i.e. included into "others" for that city.

\(^{18}\) Included in blacksmiths for that city.
behaviour without due regard to socio-cultural variables.

Activities where risk taking, capital outlay and investment are higher (such as in the modern informal sector) represent a lower proportion of the total indigenous economic activity of the city (see table 2). This premise is somewhat confirmed for the production activities where the 'wood-worker' is the only modern informal sector operation that is represented in the above table. Still, local conditions such as the difficulty in finding raw materials can affect the distribution of these activities.
3. THE SERVICES ACTIVITIES

The following table presents a detailed distribution of the major service activities.

Table 4 - Distribution of the main service activities (relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Nouakchott</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Yaoundé</th>
</tr>
</thead>
<tbody>
<tr>
<td>Car-repair</td>
<td>14.5</td>
<td>10.0</td>
<td>18.8</td>
<td>14.5</td>
</tr>
<tr>
<td>Miller</td>
<td>3.6</td>
<td>14.8</td>
<td>17.2</td>
<td>10.3</td>
</tr>
<tr>
<td>Barber</td>
<td>10.0</td>
<td></td>
<td>17.1</td>
<td>19.5</td>
</tr>
<tr>
<td>Cycle-repair</td>
<td>..</td>
<td>15.6</td>
<td>10.1</td>
<td>4.2</td>
</tr>
<tr>
<td>Clock-repair</td>
<td>8.2</td>
<td>..</td>
<td>5.7</td>
<td>6.7</td>
</tr>
<tr>
<td>Radio-repair</td>
<td>9.2</td>
<td>5.9</td>
<td>5.0</td>
<td>6.2</td>
</tr>
<tr>
<td>Laundryman</td>
<td>32.8</td>
<td>23.5</td>
<td>..</td>
<td>..</td>
</tr>
<tr>
<td>Shoemaker</td>
<td>..</td>
<td>6.4</td>
<td>..</td>
<td>17.9</td>
</tr>
<tr>
<td>Sub-total</td>
<td>78.3</td>
<td>76.2</td>
<td>73.9</td>
<td>79.3</td>
</tr>
<tr>
<td>Others</td>
<td>21.7</td>
<td>23.8</td>
<td>26.1</td>
<td>20.7</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Adapted from ILO, WEP 2-33, Working Papers, op.cit.

We see from the above table that eight major service activities concentrate between 75 and 80 per cent of all informal services of these cities. Here also, the links between

---

19 Includes steel-work, painting, radiator repair and welding.
different occupations and the culture could explain some figures. The occupation of laundryman for example is an important function in countries where the Muslim religion is predominant. This observation does not imply any kind of causal relationship. The two modern informal sector activities represented in the above table are car and cycles repair shops. Together they represent between 15 and 25 per cent of the main informal service activities.

4. **THE RETAIL TRADE**

This sector is, as shown in table 1, the most widespread informal business activity in these cities. It is very often a one-woman job, generally located in the cities' markets which are important centres of the African social life. About thirty different activities were enumerated. The most represented were fruit and vegetable shops, restaurants, grocery stores, fish-shops, and shops for clothing, textiles, heating and cooking materials. At the time of the census, these activities occupied some 44,500 persons who are a direct (primary or secondary) source of income for one household out of four on the average in these cities.

5. **STUDY POPULATION OF THIS THESIS**

The following table presents the eleven groups of activities surveyed in the five cities. It is on the basis of that table that the study population of this thesis has been chosen.
Table 5 - Distribution of the "modern" informal sector activities surveyed by city (absolute frequency)

<table>
<thead>
<tr>
<th>City</th>
<th>Nouakchott</th>
<th>Kigali</th>
<th>Bamako</th>
<th>Yaoundé</th>
<th>Lomé</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Country</td>
<td>Mauritania</td>
<td>Ruanda</td>
<td>Mali</td>
<td>Cameroon</td>
<td>Togo</td>
<td></td>
</tr>
<tr>
<td>Wood-working</td>
<td>24</td>
<td>25</td>
<td>50</td>
<td>89</td>
<td>93</td>
<td>281</td>
</tr>
<tr>
<td>Metal-working</td>
<td>22</td>
<td>2</td>
<td>23</td>
<td>24</td>
<td>21</td>
<td>92</td>
</tr>
<tr>
<td>4-wheel vehicles</td>
<td>23</td>
<td>2</td>
<td>39</td>
<td>24</td>
<td>49</td>
<td>137</td>
</tr>
<tr>
<td>2-wheel vehicles</td>
<td>1</td>
<td>0</td>
<td>49</td>
<td>8</td>
<td>36</td>
<td>94</td>
</tr>
<tr>
<td>Electricity</td>
<td>14</td>
<td>1</td>
<td>26</td>
<td>23</td>
<td>22</td>
<td>86</td>
</tr>
<tr>
<td>Mechanics</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>11</td>
<td>17</td>
<td>28</td>
</tr>
<tr>
<td>Construction</td>
<td>18</td>
<td>0</td>
<td>13</td>
<td>0</td>
<td>24</td>
<td>55</td>
</tr>
<tr>
<td>Piece-working</td>
<td>29</td>
<td>11</td>
<td>26</td>
<td>0</td>
<td>18</td>
<td>84</td>
</tr>
<tr>
<td>Sewing</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>89</td>
<td>0</td>
<td>89</td>
</tr>
<tr>
<td>Leather</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>17</td>
<td>0</td>
<td>19</td>
</tr>
<tr>
<td>Others</td>
<td>0</td>
<td>5</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>TOTAL</td>
<td>131</td>
<td>48</td>
<td>226</td>
<td>285</td>
<td>280</td>
<td>970</td>
</tr>
</tbody>
</table>

Source: Adapted from ILO, WEP 2-33, Working Papers, op.cit.

We see from the above table that a total sample of 970 enterprises has been studied in five cities.

• Kigali's survey is first excluded from a possible choice of cities because it has too low a number of cases.

20 In French "tâcherons" i.e. working in the construction sector on a contract basis.
compared to the others for both the total and by activities.

- Among the groups of activities, sewing, leather and others, as well as mechanics, construction and piece-working are excluded because they show too low a number of cases or because of an uneven distribution among cities.

- Among the five remaining groups, the two that are the most evenly represented are wood-working and car repairing.

This latter activity has been selected for the purpose of this thesis because it employs a lot of people compared to the others and, more importantly, because of its relative independance from local suppliers in the various countries. In the Sahelian states such as Mauritania and Mali, wood supply may be a greater hindrance to the functioning of these wood-working units, than in Togo or Cameroon. This could have created a bias when comparing the entrepreneurs' performance by country. On the other hand, the transportation industry is a vital part of the economic development of these countries. If appropriately stimulated, the indigenous enterprises directly supporting transport activities could play an important role in that development.

Vehicle repair is apparently the most important small scale non-manufacturing activity in Africa. Unlike small scale manufacturing, this subsector reflects substantial complementarity between the intermediate and formal sectors in the economy. Where comparative data exist it appears that vehicle repair and
The following table presents some transport statistics in the four countries.

Table 6 - Distribution of the road mileage and number of vehicles for selected years in the four countries

<table>
<thead>
<tr>
<th>Country</th>
<th>Mauritania</th>
<th>Mali</th>
<th>Togo</th>
<th>Cameroon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kilometres</td>
<td>6,900</td>
<td>14,000</td>
<td>7,170</td>
<td>32,620</td>
</tr>
<tr>
<td>Usable yr round</td>
<td>..</td>
<td>7,500</td>
<td>1,137</td>
<td>..</td>
</tr>
<tr>
<td>Surfaced roads</td>
<td>..</td>
<td>1,370</td>
<td>..</td>
<td>1,270</td>
</tr>
<tr>
<td>Seasonal tracks</td>
<td>..</td>
<td>..</td>
<td>..</td>
<td>20,000</td>
</tr>
<tr>
<td><strong>Vehicles</strong>: Year</td>
<td>1976</td>
<td>1976</td>
<td>1976</td>
<td>1976</td>
</tr>
<tr>
<td>Passenger cars</td>
<td>6,600</td>
<td>15,200</td>
<td>22,500</td>
<td>59,500</td>
</tr>
<tr>
<td>Commercial</td>
<td>5,000</td>
<td>3,600</td>
<td>11,000</td>
<td>51,200</td>
</tr>
</tbody>
</table>


From now on, we will work with a population of 135 units of operations: The car-repair shops in four cities of Tropical Africa. The following chapter presents a profile of these units and their head.
III. A PROFILE OF THE ENTREPRENEUR AND HIS OPERATION

The purpose of this chapter is to draw a collective portrait of the entrepreneurs and their operations. Before the data analysis and the research questions are examined the study population must be described to answer two types of questions: Who are these entrepreneurs and how do they make a living? This description should give some insights into the similarities and differences in this segment of the informal sector in the various cities. It should lead to preliminary questions and assess the feasibility of the policy implications that could be drawn afterwards.

In order to give some frame of reference, the automobile-repair shops population (N=135) will be compared to the general average of the overall modern informal sector population in the same four cities 21 (N=922). 1

21 See table 5: (N Total=970)-(N Kigali=48)=N Four cities=922

1 Three types of variables are used in this chapter: nominal, interval and ordinal. Whenever the first two types are used, the table will present frequency distributions which add up vertically to 100 per cent for each column. The ordinal variables are presented by their mean and standard deviation S.D..
A. DESCRIPTION OF THE ENTREPRENEURS

We will successively describe, through the following tables, the identity of the entrepreneurs, their social origins, their education and training and their working life.

1. IDENTITY OF THE ENTREPRENEURS

Table 7 - Distribution, by city, of the marital status of the entrepreneur (relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>17.9</td>
<td>12.2</td>
<td>43.5</td>
<td>37.5</td>
<td>23.7</td>
<td>27.1</td>
</tr>
<tr>
<td>Monogamist</td>
<td>43.6</td>
<td>51.0</td>
<td>47.8</td>
<td>54.2</td>
<td>48.9</td>
<td>50.0</td>
</tr>
<tr>
<td>Polygamist</td>
<td>38.5</td>
<td>36.8</td>
<td>8.7</td>
<td>8.3</td>
<td>27.4</td>
<td>21.8</td>
</tr>
<tr>
<td>Others</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

There is a fairly equal distribution of the "monogamist" majority among the four cities. The two other categories are particularly affected by the age of the entrepreneurs: Almost fifty per cent of them are between 25 and 34 years old and almost two thirds are less than 34 years old. Bamako's entrepreneurs are older than their counterparts in the other cities: Almost 60 per cent are more than 35 years old.
Table 8 - Distribution, by city, of the age groups of the entrepreneur (relative frequency)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-24</td>
<td>2.6</td>
<td>8.2</td>
<td>21.7</td>
<td>33.3</td>
<td>13.0</td>
<td>15.4</td>
</tr>
<tr>
<td>25-34</td>
<td>59.2</td>
<td>38.5</td>
<td>52.3</td>
<td>41.7</td>
<td>48.9</td>
<td>48.5</td>
</tr>
<tr>
<td>35-44</td>
<td>26.5</td>
<td>41.0</td>
<td>21.7</td>
<td>12.5</td>
<td>27.4</td>
<td>24.1</td>
</tr>
<tr>
<td>45-54</td>
<td>2.0</td>
<td>12.8</td>
<td>4.3</td>
<td>12.5</td>
<td>7.4</td>
<td>9.7</td>
</tr>
<tr>
<td>55+</td>
<td>4.1</td>
<td>5.1</td>
<td>0.0</td>
<td>0.0</td>
<td>3.0</td>
<td>2.4</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

Table 9 - Distribution, by city, of the average age of the entrepreneur (mean and standard deviation S.D.)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>37.3</td>
<td>32.8</td>
<td>29.9</td>
<td>29.6</td>
<td>33.0</td>
<td>32.8</td>
</tr>
<tr>
<td>S.D.</td>
<td>8.2</td>
<td>8.1</td>
<td>7.3</td>
<td>7.6</td>
<td>8.4</td>
<td>9.0</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

The entrepreneurs of Bamako, and Yaoundé as well, include the highest percentage in the 45+ age group compared to the other cities. The variable "age" is obviously among the most important ones to explain the differences of marital status (table 7) as well as the number of children:
Table 10 - Distribution, by city, of the average number of dependant children of the entrepreneur (mean and standard deviation S.D.)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>6.3</td>
<td>3.6</td>
<td>2.1</td>
<td>3.4</td>
<td>4.1</td>
</tr>
<tr>
<td>S.D.</td>
<td>7.0</td>
<td>3.4</td>
<td>3.0</td>
<td>3.8</td>
<td>4.9</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

These figures include those who have no children which is the case for 28 entrepreneurs or 20.7 per cent of the study population. It is also the case for 26 per cent of N=922. For the entrepreneurs who have at least one dependant child, the following statistics appear:

Table 11 - Distribution, by city, of the average number of dependant children of the entrepreneur (mean and standard deviation S.D.) N=107 or 79.3% and N=686 or 74.4% respectively

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>7.2</td>
<td>4.3</td>
<td>3.7</td>
<td>4.5</td>
<td>5.2</td>
</tr>
<tr>
<td>S.D.</td>
<td>7.0</td>
<td>3.3</td>
<td>3.1</td>
<td>3.8</td>
<td>5.0</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

The average number of children is obviously higher than in table 10. It follows closely the age of the entrepreneurs.
(table 8) except in Nouakchott where this indicator may be affected by his nationality (table 13). All the necessary elements are now in place to present what is considered as an important indicator of the entrepreneur's socio-economic position: the number of dependants at the entrepreneur's home.

Table 12 - Distribution, by city, of the number of dependants at the entrepreneur's home (mean and standard deviation S.D.)

<table>
<thead>
<tr>
<th>City</th>
<th>Mean</th>
<th>S.D.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bamako</td>
<td>15.5</td>
<td>12.2</td>
</tr>
<tr>
<td>Lomé</td>
<td>6.2</td>
<td>4.3</td>
</tr>
<tr>
<td>Nouakchott</td>
<td>4.5</td>
<td>4.8</td>
</tr>
<tr>
<td>Yaoundé</td>
<td>5.5</td>
<td>4.9</td>
</tr>
<tr>
<td>TOTAL</td>
<td>8.5</td>
<td>8.8</td>
</tr>
</tbody>
</table>

N=922

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

This table, when compared with table 11, may be surprising to someone unfamiliar with the African family structure. The total number of dependants at the entrepreneur's home only is more than the double of the number of children, in Bamako and Nouakchott. It is greater by two-thirds in Lomé and Yaoundé. Incidentally, the total number of persons in charge at home for the 135 entrepreneurs is 1150. As the survey was made on a 20-per-cent-average basis, we may conclude that for this study population only, the number of dependants at the home of the entrepreneurs is almost 6,000 people. These are directly dependent upon the income of the entrepreneurs. If we consider the overall modern informal sector, this indicator reaches about
25,500 persons, for the 4,027 modern informal sector entrepreneurs in the four cities. The last indicator of this section is the nationality of the entrepreneur:

Table 13 - Distribution, by city, of the nationality of the entrepreneur (relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Malien</td>
<td>92.3</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>26.7</td>
<td>22.7</td>
</tr>
<tr>
<td>Togolese</td>
<td>-</td>
<td>91.8</td>
<td>-</td>
<td>-</td>
<td>33.3</td>
<td>26.9</td>
</tr>
<tr>
<td>Mauritanian</td>
<td>-</td>
<td>-</td>
<td>26.1</td>
<td>-</td>
<td>4.4</td>
<td>7.8</td>
</tr>
<tr>
<td>Camerooneese</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>100</td>
<td>17.8</td>
<td>29.1</td>
</tr>
<tr>
<td>Other 22</td>
<td>7.7</td>
<td>8.2</td>
<td>73.9</td>
<td>-</td>
<td>17.8</td>
<td>13.5</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

The most important fact expressed in the above table 23 is that in Nouakchott (Mauritania) almost three entrepreneurs out of four are not citizens of that country. This could be of considerable importance and may have serious implications for a policy that would be developed by the authorities towards this target population. A similar situation was found in Abidjan (Ivory Coast) where 50 per cent of the garage operators and traders and 74 per cent of the tailors were foreigners in 1979.

22 Generally from a neighbouring country.
23 The total and N=922 are not very significant since they represent only the weight of each sample survey by country.
The total and N=922 are not very significant for that table since they represent only the weight of each sample survey by country.

2. THEIR SOCIAL ORIGINS

Table 14 - Distribution, by city, of the place of birth of the entrepreneur (relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Country's capital</td>
<td>46.2</td>
<td>30.6</td>
<td>0.0</td>
<td>33.3</td>
<td>30.4</td>
<td>20.3</td>
</tr>
<tr>
<td>Another capital</td>
<td>7.7</td>
<td>2.0</td>
<td>4.3</td>
<td>0.0</td>
<td>3.7</td>
<td>2.0</td>
</tr>
<tr>
<td>Country's city</td>
<td>15.4</td>
<td>16.3</td>
<td>21.7</td>
<td>29.2</td>
<td>19.3</td>
<td>23.6</td>
</tr>
<tr>
<td>Another city</td>
<td>5.1</td>
<td>2.0</td>
<td>56.5</td>
<td>0.0</td>
<td>11.9</td>
<td>8.3</td>
</tr>
<tr>
<td><strong>Urban sub-total</strong></td>
<td>74.4</td>
<td>50.9</td>
<td>82.5</td>
<td>62.5</td>
<td>65.3</td>
<td>54.2</td>
</tr>
<tr>
<td>Rural in country</td>
<td>23.0</td>
<td>42.9</td>
<td>0.0</td>
<td>37.5</td>
<td>28.9</td>
<td>40.8</td>
</tr>
<tr>
<td>Another rural</td>
<td>2.6</td>
<td>6.2</td>
<td>17.5</td>
<td>0.0</td>
<td>5.8</td>
<td>5.0</td>
</tr>
<tr>
<td><strong>Rural sub-total</strong></td>
<td>25.6</td>
<td>49.1</td>
<td>17.5</td>
<td>37.5</td>
<td>34.7</td>
<td>45.8</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

No entrepreneur was born in Nouakchott: This city was built around 1969 and 73.9 per cent of the entrepreneurs operating there are not Mauritanian (table 13). We see that the majority (65.3 per cent) were born in urban areas. The urban sub-total confirms this by city. This observation does not contradict the acknowledged evidence of a strong relationship between migration to cities and labour absorption in the informal sector. Indeed,
the above figures deal only with the head of enterprise and not with his manpower. Secondly, with the exception of Nouakchott, we still observe that between 25.6 and 49.1 per cent (34.7 on the average) of the entrepreneurs migrated to a city at a certain time in their lives. It would be interesting to investigate the differences in social origins within the enterprise, between the head of operation and his employees.

For the overall modern informal sector (N=922), those who were born in an urban area still represent 54.2 per cent. These figures are quite high. They also show that, for the study population,

- 30.4 per cent were born in the city of interview,
- 34.9 per cent migrated from one city to another,
- 34.7 per cent migrated from rural to urban areas.
- For the overall modern informal sector (N=922), these figures are 20.3, 34.0 and 45.8 per cent respectively.

It seems therefore that the automobile-repair shops population has been more "exposed" to urban areas than the average overall modern informal sector population.
Table 15 - Distribution, by city, of the place of childhood (7-14 years) of the entrepreneur (relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Country's capital</td>
<td>53.8</td>
<td>34.7</td>
<td>0.0</td>
<td>33.3</td>
<td>34.1</td>
<td>24.5</td>
</tr>
<tr>
<td>Another capital</td>
<td>5.1</td>
<td>2.0</td>
<td>4.3</td>
<td>0.0</td>
<td>3.0</td>
<td>3.5</td>
</tr>
<tr>
<td>Country's city</td>
<td>10.3</td>
<td>22.4</td>
<td>21.7</td>
<td>37.5</td>
<td>21.5</td>
<td>24.2</td>
</tr>
<tr>
<td>Another city</td>
<td>2.6</td>
<td>2.0</td>
<td>52.2</td>
<td>0.0</td>
<td>10.4</td>
<td>8.3</td>
</tr>
<tr>
<td>Urban sub-total</td>
<td>71.8</td>
<td>61.2</td>
<td>78.3</td>
<td>70.8</td>
<td>68.9</td>
<td>60.5</td>
</tr>
<tr>
<td>Rural in country</td>
<td>25.6</td>
<td>34.7</td>
<td>0.0</td>
<td>29.2</td>
<td>25.2</td>
<td>34.7</td>
</tr>
<tr>
<td>Another rural</td>
<td>2.6</td>
<td>4.1</td>
<td>21.7</td>
<td>0.0</td>
<td>5.9</td>
<td>4.8</td>
</tr>
<tr>
<td>Rural sub-total</td>
<td>28.2</td>
<td>38.8</td>
<td>21.7</td>
<td>29.2</td>
<td>31.1</td>
<td>39.5</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op. cit.

Compared with table 14, we note that there has been, on the average, a slight migration of the entrepreneurs during childhood. This most likely was from rural areas to secondary cities and/or capital cities. A case study should explain why this is not the case for Bamako and Nouakchott where the rural sub-total has slightly increased between birth and childhood of the entrepreneur. Another fact is that 37.1 per cent of the entrepreneurs had already lived in a capital city before they were 15 years old; 31.9 per cent in a secondary urban centre and 31.1 per cent had lived in rural areas. These figures could be explained by the activity of the entrepreneur's parent as we will see in a following table. For N=922, these figures are
respectively 28.0, 32.7 and 39.5 per cent. The length of exposure to an urban setting is confirmed to be longer for the automobile-repair entrepreneur than for the average overall modern informal sector population.

Table 16 - Distribution, by city, of the level of education of the chief of household during the childhood of the entrepreneur (mean and standard deviation S.D.)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without education</td>
<td>56.4</td>
<td>73.5</td>
<td>8.7</td>
<td>41.7</td>
<td>51.9</td>
<td>62.0</td>
</tr>
<tr>
<td>Koranic school</td>
<td>28.2</td>
<td>0.0</td>
<td>56.5</td>
<td>4.2</td>
<td>18.5</td>
<td>17.5</td>
</tr>
<tr>
<td>Reads &amp; writes</td>
<td>7.7</td>
<td>10.2</td>
<td>26.1</td>
<td>29.2</td>
<td>15.6</td>
<td>10.1</td>
</tr>
<tr>
<td>Primary school</td>
<td>5.1</td>
<td>16.3</td>
<td>4.3</td>
<td>8.3</td>
<td>9.6</td>
<td>7.5</td>
</tr>
<tr>
<td>Secondary +</td>
<td>2.6</td>
<td>0.0</td>
<td>4.3</td>
<td>16.7</td>
<td>4.4</td>
<td>2.9</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

The distribution of Koranic school education in the above table can be explained by the importance of that religion in these countries. It appears that the great majority of the sample population was not able to read and write. On the other hand, the parents of Yaoundé's entrepreneurs had an above average level of education. Compared with N=922, we observe that the automobile-repair entrepreneur's parent is more highly educated.

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25 See Chapter 1, section A.
26 In Koranic schools, pupils learn by heart verses of the Koran; there is no other teaching-learning process as we know it in Western Countries.
educated than the average overall population: 29.3 compared to 20.5 per cent respectively can read and write.

Table 17 - Distribution, by city, of the level of occupation of the chief of household during the childhood of the entrepreneur (mean and standard deviation S.D.)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nomad</td>
<td>0.0</td>
<td>0.0</td>
<td>17.4</td>
<td>0.0</td>
<td>3.0</td>
<td>4.2</td>
</tr>
<tr>
<td>Employee</td>
<td>5.3</td>
<td>8.2</td>
<td>8.7</td>
<td>16.7</td>
<td>9.0</td>
<td>8.0</td>
</tr>
<tr>
<td>Workman</td>
<td>7.9</td>
<td>12.2</td>
<td>8.7</td>
<td>16.7</td>
<td>11.2</td>
<td>7.3</td>
</tr>
<tr>
<td>On his own</td>
<td>86.8</td>
<td>79.6</td>
<td>47.8</td>
<td>62.5</td>
<td>73.1</td>
<td>77.4</td>
</tr>
<tr>
<td>Family aid</td>
<td>0.0</td>
<td>0.0</td>
<td>17.4</td>
<td>0.0</td>
<td>3.0</td>
<td>1.6</td>
</tr>
<tr>
<td>Other</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>4.2</td>
<td>0.7</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

The most interesting fact about the preceding table is that 73.1 per cent of those who were responsible for the education of our entrepreneurs were independent entrepreneurs themselves. This percentage is slightly lower in Mauritania. In a country where 39.2 per cent of the population was nomadic in 1975 it is not surprising to see that 17.4 per cent of the parents of the entrepreneurs were nomads. On the other hand, still in Mauritania, 17.4 per cent also were "family aid", euphemism for

"slave"\(^{28}\). Indeed, this country has still some 90,000 people who, according to our standards, could be considered slaves. They are called "traditional domestic personnel" in the official statistics of the country:

Table 18 - Distribution of the traditional domestic personnel for three selected years (absolute and relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>1967</th>
<th>1973</th>
<th>1975</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>86,665</td>
<td>89,990</td>
<td>89,850</td>
</tr>
<tr>
<td>Per cent</td>
<td>16.4</td>
<td>15.4</td>
<td>14.9</td>
</tr>
</tbody>
</table>

Source: Development Plan of Mauritania, op.cit. page 48.

Going back to the occupational categories, it should be mentioned that 58.6 per cent of the population worked in the agriculture, fisheries or stock-farming. The retail trade included 11.3 per cent, 15.8 per cent worked in the public administration and 14.3 per cent in small-scale enterprises (modern or traditional). For N=922, these figures are respectively 68.7, 7.5, 9.7, and 9.1 per cent. Here again there is a difference between our study population and the overall modern informal sector. The person who was responsible for the entrepreneur's education during his childhood worked mainly in public administration, small-scale enterprises and retail trade

\(^{28}\) See also The Globe and Mail, Toronto, August 12, 1981.

\(^{29}\) As a percentage of the potentially active population.
for the automobile-repair entrepreneur (41.4 per cent) against 26.3 per cent for N=922.

3. EDUCATION AND TRAINING

Table 19 - Distribution, by city, of the length of education (years) of the entrepreneur (mean and standard deviation S.D.)

<table>
<thead>
<tr>
<th>City</th>
<th>Mean</th>
<th>S.D.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bamako</td>
<td>1.2</td>
<td>2.4</td>
</tr>
<tr>
<td>Lomé</td>
<td>4.6</td>
<td>2.4</td>
</tr>
<tr>
<td>Nouakchott</td>
<td>2.2</td>
<td>2.9</td>
</tr>
<tr>
<td>Yaoundé</td>
<td>7.2</td>
<td>1.8</td>
</tr>
<tr>
<td>TOTAL</td>
<td>3.7</td>
<td>3.2</td>
</tr>
<tr>
<td>N=922</td>
<td>3.6</td>
<td>3.3</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

It would be interesting to compare this variable against the performance of the entrepreneur in his business, especially between Bamako and Yaoundé. However, we already know that Bamako's entrepreneurs are older than those of Yaoundé (mean=37.3 years against 29.6) and this factor obviously affects the length of education which is greater nowadays than it was 30 years ago especially in Africa. It should be added that 37.8 per cent of the entrepreneurs (included in the preceding table) didn't go to school at all: 56.9% in Bamako, 17.6% in Lomé, 25.5% in Nouakchott and none in Yaoundé. The more educated, in length of education, are from Yaoundé where the minimum number

---

30 Only the years that were successfully completed (starting with the equivalent of grade 1) were counted.
of successfully completed years is five and the maximum is ten. If we exclude the 37.8 per cent who didn't receive any education (or 40.2 per cent for N=922) from the preceding table, we obviously have higher averages:

Table 20 - Distribution, by city, of the length of education (years) of the entrepreneur (mean and standard deviation S.D.) (N=84/135 and N=551/922)

<table>
<thead>
<tr>
<th>City</th>
<th>Mean</th>
<th>S.D.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bamako</td>
<td>5.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Lomé</td>
<td>5.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Nouakchott</td>
<td>5.1</td>
<td>2.2</td>
</tr>
<tr>
<td>Yaoundé</td>
<td>7.2</td>
<td>1.8</td>
</tr>
<tr>
<td>TOTAL</td>
<td>6.0</td>
<td>1.7</td>
</tr>
<tr>
<td>N=922</td>
<td>6.1</td>
<td>1.9</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

It shows now that the length of education is quite similar in Bamako, Lomé and Nouakchott. On the average, the only entrepreneurs who have completed primary school are from Yaoundé. These two tables confirm to a certain extent the reproduction process of education: Table 16 shows that those who were responsible for the education of the entrepreneur had, in Yaoundé, a higher level of education compared to other cities. The same distinction occurred one generation later.
Table 21 - Distribution, by city, of the length of training (years) of the entrepreneur (mean and standard deviation S.D.)

<table>
<thead>
<tr>
<th>City</th>
<th>Mean</th>
<th>S.D.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bamako</td>
<td>5.9</td>
<td>3.2</td>
</tr>
<tr>
<td>Lomé</td>
<td>5.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Nouakchott</td>
<td>5.3</td>
<td>3.0</td>
</tr>
<tr>
<td>Yaoundé</td>
<td>2.8</td>
<td>1.2</td>
</tr>
<tr>
<td>TOTAL</td>
<td>4.9</td>
<td>2.5</td>
</tr>
</tbody>
</table>

**Source:** Sample Survey Data, ILO, WEP 2-33, op.cit.

Only six entrepreneurs had no training at all (three in Bamako, one in Nouakchott and two in Yaoundé). If we compare the two preceding tables, we see that, with the exception of Yaoundé, the average length of training is greater than the average length of education. In terms of education and training, we thus have two different universes: the ones who didn't stay at school for very long but spent much more time in a vocational training capacity (most probably for familial/economic reasons). This is the case in Bamako and Nouakchott. On the other hand, we have the opposite situation in Yaoundé where the entrepreneurs have had a long educational period but a very short training period before entering their careers. In the middle of these two extremes, we find Lomé where both indicators have similar means.

These differences could be important in terms of policies for the informal sector: as long as the socio-economic situation of these countries evolves as at present, the informal sector will remain an important buffer for these economies. Is it
therefore more important to invest in education so that the individual obtains a degree but without any assurance of getting a job or to invest in vocational training so that hopefully, the individual creates his own job with all the multiplier effects at personal, community, regional and national levels? Both situations are present in our sample. A separate study could measure the respective merits of education and vocational training in relation to the economic performance.

4. THE WORKING LIFE OF THE ENTREPRENEURS

Table 22 - Distribution, by city, of the age at which the entrepreneur started his active life after 14 years old (mean and standard deviation S.D.)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>19.6</td>
<td>23.3</td>
<td>21.1</td>
<td>20.0</td>
<td>21.3</td>
<td>21.3</td>
</tr>
<tr>
<td>S.D.</td>
<td>3.4</td>
<td>3.5</td>
<td>4.0</td>
<td>2.3</td>
<td>3.7</td>
<td>3.9</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

An average 21.3 years old has been determined; it is similar among three cities. In Lomé it is a little higher. When this indicator is transformed into age groups, we see that 67.4 per cent of the entrepreneurs started their working life before the age of 22: 79.5 per cent in Bamako and Yaoundé, 60.2 per cent in Nouakchott and 45.2 per cent in Lomé.
Table 23 - Distribution, by city, of the length of working life (years) of the entrepreneur (mean and standard deviation S.D.)

<table>
<thead>
<tr>
<th>City</th>
<th>Mean</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bamako</td>
<td>17.7</td>
<td>9.4</td>
<td>8.8</td>
<td>9.6</td>
<td>11.7</td>
<td>11.5</td>
</tr>
<tr>
<td>S.D.</td>
<td>7.8</td>
<td>7.4</td>
<td>6.8</td>
<td>6.5</td>
<td>8.1</td>
<td>8.5</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

This indicator is a simple combination of the age minus the age at which the entrepreneur started his active life. Bamako's entrepreneurs are the oldest (table 9) and they started working the earliest (table 22). This results in a far longer work experience than their counterparts of others cities.

Table 24 - Distribution, by city, of the length of work corresponding (RF) or not (RN) to the training (years) of the entrepreneur (mean and standard deviation S.D.)

<table>
<thead>
<tr>
<th>RF</th>
<th>Mean</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>12.0</td>
<td>8.5</td>
<td>5.5</td>
<td>8.1</td>
<td>8.9</td>
<td>8.1</td>
</tr>
<tr>
<td>RF S.D.</td>
<td>8.6</td>
<td>7.3</td>
<td>4.1</td>
<td>7.0</td>
<td>7.4</td>
<td>7.5</td>
</tr>
<tr>
<td>RN Mean</td>
<td>5.3</td>
<td>0.6</td>
<td>2.0</td>
<td>1.2</td>
<td>2.3</td>
<td>2.9</td>
</tr>
<tr>
<td>RN S.D.</td>
<td>5.8</td>
<td>1.7</td>
<td>3.7</td>
<td>2.1</td>
<td>4.1</td>
<td>4.6</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.
From this table we see that, on the average, most entrepreneurs are or have been working in the field of their training for most of their careers. In this sense, we may expect that they have been fairly well exposed to the constraints and difficulties of their occupations. This doesn't mean however that they are now working in the fields for which they trained. From this table, we can also calculate the average percentage of active life spent in an occupation that corresponds to the training of the entrepreneur (RF/RF+RN). It shows that between 70 and 90 per cent of the working life has so far been spent in an occupation that corresponded to the training. This observation may have manpower planning implications especially for those who are actually in training in the informal sector—the apprentices (75 per cent of the manpower as shown in a following table). A rapid comparison with table 9 (average age) shows that the age doesn't directly affect the above variable.

31 See World Bank, 1979b:28
Table 25 - Distribution, by city, of the number of occupations the entrepreneur has had during his active life (relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Only this one</td>
<td>5.1</td>
<td>36.7</td>
<td>17.4</td>
<td>16.7</td>
<td>20.7</td>
<td>27.4</td>
</tr>
<tr>
<td>Two</td>
<td>38.5</td>
<td>57.2</td>
<td>52.2</td>
<td>50.0</td>
<td>49.6</td>
<td>38.6</td>
</tr>
<tr>
<td>Three</td>
<td>25.6</td>
<td>4.1</td>
<td>26.1</td>
<td>12.5</td>
<td>15.7</td>
<td>21.4</td>
</tr>
<tr>
<td>Four+</td>
<td>30.8</td>
<td>2.0</td>
<td>4.3</td>
<td>20.8</td>
<td>14.0</td>
<td>12.6</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

If 70 per cent of the entrepreneurs have had a maximum of two different occupations so far, there are some differences among cities. Bamako's entrepreneurs are the most versatile in this respect, and those in Lomé the least so. The age of the entrepreneur plays a certain role but still, in Lomé they are not the youngest (table 9). This variable may also have been affected by the development potential of informal business opportunities in these countries for the past decade. Compared to N=922, the inter-occupational mobility of the automobile-repair entrepreneur is, on the average, less important than that of the entrepreneur in the overall modern informal sector. Other variables such as the type of premises (table 30) or attitudes of the authorities may affect that mobility.
Table 26 - Distribution, by city, of the length of informal business activity (years) of the entrepreneur (mean and standard deviation S.D.)

<table>
<thead>
<tr>
<th>City</th>
<th>Mean</th>
<th>S.D.</th>
<th>Mean</th>
<th>S.D.</th>
<th>Mean</th>
<th>S.D.</th>
<th>Mean</th>
<th>S.D.</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bamako</td>
<td>8.3</td>
<td>7.3</td>
<td>6.0</td>
<td>4.2</td>
<td>5.8</td>
<td>5.8</td>
<td>5.1</td>
<td>5.4</td>
<td>6.4</td>
<td>6.6</td>
</tr>
<tr>
<td>Lomé</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nouakchott</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yaoundé</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

We see that, compared to the length of active life (table 23), the entrepreneur had already worked in some kind of informal business for quite a number of years. In percentage of active life this is 46 per cent in Bamako, 63 per cent in Lomé, 65 per cent in Nouakchott and 53 per cent in Yaoundé.

Table 27 - Distribution, by city, of the number of years the entrepreneur has spent in his present occupation (mean and standard deviation S.D.)

<table>
<thead>
<tr>
<th>City</th>
<th>Mean</th>
<th>S.D.</th>
<th>Mean</th>
<th>S.D.</th>
<th>Mean</th>
<th>S.D.</th>
<th>Mean</th>
<th>S.D.</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bamako</td>
<td>6.8</td>
<td>6.5</td>
<td>5.4</td>
<td>3.8</td>
<td>3.9</td>
<td>3.2</td>
<td>4.5</td>
<td>5.6</td>
<td>5.4</td>
<td>5.2</td>
</tr>
<tr>
<td>Lomé</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nouakchott</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yaoundé</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

The entrepreneurs have been in their present occupations for a number of years close to the average length of informal
business activity.

B. DESCRIPTION OF THE ENTERPRISES

Under this second heading, we will present statistically the distribution of

- The different activities that are included into the study population,
- A description of their premises and the status of their location,
- The labour force of the enterprise by professional category,
- The salaries of the labour force.

In the last heading, we will present four indicators that combine the first two parts of this chapter:

- The net income of the entrepreneur,
- The total household income,
- The family spendings,
- The investment capacity of the entrepreneur as head of the household and enterprise.

1. ACTIVITIES, PREMISES AND STATUS.

There is little difference between the garage, steel-work, welding, painting and the general mechanics categories. They have had different names depending on the city and/or the most important work that was performed in the enterprise. On the other hand, tire and radiator-repair are smaller units of operation.
Table 28 - Distribution, by city, of the different categories of activity included in the "automobile-repair shop" population (N=135) (relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Garage</td>
<td>35.9</td>
<td>63.3</td>
<td>78.3</td>
<td>66.7</td>
<td>58.5</td>
</tr>
<tr>
<td>Steel-work</td>
<td>12.8</td>
<td>36.7</td>
<td>0.0</td>
<td>25.0</td>
<td>21.5</td>
</tr>
<tr>
<td>Tire-repair</td>
<td>20.5</td>
<td>0.0</td>
<td>21.7</td>
<td>8.3</td>
<td>11.1</td>
</tr>
<tr>
<td>General mechanics</td>
<td>28.2</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>8.1</td>
</tr>
<tr>
<td>Radiator repair</td>
<td>2.6</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

Table 29 - Distribution, by city, of the different kinds of premises that are housing the activities (relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open air/stall</td>
<td>53.8</td>
<td>51.0</td>
<td>69.6</td>
<td>79.1</td>
<td>60.0</td>
</tr>
<tr>
<td>Wood</td>
<td>2.6</td>
<td>42.9</td>
<td>13.0</td>
<td>8.3</td>
<td>20.0</td>
</tr>
<tr>
<td>Adobe/concrete</td>
<td>43.6</td>
<td>6.1</td>
<td>8.7</td>
<td>8.3</td>
<td>17.8</td>
</tr>
<tr>
<td>Other</td>
<td>-</td>
<td>-</td>
<td>8.7</td>
<td>4.3</td>
<td>2.2</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

\[32\] For N=922, by group of activities, see table 5, Chapter 1.

\[33\] Includes welding and painting.
The majority of operations are conducted in the open air, with or without shelter. This could be affected by both climatic and economic conditions. For Bamako, the concrete structure is adobe only \(^3\). Compared to N=922, the differences must be seen through the kind of activity combined with the type of shelter that is economically efficient and affordable.

Table 30 — Distribution, by city, of the status of the land and its premises (relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned</td>
<td>17.9</td>
<td>10.2</td>
<td>8.7</td>
<td>16.7</td>
<td>13.3</td>
<td>9.0</td>
</tr>
<tr>
<td>Rented</td>
<td>66.7</td>
<td>53.1</td>
<td>69.6</td>
<td>20.8</td>
<td>54.1</td>
<td>58.0</td>
</tr>
<tr>
<td>Family owned</td>
<td>7.7</td>
<td>8.2</td>
<td>4.3</td>
<td>8.3</td>
<td>7.4</td>
<td>7.0</td>
</tr>
<tr>
<td>Other (^3)</td>
<td>7.7</td>
<td>28.2</td>
<td>17.4</td>
<td>54.2</td>
<td>25.2</td>
<td>26.0</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

We see that, with the exception of Yaoundé, the majority of the entrepreneurs rent both the land and its premises.

It seems that our entrepreneur more often owns his manufacturing premises than does the entrepreneur in the overall modern informal sector: 13.3 compared to 9.0 per cent.

\(^3\) In French "banco" as the typical shelter made of dried earth.

\(^3\) Includes "rent the field but owns the premises" (11.9%) or "rent the field but has no premises" (6.7%) etc.
2. THE LABOUR FORCE OF THE ENTERPRISE

Both the employment structure and capital requirements of vehicle repair differ significantly from those encountered in small manufacturing processes. Hired labour forms a greater proportion of total employment, and single worker firms are rare. (Steel, 1977; Calloway, 1973). (Quoted from World Bank, 1979b:8).

The WEP 2-33 survey has allowed us to learn precisely the major characteristics of the labour force of the enterprise. Categories of occupation, age, family relationship, salaries and levels of education are the most important variables in this respect. Under this section, we will concentrate on the major characteristics of the labour force.

Table 31 - Distribution, by city, of the number of workers by category of occupation (absolute frequency)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apprentice</td>
<td>140</td>
<td>164</td>
<td>79</td>
<td>107</td>
<td>490</td>
<td>1509</td>
</tr>
<tr>
<td>Family aid</td>
<td>22</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>26</td>
<td>93</td>
</tr>
<tr>
<td>Daily worker</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>37</td>
</tr>
<tr>
<td>Non-qualif.work.</td>
<td>11</td>
<td>5</td>
<td>10</td>
<td>5</td>
<td>31</td>
<td>216</td>
</tr>
<tr>
<td>Qualif. worker</td>
<td>35</td>
<td>8</td>
<td>43</td>
<td>13</td>
<td>99</td>
<td>481</td>
</tr>
<tr>
<td>Employee</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>37</td>
</tr>
<tr>
<td>TOTAL</td>
<td>208</td>
<td>177</td>
<td>135</td>
<td>130</td>
<td>650</td>
<td>2373</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.
The two tables above show that:

- There is an average of 4.8 workers per enterprise in the four cities. This figure is somewhat lower in Lomé. Compared to N=922, this average is almost double that of the overall modern informal sector. It justifies the particular interest in this study population.

- The total manpower of the 135 enterprises is 650 people which, added to the 135 entrepreneurs, gives a total labour force of 785 people who make a living from this occupation. For the overall modern informal sector, the corresponding figure is 3295 jobs.

- The most important category of the labour force is the apprentices who account for some 75 per cent of the
employee in the four cities, although it is a little higher in Yaoundé. This figure is also a bit higher than the one for N=922 where apprentices represent some 63.5 per cent of the total labour force.

- Qualified and non-qualified workers 36 account for one fifth of the entire labour force.

- Employees and daily workers are, not surprisingly, the least represented categories. They are more present in the construction sector.

- The family aid worker is relatively absent from the above table. (N=26 or only four per cent of the labour force). Totally absent in Lomé and Nouakchott, almost nonexistent in Yaoundé, he accounts for 10 per cent of the labour force of Bamako's enterprises.

This last point doesn't mean that 96 per cent of the labour force is outside of entrepreneurial families: to be a family aid worker is a category of occupation similar to apprentice, daily worker etc. These also can be family members as it will be shown in a following table. It should also be mentioned that the above tables include the enterprises without a particular manpower. This information is detailed in the following table.

36 The distinction was made by the entrepreneurs themselves with the interviewers and controlled by the survey auditors.
Table 33 - Distribution, by city, of the number of enterprises having the corresponding category of occupation among their manpower (relative frequency)

<table>
<thead>
<tr>
<th>Category</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apprentice</td>
<td>84.6</td>
<td>89.7</td>
<td>73.9</td>
<td>91.6</td>
<td>85.9</td>
<td>61.2</td>
</tr>
<tr>
<td>Family aid</td>
<td>28.2</td>
<td>0.0</td>
<td>0.0</td>
<td>12.5</td>
<td>10.4</td>
<td>6.0</td>
</tr>
<tr>
<td>Daily worker</td>
<td>0.0</td>
<td>0.0</td>
<td>8.6</td>
<td>0.0</td>
<td>1.5</td>
<td>2.1</td>
</tr>
<tr>
<td>Non-qualif. worker</td>
<td>15.3</td>
<td>4.0</td>
<td>13.0</td>
<td>16.6</td>
<td>11.1</td>
<td>9.0</td>
</tr>
<tr>
<td>Qualif. worker</td>
<td>35.8</td>
<td>8.1</td>
<td>47.8</td>
<td>29.1</td>
<td>26.7</td>
<td>20.3</td>
</tr>
<tr>
<td>Employee</td>
<td>0.0</td>
<td>0.0</td>
<td>4.3</td>
<td>4.1</td>
<td>1.5</td>
<td>2.3</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

Apart from the apprentices and, to a lesser extent, the qualified workers, there is a numeric similarity for each category of occupation between our study population and N=922. Considered by city, within our automobile-repair shops population, we observe that the presence of non-qualified workers, apart from Lomé, does not involve more than some 15 per cent of the entreprises. The qualified workers on the other hand, are present in about 30 per cent of the enterprises in Bamako and Yaoundé, in almost 50 per cent in Nouakchott but in only eight per cent in Lomé. These figures could be explained by the availability of manpower or the level of sophistication of the enterprise. The vocational training potential of an enterprise could be assessed, among other things, on the ratio
of qualified workers to apprentices within each unit.

Table 34 - Distribution, by city, of the number of workers members of the entrepreneur's family by category of occupation (relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apprentice</td>
<td>11.4</td>
<td>12.8</td>
<td>24.0</td>
<td>23.4</td>
<td>16.5</td>
<td>23.9</td>
</tr>
<tr>
<td>Family aid</td>
<td>100</td>
<td>-</td>
<td>-</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Daily worker</td>
<td>-</td>
<td>-</td>
<td>0.0</td>
<td>-</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Non-qualif. work.</td>
<td>18.2</td>
<td>0.0</td>
<td>70.0</td>
<td>20.0</td>
<td>32.2</td>
<td>10.1</td>
</tr>
<tr>
<td>Qualif. worker</td>
<td>5.7</td>
<td>0.0</td>
<td>20.9</td>
<td>0.0</td>
<td>11.1</td>
<td>12.6</td>
</tr>
<tr>
<td>Employee</td>
<td>-</td>
<td>-</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>29.7</td>
</tr>
<tr>
<td>TOTAL</td>
<td>20.1</td>
<td>11.9</td>
<td>26.6</td>
<td>23.8</td>
<td>20.0</td>
<td>22.6</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

We see that, on the average, 20 per cent of the workers are members of the entrepreneur's family. For the apprentices this figure is between 11.4 (Bamako) and 24.0 per cent (Nouakchott). Among the characteristics of informal business activity was the "family ownership of the enterprises". Looking at both table 30 (7.4 per cent of the enterprises -land and premises- belong to the family) and the above table (20 per cent of the labour force are members of entrepreneurial

37 But table 37 will show that almost 46 per cent of the enterprises don't have any family workers at all.
families), this indicator can now be better qualified for this study population: the family ownership of an enterprise is not always a determinant indicator of an informal sector business. This observation can be extended to the overall modern informal sector population (N=922). As we will see in table 38, ten enterprises out of 135 (7.4 per cent) are "one-man enterprise" types. For N=922, this figure is 252 or 27.3 per cent. This large difference could be due to the kind of enterprise: An automobile-repair shop is less likely to be a "one-man enterprise" type than a 2-wheel vehicle repair shop for example. The following table considers only the 125 enterprises having at least one worker.

Table 35 - Distribution, by city, of the number of workers per type of enterprise (mean)(N=125)

<table>
<thead>
<tr>
<th>Type</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>Garage</td>
<td>6.2</td>
<td>3.8</td>
<td>7.3</td>
<td>5.7</td>
<td>6.5</td>
<td>39</td>
</tr>
<tr>
<td>Steel-work</td>
<td>10.0</td>
<td>4.2</td>
<td>-</td>
<td>5.8</td>
<td>5.6</td>
<td></td>
</tr>
<tr>
<td>Tire-repair</td>
<td>1.4</td>
<td>-</td>
<td>1.0</td>
<td>3.0</td>
<td>1.4</td>
<td></td>
</tr>
<tr>
<td>General mechan.</td>
<td>6.0</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>6.0</td>
<td></td>
</tr>
<tr>
<td>Radiator repair</td>
<td>1.0</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1.0</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>5.6</td>
<td>4.0</td>
<td>6.4</td>
<td>5.6</td>
<td>5.2</td>
<td></td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

39 Not applicable.
There are some discrepancies between the global mean of 4.8 workers per enterprise (table 32, N=135) and the means presented in the above table by category of activity (N=125):

- As expected, the tire and radiator repair operation has the lowest average number of workers (N=12).
- The "garage" activity shows a high level of employment in Nouakchott, Bamako and Yaoundé.
- The 'steel-work, welding and painting' activity has, in Bamako, the highest average of workers compared to all other activities and cities.

This is not surprising for someone who dares to drive in that city. The road and traffic conditions may also explain why Bamako is the only city of our study population where all the five different types of activities are represented.

For N=922, after the 252 enterprises without any manpower are deducted, the average number of workers for all the categories of activity is 3.17 per enterprise. This average is far lower than the one of our study population. The different types of operations might explain this difference.

The average age of the workers is 19.5 years. The mean age is quite stable among the three other cities and type of activities: 20.1 in Bamako, 19.1 in Lomé, and 19.3 in Yaoundé.

This is obviously very much affected by the weight of the apprentices (75 per cent of the population). We should repeat

---

*This doesn't include the Nouakchott's sample as the question was not asked in that first survey.*

*With S.D. of 3.8, 2.5 and 2.4 respectively.*
here that the average age of the entrepreneur is 33 years (table 9). We are thus involved with a young universe for whom manpower evaluation and planning could be a useful exercise. For N=922, the average age of the worker is 20.0 \(^{42}\). In fact, the age group 11 to 15 represents 9 per cent of the worker's population, and only 10 per cent are more than 24 years old. A question that could be investigated is in which age-groups is the "entrepreneurship" potentially present?

The following table presents a group distribution of the enterprises according to the importance of their labour force.

<table>
<thead>
<tr>
<th></th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>5.1</td>
<td>10.2</td>
<td>8.7</td>
<td>4.2</td>
<td>7.4</td>
<td>27.3</td>
</tr>
<tr>
<td>1-3</td>
<td>28.1</td>
<td>50.9</td>
<td>30.4</td>
<td>20.8</td>
<td>35.5</td>
<td>46.4</td>
</tr>
<tr>
<td>4-6</td>
<td>38.5</td>
<td>26.7</td>
<td>34.8</td>
<td>45.8</td>
<td>34.8</td>
<td>17.7</td>
</tr>
<tr>
<td>7-10</td>
<td>18.0</td>
<td>8.1</td>
<td>8.6</td>
<td>25.0</td>
<td>14.0</td>
<td>6.3</td>
</tr>
<tr>
<td>11-20</td>
<td>10.3</td>
<td>2.1</td>
<td>17.5</td>
<td>4.2</td>
<td>7.4</td>
<td>1.9</td>
</tr>
<tr>
<td>22-29</td>
<td>0.0</td>
<td>2.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.9</td>
<td>0.4</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

We see from the above table that more than 70 per cent of

\(^{42}\) N=556, S.D.= 3.7 and the range is 24 years: minimum age is 11 and maximum is 35.
the enterprises have between one and six workers and that 8.3 per cent have more than eleven workers. For N=922, we see that more than one enterprise out of four is a "one-man enterprise". (The type of activity might play an important role here). Similarly to the car-repair shops population, the majority of enterprises have between one and six workers.

The last two tables of this section combine information about the type of manpower working in the enterprises with the number of workers and the number of enterprises.

Table 37 - Distribution, by city, of the number of workers according to the type of enterprise (relative frequency and absolute total)

<table>
<thead>
<tr>
<th>Type</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>No manpower</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>No fam. worker</td>
<td>34.1</td>
<td>74.0</td>
<td>24.4</td>
<td>40.7</td>
<td>44.3</td>
<td>51.1</td>
</tr>
<tr>
<td>Mixed</td>
<td>62.5</td>
<td>19.2</td>
<td>68.2</td>
<td>52.3</td>
<td>49.8</td>
<td>37.7</td>
</tr>
<tr>
<td>Fam. worker only</td>
<td>3.3</td>
<td>6.8</td>
<td>7.4</td>
<td>7.0</td>
<td>5.9</td>
<td>11.2</td>
</tr>
<tr>
<td>TOTAL</td>
<td>208</td>
<td>177</td>
<td>135</td>
<td>130</td>
<td>650</td>
<td>2373</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

It is quite difficult to deduce a general trend from the above table except for the "family workers only" type of enterprise which has the smallest number of workers in every city and for both totals. For the car-repair shops population, Lomé is the only city where the majority of workers (74.0 per
cent) is employed in the "No family worker" type of enterprise. But, it is also the case (51.1 per cent) for the overall modern informal sector population.

Table 38 - Distribution, by city, of the number of enterprises according to the type of manpower (relative frequency and absolute total)

<table>
<thead>
<tr>
<th>Type of Manpower</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>No manpower</td>
<td>5.1</td>
<td>10.2</td>
<td>8.7</td>
<td>4.2</td>
<td>7.4</td>
<td>27.3</td>
</tr>
<tr>
<td>No fam. worker</td>
<td>33.4</td>
<td>65.4</td>
<td>30.5</td>
<td>41.6</td>
<td>45.9</td>
<td>38.2</td>
</tr>
<tr>
<td>Mixed</td>
<td>48.7</td>
<td>12.2</td>
<td>47.8</td>
<td>41.6</td>
<td>34.1</td>
<td>18.8</td>
</tr>
<tr>
<td>Fam. worker only</td>
<td>12.8</td>
<td>12.2</td>
<td>13.0</td>
<td>12.6</td>
<td>12.6</td>
<td>15.7</td>
</tr>
<tr>
<td>TOTAL</td>
<td>39</td>
<td>49</td>
<td>23</td>
<td>24</td>
<td>135</td>
<td>922</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op. cit.

Almost 46 per cent of the enterprises don't have any family workers at all in our study population. The percentage of enterprises having only family members in their manpower is very stable among cities: It is 12.6 per cent or one out of eight. Compared to N=922, we have to take into account the type of enterprise and maybe the city as well. However, all in all, the figures do not show major differences except for a shift from the mixed type of manpower to the "no manpower" category.
3. **THE SALARIES**

Table 39 - Distribution, by city, of the average weekly salaries by category of occupation (mean, $US)

<table>
<thead>
<tr>
<th>Category</th>
<th>Nouakchott</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Yaoundé</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apprentices</td>
<td>4.38</td>
<td>2.04</td>
<td>1.39</td>
<td>3.32</td>
</tr>
<tr>
<td>Family aid</td>
<td>-</td>
<td>6.63</td>
<td>-</td>
<td>6.62</td>
</tr>
<tr>
<td>Daily worker</td>
<td>28.84</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Non Qual.work.</td>
<td>17.15</td>
<td>4.98</td>
<td>6.58</td>
<td>13.60</td>
</tr>
<tr>
<td>Qualif.worker</td>
<td>35.45</td>
<td>9.43</td>
<td>13.28</td>
<td>20.55</td>
</tr>
<tr>
<td>Employee</td>
<td>51.50</td>
<td>-</td>
<td>-</td>
<td>17.28</td>
</tr>
<tr>
<td><strong>TOTAL N=135</strong></td>
<td><strong>14.66</strong></td>
<td><strong>3.53</strong></td>
<td><strong>1.75</strong></td>
<td><strong>5.17</strong></td>
</tr>
<tr>
<td>N=922</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Apprentices</td>
<td>7.16</td>
<td>2.96</td>
<td>1.68</td>
<td>3.45</td>
</tr>
<tr>
<td>Family aid</td>
<td>12.73</td>
<td>5.46</td>
<td>-</td>
<td>6.12</td>
</tr>
<tr>
<td>Daily worker</td>
<td>23.40</td>
<td>7.14</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Non Qual.work.</td>
<td>17.46</td>
<td>8.90</td>
<td>6.58</td>
<td>11.13</td>
</tr>
<tr>
<td>Qualif.worker</td>
<td>35.25</td>
<td>12.54</td>
<td>10.69</td>
<td>20.81</td>
</tr>
<tr>
<td>Employee</td>
<td>54.10</td>
<td>19.44</td>
<td>15.98</td>
<td>11.88</td>
</tr>
<tr>
<td><strong>TOTAL N=922</strong></td>
<td><strong>17.97</strong></td>
<td><strong>5.02</strong></td>
<td><strong>2.51</strong></td>
<td><strong>5.15</strong></td>
</tr>
</tbody>
</table>

**Source**: Sample Survey Data, ILO, WEP 2-33, op.cit.

The information was recorded in local currency and
transformed, during the data processing, into US dollars \(^3\). The above figures show the salaries paid in kind and in cash. To be comparable, these salaries have to be related to the cost of living of each country. This would certainly explain a lot about the salaries paid in Nouakchott. The only available mean we have in that respect is to present the "guaranteed inter-occupational minimum wage" \(^4\) that is paid in the modern sector of each country. This will be shown in a following table. Before doing so, we see from the above table that, by city, the salaries paid to the automobile-repair shop workers are, very often, lower than those paid to their counterparts in the overall modern informal sector. This is more particularly true and important for 75 per cent of our workers: the apprentices. One possible explanation is that the entrepreneur deducts his training costs which are certainly higher than in the other occupations. We also observe that there is a general continuity of salary increase by category of occupation from the apprentices to the employees in both populations.

\(^3\) Rates of exchange by city (year):
Bamako (1978) 1 FM=0.00216 $
Nouakchott (1977) 1 UM=0.0206 $
Lomé, Yaoundé (1978-79) 1 CFA=0.00432 $

\(^4\) In French "Salaire minimum imposé garanti" or SMIG.
Table 40 - Distribution, by city, of the guaranteed inter-occupational minimum wage weekly paid in the "modern" sector (absolute value, year of survey)

<table>
<thead>
<tr>
<th></th>
<th>Nouakchott</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Yaoundé</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local UM</td>
<td>858</td>
<td>3,215</td>
<td>2,380</td>
<td>2,994</td>
</tr>
<tr>
<td>Local FM</td>
<td>17.67</td>
<td>6.75</td>
<td>10.28</td>
<td>12.93</td>
</tr>
<tr>
<td>Currency</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CFA</td>
<td>2,380</td>
<td>2,994</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$US</td>
<td>10.28</td>
<td>12.93</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Combining the two preceeding tables, we can compare the salary percentage earned in the modern informal sector with the guaranteed inter-occupational minimum wage earned in the modern sector. We will do this only for the apprentices. They represent 75 per cent of our labour force and they are the closest category to the one for whom we have presented the above figures.¹ In Bamako, they earn 30 per cent of the guaranteed wage, in Lomé 14 per cent, in Nouakchott 25 per cent and 26 in Yaoundé.⁵ This situation has to be carefully qualified, keeping in mind the socio-economic constraints of these countries. One may say that this confirms the underemployment.

¹The minimum wage applies to "the help worker" who is not to be confounded with the apprentice. The later is not included in any general collective agreement. As a further reference, the non-qualified worker in Mauritania, at the time of the survey, was entitled to a weekly minimum wage of $24.78 (US); the qualified worker 28.84 and the employee 57.16.
Source: Development Plan of Mauritania, op.cit.

⁵Similar ranges are found in other African and Asian countries. See Sethuraman (Ed), (1981:192).
that characterizes the informal sector; still, this is better than no employment at all. Furthermore, we know very little about the ethnic links that may exist between the entrepreneur and his apprentice, their subsequent obligations may change the whole picture. Finally, in the example of Lomé, many apprentices had to pay to work with an entrepreneur. This situation is not uncommon in other African countries and leads us to think that earning between 14 and 26 per cent of the guaranteed minimum wage (that is officially said to be) paid to the above occupational category is still an advantage. This assertion should't impede someone finding out ways to improve the condition of these apprentices—provided that the "system" can continue to perform its function: to generate employment and income for one of the poorest parts of the population.

4. THE NET INCOME OF THE ENTREPRENEUR

Calculated as the benefit of the enterprise (turnover minus operating costs such as salaries, raw materials, taxes and depreciation), this benefit is then multiplied by the portion that goes to the entrepreneur himself (since few of them have associates). The following table details this net income by category of enterprise, in US dollars per week:
Table 41 - Distribution, by city and category of occupation, of the average weekly net income of the entrepreneur (mean, $US)

<table>
<thead>
<tr>
<th>Category</th>
<th>Nouakchott</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Yaoundé</th>
</tr>
</thead>
<tbody>
<tr>
<td>Garage</td>
<td>155.29</td>
<td>58.98</td>
<td>35.17</td>
<td>128.04</td>
</tr>
<tr>
<td>Steel-work</td>
<td>-</td>
<td>53.92</td>
<td>47.22</td>
<td>96.39</td>
</tr>
<tr>
<td>Tire-repair</td>
<td>28.87</td>
<td>31.20</td>
<td>-</td>
<td>43.09</td>
</tr>
<tr>
<td>General mechan.</td>
<td>-</td>
<td>82.02</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Radiator repair</td>
<td>-</td>
<td>62.75</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>TOTAL</td>
<td>127.81</td>
<td>59.23</td>
<td>39.60</td>
<td>113.05</td>
</tr>
<tr>
<td>N=922</td>
<td>131.28</td>
<td>38.54</td>
<td>33.09</td>
<td>54.15</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

We first observe that, except in Nouakchott, the net income of the automobile-repair entrepreneur is higher than the average net income of the overall modern informal sector entrepreneur. In Yaoundé, this income is even doubled. Within each city we observe a large discrepancy of income according to the category of occupation. This could be linked to the size of the operation. However, the number of enterprises by category of occupation is too low to draw any conclusion in that respect.

Compared to the salaries paid by the entrepreneur to his employees we see that there is, on the average, a ratio in his favor, of 17 to one in Bamako, 23 to one in Lomé, nine to one in Nouakchott and 22 to one in Yaoundé. To a certain extent,
with the exception of Noukchott (this city seems more and more to be a particular case), these ratios are similar (between 17 and 23). Still, there are huge differences in incomes and how far these differences can go should be questioned. Breman (1976:1940) quoting Leys says that the latter

...has correctly drawn attention to the contrasting interests which exist between employers and employees in the so-called informal sector.

In terms of incomes compared to the modern sector we cannot assess how better or worse off the informal sector's entrepreneur is since no figures were available. However, one may reasonably say that they are in quite a good situation 

This will be dealt with more directly in the following section.

The net income of the entrepreneur is thus what he is supposed to take home for the daily functioning of his household. We now can end this chapter by joining its two components through the following complementary data: Household income, family spendings and investment capacity.

C. COMPLEMENTARY DATA

1. THE HOUSEHOLD INCOME

The net income which the entrepreneur derives from his enterprise may not be the total income of the household. Indeed, the entrepreneur may have another activity which brings another income.

---

Table 42 - Distribution, by city, of the additional sources of income of the entrepreneur (relative frequency)

<table>
<thead>
<tr>
<th>Source</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Nouakchott</th>
<th>Yaoundé</th>
<th>TOTAL</th>
<th>N=922</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>87.2</td>
<td>73.5</td>
<td>69.6</td>
<td>83.3</td>
<td>78.5</td>
<td>79.4</td>
</tr>
<tr>
<td>Crop/Field</td>
<td>2.6</td>
<td>12.2</td>
<td>8.7</td>
<td>0.0</td>
<td>6.7</td>
<td>5.5</td>
</tr>
<tr>
<td>Taxi</td>
<td>2.6</td>
<td>4.1</td>
<td>0.0</td>
<td>8.3</td>
<td>3.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Worker</td>
<td>0.0</td>
<td>6.1</td>
<td>0.0</td>
<td>0.0</td>
<td>2.2</td>
<td>2.8</td>
</tr>
<tr>
<td>Other</td>
<td>7.7</td>
<td>4.0</td>
<td>21.7</td>
<td>8.4</td>
<td>9.9</td>
<td>9.6</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

About one entrepreneur out of five has an additional source of income. Four entrepreneurs have two additional sources of income. To these sources we must add all the other incomes that are brought into the household by other family members; this is the case in 23 per cent of our entrepreneurs' families. For N=922, this figure goes up to 27.5 per cent. All these external sources of income (whenever brought back home) are then added to the net income of the entrepreneur to give the total household income as mentioned in the following table.

---

47 In the modern sector.
48 Such as renting or financial participation.
49 Two in Yaoundé and two in Nouakchott.
Table 43 - Distribution, by city, of the average total household weekly income by category of enterprise (mean, $US )

<table>
<thead>
<tr>
<th>Category</th>
<th>Nouakchott</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Yaoundé</th>
</tr>
</thead>
<tbody>
<tr>
<td>Garage</td>
<td>196.03</td>
<td>73.64</td>
<td>42.73</td>
<td>155.85</td>
</tr>
<tr>
<td>Steel-work</td>
<td></td>
<td>60.40</td>
<td>56.39</td>
<td>117.27</td>
</tr>
<tr>
<td>Tire-repair</td>
<td>31.76</td>
<td>32.55</td>
<td>-</td>
<td>56.48</td>
</tr>
<tr>
<td>Gen.mechanics</td>
<td></td>
<td>96.51</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Radiator-repair</td>
<td></td>
<td>62.75</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>TOTAL</td>
<td>160.32</td>
<td>69.68</td>
<td>47.74</td>
<td>137.93</td>
</tr>
<tr>
<td>N=922</td>
<td>180.83</td>
<td>47.30</td>
<td>38.49</td>
<td>62.70</td>
</tr>
</tbody>
</table>

Compared with the net income of the entrepreneur (table 41) we see an average increase of income of 17 per cent in Bamako, 20 per cent in Lomé, 25 per cent in Nouakchott and 22 per cent in Yaoundé. Put another way, the benefit the entrepreneur derives from his enterprise represents, in percentage of the total household income, some 85 per cent in Bamako, 82 per cent in Lomé, 79 per cent in Nouakchott and 81 per cent in Yaoundé.

This is an important indication of

- A certain stability among cities in terms of the importance the enterprise represents for the household.
- The fact that there is also a certain share of risk among the household members, expressed in terms of multiplying the sources of incomes.
For N=922, the benefit the entrepreneur derives from his enterprise represents, in percentage of the total household income, some 73 per cent in Nouakchott, 81 per cent in Bamako, 86 per cent in Lomé and Yaoundé. We also observe that the household income for N=922 is, except in Nouakchott, quite lower than the average household income of the automobile-repair entrepreneur.

2. THE FAMILY EXPENDITURES

Now that the total household income is known, we have to present the family expenditures. These include the monetary aid to the family who doesn't live with the entrepreneur as head of the household. The figures are presented, in the following table, in percentage of both the net and the household income.

Table 44 - Distribution, by city and category of activity, of the percentage of the net and household income affected to the family spendings (average relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Nouakchott</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Yaoundé</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In percentage of the net income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N=135</td>
<td>55.70</td>
<td>63.48</td>
<td>46.54</td>
<td>41.47</td>
</tr>
<tr>
<td>N=922</td>
<td>50.18</td>
<td>79.24</td>
<td>46.63</td>
<td>48.73</td>
</tr>
<tr>
<td><strong>In percentage of the household income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N=135</td>
<td>44.41</td>
<td>53.96</td>
<td>38.60</td>
<td>33.99</td>
</tr>
<tr>
<td>N=922</td>
<td>36.43</td>
<td>56.19</td>
<td>37.51</td>
<td>42.08</td>
</tr>
</tbody>
</table>

*Source*: Sample Survey Data, ILO, WEP 2-33, op.cit.
These figures are influenced by the number of people included in the family and thus the age and marital status of the entrepreneur. We can see for example that the youngest population (Yaoundé) spends the lowest percentage of both the entrepreneur's net income and household income for the family spendings. On the other hand, the oldest population (Bamako) spends the highest percentage compared to his counterparts in other cities. For N=922, this is not exactly the case; the minor differences could be attributable to the heterogeneity of the overall informal sector activities.

A comparison could be made here with the poverty in Canada: By definition, any Canadian family that allocates more than 70 per cent (i.e. 20 points above the surveyed national average) of its budget to food, clothing and shelter is living in poverty (because its discretionary income is very low). Although it is difficult to accept that all other things could be equal here, and assuming that the above table only covers the basic needs, we must acknowledge that the average entrepreneur is not in a state of poverty.

3. THE INVESTMENT CAPACITY

The preceding table has shown that there is an unspent portion of both the net and the household income that must be affected to other items. Although the WEP 2-33 survey project has identified this fact, no follow up or further investigation has been done so far. All that we know is that the unspent
portion is very rarely reinvested in the enterprise. This confirms other studies done so far:

Several studies have noted a tendency on the part of small entrepreneurs to diversify their holdings of small scale activities rather than to reinvest profits in expanding a single enterprise. Such portfolio diversification appears to be a rational response on the part of small enterprise to a structure of incentives which penalizes firms for expanding to the point where they are noticed by public authorities. (World Bank, 1979b:32)

The following tables quantify this "investment capacity".

Table 45 - Distribution by city and category of activity of the weekly investment capacity of the entrepreneur (mean, $ US)

<table>
<thead>
<tr>
<th>Category</th>
<th>Nouakchott</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Yaoundé</th>
</tr>
</thead>
<tbody>
<tr>
<td>Garage</td>
<td>110.31</td>
<td>35.27</td>
<td>24.92</td>
<td>96.16</td>
</tr>
<tr>
<td>Steel-work</td>
<td>-</td>
<td>18.41</td>
<td>36.87</td>
<td>88.47</td>
</tr>
<tr>
<td>Tire-repair</td>
<td>12.81</td>
<td>21.66</td>
<td>-</td>
<td>41.79</td>
</tr>
<tr>
<td>General mechan.</td>
<td>-</td>
<td>42.70</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Radiator-repair</td>
<td>-</td>
<td>22.79</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>TOTAL</td>
<td>89.11</td>
<td>32.08</td>
<td>29.31</td>
<td>91.04</td>
</tr>
<tr>
<td>N=922</td>
<td>114.08</td>
<td>20.71</td>
<td>24.04</td>
<td>36.30</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

See WEP 2-33 Working Papers.
Table 46 - Distribution, by city, of the weekly investment capacity as a percentage of the net income of the entrepreneur (relative frequency)

<table>
<thead>
<tr>
<th></th>
<th>Nouakchott</th>
<th>Bamako</th>
<th>Lomé</th>
<th>Yaoundé</th>
</tr>
</thead>
<tbody>
<tr>
<td>Garage</td>
<td>71.0</td>
<td>59.8</td>
<td>70.8</td>
<td>76.6</td>
</tr>
<tr>
<td>Steel-work</td>
<td>-</td>
<td>34.1</td>
<td>78.0</td>
<td>91.8</td>
</tr>
<tr>
<td>Tire-repair</td>
<td>44.3</td>
<td>69.2</td>
<td>-</td>
<td>97.0</td>
</tr>
<tr>
<td>General mech.</td>
<td>-</td>
<td>52.0</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Radiator-repair</td>
<td>-</td>
<td>36.3</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>TOTAL</td>
<td>69.7</td>
<td>54.2</td>
<td>74.0</td>
<td>80.5</td>
</tr>
<tr>
<td>N=922</td>
<td>86.9</td>
<td>53.7</td>
<td>72.6</td>
<td>67.0</td>
</tr>
</tbody>
</table>

Source: Sample Survey Data, ILO, WEP 2-33, op.cit.

The above figures contradict the popular notion that these entrepreneurs need financial assistance. They confirm the analysis that was done by city, for the overall modern informal sector.  

We must recognize that there is a large percentage of the individual benefit (between 54 and 80 per cent) that is left unexplained in the sense that it is not reinvested or consumed in the unit of operation or the household.  

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51 See WEP 2-33 Doc 4,11 and 16. In the above tables, N=922 is a synthesis of these findings.
52 We only observe that the older group has the lowest investment capacity (Bamako) and that the younger (Yaoundé) has the highest one.
there is an important investment potential, endogenous to the informal sector, that could be the key to its development.

It is suggested that further studies are necessary to investigate the validity of these findings in order to understand the socio-economic, political and/or cultural process that is at the origin of this situation.
IV. THE GOVERNMENT'S ATTITUDES

The second objective of this thesis is to determine what government attitude is towards the informal sector. This attitude can be analysed

- Through the official policy document of a government, i.e. the National Development Plan.
- Or through the compilation of the daily experiences of the entrepreneur who, one way or another, faces the real policy of his government.

The first method will be used for two reasons:

The analysis of the development planning process will help us to assess what are the government's proposals in general, and for the informal sector in particular. It will at the same time give us some insights into the efficiency of the planning process and its relevance to the informal sector population. This latter point is necessary to determine whether or not a development plan is the appropriate tool to help to alleviate the informal sector's problems.

The daily experiences of the entrepreneurs depend upon too many varied factors that would bias the analysis: political conjuncture, type of operation differently perceived in the four countries, location of the enterprise, personal characteristics of the entrepreneur etc. However, the fourth chapter will indirectly deal with these questions by trying to determine what is the entrepreneur's response to potential government assistance.

This chapter will be divided into three sections. The
first heading will present an overview and general appraisal of
the development planning process. The example of the plan for
Mauritania will specify and provide further evidence to the
previous heading. In a third part, our investigation will be
focussed on what development plans officially intend to do for
the informal sector in three countries 53.
A. THE NATIONAL DEVELOPMENT PLAN AS AN INSTRUMENT OF ECONOMIC
GROWTH?

Planning is considered by the governments of these
countries 54 as a set of guidelines that will pave the way to
the socio-economic development of the nation. The plans are
above all considered to be the "scientific, dynamic and orderly"
mean to achieve that objective. For example 55:

En effet, l'introduction de la planification
economique dans la politique togolaise de
développement avait pour but d'améliorer
fondamentalement le système de gestion de l'économie
nationale pour ainsi remplacer la routine et
l'improvisation par une conception scientifique,
dynamique et ordonnée du développement.

Providing a brief historic overview of the economic
planning in Africa, Simmons(1976:65) describes its philosophy
during the late 50s - early 60s as a

53 Despite many attempts, the development plan for Cameroon was
never made available for this study.
54 Liberia, Ruanda and Burundi are the only African countries who
have adopted the philosophy of economic planning.
(Simmons, 1976:65)
55 République Togolaise, Ministère du Plan et de la Réforme
Administrative, Plan de Développement Economique et Social,
... symbolic expression of their determination to accelerate the rate of economic and social progress, and as an expression of their desire to establish economic independance in addition to their newly acquired political independance.

It is still very much nowadays a "popular manifesto for nationalistic propaganda" (Simmons, op.cit.). For example, the first sentence of the last five-year plan for Mali reads as follows 56:

L'option du parti pour une Economie Nationale Indépendante et Planifiée et la Confirmation par le Congrès Constitutif des objectifs fondamentaux du Plan Quinquennal 1974/78 et partant des objectifs à long terme et des stratégies globales et sectorielles ci-dessous rappelés que s'est assigné le Mali à ce jour témoigne de la continuité de la politique de notre pays et de la justesse de ses choix en matière d'objectifs de développement économique et social.

This rather long sentence shows a permanent need to justify previous choices as proceeding from some long term far reaching political vision. It wants to imprint a feeling of continuity. Is it because of an underlying crisis of political legitimacy (in Mali) and/or technical legitimacy (in Togo)? Within that environment, the planner sometimes plays a sort of all encompassing if not a mythical role 57:

La petite expérience acquise par l'exécution des trois premiers Plans a toujours fait penser, ou plutôt méditer sur l' efficacité de l'outil qu'est la planification. L'Economiste Planificateur, toujours

---

57 Development Plan for Togo, op.cit. page 21.
soucieux de l'équilibre entre ses resources et ses emplois, c'est-à-dire de l'équilibre global de l'économie, s'est interrogé sur le bien-fondé de l'oeuvre qu'il avait accomplie jusqu'à l'heure des bilans, et constate qu'il existe finalement un écart entre les prévisions et les réalisations effectives qui très souvent, englobent des projets et programmes hors de ses prévisions initiales.

Sometimes it is the plan itself which is the master of a country's destiny. Under the heading "Plan Strategy for 1981-1985", sub-heading "Global Strategy", the first two paragraphs of the development plan for Mali read as follows:

Un plan de développement n'est en fin de compte qu'un maillon d'une chaîne ininterrompue. Il succède à un Plan et un autre lui succède et ce processus, dans le cadre d'un développement harmonieux et bien pensé, se déroule sans rupture. Un plan consolide les acquis du plan précédent, redresse les déséquilibres existants et initie de nouvelles actions. Chaque Plan tenant donc compte à la fois, du passé du présent et du futur, revêt un cachet particulier qui apparaît tout naturellement à travers les stratégies y afférent.

It is obviously always possible and easy to criticize a development plan on these grounds. We rather have to assess whether or not it is the best tool for achieving one particular objective: To promote the modern informal sector so that it generates more jobs and incomes for one of the poorest parts of the population. Still, the underlying philosophy that prevails to elaborate such a publicized document is useful to know.

To evaluate a development plan many criteria could be

applied. Some normal ways could be to compare the plan with any abstract model of planning perfection, or with the academic model of socio-economic planning. Another test could be to measure it against a definition of planning:

... broadly speaking, "planning" is simply the application of intelligence to problems of continuity and change... Planning means making assessments of human needs, human values and technological and material resources so that the outcome of our commitments can be better than if everything is left to chance. (Silver, quoted by Jones, 1976:137)

This latter criterion should underlie the following pages. Another important criterion could have been the implementation results; especially since we all know that, whenever human nature is involved, a plan is never completely carried out. The implementation results themselves need precise criteria with which to be evaluated. This is part of the planning process and would need a separate study in itself. The next section shows why this evaluation of the implementation stage cannot be performed here.

The assessment of the development planning process will be made on the basis of its three most important components:

• The structure of the process,
• The human and financial capital involved,
• The objectives.
1. **THE STRUCTURE OF THE PLANNING PROCESS.**

Every country we are concerned with has, within its governmental structure, a ministry or department of planning. This institution is directly responsible for the plan preparation. It works under the policy supervision of a planning board (usually chaired by the Head of State or his Prime Minister). This council outlines its political vision translated into some broad socio-economic goals for the country's mid-term "development", usually on a five-year term basis. In other words, it is that council which gives the orientation of the planning process. It is, to a certain extent, quite surprising to see that this is where the process ends: the governmental structure doesn't include any department or directorate that would be responsible for the plan's implementation nor for its evaluation.

We must assume, this description being given, that the planning institution (and thus the process) is not very well designed or oriented towards the people it is supposed to serve. This is confirmed by the fact that the emphasis of the plan's objectives is definitely not on agriculture although 80 per cent of the population is rural and subsists because of the primary sector. This sector generates some 50 per cent of the GDP on the average.\(^5\)

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\(^5\) Simmons, op.cit. page 65.
2. THE HUMAN AND FINANCIAL CAPITAL INVOLVED.

These planning departments rely very much on foreign aid for development capital and personnel because they are very short of financial resources and trained manpower:

The amount of talent directed to solving problems in all developing countries' cities is woefully inadequate. It is not unusual, for example, to find at most a dozen trained professionals in the planning office of a city of five million inhabitants which is adding to its population at a rate of 300,000 persons a year. (Beier et al, 1976:392)

At the technical level of policy analysis and planning, there are very few if any local personnel compared to a large number of foreign "experts" or "advisors" on short term assignments from various bilateral and multilateral agencies. These experts exert a very significant influence on the nature of development as they play a predominant role in plan formation. Their goals, values, analytical tools and methods (no matter how dedicated many of them may be) are not necessarily always in harmony with those of the indigenous population, white-collar or not. Yet, because of lack of skilled personnel and reliance on foreign aid, the experts not only render policy advice but also, in many countries we are concerned with, are responsible for formulating the plan details and implementation strategies. If, in theory, Western planning ideas are relevant for Third World cities, in practice there are two important differences (Ward, 1973:10):

• The urban waves in the Third World have preceeded a
full-modernization.

- Their urban growth has been conditionned by other economies.

Ward insists upon the fact that these two features must be incorporated into any urban policy in a Third World situation. We question the fact that this has ever been incorporated into any African development plan.

Another limitation is that the framework of analysis is primarily focused on one single discipline—development economics—and then occasionally broadened to include other approaches. Whatever is in vogue at the moment, it seems obvious that an inter-disciplinary approach would be a prerequisite. In most countries, national development plans also set unrealistic goals and expectations in the context of available human and capital resources. The success of the plan, from this viewpoint alone, depends mostly upon foreign aid and expertise; very few resources are generated within the country itself. In fact, many of these countries plan their development assuming a large influx of external aid. For example, the 1975-1980 five-year plan for Mali showed that 85 per cent of the total capital resources would come from external sources as grants (Western countries) and loans (Centrally planned economies).

We have seen so far how much the institutional structure,

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60 Such as manpower planning, anthropology, regional planning.
61 Although we don't know how much is promised.
financial dependence and foreign expertise make planning a very uncertain and difficult process. Designed at the macro-level, the national development plan is also subject to many external influences such as shifting relationships with donor countries, fluctuations in food and raw material prices, natural disasters etc. It is also very much influenced by what the donors want to donate, keeping in mind their own economic constraints. The "local" or regional plan simply doesn't exist but is presumed to have been incorporated into the national plan. Unfortunately, the data base is at the national level only, and has almost no relevance for the regional level.

In conclusion, it is the shortage of information, manpower and indigenous financial capital, combined with a deficient institutional structure that restrict and influence the methodology (and thus the content) of a national development plan. Other more qualitative factors may play an important role: the colonial planning heritage, the circumstances of gaining independence, the stability and competition for power among political components. All these factors can easily induce excessive ambition, lack of realism or even, sometimes, socio-economic self-destruction.

3. THE OBJECTIVES

Goals and objectives are not clearly distinguished. It is understood and well publicized that the major political goal is to achieve a given GDP per capita rate of growth. This is very unfortunately assimilated into the average standard of living.
The experience of the past few years, however, has clearly indicated that in the implementation of these plans these rates have very seldom been achieved. (Simmons, 1976:67).

But how important is it if the majority of the population is not directly affected by this goal? In fact, these rates have a clear political (both internal and external) origin and impact:

An examination of the Four-Year Plan (for Mali) indicated that the 11+ per cent growth rate was fixed by political decision designed to exceed the previously declared growth rates of Guinea and Senegal. (Jones, 1976:124).

In other words, the policy goal is a political a priori rate of growth which has very little to do with the reality of the country. Is it even a goal or simply a single reactive declaration, resulting from some regional political higher bidding? This policy goal is also biased because of the lack of information and analysis:

What makes the whole process often somewhat ridiculous is that in an African economy, where the bulk of the output comes from farming much of the investment carried out by the farmer is not even included in the GNP estimates. (Kamark, Quoted by Jones, 1976:151).

Since there is no far reaching vision of the country's future the plan documents usually have unsubstantiated

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63 We will see in the following heading that they indeed are negatively affected by this goal.
64 Where is the country which has one to offer nowadays?
objectives, themselves translated into some unclear overall programs. Simmons (1976) summarizes in a ten-point list the objectives that are most often encountered in a development plan:

- Speed up the rate of progress in all sectors of the economy.
- Accelerate the rate of industrialization.
- Lessen the dependance on imports.
- Develop the transportation system.
- Widen the educational opportunities.
- Gradually eliminate foreigners from the economy.
- Provide more equal distribution of income and wealth.
- Provide for a minimum of social welfare and social services.
- Accelerate the rate of capital formation.
- Stimulate the flow of foreign capital.

We observe from the "average list" that the objectives are all encompassing and quite value loaded. It seems as if a no-choice option had been taken. Its common underlying assumption is that balanced economic growth, development of the backward rural areas and redistribution of income are realistic medium-term targets. Since activities take place in space, the spatial dimension is of primary importance. It is unfortunately absent, except maybe under item four. The negative tone is applied to two items that are both related to the "outside": foreigners and imports. Strangely enough, they contradict the last item of the list. Once again nothing is explicitly said about the
agriculture. This is indicative of a bias in favour of industrialization, assimilated to development or economic progress. What might be worse is that the conditions of success of the planned targets don't lie in the countries themselves. To industrialize they have to import capital goods, machinery etc. To pay for these goods, they have to increase their exports (and no plan will ever predict that the imports will increase at a higher rate than the exports, although it is most often the case). The imports, as well as the exports depend on the prices that prevail in the developed countries... This is a paradoxical situation partly created by cultural imitation, political higher bidding and, more precisely, because the socio-economic base has not been correctly defined. One way to slowly overcome that problem is by creating a more organized and interrelated system of information collection and analysis. This should be a major objective for any country. But collecting information, for bizarre reasons, is an extremely sensitive issue in this region. Still, we believe that collection, creation and analysis of information is the indispensable tool of coherent planning.

65 See Simmons, op.cit. page 70.
66 It was the first objective of the ILO WEP 2-33 Research project.
4. REASONS FOR LACK OF SUCCESS AND POSSIBLE IMPROVEMENTS.

Comprehensive planning is not the panacea to development. (Jones, 1976:400)

These countries put a lot of time, effort, finance and manpower into an exercise that really seems to give almost no tangible results, although part of it is designated to attract overseas loans. They also concentrate on large-scale models of comprehensive development planning. They plan with the illusion that one can embrace a whole country's present and future in a single document. This is partly due to the pervasive role of governments in these countries. This is also due to the illusion (although not particular to these countries) that, once a plan is on paper, the rest will automatically follow. It is like a cultural appendix of the passage from an illiterate to a literate type of society. In fact, implementation should be the watershed of planning, the best test of its usefulness, the only planner's Rubicon.

Most of the criticisms that can be made as to the content of a development plan can be summarized as follows 67:

- The appropriateness of the allocation of investment resources and the sometime intolerable austerity which results.
- The overestimation of foreign aid: In fact a lack of

67 For more details, see Jones, 1976 and Simmons, 1976 op.cit.
project preparation is very often the cause of a change in the attitude of a donor Government. Local financing and administrative capabilities are not sufficient.

- Absence of implementation structure and evaluation process. The impacts of projects are neither pre-assessed nor analysed.
- The interdependence of socio-economic sub-sectors is totally ignored.

This is typical of the real failure of the development planning process: There is no coherent description of the socio-economies (rural, traditional, informal, modern, marginal, expatriate) and of their interrelationships. It is difficult to put reasonable relationships between investments and results expectations when (unrealistic) objectives are not (and cannot be) properly linked to the available means of implementing a strategy.

This being said, one doesn't know whether planning has anything to do with development anymore. More time should be spent on data collection and analysis. This would also be very helpful in estimating the probable impacts of projects and operations. The focus could also be put more extensively on the areas in which a Government can and must act, as a stimulus to the overall economy rather than as its manager. The basic Western themes of moral suasion, taxation, subsidy and regulation are not necessarily operational. The plan should above all be concentrated on a more "climatic" preparation for domestic and foreign investments as well as on improving (if not
changing) the structures within which the planning process is conceived and made operational.  


1. THE OUTLINE  

The Third Plan of Mauritania is the annex to a law that approves the content of the plan.  

... as being the framework for public investments between 1976 and 1980 and as a tool that orients the economic growth and the socio-cultural progress.  

The investment programme was set at 33 billion ouguiyas of which 80 per cent was to be provided by external sources. In the first chapter, "Balance of execution of the previous plan (1970-1973), the Ministry of Planning outlines the main facts and inadequacies that were a hindrance to the implementation of the previous plan.  

There are four major considerations:  

- The external dependence for equipment and financing was almost total.  
- There was not enough consideration given to the directly productive sectors and particularly the "traditional sector" that concerns the majority of the population.  
- There was no reference to the means of implementing the  

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68 See Jones, 1976: 156  
69 Law No 76/248, Nouakchott, 16 October 1976.  
70 Some $ seven billion (US) of 1976.  
71 This courageous assessment is the only one we know of in the region.
plans.

- The objectives were not achieved for the rural sector because of the weak level of both national and foreign investment. It is acknowledged that the latter was not received because of the lack of preparation and elaboration of the projects to be funded.

As far as the last two points of the assessment are concerned, it is quite disappointing to see that, in the third development plan, nothing has improved on that question. There are no references to ways of improving the project elaboration part of the process. This is sad since 80 per cent is expected from external sources.

As to the means of implementing the plan, the only concrete reference is that, in each ministry, some people have to be designated to be in charge of "disseminating the information about project implementation and follow-up". Still, the general implementation procedure is not examined in terms of systematic strategy, cumulative step-by-step approach, responsibility for action and follow-up. The annual plan (as a subdivision of the Five-Year Plan) could be that indispensable support. However, at the time of publishing the Five-Year Plan, it was still a proposal and has not been put into practice when the first projects began to be implemented.
2. THE GOALS

The major goal stated is "To search for the well-being of the Mauritanian". A second goal is "To search for economic independence". The latter must be understood as a search for more varied and interdependent relationships with other countries.

The first goal, through the previous plans, has been materialized as a heavy capital investment in infrastructure and administrative equipment for the country. In fact, this policy has reduced the standard of living because these investment were not conducive to an internal capital formation. These investments were disproportionate with the capacity of the nomad, rural, non-monetized majority of the population. The choice then became the following: Either to pursue the original goal or to satisfy the basic needs. Although these objectives are complementary, because of the shortage of resources they form alternatives.

**Alternative 1**: Continue the infrastructure improvement. Its impact would be concentrated on the modern sector but it would certainly not improve the conditions in the rural areas.

**Alternative 2**: Improve the rural sector so that it can sustain economic growth by itself which ought to create an internal monetized market.

In fact, the plan doesn't solve the dilemma by making a

---

72 Construction of Nouakchott, road network, organization of the Public Service.
clear choice between the two alternatives: we go back to the "average list" as far as the objectives are concerned.

3. THE OBJECTIVES

The global development strategy that is proposed in the 1976-1980 plan is to balance the development of both the rural and the industrial sectors. This is justified by saying that Mauritania has a strong economic dualism with very little relationship between the two sectors: the industrial sector is monetized, it has a strong foreign presence in both financial and manpower terms and it utilizes the modern technology. The rural sector, on the other hand, is truly national, based on the exchange of goods without any financial implications. Between the two sectors, there is a huge inequality in the repartition of both human and financial resources. The "balanced" strategy is translated into six main objectives:

- To create 40,000 new job opportunities, mainly in the rural areas.
- To ensure that economic growth is mainly based on the rural sector.
- To base the industrial development on the transformation of raw materials.
- To develop the infrastructure.
- To encourage small scale, labour intensive industry.

73 A legitimization strategy could then transform the informal sector into an intermediate socio-economic structure.
74 As referred to "Artisanat Moderne de production et services" which is the informal sector, by opposition to the traditional crafts.
• To develop a social policy that will improve manpower quality.

These objectives are suggested to guide the sectoral policies in which a list of projects is proposed for each sector of the economy. We observe that the informal sector could be directly involved through the penultimate objective. This is somewhat contradictory with the global development strategy (industrial versus rural sector). More importantly, while they want to "encourage" the informal sector, (we will see how in the following heading), it seems that they miss an important opportunity that would be to combine this objective with the third objective i.e. to base the industrial development on the transformation of raw materials. This would link the "modern" and the informal sectors; it would enlarge the socio-economic foundations of the planning process, making it closer to the reality.

C. THE INFORMAL SECTOR WITHIN THE DEVELOPMENT PLAN

1. MAURITANIA

Considering the fifth objective of the plan for Mauritania (to encourage small scale, labour intensive industry), it would be logical to see some projects being proposed to materialize that objective. This is particularly important since one household out of eight, in Nouakchott only, is directly dependant upon this sector 75.

75 See Chapter 1, table 1.
In the sectoral policy chapter, it is proposed to create an industrial estate for small scale enterprises. This project, according to the plan, would improve the working conditions within these enterprises. Nothing is said about the entrepreneur's willingness to move to such an estate nor its official status. It would have been more appropriate to suggest ways of helping these enterprises to create more jobs for the unemployed, immigrants, and school drop-outs, or to expand their market share or to give them some access to credit?

Still, the main problem the planning authorities face with this project is the lack of support they will most probably meet when implementing it. To create an industrial estate without any background information or dialogue with the people concerned might jeopardize their economic future. This is particularly true for these vulnerable operations and these entrepreneurs who are very timorous of government prerogatives. To justify their choice, the authors of the plan assess the main hindrances to the development of the small industrial sector as follows:

- Scarcity of water.
- Absence of energy resources.
- Difficulty of supply.
- Scarcity and non-monetary characteristics of the market.
- Scarcity of qualified human resources.
- Lack of links between industrial estates.

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76 See Chapter 4: 11.1 per cent of the 135 entrepreneurs are willing to move and work in such an estate.
Savings limited and oriented towards the speculative sectors such as housing and cattle stock.

On the basis of this assessment, we don't see how the above factors would be alleviated by an industrial estate, except maybe for the first two or three points. Even then, the informal sector of Nouakchott performs quite well under the present situation. We also question the validity of some arguments:

- The human resources need not be qualified to be productive.
- The lack of links between industrial sectors is not supported by concrete evidence; its economic necessity is not justified.
- The savings are not particularly limited

We will, in the following chapter, investigate this assessment through the answers of the entrepreneurs to the following question:

What are the (two) problems that seem to impede the functioning and the development of your undertaking?

Is it finally the information that is lacking or some kind of irremovable desire to control people and activities? In the case of Nouakchott, we have seen that for the overall informal

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77 See Chapter 2, Section C.3.
78 See Appendix "Questionnaire" Question 54a. The interviewer determined the fitness of two answers with 15 preselected ones.
79 See also table 47.
sector population (N=922), 92.2 per cent are not Mauritanian.

The infrastructure approach to development (as economic growth) is very much established. This could be more deeply questioned if the evaluation stage of the planning process was performed, before, during and after a particular project. Why and how would an industrial estate improve the working conditions within the enterprises? Finally, there is another argument in favor of the deficiency of the planning process: it is not based upon the community it is supposed to serve.

2. **Mali**

The plan for Mali (1981-1985) presents a chapter entitled "The small and medium scale enterprise and the traditional crafts" in which these activities are justified as a factor of economic independence. The authorities suggest the creation, for the "urban modern crafts sector" of a service of popularization which would have three roles:

- To give practical training to the workers to improve the organization of labour and the quality of their products and to develop their markets.
- To elaborate long term training programmes for apprentices.
- To stimulate community development so that assistance to credit, raw material supply and training can be given.

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80 See Chapter 2 table 13.
81 In French "La petite et moyenne entreprise et l'artisanat.
82 In French "Artisanat utilitaire urbain" as compared to the traditional crafts.
83 The World Bank would be in charge of that project.
First of all, their target is not clear because they argue that the urban modern crafts sector is assimilated "more or less" to the small and medium-scale enterprises. Once again, nothing is said about what exactly the entrepreneurs and their workers want, nor about the institutional structure under which the project would be carried-out, nor its expected impacts. Within the document, the three roles of that "service of popularization" are not justified by any empirical evidence. We observe that training appears in the three above-mentioned objectives. Their targets are not clear. It seems that they expect through community development to introduce a chargeable training system. This would obviously be rarely followed by the apprentices. How would the entrepreneur react to the upgrading of his apprentice's skills? How would the community development be stimulated?

Too many unknown factors lead to a provisional conclusion: The probability of failure of such a project, is very great because of its absence of overarching objective preceeding and orienting the project's details and the lack of monitoring process. It would have two concrete consequences:

- Further isolation of the informal sector's entrepreneur from his authorities.
- Waste of scarce financial resources and most probably waste of time for qualified civil servants whose opportunity cost has not been calculated.

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84 If it is so, why would the plan devote a whole separate section to these enterprises?
3. **TOGO**

Under the heading "Employment policy and vocational training", the Plan for Togo \(^8^5\) first summarizes the ILO project WEP 2-33 by describing the informal sector and its potential. It then puts it into perspective with the forecasts for drop-outs from the traditional school system, the statistics of unemployment and under-employment. Within a very coherent framework of needs, means and community participation potential, the plan suggests various projects and programs related to its employment policy objective. It devotes a particular section to the "modern informal sector" \(^8^6\) and suggests an investment programme of some 100 million FCFA to be spent in two phases, the second being subject to a positive evaluation of the impacts of the first phase. It would be difficult, for the unfamiliar reader to understand that the ILO proposals have been accepted and would be implemented as such \(^8^7\). It is quite strange to see how the government planners justify such a project \(^8^8\):

\[\text{...However, the functioning of these operations on a day to day basis and the lack of management means risk to jeopardize the future of the informal sector. This is why, for its survival...}\]

The government planners do not say what kind of future they expect or plan for these operations. It seems clear that they

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\(^8^5\) op.cit. page 241.  
\(^8^6\) Quoted as such in the text, page 253.  
\(^8^7\) The details can be found in WEP 2-33/Doc.13 or /Doc.5 for Mauritania and /Doc.15 for Mali.  
\(^8^8\) Plan for Togo, op.cit. page 253.
believe in a modernization process without which no future seems possible. They do not say, for example, that because of government interference, these operations are obliged to envisage a day to day system of work.

4. CONCLUSION

Rather than a program-project oriented approach, and because of the above-isolated shortcomings, it would be better to have an explicit policy statement emphasizing the potential role of the informal sector and the necessity to protect it without undue interference. Is such a laissez-faire attitude ever possible? This could create a climate of opportunity, through free, endogenous inducement of these small units, producing goods and services as well as creating jobs, much more than the modern sector could do. But, in the present state of the planning process in these countries, the plan does not seem to be the best device with which to establish a policy-program-project package for the informal sector. The scarce resources of the government should be devoted to other urgent tasks such as the rural sector. This might be the best way for a government to prove its usefulness: To focus on the most important issues without costly interference in others. Furthermore, any visible help from the government to the informal sector, if accepted by the entrepreneurs, could create further problems. The policy implications of this chapter, combined with the following one will be dealt with in the conclusion of this study.
V. THE ENTREPRENEURS' ATTITUDES

A. THE BACKGROUND

Any policy that is aimed at helping the informal sector has to take into account a series of variables that reflect its socio-economic situation and ideally to adjust the programme to different levels of entrepreneurial success, and attitudes towards the authorities. In the preceding chapter, we have seen that present programmes proposed by various agencies and governments seem to a priori assume that entrepreneurs do have a fairly good perception of their economic situation. They assume the entrepreneur will react mechanically, the way they expect him to react. We question this basic assumption of a government toward the informal sector. It has already been formulated as follows:

...the audience (of the entrepreneurs) is (not) an undifferentiated one and will (not) respond in a more or less identical (i.e. "rational") fashion to similar opportunities. (Hunt, 1971:888)

To our knowledge, no government or international agency has ever investigated the entrepreneur's willingness to receive assistance. This becomes even more critical if we consider the statistical distribution of his investment capacity (table 45). We argue that there is no evidence to justify the a priori approach. In fact, the contrary seems more reasonable to support: Peattie (1980:14), summarizing her fieldwork in Bogota (Columbia), says that the owners she interviewed did not have a
clear idea of how the business was going. Although her target population is the retail trade, her remarks are of direct interest.

After a month of running a shop, a young man and his mother intended to make a general inventory to calculate their profit. This being done, they weren't any further ahead:

...they seemed not quite sure how much stock they had bought at the beginning of the month...(the young man) would also every day or so take money out of the till to re-invest in more stock, and there was no record of these transactions...Furthermore, the entire family...had all been eating out of the shop all month...He had a nagging feeling that the shop was not paying, but he continued to tend counter.

In our sample, 3.7 per cent of the entrepreneurs have a negative net income. Would they continue going bankrupt if they were aware of that fact? Certainly not for a long time. How can they survive then? Probably by de-investing in both capital and labour but also by borrowing or receiving support from their extended family, or their own dependants. This kind of economy can last for quite a long time and is extremely difficult to apprehend with quantitative techniques.

Other evidence against the a priori approach of governments is provided by Child and summarized as follows 89

Anecdotal evidence indicates that managers of small firms were frequently surprised to learn that on the basis of data which they provided the cost of a specific activity exceeded the revenue generated.

89 Quoted from World Bank, 1979:30
This question however is far from anecdotal: Governments intend to devote some fraction of their scarce resources (both financial and manpower) to an economic sector whose protagonists themselves don't know if it pays off. This a priori approach also could be criticized if indiscriminently applied to the entrepreneurs who have external sources of income (N=46 or 34.0 per cent) versus those who don't. The same question also is valid for those who do not distinguish between the enterprise and the household as far as the monetary flows are concerned (N=73 or 54.1 per cent).

An action programme that doesn't take into account these elements of uncertainty might be misunderstood or simply rejected by its beneficiaries. It wouldn't therefore be fully achievable: Part of the project's investment would be lost.

One can argue that material evidence only could decide in this respect: That is the very concrete indicator of an "attitude". Let's then consider the "management tools" that are utilized by the entrepreneurs:

An order booklet was used by 10.4 per cent of the entrepreneurs (85.7 per cent of these come from Lomé or Yaoundé). A bills booklet was used by 29.6 per cent (85.0 per cent of these come from the above same countries). An income-expenditure booklet was used by 18.5 per cent (None in Bamako and one only in Nouakchott). This last figure is most interesting concerning the daily management of the enterprise.

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90 This does not imply a causal relationship from management tools to perception of economic performance.
An income-expenditure booklet is expected to be the most basic tool, enabling the entrepreneur to have a precise knowledge of the monetary flows of his business. It should help him to better perceive his situation although this is not a prerequisite nor a certainty. We observe that four-fifths of the automobile-repair shops population doesn't use such a tool.

Taking into account all these factors, we would be inclined to investigate first how they perceive their socio-economic situation. This should be a prerequisite to an action programme.

B. THE RESEARCH QUESTION

This context being kept in mind, the third objective of this thesis is to examine the entrepreneurs' attitudes towards possible governmental help. We have seen in a proceeding chapter that governments, through their national development plans, are presently proposing, and in some countries implementing, various action programmes for these entrepreneurs. In the reviewed plans, no mention was made that this was done at the entrepreneur's request. Our question would thus precede that step to assess the feasibility and the limitations (as well as the potential) of an action programme. The WEP 2-33 questionnaire \(^9^1\) presented the entrepreneurs with an alternative:

Do you wish a greater help from the banks and the authorities or do you think that the government should

---

\(^9^1\) Appendix 1, Question 48a
not intervene in your business?

Out of the 135 respondents, 72.6 per cent wished for aid and 27.4 per cent declared that the government should not intervene in their operation. Considered by country, there was no significant difference in that split. The higher percentage against government assistance came from Nouakchott but is not statistically significant \(^{92}\). This could be linked to the nationality of the entrepreneurs.

We already see that not all the entrepreneurs would welcome an action programme being implemented: More than one out of four is not in favor of government assistance. Our concern is to be able to statistically distinguish between these two groups in light of selected discriminating variables. The objective of a discriminant analysis is to distinguish or classify our two groups, by a set of independent variables, into some mutually exclusive and exhaustive categories \(^{93}\).

In discriminant analysis, each group (as measured by its centroid) is treated as a point and each discriminating function is a unique (orthogonal) dimension describing the location of the group relative to the others. (Nie et al, 1975:442)

Three criteria are used for this analysis \(^{94}\).

- Which independant variables are the best discriminators?

We thus want to isolate a set of variables that would

\(^{92}\) \(N=135\), Chi-Square of 7.6148, DF=3, and Significance=.0547

\(^{93}\) See Morrison, 1969:156

\(^{94}\) Performed under the SPSS procedure; see Nie et al, op.cit.:434.
"explain" the split between our entrepreneurs.

- How well do these variables perform in discriminating between the two groups? This is the interpretation stage of the test.

- Can we classify all the entrepreneurs (i.e. the universe of the automobile-repair shops) for operationnal purposes? This is the prediction stage, which is particularly necessary and useful in the case of sample surveys and impacts assessments.

1. THE DISCRIMINATING VARIABLES

In order to avoid a priori classifications, as much as possible, 72 variables were kept to operate a first selection of discriminating variables. They were choosen on the basis of their statistical fitness to enter the test (very few if any missing values, no alphanumeric variables etc.) Because of workspace problems, these 72 variables were arbitrarily divided into two sets. The discrimination procedure isolated a total of 23 variables which were then kept for the final analysis. One important discriminating variable has been recoded into four dummy variables: A540 (First problem that impedes the functionning and development of your enterprise.) See Appendix 1, Question 54 a
Table 47 - Distribution of the 135 entrepreneurs according to the first problem that impedes the development of their enterprise (A540). (absolute and relative frequency)

<table>
<thead>
<tr>
<th>CATEGORY LABEL</th>
<th>CODE</th>
<th>NBR</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Difficulty obtain equipment</td>
<td>1</td>
<td>19</td>
<td>14.1</td>
</tr>
<tr>
<td>Cost of equipment</td>
<td>2</td>
<td>12</td>
<td>8.9</td>
</tr>
<tr>
<td>Difficulty obtain raw mat.</td>
<td>3</td>
<td>11</td>
<td>8.1</td>
</tr>
<tr>
<td>Cost raw material</td>
<td>4</td>
<td>7</td>
<td>5.2</td>
</tr>
<tr>
<td>Difficulty selling</td>
<td>5</td>
<td>43</td>
<td>31.9</td>
</tr>
<tr>
<td>Instability of business</td>
<td>6</td>
<td>1</td>
<td>0.7</td>
</tr>
<tr>
<td>Lack of funds</td>
<td>7</td>
<td>23</td>
<td>17.0</td>
</tr>
<tr>
<td>Lack qualif manpower</td>
<td>8</td>
<td>2</td>
<td>1.5</td>
</tr>
<tr>
<td>Insecurity of enterprise</td>
<td>12</td>
<td>2</td>
<td>1.5</td>
</tr>
<tr>
<td>Concurrence</td>
<td>13</td>
<td>5</td>
<td>3.7</td>
</tr>
<tr>
<td>Premises location</td>
<td>15</td>
<td>8</td>
<td>5.9</td>
</tr>
<tr>
<td>Doesn't know (Ass.Miss.)</td>
<td>88</td>
<td>2</td>
<td>1.5</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td>135</td>
<td>100.0</td>
</tr>
</tbody>
</table>

< Valid cases: 133 > < Missing cases: 2 >

Source : Sample Survey Data, ILO, WEP 2-33, op.cit.

On the basis of the above twelve categories, four dummy variables were created and reinserted into the last analysis:

D1 "Supply problem" (Code 1,3,8 versus else) N=32
D2 "Market problem" (Code 5,6 versus else) N=44
D3 "Specific problem" (Code 12,13,15,88 versus else) N=17
D4 "Financial problem" (Code 2,4,7 versus else) N=42

The 26 variables, including the transformed ones, that were selected in the first step of the analysis are labelled hereafter.

Table 48 - List, by name and label, of the 26 variables kept for the discriminant analysis

<table>
<thead>
<tr>
<th>Variable name</th>
<th>Variable label</th>
</tr>
</thead>
<tbody>
<tr>
<td>A030</td>
<td># of dependant children</td>
</tr>
<tr>
<td>A060</td>
<td># of yrs reside in capital city</td>
</tr>
<tr>
<td>A151</td>
<td>Wish training in accountancy</td>
</tr>
<tr>
<td>A154</td>
<td>Wish training admin. regulations</td>
</tr>
<tr>
<td>A160</td>
<td>7-14 yrs level education chief household</td>
</tr>
<tr>
<td>A270</td>
<td>#famembers work enter&amp; live in household</td>
</tr>
<tr>
<td>A321</td>
<td># hrs/week assoc. works</td>
</tr>
<tr>
<td>B320</td>
<td># hrs/week search raw material</td>
</tr>
<tr>
<td>B321</td>
<td># hrs/week recycling and recover.</td>
</tr>
<tr>
<td>A450</td>
<td>Distinguish money family from enterprise</td>
</tr>
<tr>
<td>A550</td>
<td>Wish change job</td>
</tr>
<tr>
<td>A560</td>
<td>Member professional association</td>
</tr>
<tr>
<td>A610</td>
<td># Dependants live in HH and work outside</td>
</tr>
<tr>
<td>NAFT</td>
<td># Family aid</td>
</tr>
<tr>
<td>NOQT</td>
<td># Qualified workers</td>
</tr>
<tr>
<td>A270F</td>
<td># Work famembers live in household</td>
</tr>
<tr>
<td>TTT</td>
<td>Total work time (Entre+Assoc.)</td>
</tr>
<tr>
<td>R18G</td>
<td>%TTT spent on management tasks</td>
</tr>
<tr>
<td>EDT</td>
<td>Lenght of education (yrs)</td>
</tr>
<tr>
<td>A006</td>
<td>Questionnaire number</td>
</tr>
<tr>
<td>MANTYPE</td>
<td>Type of manpower</td>
</tr>
<tr>
<td>OTHERINC</td>
<td>Other sources of income</td>
</tr>
<tr>
<td>D1</td>
<td>Supply problem</td>
</tr>
<tr>
<td>D2</td>
<td>Market problem</td>
</tr>
<tr>
<td>D3</td>
<td>Specific problem</td>
</tr>
<tr>
<td>D4</td>
<td>Financial problem</td>
</tr>
</tbody>
</table>

Before presenting the program and its results, we observe that the net income the group of activity the labour or capital productivity and the lenght of training have not been selected as discriminating variables. The questionnaire number has been
kept by the same analysis! This could be due to chance, or to a particular numbering criterion (which didn't occur), or more likely to the relationship between the countries (as a continuous variable) with our dependent variable. The program and test results are presented hereafter.

```
1 GET FILE SLCTDATA

FILE SLCTDATA HAS 137 VARIABLES.
THE SUBFILES ARE...
NAME            NO OF CASES
SLCTDATA       135

CPU TIME REQUIRED.. 0.24 SECONDS
```

```
2 *IF (A540 EQ 1 OR 3 OR 8) D1 = 1
3 *IF (A540 EQ 5 OR 6) D2 = 1
4 *IF (A540 EQ 12 OR 13 OR 15 OR 88) D3 = 1
5 *IF (A540 EQ 2 OR 4 OR 7) D4 = 1
6 VAR LABELS
   A480 ATTITUDE VS GVT/
   EDT EDUCATION <YRS>/
   A151 WISH TRAIN ACCOUNT/
   D3 SPECIFIC PROBLEM/
   A610 #DPTS LIV IN HH + WORK OUT/
   A270F #WRKING FAMEMBERS LIV IN HH/
   A060 #YRS RESIDE CAPITAL CITY/
   D2 MARKET PROBLEM/
   A321 #HRSWEEK ASSOC WORK/
   B321 #HRSWEEK RECYCL AND RECUPER/
   B320 #HRSWEEK SEARCH RAW MATERIALS/
   A160 7-14YRS LEVEL EDUC CHIEF HH/
   A154 WISH TRAIN ADMIN REGULATIONS/
   A560 MEMBER PROF ASSOCIATION/
20 VALUE LABELS
   A480 (1)WISH AID (2)AGST GVT INTERV/
21 DISCRIMINANT
   GROUPS=A480(1,2)/
   VARIABLES=
   A151,A160,A060,B321,B320,A321,A450,A270,A154,A030,
   EDT,NAFT,A006,A610,OTHERINC,A270F,D1,D2,D3,D4,TTT,R18G,MANTYPE,
   A550,A560,NOQT/
26 ANALYSIS=
   A151,A160,A060,B321,B320,A321,A450,A270,A154,A030,
   EDT,NAFT,A006,A610,OTHERINC,A270F,D1,D2,D3,D4,TTT,R18G,MANTYPE,
   A550,A560,NOQT/
30 METHOD=WILKS/
31 MAXSTEPS=20/
32 OPTIONS 1,3,5,7,9

THIS DISCRIMINANT ANALYSIS REQUIRES 16512 (16.1K) BYTES OF WORKSPACE.
```
ON GROUPS DEFINED BY A480 ATTITUDE VS GVT

135 (UNWEIGHTED) CASES WERE PROCESSED.
0 OF THESE WERE EXCLUDED FROM THE ANALYSIS.
135 (UNWEIGHTED) CASES WILL BE USED IN THE ANALYSIS.

NUMBER OF CASES BY GROUP

<table>
<thead>
<tr>
<th>NUMBER OF CASES</th>
<th>UNWEIGHTED</th>
<th>WEIGHTED</th>
<th>LABEL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>98</td>
<td>98.0</td>
<td>WISH AID</td>
</tr>
<tr>
<td>2</td>
<td>37</td>
<td>37.0</td>
<td>AGST GVT INTERV</td>
</tr>
<tr>
<td>TOTAL</td>
<td>135</td>
<td>135.0</td>
<td></td>
</tr>
</tbody>
</table>

--- DISCRIMINANT ANALYSIS ---

ON GROUPS DEFINED BY A480 ATTITUDE VS GVT

ANALYSIS NUMBER 1

STEPWISE VARIABLE SELECTION

SELECTION RULE: MINIMIZE WILKS' LAMBDA
MAXIMUM NUMBER OF STEPS ..................... 20
MINIMUM TOLERANCE LEVEL ................. 0.00100
MINIMUM F TO ENTER .................. 1.00000
MAXIMUM F TO REMOVE .................. 1.00000

CANONICAL DISCRIMINANT FUNCTIONS

MAXIMUM NUMBER OF FUNCTIONS ........... 1
MINIMUM CUMULATIVE PERCENT OF VARIANCE .. 100.00
MAXIMUM SIGNIFICANCE OF WILKS' LAMBDA ... 1.0000

PRIOR PROBABILITY FOR EACH GROUP IS 0.50000

-------------------- VARIABLES IN THE ANALYSIS AFTER STEP 13 --------------------

<table>
<thead>
<tr>
<th>VARIABLE</th>
<th>TOLERANCE</th>
<th>F TO REMOVE</th>
<th>WILKS' LAMBDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>A151</td>
<td>0.6152008</td>
<td>5.6882</td>
<td>0.707873</td>
</tr>
<tr>
<td>A160</td>
<td>0.8243077</td>
<td>1.9591</td>
<td>0.687093</td>
</tr>
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### Variables Not in the Analysis After Step 13

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F level or Tolerance or VIN insufficient for further computation.

### Summary Table

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### Canonical Discriminant Functions

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<th>PERCENT OF CUMULATIVE VARIANCE</th>
<th>CANONICAL CORRELATION</th>
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*emarks the 1 canonical discriminant function(s) to be used in the remaining analysis.

### After Function

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<th>D.F.</th>
<th>SIGNIFICANCE</th>
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### Standardized Canonical Discriminant Function Coefficients

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CANONICAL DISCRIMINANT FUNCTIONS EVALUATED AT GROUP MEANS (GROUP CENTROIDS)

.GROUP    FUNC 1
1    0.42214
2    -1.11810

SYMBOLS USED IN PLOTS

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<tr>
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<td>WISH AID</td>
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<td>A</td>
<td>2</td>
<td>AGST GVT INTERV</td>
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ALL-GROUPS STACKED HISTOGRAM

-- CANONICAL DISCRIMINANT FUNCTION 1 --

GROUP CENTROIDS

CLASSIFICATION RESULTS

<table>
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<tr>
<th>ACTUAL GROUP</th>
<th>NO. OF CASES</th>
<th>PREDICTED GROUP MEMBERSHIP</th>
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<tr>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>GROUP 1 WISH AID</td>
<td>98</td>
<td>72</td>
</tr>
<tr>
<td>GROUP 2 AGST GVT INTERV</td>
<td>37</td>
<td>7</td>
</tr>
</tbody>
</table>

PERCENT OF "GROUPED" CASES CORRECTLY CLASSIFIED: 75.56%

CLASSIFICATION PROCESSING SUMMARY

135 CASES WERE PROCESSED.
0 CASES WERE EXCLUDED FOR MISSING OR OUT-OF-RANGE GROUP CODES.
135 CASES WERE USED FOR PRINTED OUTPUT.

TRANSSPACE REQUIRED... 400 BYTES
4 TRANSFORMATIONS
0 RECODE VALUES + LAG VARIABLES
52 IF/COMPUTE OPERATIONS

CPU TIME REQUIRED... 0.68 SECONDS

33 FINISH
We see from the preceding pages that, after 13 steps, 13 variables were entered (and none removed) and kept as discriminating our dependent variable. These 13 variables can be somewhat grouped into three categories. The step at which they were entered and the discriminant function coefficient sign are mentioned in brackets.

- The very first discriminating variable is the length of education (1+ EDT). This is thus the single most important discriminant variable. Other variables, conceptually related to the entrepreneur's education are 'Wish to have a training in accountancy' (2+)
  'Wish help for admin. regulations' (12+)
  '7-14yrs instruction chief household (HH)' (11+)

- Variables related to the present functioning of the enterprise are
  ' Specific problem ' (3+)
  ' Market problem ' (7-)
  ' #hrs/Week spent by assoc. ' (8+)
  ' #hrs/Week recycling & recuperating ' (9+)
  ' #hrs/Week searching raw material ' (10-)
  ' Membership to professional association ' (13-)

- Variables related to the entrepreneur's family or his personal history are
  ' #dependants live in HH and work out the enter.' (4-)
  ' #work.family members live in HH ' (5+)
  ' #yrs residence in capital city ' (6+)
The step at which each variable is entered is an indication of its additional discriminating power, the previous variables being taken into account.

2. **INTERPRETATION**

The Wilks $\Lambda$ statistics is a measure of group discrimination which can also be translated into a Chi-square for a test of its statistical significance. It focuses on the cohesion or homogeneity within the group of discriminating variables. The larger $\Lambda$ is, the less discriminating power is present. Thirteen of the original 26 variables have been selected before the addition of any other variable to Wilks $\Lambda$ became non significant. These 13 variables produced a $\Lambda$ of .6760909 which shows a low degree of separation but, translated into a Chi-square gives a significance of .0000 (for a value of 49.516 with 13 degrees of freedom) which is quite high. The standardized canonical discriminant function coefficients represent the relative contribution of each variable to the function (or dependant variable). The dichotomic/nominal variables presenting a negative coefficient tend (according to the value of that coefficient) to belong to the group of entrepreneurs who do not wish for an aid and conversely. For the interval and continuous variables, the positive coefficient expresses a direct proportionality: The higher it is on the scale, the more the entrepreneur will tend to belong to the first group (i.e. those who wish aid). The higher the coefficient, the greater the likeliness the variable would contribute to the function. Keeping the three categories isolated earlier, we observe that:
• As far as education is concerned, the three variables have a positive coefficient; the stronger one is for 'Wish a training in accountancy' (which is also a dichotomous variable).

• For the functioning of the enterprise, among the six variables, three have a negative coefficient. The stronger one is 'Number of hours spent at searching for raw materials'. On the other hand, the stronger positive coefficient is given by 'Number of hours spent at recycling and recovering'. This opposition is quite an interesting indication of two activities, having the same objective but inversely discriminating a same function. Another interesting opposition is between those who declare they have a market problem (as defined in the dummy variable D2): They declare themselves against government assistance. On the other hand, those who declare they have a 'specific' problem (D3) have the converse attitude; they wish to receive assistance.

• Concerning the entrepreneur's family, the higher the number of years of residence in the city of interview, the more likely the entrepreneur will wish aid from the government. Although this variable came out only in step #6, this correlation is important to know since most of the informal sector population is migrant.96

This being said, the above discriminant analysis tells us

96 See Chapter II, section 2.
only about a statistical relationship but not about a cause-effect relationship. Our purpose is not to find out what is causing such an attitude by opposition to another but rather to provide an environment about which we know, through the discriminant analysis, that one variable (attitude versus government) is in relation (positive or negative) to a series of other variables. To the contrary, those who haven't been isolated also have their interest.

3. **PREDICTION**

The analysis also tells us that the above 13 variables can correctly classify 75.56 per cent of the entrepreneurs. In other words, 24.44 per cent have said something that doesn't correspond to the "norm" of the sample (or their counterparts as classified). Out of these 33 entrepreneurs, we observe that 78.7 per cent answer that they wish for aid although their characteristics would drive them to the "no-aid group"; 21.3 per cent are in the converse situation. Going back to the classification results, we could then conclude that only 72 entrepreneurs out of 135 (53.3 per cent) who belong and are predicted to belong to group 1 (Wish for aid) would likely be the only ones to explicitly wish for aid and to perceive it correctly: 53.3 per cent, that is a little bit more than one out of two. The other entrepreneurs can be divided into two groups.

- A first group of 22.22 per cent (N=30) belong to those who say no and are predicted to do so. Any government help would likely send them underground.
- The second group is in a less straightforward situation:
Either they say yes and should have said no or vice versa. In any case, it is very likely that a governmental assistance would be misunderstood.

C. CONCLUSION

Studying "Some personal roots of modernity among small industrialists in India", R. Hunt applies a socio-psychological perspective

...to demonstrate the potential utility of measures of motivation and capacity for predicting individual variations in response to development programming (1971:899)

Trying to achieve a different goal within a similar context, our analysis follows parallel lines and conclusions:

- Entrepreneurs working in the informal sector are not all committed to "being assisted".
- We have to differentiate these entrepreneurs in their willingness or their reaction about "seeking out and establishing linkages" with non-informal sources of assistance.
- Statistically, we have observed that those entrepreneurs who are most educated "...are the most sophisticated in their understanding of the interdependence of business, government and professional associations" 97.

Finally, we would hypothesize that an action programme aimed at helping the informal automobile-repair shop sector

97 Hunt, op.cit. p.899
would at the maximum be correctly perceived and accepted by one entrepreneur out of two. At least fifty per cent of the effort and money would not be correctly assigned or spent. This also raises the probability that the effects of such programmes could very well be quite unexpected. It would also widen the misunderstanding that both governments and the informal sector have of each other.
VI. SUMMARY AND CONCLUSION: THE POLICY IMPLICATIONS

My father thought he was bringing Salvation to Africa. I do not any longer know what salvation is. I only know that one man cannot find it for another man, and one land cannot bring it to another. (Margaret Laurence, The Tomorrow-Tamer).

A. THE URBAN INFORMAL SECTOR

1. THE BACKGROUND

In the primate cities of Mauritania, Mali, Togo and Cameroon, an average of one household out of three is engaged in economic activities that are not recorded by any official statistics. The existence of that "informal sector" is the symptom of a socio-economic situation whose roots are complex. But this does not mean that this sector should continue to be overlooked by African policy-makers. Among various factors, it is an expression of the inability of these governments to allocate sufficient resources to the adequate sectors of their economy.

The rapid urban population growth¹ of these countries is, at the same time, the effect and the cause of misallocation of resources. Rural to urban migration is partly explained by the

¹The annual average growth rate of the urban population in the four countries is between 8.6 and 5.5 per cent. The percentage of urban population in the largest city is between 60 per cent (Togo) and 21 per cent (Cameroon). In Canada, these figures are respectively 1.7 per cent (annual urban growth rate) and 18 per cent. Source World Development Report, 1981 op.cit.

²Where some 75 per cent of our countries' population still live today.
lack of job opportunities in the rural areas. On the other hand, there is the inability of the "modern" sector to provide jobs or the unwillingness of private enterprises to make the best possible investments for that purpose. This is partly because of its heavy dependence on imports as well as its extreme vulnerability to external market conditions.

Under these circumstances, the urban informal sector plays a vital role in labour absorption, employment and income generation as well as in the satisfaction of basic needs. It has survived so far because of the motivation of its members, without any government support and even sometimes despite direct unfavourable actions. Its people make up the population of these countries and are responsible for a major part of their economies. They live in countries that are in a process of transition.

Most are classic cases of traditional economies and social structures confronted with the rapid growth of enclave-type of modern activity. (Westebbe, 1971:v)

But the attitudes of the governments of these countries change. Governments are increasingly inclined to argue that their development planning process would be incomplete and perhaps retarded unless the people and activities of the informal sector are included in both the plan and the process.
2. **THE ADVANTAGES**

Many authors have shown the numerous advantages of the informal sector, as economic units producing goods and services for the majority of the populations of these countries \(^{99}\).

- It uses little capital per worker.
- It is labour intensive, which is consistent with the abundant supply of manpower, particularly the unskilled one.
- It has a high capital productivity.
- It performs an important function of skills transmission, on the job and at no cost to society.
- It uses mostly local resources and other raw materials which are often recovered and recycled. It thus highly substitutes for imports.
- It is the only source of affordable goods and services for the majority of the populations of these countries.
- Most importantly, it is the cradle of entrepreneurship.

These seven advantages are commonly accepted. Others however are proposed which are more questionnable:

- Marsden for example (1981:33) suggests that the small firm \(^{100}\) mobilizes some savings for proprietors who invest in their own firms. We have seen in a preceding chapter that our entrepreneurs, having a high investment capacity, do not very often use it for the

---

\(^{99}\) See for example Marsden, 1981 and Sethuraman (Ed), 1980.

\(^{100}\) Here assimilated to the modern informal sector.
growth of the operation.

- Sethuraman (1980:33) writes that

...recognition of the informal sector in the development plans could automatically ensure the distribution of benefits resulting from the development in favour of the disadvantaged groups and thus depart from the trickle-down philosophy followed hitherto in many developing countries.

If a country's development planning process is ineffective we would prefer, for the informal sector, not to see it incorporated into that process 101. On the other hand, 102 we have shown that the entrepreneurs were not overwhelmingly favourable to government assistance. If such assistance were to be given, we would predict that a good number of the entrepreneurs would go "underground", with all the negative multiplier effects that could possibly produce.

3. A PORTRAIT

The automobile-repair entrepreneur has been taken as an example. This particular group was chosen for testing the "homogeneity" of a given sub-population in responding to potential government assistance. It was also chosen on the basis of its importance to the countries' economic development: The automobile repairman could be a decisive actor in the development of transportation industry.

101 This was the question addressed in Chapter 3.
102 This was the purpose of Chapter 4.
People, information and goods would not flow, at the same cost nor with the same convenience, if the auto-repair business didn't exist in these countries. Privately owned paratransit services and public auto businesses are extremely demand responsive: They often provide a better service than the public transport. They are sometimes the only possible means to reach job opportunities. Whatever the number of these vehicles is, they carry a very high proportion of passengers simply because of the lack of public transport.

The role played by transportation in providing the mobility and accessibility to keep the urban economy functioning is a paramount one. The efficiency of the urban transportation system is a substantial indicator of the productivity and the livability of a city (World Bank, 1975). The physical structure of a city, its size and spread, its way of life and character are all dependant upon the nature and quality of the urban transportation system (Thomson, 1977). All in all, the vitality of the urban transport provided in a city affects the way in which the city and its citizens function. (Pendakur, 1981:1).

The automobile-repair activity is very often an import substitute for spare-parts, and sometimes for whole vehicles. Such as "car-rapide" or "taxi-brousse" in Francophone Africa. In Bamako, we met an "informal sector" entrepreneur who was building a complete car, only with recovered materials and parts.
• Spatially and socio-economically, city and countryside would be much more separated than they are today. Because of the continuous sprawl of cities, urban mobility would be much more difficult than it is today.

If a "modal" portrait of the automobile-repair entrepreneur in Mauritania, Mali, Togo and Cameroon were to be drawn, the following description would be proposed.

He is 33 years old, married to one wife, and has five children. However, three more dependants live in his home. He was born in a secondary city or a rural area, of parents without any formal education, already themselves working on their own, in the primary sector. The entrepreneur has had the chance to go to school for six years; as an apprentice he had five years of practical training. He started his active life at 21 and has already had two different occupations. He has worked on his own, in this sector, for more than six years, most of which has been in this present business. He rents the enterprise's premises and land. He has five workers, more than three of them are apprentices. Although there are large variations, most of the time he doesn't employ family members in his business. Compared to the official minimum wage, he doesn't pay his labour force very well but he himself makes a good living. He very rarely pays taxes.

His household income is somewhat higher than his net income because some family members are engaged in an activity and they bring their earnings back to the household. Altogether, they don't spend more than fifty per cent of their total net income.
Most of the time the other half is not reinvested into the enterprise. The destination of such a high "investment capacity" is uncertain. We would presume that it is directed to speculative investment and, more often into the "African social security system": Consumption of ostentatious items for community and family celebrations such as baptism, wedding, funerals, religious feast-days as well as games of chance. As Bhalla suggested (1970:528):

In the less developed countries where there is no unemployment insurance the extended family system plays an economic role by subsidising the unemployed and the underemployed. The gains from the decline of this system may not necessarily offset the social costs involved.

It is one thing is to recognize the socio-economic importance of the informal sector. It is another to define the best possible policy within the framework of an acceptable goal for the country's development. An assessment of the present institutions and structures (as framework for policy development) is necessary before assigning their roles. Our examination of the literature leads us to propose that even such a task ought to be preceded by a clear understanding of the notion of policy.

105 Such as housing or taxi in Mauritania.
106 In one word "potlach".
107 Such as tontine or lottery in Togo, Mali and Cameroon.
B. WHAT IS A POLICY?

The term "policy implications" too often is understood as "what projects should be undertaken?". This is not the exact meaning of the notion of policy nor the kind of conclusion we intend to draw. Before investigating the "what" and the "how", it is much more important to understand the "why" and the "whom". A policy is designed from these implications and only then translated into objectives or programmes and projects.

1. POLICY, PROGRAMME, PROJECT

Salisbury (1968:152) suggests that the three possible conceptions of the notion of "policy" are combined in Friedrich's definition:

A proposed course of action of a person, group or government within a given environment providing obstacles and opportunities which the policy was proposed to utilize and overcome in an effort to reach a goal or realize an objective or a purpose .... It is essential for the policy concept that there be a goal, objective or purpose.

From the above definition we understand that the goal is the moving force that transforms an idea into an action so as to achieve that goal. We also observe that there is an underlying "authoritative allocation of values" (Easton). In this sense a policy ought to be clearly distinguished from a program or a set


\textsuperscript{109} Although it is unfortunate to find the word "policy" itself used into its definition.
of projects. Concretely speaking, a policy is composed of six necessary and sufficient dimensions:

- Goal orientation,
- Specific objectives,
- General applicability,
- Availability of resources,
- Impact evaluation,
- Institutional capability.

To often in the literature "policy implications" are drawn as a catalog of programmes or projects. Whatever their interest may be, they are not based upon a clear far reaching goal. They are not expressed as the translation of a goal into its subsequent objectives, programmes and projects. A policy is not a reactive process (problem-solution), it must to be proactive. A project emphasis could be devastating because of its lack of interactive and integrative approach that creates the specificity as well as the relevance of a policy.

2. A DEVELOPMENT POLICY?

In the preceding section we isolated what we believe to be an ignored source of the problems encountered today in project implementation, in the developing countries in particular. Another important source of difficulty in defining a policy is that it must be a "development policy" and development is a most

---

111 An excellent example of policy versus project approach is given by Nigel Pollard The Gezira Scheme - A Study in Failure
elusive concept. Although it is not the purpose of this thesis to define it, let us make the following three remarks:

- It is an unfortunate historical fact that "development" has been assimilated to economic development. Whatever the importance of that dimension is, it should not be used as the single and only dimension of that concept. Rather than growth and output, development involves changes in institutions and socio-economic structures.

- Development ought to be a normative concept involving social and cultural values and goals. The problem we then perceive is whose values and goals are to be taken into account? We then reach the concept that is central to the functioning of society: power. Such decisions so far have been political decisions. It is not (yet) the business of science to decide whether people are making the right choices.

- Although not exempted from some of the above difficulties, the notion of development we would adopt as a far reaching goal is the one given by François Perroux (1964:155):

> Development is the combination of mental and social changes of a population that enable it to increase, cumulatively and durably, its real global product.

\(^{112}\) See Baster, 1972:15
Whatever the economic system in place is, development is very much a question of culture and society that ought to be respected and understood. These dimensions are not taken into account in today's development process (as assimilated to modernization) and sometimes they reappear dramatically to change the course of "economic development" in an opposite direction. Never and nowhere has the present approach ever given any cumulative and durable results.

C. THE ASSESSMENT

1. THE GOVERNMENT

Government attitudes have been examined through national development plans. Our assessment of the planning process was twofold, first the plan as a whole, second the government's intentions towards the informal sector.

Based upon a policy viewpoint, we have observed that:

- There is no institutional capability (implementation and monitoring stages are not adequately supported by any specific institutions).
- The plan is not impact evaluative.
- The resource availability is uncertain.
- The objectives are all-encompassing, sometimes contradicting each other: There is no clear focus.
- The policy-makers want to cover everything, from value allocation (often imported and thus unstable) to programme design and project undertaking.

Beyond the facts, the reasons are multiple but nobody could
reasonably be blamed for not having a clear idea of the needs-allocation relationship or for not considering the interdependence between socio-economic sub-systems. On the other hand, there is no political will to really change a situation and there is no "objective" appraisal or decision as to the country's priorities.

As far as the informal sector is concerned, we have observed a project approach such as the creation of an industrial estate or a service of popularization. This is not based upon any needs'assessment; nor is it compatible with the diversity of attitudes of the informal sector's population. This kind of approach might very well end up by controlling the development of activities rather than by inducing greater entrepreneurship. The country's human potential is not considered as its most valuable resource. Furthermore, the possible impacts of such projects have not been assessed. There hasn't been any dialogue or information collection (at least in two countries) to support and prepare such projects. This a priori approach has been clearly qualified by Harper and Soon (1977:90):

Some small business people may reasonably be excused if they feel that the government is like a man who runs over you with his car and then ensures that you receive the best hospital treatment.
2. THE ENTREPRENEURS

The entrepreneurs' attitudes towards governmental assistance have been examined within a given context of uncertainty about how they perceived their economic situation. A discriminant analysis has shown that the entrepreneurs are not all equally committed to such assistance. In fact, out of the 72.5 per cent who said that they wished to receive an aid, 73.5 per cent have been predicted as such by the statistical analysis of their personal characteristics. The length of education being the single most important discriminant variable in that respect. The major implication of the above figures is that, at best, only one entrepreneur out of two would eventually be receptive to such assistance in its most vague sense. We have seen that, in Mauritania, when a specific project is suggested (industrial estate) this figure is even far lower.

In other words, the automobile-repair shop business is NOT composed of an homogeneous mass of people. They are very unequally committed to the perspective of government assistance. It can therefore be hypothesised that such programmes or projects might have negative effects on a certain part of the automobile-repair population. Such an hypothesis could be extended to the overall informal sector. Its contribution to labour absorption, employment and income generation as well as the satisfaction of basic needs could be somewhat affected in the medium and long term.

\[11.3 \text{ per cent exactly or } 73.5 \text{ per cent of } 72.5 \text{ per cent.}\]
D. CONCLUSION

Even within a sub-segment of the informal sector, the automobile-repair shops, and for potential assistance considerations, we have observed very different groups of people and commitments. This is of paramount importance if "assistance" were given and community participation expected.

The national development planning process, as it is today operating in the countries investigated, needs to be improved, should assistance to the informal sector be given. Keeping in mind the constraints in these countries, government resources could be more usefully allocated to other economic or regional sectors.

If any kind of informal sector assistance were contemplated today \(^{114}\), we would suggest that, before answering the question what to do and how to do it, it would be more fruitful to ask and understand, through dialogue, between informal sector and government, the questions why, for whom and by whom. When an all encompassing goal for the informal sector has been socially defined and politically accepted only then can the technical aspects of the problem be properly defined and applied. This should ensure greater chances of success.

\(^{114}\) This study will not break strong cultural temptations.
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27. Jones, W.I., 1976, Planning and Economic Policy: Socialist Mali and Her Neighbors:
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APPENDIX A - ILO, WEP 2-33 RESEARCH PROJECT : QUESTIONNAIRE.

In June 1977, in Nouakchott (Mauritania), the original model of the following questionnaire (Copyright ILO, 1979) was designed by the author of this study in collaboration with the late G. Nihan, Chief of the WEP 2-33 Research Project on Skill Acquisition and Self-Employment in the Urban Informal Sector of Francophone Africa.

The problem-definition stage of this project, as source of this questionnaire, can be found in the ILO WEP 2-33 Working Papers. This questionnaire was kept identical for the five cities in which it was applied, except for some improvements and other modifications because of local contingencies such as the education system, the languages, etc.

As technical support-memo for the interviewers, a "Fiche d'instruction pour les enquêteurs" was prepared for each survey. This also can be found in the above-mentioned Working Papers and should be considered as important for a complete understanding of each module of this questionnaire.
Bureau international du Travail - Programme mondial de l'Emploi - Genève
Questionnaire de l'enquête du secteur non structuré de YAOUNDE (Cameroun)

(Blanc : S.O./R-N.S.P./9-N.R.P.)

No de questionnaire
Date
Nom de l'enquêteur
Echantillon no. Secteur d'activité no.
Dénomination de l'activité : spécifiez
Lieu de travail :
(a) Localisation : - quartier No.
(b) Description: en plein air (1)
etat (2)
atelier en planches (3)
atelier en dur (4)
chantier bâtiment (5)
autre (6)
(c) Habitez-vous sur votre lieu de travail
(oui = 1 ; non = 2)
2. Etat-civil : célibataire (1)
mariage monogame (2)
mariage polygame (3)
divorcé (4)
veuf(ve) (5)
3. Nombre d'enfants à charge habitant ou non avec l'entr.
4. Age
5. Sexe (Masculin = 1 ; féminin = 2)
6. Depuis combien d'années habitez-vous Yaoundé
7. Lieu de naissance :
- Yaoundé ou Douala (1)
- Capitale d'un autre pays d'Afrique (2)
- Centre urbain secondaire au Cameroun (3)
- Centre urbain secondaire (autre pays d'Afrique) (4)
- Zone rurale au Cameroun (5)
- Zone rurale (autre pays d'Afrique) (6)
- Autre (7) spécifié
8. Lieu où l'enquête a passé l'essentiel de son enfance (mêmes catégories)
9. Pays de citoyenneté
- Cameroun (30)
- Togo (20)
- Gabon (31)
- Nigeria (24)
- Ghana (21)
- Guinée Équatoriale (34)
- Sénégal (22)
- Niger (25)
- Soudan (35)
- Mali (03)
- Tchad (31)
- Autres pays (77) 26/
10. Langue de l'interview
- Français (02)
- Bamileke (34)
- Poulanc (38)
- Anglais (31)
- Douala (35)
- Makeya (39)
- Pidgin (32)
- Bassa (36)
- Autre (77) 28/
11. Langue maternelle (mêmes catégories)
12. Niveau d' instruction (oui/non) # années certificat système
Sans instruction 32/ /A112
Ecole coranique 33/ /A120
Alphabétisé simple 34/ /A121
13. Brevet général (6 ans) 35/ /A122 36/ /B122
14. Brevet supérieur 37/ /A123 38/ /B123
15. Diplôme d'études secondaires 40/ /A128 41/ /B128
16. Second degré général (1e-2e cycle) 42/ /A124 43/ /B124
17. Second degré technique (1e-2e cycle) 44/ /A125 45/ /B125
18. Second degré normal (ENIA-ENI) 46/ /A126 47/ /B126
19. Enseignement spécialisé 48/ /A129 50/ /B129
20. Enseignement supérieur 51/ /A127 52/ /B127
21. Notes :
(1) Les années redoublées ne doivent pas être comptées.
(2) Cycle non achevé = 0 / Certificat = 1 / BEPC ou CAP = 2 / Prob.
(3) Système scolaire : francophone = 1 / anglophone = 2 / mixte = 3.

© OIT, juillet 1978
13. Formation spécifique après l'école
   No.       ... - auto-apprentissage
            ... - apprentissage chez un artisan traditionnel
            ... - apprentissage chez un artisan "moderne"
            ... - apprentissage dans une entreprise du secteur moderne
            ... - formation dans un centre professionnel d'entreprise après le CEPE
            ... - formation dans un centre professionnel de l'Etat (après CEPE, BEPC ou CAP), souligner le centre concerné
            ... - formation en centre de formation professionnelle privée non agréée
            ... - cours de promotion sociale du soir pour détenteurs du CAP et menant au brevet professionnel

   Certificat
   (Durée en années) CAP=2 N.R.P=5
   54/ /B137
   56/ /B130
   58/ /B131
   60/ /B132
   62/ /B135
   65/ /B135
   66/ /C137
   71/ /B138
   74/ /D135
   75/ /E138

14. Type de spécialisation, spécifiez:
   (secteur d'activité)
   1.  
   2.  
   3.  

15. a) Souhaiteriez-vous recevoir une formation de type (oui/non)
   - cours d'alphabetisation
   - formation à la comptabilité
   - formation pour vous aider à mieux organiser l'entreprise
   - formation pour vous aider à utiliser des machines plus modernes
   - formation pour vous aider à mieux connaître les règlements administratifs

b) Souhaiteriez-vous acquérir cette formation (énumérez les rubriques suivantes et en faire choisir deux)
   - par des spécialistes qui passent vous aider de temps en temps(1)
   - dans un centre de formation de l'Etat (2)
   - dans un centre de formation créé par des petits entrepreneurs comme vous-même (3)
   - par la radio (4)
   - par la télévision (5)
   - par des documents que vous pourriez regarder ou lire quand vous en avez le temps (6)
   - ne souhaite rien (7)

c) Serez-vous prêt à participer à une partie des frais de tels programmes
   - oui, si c'est une somme minime (1)
   - oui, même une somme importante (2)
   - non (3)

d) Autoriseriez-vous vos apprentis à participer à des cours de formation de quelques heures par semaine, organisés durant la journée de travail
   - avec salaire normal (1)
   - avec salaire réduit (2)
   - sans salaire (3)
   - non (4)

e) Si vous n'autorisez pas cette participation, est-ce à cause
   - des coûts (1)
   - trop de travail dans votre entreprise (2)
   - crainte de voir partir le travailleur ensuite (3)
   - vous croyez que cela ne lui sert à rien (4)

f) Répétez la question e) pour les autres travailleurs

g) Répétez la question e) pour les autres travailleurs

16. Quand vous aviez entre 7 et 14 ans, quel était
   a) le niveau d'instruction du chef de famille
      - sans instruction (1)
      - école coranique (2)
      - alphabétisé simple (3)
      - école primaire (4)
      - secondaire 1er cycle (5)
      - secondaire 2ème cycle (6)
      - enseignement supérieur (7)
      (Si ce n'est pas le chef de famille qui s'est le plus occupé de l'enquête, poser les questions a+b+c pour la personne qui a pris l'intérêt de charge, soit en tant que tuteur ou sous toute autre forme de responsabilité (même code)

   le niveau d'instruction du remplaçant

19/ /
17a. Profil professionnel de l'enquête

A quel âge avez-vous commencé à travailler de façon productive (exclus apprentissage, formation professionnelle, y compris le travail non rémunéré dans la famille avant 14 ans)?

Description des occupations:

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Avant-dernière occupation</th>
<th>La plus importante</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dénomination de l'activité:</td>
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<td></td>
</tr>
<tr>
<td>spéciﬁées</td>
<td>A171</td>
<td>A172</td>
</tr>
<tr>
<td>Durée en années</td>
<td>35</td>
<td>37</td>
</tr>
<tr>
<td>Niveau d'occupation (voir note 1)</td>
<td>C171</td>
<td>D171</td>
</tr>
<tr>
<td>Secteur d'occupation (voir note 2)</td>
<td>42</td>
<td>45</td>
</tr>
<tr>
<td>Lieu d'occupation (voir qu. 7)</td>
<td>E171</td>
<td>48</td>
</tr>
<tr>
<td>Province (voir note 3)</td>
<td>50</td>
<td>F171</td>
</tr>
</tbody>
</table>

18a. Depuis combien d'années possédez-vous votre petite entreprise et travaillez-vous à compte propre sur celle-ci à Yaoundé ou ailleurs (si même entreprise)?

18b. Quand vous êtes devenu le chef de votre entreprise, comment avez-vous payé les dépenses nécessaires? (Indiquez pour les catégories suivantes la répartition en dixièmes, 10/10=0; N.S.P.-N.R.P. ne peuvent pas être utilisés; le total doit être 10)

18c. Avez-vous ensuite arrondi votre entreprise, (équipement, bâtiment, véhicules)?

19. Valeur de revête aujourd'hui (sans dépréciation) de ce que vous possédez quand vous êtes devenu le chef de l'entreprise

| Source de financement | Distribution des sources de financement (en colonne de gauche de la qu. 10:)
<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Dépôt inv. suppl.</td>
<td>(18b)</td>
</tr>
<tr>
<td>Dépôt inv. suppl.</td>
<td>(16c)</td>
</tr>
<tr>
<td>Épargne personnelle/rets entreprise</td>
<td>57</td>
</tr>
<tr>
<td>Aide de la grande famille (prêt ou don)</td>
<td>59</td>
</tr>
<tr>
<td>Heritage</td>
<td>69</td>
</tr>
<tr>
<td>Emprunt à un petit prêteur professionnel</td>
<td>69</td>
</tr>
<tr>
<td>Emprunt à une banque, caisse d'épargne</td>
<td>69</td>
</tr>
<tr>
<td>Aide du Gouvernement ou d'un organisme d'aide</td>
<td>69</td>
</tr>
<tr>
<td>Emprunt à une association d'amis, à une coopérative privée</td>
<td>69</td>
</tr>
</tbody>
</table>

17b. Total des années de chômage, s'il y a lieu. 53 / B170
20a. Combien de personnes travaillaient dans l'entreprise à ce moment-là (incl. les apprentis, enquêté et associé(s) exclus): B200
20b. Combien aviez-vous d'associés à ce moment-là : E200
20c. Combien d'ouvriers qualifiés : C200
20d. Combien d'ouvriers non qualifiés : D200
20e. Combien d'apprentis : A200
21. Le montant, à ce moment-là, des bénéfices de l'entreprise (argent gagné par la vente d'un produit, la réparation d'un objet, la construction et que vous pouviez utiliser par semaine normale pour faire vivre votre famille ou acheter des outils, etc.) A210

22a. Statut de l'entreprise :
- locataire (1)
- propriétaire (2)
- autre (spécifier) (4)

22b. Si vous êtes locataire, combien payez-vous par mois :
- pour l'atelier et/ou pour le terrain A224
- pour le gros équipement A222

22c. Si vous êtes propriétaire du bâtiment et/ou terrain :
- valeur estimée de location du bâtiment et/ou terrain C220
- valeur estimée de vente du bâtiment et/ou terrain C221

23. Surface totale disponible A230
Surface de travail utilisée A232
Surface de travail sous toit, en dur A233

24a. Est-ce que vous souhaitez un autre emplacement :
- dans un autre quartier (1)
- dans un centre artisanal (2)
- dans un domaine industriel (3)
- dans un endroit plus central (4)
- en milieu rural ou semi-urbain (5)
- ne souhaitez rien (6)

25. De combien de propriétaires ou d'associés dépend votre entreprise (enquête incluse) A250

26a. Combien de personnes travaillent dans l'entreprise (enquête + associé(s) exclus) A260
26b. S'il y a lieu, combien d'associés travaillent aussi dans l'entreprise B260

27. Combien de membres de la famille, travaillant dans l'entreprise, habitent avec vous A270

28. Si vous avez des apprentis, est-ce que par hasard ceux-ci vous paient quelque chose. Si oui, quel est le montant total que vous recevez par mois d'eux tous A280

29a. Recevez-vous fréquemment des demandes pour un apprentissage au sein de votre entreprise (oui=1; non=2) A290
29b. Combin d'apprentissage pourriez-vous prendre, sans augmenter votre équipement, en plus de ceux que vous avez déjà, si vous receviez une prime en argent pour chacun d'eux B290
- Quel devrait être le montant minimum de cette prime par apprenti supplémentaire et par semaine B291

29c. Combien d'apprentis formés par vous sont devenus des travailleurs qualifiés depuis le démarrage de l'entreprise :
- dans votre entreprise C290
- dans une autre entreprise comme la vôtre C291
- dans une grande entreprise ou pour le Gouvernement C292
1. Combien d'apprentis formés par vous ont mis sur pied une petite entreprise comme la vôtre?

29e. Combien de travailleurs qualifiés ou non, (ex-apprentis exclus) ont quitté votre entreprise depuis son démarrage.

30a. Recevez-vous fréquemment des demandes d'emploi en provenance
- de personnel qualifié seulement
- de personnel autre qu'apprenti non qualifié seulement
- de personnel sortant d'une école technique

30b. Avez-vous déjà engagé du personnel sortant d'une école technique.

30c. Jugez-vous la formation de ce personnel adaptée ?

30d. L'entrepreneur ne reçoit jamais de demandes (oui = 1; non = 2). Si oui, passez à la question 32d.

31a. Combien de mois par an votre entreprise travaille-t-elle.

31b. Assurez-vous la responsabilité de gestion de votre entreprise en permanence (oui = 1; non = 2). Si oui, passez à la question 32b.

31c. SI NON, nombre de mois de gestion effective accomplie par vous-même.

- qui vous remplace alors durant votre absence :
  - associé (1)
  - ouvrier principal (2)
  - famille (père, etc.) (3)
  - ami (4)

32a. Quel est le temps total de travail que vous consacrez à votre activité ici
- temps total consacré par vous ou vos associés travaillant effectivement dans l'entreprise (heures/semaine)

32b. Total d'heures/semaine consacrées par vous et éventuellement vos associés aux activités de :
- recherche de matières premières, pièces de rechange, matériaux
- recyclage ou récupération
- production (fabrication, réparations ou construction suivant type d'activité principale)
- vente de produits
- formation des apprentis
- comptabilité
- recherche de marché, commandes et sous-traitances, etc.
- organisation des tâches, surveillance

(l'addition des rubriques sous b. doit correspondre au total des 2 réponses de la question 32a.)

33. Comment trouvez-vous surtout votre clientèle
- cherche lui-même ses clients (1)
- attache les clients chez lui (2)
- essaie de faire de la publicité par la famille, les amis (3)
- fait de la publicité dans le journal (4)
- le client fait sa publicité (5)
<table>
<thead>
<tr>
<th>Type d'emploi (Note 1)</th>
<th>Nombre d'heures de semaine normale</th>
<th>Salaire par semaine normal (1000 Francs)</th>
<th>Pour une semaine: estimation valeur pain naturellement (nourriture, logement) etc. (1000 Francs)</th>
<th>Éducation de la famille (Note 2)</th>
<th>Critère d'embauche (Note 3)</th>
<th>Âge du travailleur</th>
<th>Sexe</th>
<th>Nombre man. et personne à charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aide familial (1)</td>
<td>6A/ 7/</td>
<td>9/</td>
<td>12/</td>
<td>14/</td>
<td>16/</td>
<td>17/</td>
<td>19/</td>
<td>21/</td>
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<td>Journalier (2)</td>
<td>24/ 25/</td>
<td>30/</td>
<td>32/</td>
<td>34/</td>
<td>35/</td>
<td>37/</td>
<td>39/</td>
<td>40/</td>
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<tr>
<td>Ouvrier qualifié (3)</td>
<td>42/ 43/</td>
<td>48/</td>
<td>50/</td>
<td>52/</td>
<td>53/</td>
<td>55/</td>
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<td>58/</td>
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<tr>
<td>Ouvrier non qualifié (4)</td>
<td>60/ 61/</td>
<td>66/</td>
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<td>71/</td>
<td>73/</td>
<td>75/</td>
<td>76/</td>
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<tr>
<td>Employé (5)</td>
<td>6/ 7/</td>
<td>12/</td>
<td>14/</td>
<td>15/</td>
<td>16/</td>
<td>17/</td>
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<td>21/</td>
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<tr>
<td>Compagnon (6)</td>
<td>24/ 25/</td>
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<td>32/</td>
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<td>37/</td>
<td>39/</td>
<td>40/</td>
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<tr>
<td>(n'1 reçoit un salaire, sinon le considérer comme un associé - voir questions 39d-39e)</td>
<td>42/ 43/</td>
<td>48/</td>
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</table>

(1) Apprenti
(2) Apprentissage
(3) Apprentissage seulement
(4) Apprentissage ou 1er. primaire/post-primaire seulement
(5) Primaire/post-prim. + apprenti.
(6) Primaire/post-prim. + centre formation professionnelle
(7) Second. + apprentissage
(8) Second. + centre form. prof.
(9) Ne répond pas/ne sait pas
## Répartition de la main-d'œuvre de l'entreprise et caractéristiques diverses

<table>
<thead>
<tr>
<th>341</th>
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<td>1/0/9</td>
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<thead>
<tr>
<th>Type d'emploi (Note 1)</th>
<th>Nombre d'heures de semaine normale (Note 2)</th>
<th>Salaire par semaine normale (&quot;OUI&quot;)</th>
<th>Pour une main-d'œuvre entièrement payante (nourriture, logement, etc.) (Note 3)</th>
<th>Niveau d'éducation formation (Note 4)</th>
<th>Nombre de la famille (Note 5)</th>
<th>Nombre d'années dans l'entreprise</th>
<th>Age du travailleur (Note 6)</th>
<th>Sexe</th>
<th>Nombre à charge</th>
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<td>(1) Apprenti</td>
<td>(2) Sans instruction et sans</td>
<td>(3) Famille</td>
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<td>(2) Type formation</td>
<td>(3) Expérience</td>
<td>(4) Fiabilité</td>
<td>(5) Besoin urgent</td>
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<td>Aide familial</td>
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<td>Journalier</td>
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| (s'il reçoit un salaire, sinon le considérer comme un associé - voir questions 39d-39e) | | | | | | | | | | |
### CALCUL DE LA VALEUR DE L'ÉQUIPEMENT Lourd + LES VÉHICULES

<table>
<thead>
<tr>
<th>Description de chaque pièce d'équipement lourd/véhicule(s)</th>
<th>Nombre d'unités</th>
<th>Prix actuel d'achat à neuf</th>
<th>Valeur de revente actuelle</th>
<th>Nombre années fonctionnement</th>
<th>Acheté neuf ou occasion (voir 4,5)</th>
<th>Origine équipement (voir 1)</th>
<th>Principale source de financement de l'achat (voir ?)</th>
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1. ORIGINE : (équipement et véhicule(s))
   (1) fabrication personnelle
   (2) acheté à un autre petit entrepreneur
   (3) acheté dans une grande entreprise

2. SOURCE DE FINANCEMENT
   (1) épargne/gain entreprise
   (2) aide grande famille (prêts/bons)
   (3) héritage
   (4) emprunt à un petit prêteur professionnel
   (5) emprunt à une banque ou caisse d'épargne d'État
   (6) aide gouvernement ou coopérative
   (7) emprunt à assoc. entraide ou coopérative

### CALCUL DES MATIÈRES PREMIÈRES OU MATÉRIAUX OU PIÈCES DE REXCHANGE UTILISÉS POUR UNE SEMAINE NORMALE

<table>
<thead>
<tr>
<th>Nom matière, matériaux ou pièce</th>
<th>Unité mesure si appl.</th>
<th>Prix moyen estimé par unité</th>
<th>Quantité ou /100</th>
<th>Quantité ou /100</th>
<th>Quantité ou /100</th>
<th>Total en UM</th>
<th>Remarques</th>
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VALEUR TOTALE (UM)
35. Si l'entreprise a plus de 32 personnes, on remplit alors la question 34 pour la main-d'œuvre la plus caractéristique ou si l'enquête refuse de répondre au tableau précédent, on appelle le responsable de l'enquête.

Nombre | Total des paiements en espèces et en nature | Niveau moyen

- apprentis | 6/6/8/ | UM 12/1
- aides familiaux | 13/35/ | UM 19/
- journaliers | 20/22/ | UM 26/
- ouvriers qualifiés | 27/29/ | UM 33/
- ouvriers non qual. | 34/36/ | UM 40/
- employés | 41/43/ | UM 47/
- compagnons | 48/50/ | UM 54/
- temps hebdomadaire moyen de travail par personne | 55/1/

36. Calcul de la valeur de l'entreprise

Combien pourriez-vous maintenant revendre

- vos outils (marteau, pince, etc.)
- votre matériel et votre mobilier de travail
- votre équipement lourd (remplir tableau ci-contre)

| A360 | 57/ | UM 62/ | B360 C360 D360 |

| A361 | 65/ | UM 70/ | B361 C361 D361 |

| A362 | 73/ | UM 77/ |

| A363 | 6/ | UM |

| A364 | 11/ | UM 16/ | B364 C364 D364 |

37. Quelles matières premières, pièces de rechange ou matériaux utilisées-vous durant une semaine normale (remplir tableau ci-contre)

| Recyclé | 19/ | B370 |
| SNS | 22/ | C370 |
| SM | 26/ | D370 |
| TOTAL | 30/ | A370 |

38a. Quel est le montant total que vous avez utilisé pour les mêmes matières, pièces et matériaux durant :

- la semaine dernière
- une bonne semaine, en moyenne
- une mauvaise semaine, en moyenne

| A380 | 34/ | B380 |
| 136/ | C380 |
| 242/ | D380 |

38b. Quel est le montant que vous devez aussi payer

- durant une période d'un mois pour l'électricité
- durant une période d'un mois pour l'eau
- durant une semaine normale pour les autres frais de fonctionnement, les services que vous achetez comme la réparation du matériel, la location d'équipement, les services d'un tâcheron (exclus location atelier)

| B381 | 46/ | UM |
| 52/ | |

39b. Comment payez-vous généralement les matières premières, pièces, etc., que vous utilisez

- avec votre argent (1)
- avance reçue du client au moment de la commande (2)
- à crédit, du vendeur (3)
- grâce à un prêt d'un ami ou d'un parent (4)
- grâce à un emprunt prêté par un petit prêteur (5)
- emprunt à la banque (6)
- aide d'une association d'entraide ou d'une coopérative (7)

| C380 | 56/ |

39b. Combien recevez-vous comme paiements pour les produits, services, réparations ou constructions que vous faites et vendez à vos clients durant une semaine normale (ce montant doit couvrir le prix de revient, calculé au verso + le bénéfice de l'entrepreneur)

| B390 | 57/ | UM |
Calcul approximatif du prix de revient (semaine normale)

(A remplir par l'enquêteur pour vérifier la fiabilité de la réponse de l'enquête à la question 39b)

<table>
<thead>
<tr>
<th>Coûts</th>
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<tr>
<td>Loyer</td>
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<tr>
<td>Rémunérations</td>
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<td>(qu. 34)</td>
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<tr>
<td>Matière première etc.</td>
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<td>(qu. 37)</td>
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<tr>
<td>Électricité</td>
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<td>(qu. 38b)</td>
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<tr>
<td>Eau</td>
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<td>(qu. 38b)</td>
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<tr>
<td>Autres frais</td>
<td></td>
<td>(qu. 38b)</td>
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<tr>
<td>Sous total</td>
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auxquels il faut éventuellement ajouter, après avoir rempli les questions 44d. 53a. et 64b.

les remboursement d'emprunte
- à un prêteur professionnel | (qu. 44d) |
- à une banque | (qu. 53a) |
  - impôts | (qu. 64b) |

TOTAL |        |   |
39c. Comment se répartit ce montant entre vos clients (réponse en dixièmes; 10/10=10; NSP-NRP ne peuvent pas être utilisés; le total doit être 10)

- petits artisans comme vous 62/ C391
- petits commerçants 67/ C392
- fonctionnaires du Gouvernement ou personnel des grandes entreprises 64/ C396
- autres particuliers (les gagne-petit) 65/ C390
- intermédiaires travaillant avec les grandes entreprises 66/ C393
- commandes des grands magasins ou grandes entreprises 67/ C394
- commandes du Gouvernement (service officiel de l'Etat) 68/ C395

39d. Nombre d'associés qui partagent les bénéfices avec vous 69/ D390

39e. Pourcentage des bénéfices qu'ils reçoivent (%) 71/ BX

40a. Montant des ventes ou paiements reçus durant la semaine dernière A400 73/ UM

40b. Était-ce une semaine: - normale (1) → 78/ B400
- bonne (2)
- mauvaise (3) 1/1/5/3

41a. Vos ventes sont-elles régulières durant toute l'année
- oui (1) (passes à 42)
- non (2) 6/ A410

41b. Montant des ventes ou paiements reçus, en moyenne, pour une bonne semaine de l'année écoulée B410 7/ UM

41c. Montant des ventes ou paiements reçus, en moyenne, pour une mauvaise semaine de l'année écoulée C410 12/ UM

41d. Quelle est la proportion de semaines sur l'année qui sont
- normales 17/ D410
- bonnes 18/ D411
- mauvaises 19/ D412

42. Est-ce que vous travaillez surtout
- sur commande (1) ou
- pour constituer un stock (2)

43. Pour suivre vos affaires avec-vous
- un cahier de commandes 21/ A430
- un cahier de factures 22/ A431
- un cahier de débours et recettes 23/ A432
- un compte bancaire/livret d'épargne 24/ A433
- une comptabilité plus développée 25/ A434
- une personne qui s'occupe de ces problèmes 26/ A435

44a. Comment décidez-vous du prix de vos ventes ou de vos services (L'enquêteur n'énonce pas les rubriques suivantes. On enregistre les réponses qui correspondent à ces rubriques dans les canons adéquates en inscrivant le chiffre 1)
- marchandage (aucune notion de coût de production) 27/ A440
- appréciation personnelle d'un prix qui soit acceptable par le client 28/ A441
- par discussion avec d'autres artisans (comparaison avec les prix du secteur non structuré) 29/ A442
- par comparaison avec les prix du secteur moderne 30/ A443
- par calcul de revient/vente. Si oui, comment calculez-vous le prix de vente (ne pas énumérer les rubriques ci-dessous). Si non, passe à 44b. 31/ A444

44b. Devez-vous parfois vendre à perte pour obtenir un peu d'argent (souvent-1; rarement-2; jamais-3) 37/ A445

44c. Montant du dernier emprunt remboursé ou non de l'entreprise fait à un petit prêteur professionnel B445 38/ UM

44d. Montant du remboursement par semaine C445 39/ UM

44e. Nombre de semaines prévues pour le remboursement D445 45/
45. En temps ordinaire, distinguez-vous l'argent nécessaire au fonctionnement de l'entreprise de l'argent nécessaire pour faire vivre votre famille (oui = 1; non = 2) 47/A450

46. Lorsque vous avez fait une bonne affaire, que faites-vous avec cet argent, le plus souvent:
- achat de matières premières (1)
- achat d'équipement (2)
- épargne pour les moments difficiles (entreprise)(3)
- prêt à intérêt à quelqu'un (4)
- investissement dans une autre entreprise (5)
- consommation courante du ménage (6)
- épargne ou achats exceptionnels pour la famille(7) 48/A470

47a. Avez-vous décidé, dans les prochains mois de procéder à un investissement pour augmenter la production (oui = 1; non = 2) 49/A465
- Si oui, lequel (ne pas citer les rubriques suivantes; enregistrer les réponses adéquates en inscrivant 1 dans la case correspondante)
  - acheter de l'équipement
  - acheter un moyen de transport
  - agrandir l'atelier, construire un bâtiment, etc. 50/A470

S'il y a lieu, quel sera le coût total de ces investissements 51/A471
- Dans les prochains mois, avez-vous décidé aussi (oui= 1; non= 2). Citez les 2 rubriques suivantes :
  - d'engager des travailleurs
  - de suivre des cours de formation professionnelle 52/A472

47b. S'il y a lieu, comment financerez-vous surtout les dépenses pour vos nouveaux investissements. Avec:
- vos épargnes ou les gains d'entreprise (1)
- l'aide de votre famille, dons ou prêt (2)
- un emprunt à un petit prêteur professionnel (3)
- un emprunt à une banque ou une caisse d'épargne de l'Etat(4)
- l'aide d'un service de l'Etat ou d'un organisme d'entraide privée (6) 53/A473

48a. Souhaitez-vous une plus grande aide des banques et des autorités (1) ou au contraire 54/A474

pensez-vous que le Gouvernement doit vous laisser faire sans trop intervenir dans vos affaires (2)
(si code=2, passer à question 49) 55/A480

48b. Si vous souhaitez une plus grande aide des banques et des autorités, dans lequel des domaines suivants est-il le plus important d'être aidé pour l'obtention d'un prêt ou de facilités pour:
- achats de matières premières ou pièces de rechange ou matériaux (1)
- achats matériels d'équipement, machinerie (2)
- achats terrain (3)
- construction ou agrandissement atelier (4)
- autre, spécifiez (5) 56/B470

49. Avez-vous jamais essayé d'obtenir un prêt d'une banque ou d'un service de l'Etat (oui = 1 ; non = 2) 57/A490
- (non) : Passez à la question 50
  - Si oui, le prêt a-t-il été obtenu (oui= 1; non= 2) 58/A491
    - Oui : Posez questions 52, 53
    - Non : Posez question 51

50. Vous n'avez pas essayé parce que vous estimiez que
- la procédure est difficile (1)
- l'entreprise est trop petite (2)
- les garanties que vous pouviez offrir étaient insuffisantes (3)
- il était impossible de satisfaire les conditions de prêt requises (4)
- c'était inutile d'essayer parce que ce que vous faites n'intéresse pas les autorités (5)
- vous n'aviez pas besoin de cet argent (6) 59/A500

Passez à la question 54

51. Vous avez essayé d'obtenir un prêt mais sans succès, est-ce à cause de:
- Procédure difficile (1)
- Entreprise trop petite (2)
- Manque de garanties à offrir (3)
- Impossibilité de satisfaire conditions de prêt requises (4) 60/A510

52. Quel est le montant du prêt obtenu 61/A520
53a. Montant par mois du remboursement

53b. Durée prévue pour le remboursement (en mois)

53c. Taux d'intérêt demandé

53d. Le cas échéant, combien de mois reste-t-il encore pour terminer le remboursement

54a. Quels sont les problèmes qui paraissent générer le plus le fonctionnement et le développement de votre entreprise (l'enquêteur ne cite pas les rubriques suivantes et choisit si possible les deux réponses qui leur correspondent le mieux)

- difficulté de trouver l'équipement et les outils
- coût de l'équipement et des outils
- difficulté d'approvisionnement en matières premières ou en pièces détachées
- coût des matières premières et des pièces de rechange
- difficultés de vente : trop peu de clients, trop peu de commandes
- instabilité du volume des ventes et des commandes
- manque de fonds
- manque de main-d'œuvre qualifiée
- coûts excessifs du main-d'œuvre
- manque de formation professionnelle
- manque d'instruction de base
- insécurité de l'entreprise face aux lois et règlements administratifs
- concurrence trop grande du même type d'entreprise
- concurrence excessive du secteur moderne
- difficulté d'obtention d'un terrain

54b. Pour les deux problèmes majeurs qui vous génent, préféreriez-vous recevoir

- une aide personnelle
- une aide apportée à une coopérative dont vous ferez partie

55. Ces problèmes sont-ils assez gênants pour que vous désiriez changer d'emploi (oui=1; non=2)

56a. Etes-vous membre d'une association professionnelle ou d'une association d'entraide même: (oui=1; non=2)

56b. Etes-vous organisé

57. Lorsque vous avez des problèmes avec votre entreprise, à qui demandez-vous de l'aide en premier lieu:

- a un autre petit entrepreneur
- un parent ou un ami
- Chambre de Commerce
- autre association (case 26)
- autre

58a. Si vous n'êtes pas encore membre d'une association d'entraide, seriez-vous prêt à participer à la création d'une telle organisation (oui=1; non=2)

59a. Avez-vous d'autres sources de revenu ou de moyens d'existence que ceux procurés par votre petite entreprise (2 choix)

- location d'une maison
- terrain ou champ à la campagne
- taxi ou camion
- troupeau
- participation financière à une activité autre que la vôtre
- ouvrier dans le secteur moderne
- autre
- rien (blanc)

59b. Si oui, combien cela vous rapporte-t-il en moyenne par semaine (entrez, ou c'est en nature)
59c. Combien d'heures par semaine passez-vous à mener cette autre activité ?

60. Combien y-a-t-il de personnes qui habitent chez vous et dont vous avez la charge ?

61a. Combien parmi ces personnes travaillent en dehors de votre entreprise ?

61b. Combien celles-ci vous apportent-elles d'argent par semaine ?

62. Combien dépendez-vous en moyenne par semaine :

a) pour votre famille et vous-même (loyer, nourriture, vêtements, santé, divers ménage, transport, éducation des enfants)

b) et pour l'aide à la famille qui n'habite pas avec vous

63. Etes-vous enregistré auprès des organismes suivants :

- FOGAPE (Fonds garantie PME/credit) ?
- CAPME (Centre assistance petite et moyenne entreprise) ?
- AFCA (Association de formation des cadres) ?
- SATEC (Société d'assistance technique) ?
- Chambre de Commerce ?
- Municipalité (obtention d'un terrain domanial) ?
- Service de l'Urbanisme (Permis de construire) ?
- Tribunal de l'ère instance (No de registre de commerce) ?
- Caisse nationale de prévoyance sociale ?
- Direction des impôts ?
- Direction Statistique (Min. Econ. Plan) ?
- Direction de la Main-d'Oeuvre (Min. Travail) ?

64a. Quelles impôts et taxes payez-vous normalement : oui/non (ne pas énumérer les rubriques suivantes) ?

- la patente
- l'impôt sur le chiffre d'affaires
- le RIC (bénéfices industriels et commerciaux)
- la surtaxe progressive sur les revenus
- le droit de timbre
- la taxe d'apprentissage
- les cotisations caisse de prévoyance sociale

64b. Montant total payé l'année dernière :

FOND ENTREPRENEURS NON ORIGINAIRES DE YAOUNDE :

1. Pour quelles raisons êtes-vous venu à Yaoundé :
   - pour vos études
   - pour trouver un emploi
   - parce que vous y aviez de la famille
   - parce que vous comptiez avoir plus de clients pour votre entreprise
   - parce qu'il est plus facile d'y trouver l'équipement et la matière première
   - parce que la vie est plus agréable

2. Seriez-vous potentiellement intéressé de retourner dans un centre secondaire :
   - pour y développer votre entreprise avec l'aide du gouvernement
   - pour y travailler dans une entreprise moderne
   - pour y faire de l'agriculture avec l'aide du gouvernement
   - oui, d'une manière générale
   - non