Online ISSN : 2249-460X
Print ISSN : 0975-587X
DOI : 10.17406/GJHSS

Global Journal

of Human Social Sciences: E

Economics



Role of National Bank

Small Industries Development Bank

Highlights

Poverty Assessment and Analysis

Agriculture and Rural Development

Discovering Thoughts, Inventing Future

VOLUME 16 ISSUE 1 VERSION 1.0

© 2001-2016 by Global Journal of Human Social Sciences, USA

Volume 16 Issue 7 was originally issued as E1

Global Journal of Human-Social Science: E
Economics

Volume 16 Issue 7
Originally issued as E1

Global Journal of Human-Social Science: E
Economics

Volume 16 Issue 1 (Ver. 1.0)

Open Association of Research Society

© Global Journal of Human Social Sciences. 2016.

All rights reserved.

This is a special issue published in version 1.0 of "Global Journal of Human Social Sciences." By Global Journals Inc.

All articles are open access articles distributed under "Global Journal of Human Social Sciences"

Reading License, which permits restricted use. Entire contents are copyright by of "Global Journal of Human Social Sciences" unless otherwise noted on specific articles.

No part of this publication may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopy, recording, or any information storage and retrieval system, without written permission.

The opinions and statements made in this book are those of the authors concerned. Ultraculture has not verified and neither confirms nor denies any of the foregoing and no warranty or fitness is implied.

Engage with the contents herein at your own risk.

The use of this journal, and the terms and conditions for our providing information, is governed by our Disclaimer, Terms and Conditions and Privacy Policy given on our website http://globaljournals.us/terms-and-condition/menu-id-1463/

By referring / using / reading / any type of association / referencing this journal, this signifies and you acknowledge that you have read them and that you accept and will be bound by the terms thereof.

All information, journals, this journal, activities undertaken, materials, services and our website, terms and conditions, privacy policy, and this journal is subject to change anytime without any prior notice.

Incorporation No.: 0423089
License No.: 42125/022010/1186
Registration No.: 430374
Import-Export Code: 1109007027
Employer Identification Number (EIN):
USA Tax ID: 98-0673427

Global Journals Inc.

*(A Delaware USA Incorporation with "Good Standing"; **Reg. Number: 0423089**)*

Sponsors: Open Association of Research Society
Open Scientific Standards

Publisher's Headquarters office

Global Journals® Headquarters
945th Concord Streets,
Framingham Massachusetts Pin: 01701,
United States of America
USA Toll Free: +001-888-839-7392
USA Toll Free Fax: +001-888-839-7392

Offset Typesetting

Global Journals Incorporated
2nd, Lansdowne, Lansdowne Rd., Croydon-Surrey,
Pin: CR9 2ER, United Kingdom

Packaging & Continental Dispatching

Global Journals
E-3130 Sudama Nagar, Near Gopur Square,
Indore, M.P., Pin:452009, India

Find a correspondence nodal officer near you

To find nodal officer of your country, please email us at *local@globaljournals.org*

eContacts

Press Inquiries: *press@globaljournals.org*
Investor Inquiries: *investors@globaljournals.org*
Technical Support: *technology@globaljournals.org*
Media & Releases: *media@globaljournals.org*

Pricing (Including by Air Parcel Charges):

For Authors:
22 USD (B/W) & 50 USD (Color)
Yearly Subscription (Personal & Institutional):
200 USD (B/W) & 250 USD (Color)

Integrated Editorial Board
(Computer Science, Engineering, Medical, Management, Natural Science, Social Science)

John A. Hamilton,"Drew" Jr.,
Ph.D., Professor, Management
Computer Science and Software Engineering
Director, Information Assurance Laboratory
Auburn University

Dr. Henry Hexmoor
IEEE senior member since 2004
Ph.D. Computer Science, University at Buffalo
Department of Computer Science
Southern Illinois University at Carbondale

Dr. Osman Balci, Professor
Department of Computer Science
Virginia Tech, Virginia University
Ph.D. and M. S. Syracuse University, Syracuse, New York
M. S. and B. S. Bogazici University, Istanbul, Turkey

Yogita Bajpai
M.Sc. (Computer Science), FICCT
U.S.A.Email:
yogita@computerresearch.org

Dr. T. David A. Forbes
Associate Professor and Range Nutritionist
Ph.D. Edinburgh University - Animal Nutrition
M. S. Aberdeen University - Animal Nutrition
B. A. University of Dublin- Zoology

Dr. Wenying Feng
Professor, Department of Computing & Information Systems
Department of Mathematics
Trent University, Peterborough,
ON Canada K9J 7B8

Dr. Thomas Wischgoll
Computer Science and Engineering,
Wright State University, Dayton, Ohio
B.S., M.S., Ph.D.
(University of Kaiserslautern)

Dr. Abdurrahman Arslanyilmaz
Computer Science & Information Systems Department
Youngstown State University
Ph.D., Texas A&M University
University of Missouri, Columbia
Gazi University, Turkey

Dr. Xiaohong He
Professor of International Business
University of Quinnipiac
BS, Jilin Institute of Technology; MA, MS, PhD,. (University of Texas-Dallas)

Burcin Becerik-Gerber
University of Southern California
Ph.D. in Civil Engineering
DDes from Harvard University
M. S. from University of California, Berkeley
& Istanbul University

Dr. Bart Lambrecht
Director of Research in Accounting and Finance Professor of Finance
Lancaster University Management School
BA (Antwerp); MPhil, MA, PhD (Cambridge)

Dr. Carlos García Pont
Associate Professor of Marketing
IESE Business School, University of Navarra
Doctor of Philosophy (Management), Massachusetts Institute of Technology (MIT)
Master in Business Administration, IESE, University of Navarra
Degree in Industrial Engineering, Universitat Politècnica de Catalunya

Dr. Fotini Labropulu
Mathematics - Luther College
University of ReginaPh.D., M.Sc. in Mathematics
B.A. (Honors) in Mathematics
University of Windso

Dr. Lynn Lim
Reader in Business and Marketing
Roehampton University, London
BCom, PGDip, MBA (Distinction), PhD, FHEA

Dr. Mihaly Mezei
ASSOCIATE PROFESSOR
Department of Structural and Chemical Biology, Mount Sinai School of Medical Center
Ph.D., Etvs Lornd University
Postdoctoral Training,
New York University

Dr. Söhnke M. Bartram
Department of Accounting and Finance Lancaster University Management SchoolPh.D. (WHU Koblenz)
MBA/BBA (University of Saarbrücken)

Dr. Miguel Angel Ariño
Professor of Decision Sciences
IESE Business School
Barcelona, Spain (Universidad de Navarra)
CEIBS (China Europe International Business School).
Beijing, Shanghai and Shenzhen
Ph.D. in Mathematics
University of Barcelona
BA in Mathematics (Licenciatura)
University of Barcelona

Philip G. Moscoso
Technology and Operations Management
IESE Business School, University of Navarra
Ph.D in Industrial Engineering and Management, ETH Zurich
M.Sc. in Chemical Engineering, ETH Zurich

Dr. Sanjay Dixit, M.D.
Director, EP Laboratories, Philadelphia VA Medical Center
Cardiovascular Medicine - Cardiac Arrhythmia
Univ of Penn School of Medicine

Dr. Han-Xiang Deng
MD., Ph.D
Associate Professor and Research
Department Division of Neuromuscular Medicine
Davee Department of Neurology and Clinical Neuroscience Northwestern University
Feinberg School of Medicine

Dr. Pina C. Sanelli
Associate Professor of Public Health
Weill Cornell Medical College
Associate Attending Radiologist
NewYork-Presbyterian Hospital
MRI, MRA, CT, and CTA
Neuroradiology and Diagnostic Radiology
M.D., State University of New York at Buffalo, School of Medicine and Biomedical Sciences

Dr. Roberto Sanchez
Associate Professor
Department of Structural and Chemical Biology
Mount Sinai School of Medicine
Ph.D., The Rockefeller University

Dr. Wen-Yih Sun
Professor of Earth and Atmospheric Sciences Purdue University Director National Center for Typhoon and Flooding Research, Taiwan
University Chair Professor
Department of Atmospheric Sciences, National Central University, Chung-Li, Taiwan University Chair Professor
Institute of Environmental Engineering, National Chiao Tung University, Hsin-chu, Taiwan. Ph.D., MS The University of Chicago, Geophysical Sciences
BS National Taiwan University, Atmospheric Sciences
Associate Professor of Radiology

Dr. Michael R. Rudnick
M.D., FACP
Associate Professor of Medicine
Chief, Renal Electrolyte and Hypertension Division (PMC)
Penn Medicine, University of Pennsylvania
Presbyterian Medical Center, Philadelphia
Nephrology and Internal Medicine
Certified by the American Board of Internal Medicine

Dr. Bassey Benjamin Esu
B.Sc. Marketing; MBA Marketing; Ph.D Marketing
Lecturer, Department of Marketing, University of Calabar
Tourism Consultant, Cross River State Tourism Development Department
Co-ordinator , Sustainable Tourism Initiative, Calabar, Nigeria

Dr. Aziz M. Barbar, Ph.D.
IEEE Senior Member
Chairperson, Department of Computer Science
AUST - American University of Science & Technology
Alfred Naccash Avenue – Ashrafieh

President Editor (HON.)

Dr. George Perry, (Neuroscientist)
Dean and Professor, College of Sciences
Denham Harman Research Award (American Aging Association)
ISI Highly Cited Researcher, Iberoamerican Molecular Biology Organization
AAAS Fellow, Correspondent Member of Spanish Royal Academy of Sciences
University of Texas at San Antonio
Postdoctoral Fellow (Department of Cell Biology)
Baylor College of Medicine
Houston, Texas, United States

Chief Author (HON.)

Dr. R.K. Dixit
M.Sc., Ph.D., FICCT
Chief Author, India
Email: authorind@computerresearch.org

Dean & Editor-in-Chief (HON.)

Vivek Dubey(HON.)
MS (Industrial Engineering),
MS (Mechanical Engineering)
University of Wisconsin, FICCT
Editor-in-Chief, USA
editorusa@computerresearch.org

Sangita Dixit
M.Sc., FICCT
Dean & Chancellor (Asia Pacific)
deanind@computerresearch.org

Suyash Dixit
(B.E., Computer Science Engineering), FICCTT
President, Web Administration and
Development , CEO at IOSRD
COO at GAOR & OSS

Er. Suyog Dixit
(M. Tech), BE (HONS. in CSE), FICCT
SAP Certified Consultant
CEO at IOSRD, GAOR & OSS
Technical Dean, Global Journals Inc. (US)
Website: www.suyogdixit.com
Email:suyog@suyogdixit.com

Pritesh Rajvaidya
(MS) Computer Science Department
California State University
BE (Computer Science), FICCT
Technical Dean, USA
Email: pritesh@computerresearch.org

Luis Galárraga
J!Research Project Leader
Saarbrücken, Germany

Contents of the Issue

i. Copyright Notice
ii. Editorial Board Members
iii. Chief Author and Dean
iv. Contents of the Issue

1. Risque D'instabilité Socio-Politique Et Attractivité Des Investissements Directs Etrangers (IDE) Au Cameroun. *1-11*
2. *Role of National Bank for Agriculture and Rural Development* (NABARD) *and* Small Industries Development Bank of India *(SIDBI) in Indian Microfinance.* *13-20*
3. Analysis of Supply Side Factors Influencing Employability of Fresh Higher Learning Graduates in Tanzania. *21-27*
4. Poverty Assessment and Analysis of Factors Affecting Income of the Poor Khmer Households in Loan My Village, Tam Binh District, Vinh Long Province. *29-32*

v. Fellows
vi. Auxiliary Memberships
vii. Process of Submission of Research Paper
viii. Preferred Author Guidelines
ix. Index

Global Journal of human-social science: E Economics
Volume 16 Issue 1 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Risque D'instabilité Socio-Politique Et Attractivité Des Investissements Directs Etrangers (IDE) Au Cameroun

By Marcel René Gouenet
Universite de Maroua Cameroun, Cameroon

Résumé- Ce papier prolonge la réflexion sur l'environnement des affaires et des investissements qui reste un déterminant majeur de la qualité et de la quantité des Investissements Directs Etrangers (IDE) en destination d'un pays. Le risque d'instabilité socio-politique crée un environnement défavorable et représente alors un facteur de risque pour l'investissement privé en général et pour l'IDE en particulier. La faible attractivité des pays de l'Afrique Subsaharienne pour les capitaux étrangers et la coexistence des facteurs de risque pour l'instabilité socio-politique tels que les foyers de guerres civiles, des coups d'Etats et des troubles civiles divers nous a conduit dans le contexte spécifique du Cameroun à évaluer la relation entre le risque d'instabilité socio-politique et les flux entrants d'IDE.

Mots Clés: risque d'instabilité socio-politique, faible attractivité, flux d'investissement direct etranger, facteur de risque, l'environnement des affaires et de l'investissement.

GJHSS-E Classification : FOR Code: 910109, 720199

RISQUEDINSTABILITSOCIOPOLITIQUEETATTRACTIVITDESINVESTISSEMENTSDIRECTSETRANGERSIDEAUCAMEROUN

Strictly as per the compliance and regulations of:

Open Association of Research Society, USA
Research | Diversity | Ethics

© 2016. Marcel René Gouenet. This is a research/review paper, distributed under the terms of the Creative Commons Attribution-Noncommercial 3.0 Unported License http://creativecommons.org/licenses/by-nc/3.0/), permitting all non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

Risque D'instabilité Socio-Politique Et Attractivité Des Investissements Directs Etrangers (IDE) Au Cameroun

Marcel René Gouenet

Résumé- **Ce papier prolonge la réflexion sur l'environnement des affaires et des investissements qui reste un déterminant majeur de la qualité et de la quantité des Investissements Directs Etrangers (IDE) en destination d'un pays. Le risque d'instabilité socio-politique crée un environnement défavorable et représente alors un facteur de risque pour l'investissement privé en général et pour l'IDE en particulier. La faible attractivité des pays de l'Afrique Subsaharienne pour les capitaux étrangers et la coexistence des facteurs de risque pour l'instabilité socio-politique tels que les foyers de guerres civiles, des coups d'Etats et des troubles civiles divers nous a conduit dans le contexte spécifique du Cameroun à évaluer la relation entre le risque d'instabilité socio-politique et les flux entrants d'IDE.**

Mots Clés: risque d'instabilité socio-politique, faible attractivité, flux d'investissement direct etranger, facteur de risque, l'environnement des affaires et de l'investissement.

Abstract- **This paper prolongs the reflection on the business and investment environment which remains the major determinant of the quality and quantity of Foreign Direct Investment (FDI) destined for a country. Socio-political instability risk creates an unfavourable environment and represents a risk for the private investment in general and for FDI in particular. The unattractive nature of sub-Saharan African countries for foreign investors and the co-existence of socio-political instability factors such as civil wars, "coups d'états", and different civil problems have pushed to use specific context of Cameroon to evaluate the relation between socio-political instability risk and the influx of FDI.**

Keywords: socio-political instability risk, unattractive, foreign direct investment flows, factor of risk, business and investment environment.

I. Introduction

Par rapport à certains pays africains, le Cameroun n'a pas connu heureusement les cas d'instabilités socio-politique extrêmes à l'exemple de la guerre civile, mais il a traversé tout de même depuis son indépendance d'importantes situations de risque d'instabilité politique ainsi que des crises économiques qui intègrent les facteurs explicatifs du climat des affaires et des investissements[1]. Il s'agit entre autre: *des mouvements de révoltes menés par les leaders de l'UPC dans les années d'indépendance, la crise de succession à la tête de l'Etat en 1982 qui aboutit au coup d'Etat manqué du 6 avril 1984, la transition démocratique 1990-1992 avec ses crises de « villes mortes » et « la désobéissance civile », les conflits frontaliers et les protestations électorales* (Gouenet 2009). Ces événements ont particulièrement marqués l'environnement des affaires et de l'investissement dans les décennies 80 et 90, et pourraient également contribuer à l'explication de la volatilité du flux d'Investissements Directs Etrangers (IDE)[2].

a) Contexte et quelques éléments constitutifs du climat des affaires camerounais

L'instabilité politique dans la littérature économique recouvre des événements très divers tels que les meurtres politiques, les coups d'Etat, les révolutions ou les guerres (Abessolo 2004). Tous ces facteurs engendrent l'insécurité qui entrave les perspectives d'investissement requérant un amortissement sur une longue période. FOSU (1992) définit l'instabilité politique comme le changement de pouvoir politique par la violence et aussi les changements respectant des formes légales. Mais cette définition qui ne prend pas en comte toutes les formes d'instabilité socio-politique reste quelque peu réductrice. D'une façon plus large, l'instabilité socio-politique se présente sous trois formes (Gupta 1991): *l'instabilité d'élite ou de l'exécutif* qui englobe, les coups d'Etat, les changements et crises de gouvernement; *l'instabilité de masse* qui correspond aux mouvements sociaux tels que les grèves, les manifestations ou les émeutes; enfin *l'instabilité armée ou violente* prenant en compte la guerre civile et les guérillas, et toute action

Author: PhD en Économie, Enseignant-Chercheur à la Faculté des Sciences Économiques et de Gestion de l'Université de Maroua-Cameroun. Maroua. e-mail: mrgouenet@yahoo.fr

[1] L'environnement où le climat des affaires est souvent défini comme une série de contraintes qui empêchent la productivité des entreprises d'une économie d'être aussi élevée qu'elle ne serait autrement (Carlin et Seabright 2008).

[2] Dans la même lignée que les travaux de Krugman et Obstfeld (2000), les Investissements Directs étrangers (IDE) sont considérés comme étant des flux internationaux de capitaux allant d'une société mère d'un pays vers une filiale crée par cette dernière dans un autre pays, ou qui permettent à la société mère d'obtenir une participation majoritaire dans une société étrangère.

© 2016 Global Journals Inc. (US)

politique violente. Pour le contexte du Cameroun, l'instabilité socio-politique est associée à des facteurs spécifiques biens identifiés.

Le pays a connu depuis les indépendances des moments tumultueux qui peuvent être classés parmi les facteurs d'instabilité socio-politique épousant la conception de Gupta (Gouenet 2009):

- Les mouvements de révolte pour l'indépendance menés depuis 1955 par l'Union des Populations du Cameroun (UPC) et qui se sont poursuivis après les indépendances (1960-1970) sous l'appellation de « Maquis ».
- La crise de succession de 1982-1984 qualifiée de « bicéphalisme » à la tête de la magistrature suprême, qui aboutit au coup d'Etat manqué du 6 avril 1984[3].
- La transition démocratique difficile de 1990-1992 ponctuée par les mouvements de « villes mortes », la désobéissance civile, l'incivisme fiscal et les pertes en vie humaine.
- Le conflit frontalier qui a opposé le Cameroun au Nigeria dans la péninsule de Bakassi depuis 1993 et qui aboutit en 1996 à des affrontements ouverts des troupes en concentration sur ce site[4], suivi des pertes en vie humaine et des prisonniers de guerre de part et d'autre.
- Les années électorales (1992, 1997 et 2002) ayant été marquées par diverses protestations avec notamment des mots d'ordre de boycott, des soupçons de fraude et des contestations de résultats ont également fait peser une incertitude sur la stabilité politique et économique.

Les causes[5] les plus plausibles de l'instabilité socio-politique sont très complexes. Une étude consacrée sur ce sujet met l'accent sur des déterminismes d'ordre culturel opposant certains groupes sociaux (Véron 2008). Toutefois, ces causes sont latentes dans nombre de pays en développement et notamment là où la construction nationale est la plus récente comme en Afrique Centrale. C'est effectivement le cas pour les velléités sécessionnistes observées dans les provinces anglophones au Cameroun et qui traduisent l'une des manifestations explicites du « problème anglophone »[6].

Dans d'autres circonstances, ce sont plutôt les inégalités socio-économiques entre ethnies qui ont été à l'origine de nombreux conflits. La colonisation a contribué cependant à accentuer ces inégalités en Afrique en accordant plus de privilèges à certaines tribus pour l'accès et la gestion des ressources[7]. Ces traitements de faveur ont souvent créé des sentiments d'injustice sociale (injustice socio-économique[8], l'inégalité d'accès au pouvoir politique comme le confirment les études d'Alesina et al. (1996))[9]. Collier (2008) le confirme cela lorsqu'il souligne que ces inégalités engendrent de la haine et de la révolte qui rendent difficile la construction des Etat-Nation en Afrique[10]. Le conflit frontalier ayant opposé le Cameroun au Nigéria sur la péninsule de Bakassi s'inscrit également dans la logique coloniale, dans la mesure où cette colonisation a redéfini certaines frontières qui font l'objet des conflits actuels.

Par contre, les tentatives de coup d'Etat, les revendications démocratiques, les protestations et les contentieux électoraux répétitifs observées aussi au Cameroun sont les indicateurs d'une réelle crise de démocratie participative. Zelao (2000) dans son argumentation sur la question montre que les mouvements d'humeurs dans les rues en Afrique, les rebellions contre les pouvoirs politiques traduisent le plus souvent une faiblesse des institutions politiques et un déficit de démocratie, et en l'absence d'une

[3] Le bilan officiel de ce coup d'Etat manqué sera de 70 morts, 52 blessés, 1053 putschistes faits prisonniers et 265 gendarmes disparus (Belome Essono 2008).

[4] Le 21 décembre 1993, les troupes nigérianes infiltrent le territoire camerounais et occupent les Îles camerounaise dans la presqu'île de Bakassi (avec pour alibi de protéger les ressortissants nigérians victimes des menaces de gendarmes camerounais). Le 21 janvier 94, elles entrent à l'intérieur du territoire, dans les localités de Kombo, Bedimo, Inokoi, Diamond, Jabane I et II. En février elles occupent Akwa, Archibong et attaquent Janéa avant d'être repoussées (voir Belome Essono 2008). Le Cameroun va saisir la Cour Internationale de Justice de la Haye du 24 mars au 06 juin 94 pour un règlement pacifique de ce conflit.

[5] En approfondissant la réflexion sur les origines de cette instabilité socio-politique, cela permet au terme de cette étude de mieux formuler les recommandations de politique économique pour l'amélioration du climat des affaires et de l'investissement.

[6] Avec la libéralisation politique, certaines élites anglophones vont protester contre l'assujettissement de la partie anglophone tout en réclamant le retour au fédéralisme. C'est dans ce cadre que Me Fongum Gordji Dinka attise des idées radicales. Il est ainsi partisan de la sécession des deux provinces anglophones et de la création de la République d'Ambazonia. Ces idées deviennent le terreau de la contestation parmi les étudiants et fonctionnaires anglophones durant la période de la transition démocratique au Cameroun entre 1990-1992.

[7] La politique d'équilibre régionale appliquée au Cameroun a été pensée dans le but de corriger ces genres d'inégalités.

[8] Les travaux d'Alesina et Perotti (1996) cherchent à caractériser l'effet de la distribution des revenus sur l'investissement via le canal de l'instabilité politique. Les auteurs formulent l'hypothèse selon laquelle les inégalités de revenu, en faisant croître le mécontentement social, augmentent le risque de révolutions et / ou de coups d'Etat. Ils aboutissent à la conclusion que moins d'inégalités (une classe moyenne de taille importante) réduit l'instabilité socio-politique.

[9] La présence des ressources naturelles exploitables en période de conflit accroît le risque de guerre impliquant les ethnies (Collier 2005), d'où l'expression de la « *malédiction du pétrole* » employée pour qualifier la situation de guerre civile qui a caractérisé certains pays africains dotés cette ressource naturelle.

[10] Azam et Hoeffler (2002) montre que le gouvernement dans la plupart des cas de rébellions mettant en cause la répartition des ressources, se trouve confronté à un arbitrage entre une promesse de transfert de plus important de ressources ou l'accroissement des dépenses militaires afin de prévenir la rébellion.

© 2016 Global Journals Inc. (US)

possibilité d'alternance politique, certains acteurs de la scène politique contestent (*à leur façon)* les règles légales pour la conquête du pouvoir.

Toutefois, quelque soit son origine, l'instabilité socio-politique génère des pertes pour l'économie, et l'IDE est souvent cité dans certains conflits à caractères xénophobes comme une cible principale. Pour ces mobiles et bien d'autres, les entreprises installées dans les pays instables sont parfois obligées d'engager des dépenses supplémentaires pour assurer leur sécurité.

A partir du truisme selon lequel *« les affaires n'aiment pas les bruits »*, le manque à gagner dans le domaine des affaires et surtout des investissements au cours des périodes d'instabilité socio-politique au Cameroun devient aisé à établir. Par exemple, le coût des «villes mortes » conjugué à la baisse des activités a provoqué une perte de 18,75 milliards en trois mois, soit en moyenne 6,25 milliards par mois pour l'exécution du budget de 1991-1992. Certaines entreprises commerciales à l'instar de Monoprix décidèrent de se retirer d'un tel contexte d'insécurité, comme l'avaient fait les banques d'affaires américaines telles que Boston Bank et la Chase Manhattan Bank lors de la crise économique de 1986-1987. L'incertitude dans le jeu politique était de nature à faire retarder les décisions d'investissement en stimulant les comportements de «*wait and see*». Pour apprécier le climat des affaires au cours de la période 1975-1996, Owona Nguini (1996) montrait que *« la construction identitaire d'un entrepreneuriat professionnel au Cameroun reste difficile d'autant plus que les hommes d'affaires sont comme les « politiciens entrepreneurs » ou les « politiciens investisseurs » obligés d'opérer des placements politiques pour préserver leurs activités ».*

La croissance tendancielle du PIB entre 1975 et 1986, avec une moyenne annuelle estimée en terme réel entre 6 et 7 %, va être interrompue avec la crise économique de 1986 (Bekolo-Ebe 1986). C'est alors dans un contexte favorable à l'économie qu'il y a eu la crise de succession présidentielle de 1982 à 1984. Mais l'impact de cette crise politique sur l'économie n'a pas encore été évalué. La croissance économique de cette période a pourtant stimulée le développement de l'entrepreneuriat industriel et la hausse du taux d'investissement qui passera de 21 % en 1979-1980 à 24 % en 1986-1987 (Gankou, 1985). La croissance du Produit Intérieur Brut (PIB) du pays amorce sa chute à partir de 1987 avec un taux moyen négatif de -4,33% en terme réel jusqu'en 1991-1992. L'investissement total connut une baisse considérable et ne représentait que 16, 5% du PIB en 1990.

Face à la crise économique les autorités seront amenées à adhérer aux Programmes d'Ajustement Structurel (PAS) en 1988 sous la conduite du Fond Monétaire International (FMI) et de la Banque Mondiale (Kamgnia et Touna, 2002). C'est en effet sous les conditions d'ajustement de l'économie qu'a eu lieu la transition démocratique de 1990 à 1992, avec les crises de *« villes mortes »* et la désobéissance qui ont contribué fortement à la dégradation de la paix civile. Certains responsables de parti politique vont au cours de cette crise émettre des mauvais signaux pour l'environnement des affaires, en faisant circuler des tracts pour le *« boycott des produits français »*. Cette alerte pouvait créer une réelle psychose chez les partenaires français qui sont habituellement cités parmi les plus grands investisseurs au Cameroun. Du fait de l'instabilité socio-politique, les capacités internes de financement de l'investissement seront fragilisées de façon significative par la chute de l'épargne intérieure qui ne représentera entre 1992 et 1993 que 40 % de son montant de 1986-1987 (Nguini Owana, 1996). D'autres événements d'envergure non négligeable tels que la baisse des salaires des fonctionnaires en 1993, la dévaluation du franc CFA en 1994 et la tenue des élections présidentielles sous les multiples contestations fondent les facteurs explicatifs de l'environnement des affaires et de l'investissement camerounais. Ce climat socio-politique pourrait également expliquer la faible attractivité du pays pour les IDE.

b) Contexte théorique et problématique de l'attractivité des IDE

Bien que l'on ne maîtrise pas de façon exhaustive les facteurs qui déterminent les écarts de performance économique entre les sociétés, au cours des deux dernières décennies, l'essor économique spectaculaire de la Chine et de l'Inde grâce aux flux entrant d'IDE a changé quelque peu la perception des pays d'Afrique Subsaharienne, qui, par le passé voyaient plutôt en cette forme d'investissement une sorte de politique néocoloniale (Ngouhouo 2008). L'IDE est aujourd'hui au cœur des stratégies de développement car il représente à la fois une source d'emploi et une opportunité pour impulser une dynamique du développement[11]. Dans le contexte de mondialisation, la libéralisation des économies, le processus de privatisation engagé dans les pays émergents, ainsi que la volonté des entreprises de bénéficier de ce nouveau contexte international ont suscité une forte croissance des IDE à destination des ces pays émergents (Djaowe 2009). C'est dans cette optique que le Cameroun fait appel aux capitaux étrangers dans le cadre des privatisations engagées dans les PAS. Toutefois, le flux à destination des pays africains en général et du Cameroun en particulier reste

[11] Plusieurs travaux portant sur l'influence de l'investissement direct étranger sur le développement montrent ainsi que les flux d'IDE dans les pays pauvres aident à promouvoir la croissance économique, ils facilitent le transfère technologique à travers l'accroissement du niveau de connaissance et de la productivité des travailleurs, ils permettent une amélioration de la compétitivité et une augmentation des exportations (Borensztein et al. 1998, Esso 2005).

© 2016 Global Journals Inc. (US)

marginal. En 2003 par exemple, le volume d'IDE entrant s'élevait à 215 millions de dollars et ne représentait que 1, 43% du flux en destination de l'Afrique (Effa Fouda, 2005).

La littérature économique ne converge pas toujours en ce qui concerne l'analyse des déterminants de l'IDE. La décision pour l'implantation d'une firme dans un autre pays est fonction de la stratégie et des facteurs internes à la firme, mais aussi et surtout fonction des facteurs relatifs au pays d'accueil[12]. De nombreux auteurs ont mis en exergue l'importance des facteurs externes au pays qui accueil les capitaux privés (Calvo (1996), Kim (2000), Ferrucci et al. (2004)). Parallèlement à cette approche, un plus grand nombre d'études s'accordent quant à elles sur le rôle dominant des facteurs internes dans l'explication des entrées de capitaux privés (Root et Ahmed (1979), Gastanga et al. (1998), Asiedu (2002)). A propos, Dunning (2001) soutient que les firmes multinationales vont s'installer là où les avantages spécifiques maximisent leurs intérêts. Il énumère entre autre la taille du marché, le régime fiscal qui permet de réduire les coûts d'implantation de la firme, ou encore la qualité des institutions. En ce qui concerne les facteurs spécifiques à la firme, on note entre autres les économies d'échelles, la présence d'actifs intangibles spécifiques à la firme comme la technologie de production ou des savoir-faire managériaux.

Les entreprises multinationales vont choisir de s'installer dans un autre pays par exemple pour minimiser leurs coûts de production. Ainsi, un pays est d'autant plus attractif pour les IDE quand il dispose des infrastructures de qualité, des ressources humaines compétentes, un cadre macroéconomique stable et d'un contexte socio-politique aussi stable. Pour ce qui est du dernier critère, l'absence de mécanisme de gouvernance mondiale empêche la fourniture de sécurité internationale et augmente l'incertitude dans les transactions internationales (Garfinkel et al. 2008). Dans un pays où tous les autres facteurs sont favorables aux IDE, le niveau de l'instabilité socio-politique peut se révéler très persuasif ou dissuasif pour la décision d'entreprendre une activité économique (Vickard 2008), d'autant plus que la stabilité politique détermine à la fois la sécurité et la rentabilité des projets d'investissement.

Sachs et Sievers (1998) constatent, dans une enquête sur les sociétés d'appartenance étrangère en Afrique, que le plus grand souci des propriétaires d'entreprise est la stabilité, aussi bien politique que macroéconomique. Dans une analyse empirique du développement social et politique de l'investissement étranger en Afrique, Kolstad et Tondel (2002) réalisent que les pays qui sont moins risqués attirent plus d'IDE par habitant. Ades et Chua (1997) relèvent que les conflits sociaux, les manifestations et les grèves, dès lors qu'ils entraînent un arrêt prolongé du travail et de la production, sont susceptibles d'avoir des incidences sur les partenaires économiques et commerciaux des pays instables. L'Afrique est un continent malheureusement très instable comme le montre Hugon (2003). Il constate en effet que, entre 1970 et 2002 le continent a connu 35 guerres dont une majorité de conflits internes. En outre, en 2003, 20 % de la population africaine et 15 pays étaient concernés par la guerre. La prime de risque pour l'implantation de l'IDE dans ces pays relativement instables devient aussi relativement plus élevée.

Collier et al. (2003) soulignent à propos que *la guerre civile entraîne une diminution de la production nationale en détruisant les infrastructures et le capital physique, mais également en détournant les ressources vers le secteur non productif comme des dépenses militaires*. Elle provoque aussi dans les ménages une perte de leur patrimoine, voire la destruction et la transformation du capital social (Colletta et Cullen 2000, Collier et al. 2003). En mesurant l'instabilité politique par la durée au pouvoir, Omgba (2007) trouve un effet négatif sur le flux d'investissement de portefeuille à destination de certains pays africains. Etant donné que les IDE représentent des flux à court terme, ils sont pourtant très sensibles aux mouvements d'instabilités socio-politiques qui caractérisent ces régimes politiques[13].

Le Cameroun, comme la plupart des pays africains, a mis en place des dispositifs incitatifs dans le cadre du « code des investissements », mais jusque là le pays n'attire pas particulièrement les IDE. Pourtant un faible niveau de l'investissement local devrait être compensé par le flux d'IDE afin de permettre de stimuler la croissance économique. C'est le lieu pour cette recherche d'apporter un éclairage sur la question centrale suivante: *face aux situations de risque d'instabilité socio-politique identifiées, comment se comportent les flux d'IDE à destination du Cameroun?*

L'intérêt de cette étude repose sur une nécessité de prendre en considération le risque d'instabilité socio-politique dans l'élaboration des stratégies pour l'amélioration du climat des affaires, l'attractivité des IDE et la relance de la croissance au Cameroun en particulier et dans la sous-région Afrique

[12] La nature des IDE impose l'existence d'un système de télécommunication efficient, d'un système de transport de qualité et des infrastructures de formation pouvant produire des cadres avec un grand niveau de compétence. Les unités de production des firmes multinationales utilisent très souvent de techniques modernes et ils sont aussi très souvent à la recherche des collaborateurs et partenaires compétents. Les critères de la gouvernance politique complètent ces exigences selon l'OCDE (2002).

[13] Pour illustrer la contribution marginale à la globalisation financière en matière des capitaux privés, Nkendah (2007) a montré que l'Afrique Subsaharienne dans les décennies 80 et 90, a connu plutôt un phénomène de dégradation en ce qui concerne les flux d'IDE.

© 2016 Global Journals Inc. (US)

Subsaharienne en général. La maîtrise des déterminants de l'attractivité des IDE au Cameroun reste alors un impératif pour définir les politiques de développement adaptées à ce pays. L'intégration d'un indicateur de risque pour les IDE à partir des variables de l'instabilité politique est une contribution à l'explication *« du piège du sous-développement »*.

L'argumentaire ici propose de présenter tour à tour le cadre méthodologique *(2.1),* l'analyse statistique de l'évolution des IDE *(2.2),* puis des résultats auxquels l'évaluation économétrique permet d'aboutir *(2.3).*

II. Méthodologie et Données

L'approche méthodologique s'appuie sur une collecte des données primaires et secondaires, permettant d'effectuer les analyses statistiques et économétriques sur l'évolution des flux entrants de l'IDE au Cameroun pour la période 1960-2002. Il est question d'observer le comportement de l'IDE plus particulièrement dans des années de risque d'instabilité socio-politique. En effet, les données secondaires exploitées proviennent:

- de la statistique financière internationale de la Banque mondiale;
- des rapports annuels et statistiques de la Banque des Etats de l'Afrique Centrale et de la CNUCED;
- des institutions de droit de l'homme (comme Armisti International, la Croix Rouge Internationale etc.).

Ces statistiques des Institutions Internationaux ont été renforcées par l'exploitation des données issues d'une enquête menée auprès d'un échantillon de 50 chefs d'entreprises du secteur privé de la capitale économique Douala en 2009. Cette enquête locale était aussi très importante dans la mesure où elle dresse un rapport subjectif des dirigeants d'entreprise sur les paramètres de risque de l'instabilité socio-politique. Cette analyse statistique qui explore à la fois les données primaires et secondaires permet d'établir un jugement plus réaliste sur le comportement de l'IDE en situation d'instabilité socio-politique.

a) Modèle économétrique et tests de validité

Le cadre méthodologie fait également recours à une analyse économétrique qui intègre un indicateur d'instabilité socio-politique dans les déterminants de l'IDE. Cette approche formalisée s'inspire des travaux de Serven (1996) et repose en partie sur le « résidu de Solow ». Contrairement à Serven qui estime une variable « guerre » dans l'équation de déterminants de l'investissement, ce travail va introduire un indice d'« risque » calculé à partir des composantes de l'instabilité socio-politique que nous avons défini plus haut pour le cas du Cameroun.

i. *Equation et les variables du modèle à estimés*

Considérons une économie dotée d'une fonction de production relativement simple, à l'instar de celle de Mankiw (2002) dans son exposé sur la croissance.

$$Y_t = A_t K_t^{\alpha} L_t^{1-\alpha} \quad (1)$$

Avec $\alpha < 1$; Y_t étant le revenu à la date *t*; K_t le capital à la date *t*; L_t la quantité de travail disponible à la date *t* et A_t un paramètre technologique.

En appliquant l'opérateur logarithme à l'équation (1) pour la linéairiser, on aura:

$$LogY_t = LogA_t + \alpha LogK_t + (1-\alpha)LogL_t \quad (2)$$

Introduisant l'opérateur de différence dans l'équation (2) pour faire ressortir le taux de croissance de l'économie, on obtient l'équation (3) ci-dessous.

$$g_t = a_t + \alpha * k_t + (1-\alpha) * n_t \quad (3)$$

Avec $\begin{cases} k_t = dLogK_t \\ n_t = dLogL_t \end{cases}$ et $\begin{cases} k_t = dLogK_t \\ n_t = dLogL_t \end{cases}$

Le terme a_t désigne la part de la croissance non expliquée par l'évolution du capital et du travail, ce paramètre que la littérature (Mankiw, 2002) appelle le *« résidu de solow »* est en réalité une variable composite qui regorge tous les autres paramètres non pris en compte dans le modèle. Comme ce résidu est plus élevé pour les estimations réalisées dans des économies africaines, les modèles ainsi élaborés n'expliquent pas parfaitement la réalité de ces pays. Pour corriger la performance du modèle, introduisons dans ce résidu les IDE et un indicateur de risque agrégeant les facteurs de l'instabilité socio-politique[14]. Dans cet ordre d'idées, on peut écrire:

$$a_t = \phi_1 \left(\frac{IDE}{Y} \right)_t + \phi_2 Risk_t + \varepsilon_t \quad (5)$$

où ε_t : terme d'erreur ; ϕ_i : paramètres i=1,2.

En introduisant (5) dans (3) on peut écrire:

$$g_t = f(k_t, n_t, (IDE/Y)_t, Risk_t)$$

f étant une fonction linéaire, on montre aisément à l'aide des propriétés de l'algèbre linéaire (Philipe Michel, 2002) qu'il existe une autre fonction linéaire h, telle que l'on peut écrire:

[14] Le risque politique est défini comme la probabilité que les décisions et événements politiques affectent l'environnement économique d'une manière négative pour que les investisseurs perdent contrôle sur leurs investissements (Akoli et al. 2005). En réalité, le risque politique couvre un large spectre allant des décisions politiques telles que les interdictions ou limitations de transferts de fonds, les limitations de transactions, les confiscations d'actifs étrangers, aux violences à fond politique telles que le terrorisme, la guérilla ou autres conflits armés.

© 2016 Global Journals Inc. (US)

$$\left(\frac{IDE}{Y}\right)_t = h(g_t, n_t, k_t, Risk_t)\,.$$

En effet, la forme économétrique de cette fonction nous donne l'équation (6) ci-après:

$$\left(\frac{IDE}{Y}\right)_t = \beta_0 + \beta_1 k_t + \beta_2 n_t + \beta_3 Risk_t + \beta_4 g_t + \upsilon_t \quad (6)$$

β_j : coefficient; υ_t : terme d'erreur.

Pour obtenir notre modèle final, l'équation (6) doit en également tenir compte d'autres variables qui expliquent mieux les IDE dans le contexte camerounais. On estimera finalement le modèle représenté par l'équation (7) suivante:

$$\left(\frac{IDE}{PIB}\right)_t = \alpha_0 + \alpha_1 CE_t + \alpha_2 DEPM_t + \alpha_3 PIB/tête_t + \alpha_4 Crce\ PIB_t + \alpha_5 RISK_t + \alpha_6 Dum_t + \alpha_7 (DETTE - ext)/PIB_t + \alpha_8 (Var - Terms - Ech)_t + \mu \quad (7)$$

Où: CE_t est le taux de crédit à l'économie à l'année t; $DEPM_t$ désigne les dépenses militaires à l'année t; $PIB/tête_t$ représente le Produit Intérieur Brut par tête à l'année t; $Crce\ PIB_t$ est le taux de croissance du PIB; $RISK_t$ est l'indicateur d'instabilité socio-politique enregistré à chaque année t; *Dum* est une variable muette mesurant l'effet de la dévaluation de 1994; $(DETTE\text{-}ext)/PIB_t$ est la dette extérieur en pourcentage du PIB; $Var\text{-}Terms\text{-}Ech_t$ représente la variation des termes de l'échange. les α_i sont les coefficients à estimer, $i = 1,2,\ldots,8$; μ est un bruit blanc; t est ici l'indice de temps.

L'indice composite de l'instabilité socio-politique garde une valeur qui est comprise entre 0 et 1 au cours de l'année, ce qui suppose respectivement une parfaite stabilité politique et une instabilité totale (ces deux extrêmes sont plutôt rares selon notre approche de calcul): c'est-à-dire que l'indice prend une valeur planchée qui est 0 en cas d'absence d'un facteur d'instabilité tel que spécifié dans le cadre de cette étude, 0,2 en cas de réalisation d'un seul de ce facteur, et lorsque plusieurs facteurs sont notés on fait une moyenne pondérée en affectant 0,2 à chaque facteur. Mais lorsque tous les facteurs d'instabilité sont combinés au courant d'une année, l'instabilité prend la valeur maximale qui est 1. C'est donc cet indicateur de risque d'instabilité socio-politique qui sera évalué dans la variable « risk » de notre modèle formalisé par l'équation (7). Avant de procéder à l'estimation de cette équation, plusieurs tests économétriques ont été effectués pour éviter d'aboutir à une régression fallacieuse.

ii. *Les tests de validité du modèle*

a. Le test de Dickey-Fuller Augmenté (ADF)

Ce test est bâtie sur l'hypothèse que les erreurs de notre modèle à estimé sont des bruits blancs. En suivant les procédés de ce test que nous ne présenterons pas ici pour des raisons de synthèse, il ressort que nos variables sont stationnaires à l'ordre 1.

b. Test de normalité des résidus

L'hypothèse de normalité des termes d'erreurs est primordiale dans la mise en œuvre et la validité d'un modèle de série temporelle comme le notre. En raison de sa simplicité, le test de Jarque-Bera est très souvent utilisé pour vérifier cette hypothèse. Les hypothèses de ce test sont les suivantes:

H_0: les résidus sont normaux;

H_1: les résidus ne suivent pas une loi normale.

La statistique du test quant à elle est la suivante:

$$JB = \frac{T-k}{6}\left[S^2 + \frac{1}{4}(K-3)^2\right]$$

Où: k = nombre de paramètres estimés

S = coefficient de skewness[15]

K = coefficient de kurtosis[16]

La règle de décision ici est l'acceptation de l'hypothèse de normalité lorsque la probabilité du test est supérieure au seuil considéré et son rejet dans le cas contraire. La mise en œuvre de ce test nous donne les résultats du tableau 5 ci-dessous:

Tableau 2 : Test de normalité des résidus

	Jarque-Bera	df	Prob.
Joint	17.88113	10	0.0570

Source: calcul auteur.

Ainsi donc, au seuil de 5 %, on accepte l'hypothèse de normalité des résidus de notre modèle de série temporelle.

c. Test Hétéroscédasticité des erreurs

En cas d'hétéroscédasticité avérée, les estimateurs obtenus à partir de la méthode d'estimation

[15] Dans le cas d'un test sur une série $(X_t)_{t=1,\ldots,T}$, le coefficient de skewness s'écrit : $S = \frac{\left[\frac{1}{T}\sum_{t=1}^{T}(X_t-\bar{X})^3\right]^2}{\left[\frac{1}{T}\sum_{t=1}^{T}(X_t-\bar{X})^2\right]^3}$

[16] Dans le cas d'un test sur une série $(X_t)_{t=1,\ldots,T}$, le coefficient de kurtosis s'écrit : $K = \frac{\frac{1}{T}\sum_{t=1}^{T}(X_t-\bar{X})^4}{\left[\frac{1}{T}\sum_{t=1}^{T}(X_t-\bar{X})^2\right]^2}$

© 2016 Global Journals Inc. (US)

des Moindres Carrés Ordinaires ne sont plus à variance minimale. Il existe un grand nombre de test d'hétéroscédasticité. Celui que nous utiliserons est le test de White (1980). Le test de White est fondé sur l'existence d'une relation entre les carrés du résidu d'un modèle et une (ou plusieurs) variable(s) explicative(s) à niveau ou au carré. Pour un modèle de la forme: $Y_t = a_1 + X_{1t} + X_{2t} + \cdots + X_{kt} + \epsilon_t$, il s'agit d'effectuer la régression suivante:

$$\hat{\epsilon}_t^2 = \beta_1 + \beta_2 X_{2t} + \cdots + \beta_k X_{kt} + \lambda_2 X_{2t}^2 + \lambda_3 X_{3t}^2 + \cdots + \lambda_k X_{kt}^2 + v_t$$

Si au moins un des coefficients de cette régression est significatif, alors on rejette l'hypothèse nulle d'homoscédasticité en faveur de l'hypothèse alternative d'hétéroscédasticité (Mignon et Lardic, 2002). En pratique, lorsque la probabilité du test est supérieure à un certain seuil considéré, on accepte l'homoscédasticité des résidus. Dans le cas contraire, les résidus sont hétéroscédastiques.

Dans notre cas, le test de White nous autorise à accepter l'hypothèse nulle d'homoscédasticité des erreurs du modèle au seuil de 5 %. En effet, comme l'illustre le tableau 6 ci-dessous, la probabilité du test est supérieure à 0, 05.

Tableau 3 : Test d'hétéroscédasticité des résidus

Chi-sq	df	Prob.
298.6035	330	0.8920

Source: calcul auteur

Cette série de tests nous autorise utiliser la Méthode des Moindres Carrés Ordinaires (MCO) pour l'estimation de notre modèle. Cette analyse économétrique présente l'avantage d'apporter un éclairage sur la nature et le sens de la relation éventuelle entre le risque d'instabilité socio-politique et l'IDE. Avant de procéder à cette estimation nous présentons d'abord les statistiques qui établissent la sensibilité des flux d'IDE aux risques d'instabilité socio-politique.

b) Quelques résultats statistiques sur l'évolution de l'IDE

Alors que certains pays émergents qui étaient au même niveau de développement que ceux de l'Afrique Subsaharienne dans les années 60, tirent aujourd'hui une grande partie de la relation économique internationale, le continent africain n'est pas aussi assez attractif[17]. Avec 12% de la population mondiale, l'Afrique représentait seulement 1% du PIB mondial et de l'investissement international et 1, 8% des exportations mondiales en 2002[18]. La littérature ci-dessus présente l'instabilité socio-politique comme un déterminant de l'IDE. Alors que les PAS au Cameroun ont été mis en application pour favoriser le secteur de l'investissement privé dans un contexte de crise économique, les crises socio-politiques pouvaient conduire à un effet inverse, car l'étude de Touna Mama et Tsafack (2000) sur l'impact des PAS souligne plutôt une situation de « *désindustrialisation* ». Cette section propose (sur la base de nos données primaires et secondaire) une analyse du comportement de l'IDE dans ce contexte de la crise socio-politique et pose un diagnostique sur la perception par les investisseurs des effets de l'instabilité socio-politique sur leurs activités.

i. *Evolution du flux de l'IDE dans un contexte de crise socio-politique*

Au cours de la période 1970-1996, le plus gros de l'investissement direct étranger en Afrique subsaharienne est allé à un petit nombre de pays. Dans la course générale à ce type d'investissement, l'Afrique subsaharienne n'a cessé de perdre du terrain depuis les années 70. Parmi les pays qui recevaient des volumes considérables d'IDE, il y avait l'Afrique du Sud, le Botswana, le Cameroun, la Côte d'Ivoire, le Gabon et le Nigeria. Les flux d'IDE qui ont servis à financer le secteur des services en Afrique Subsaharienne sont allés principalement au tourisme, et en particulier au secteur hôtelier. Plusieurs grands projets agricoles en ont également bénéficié. Tel a été le cas de la culture de la banane au Cameroun.

Suivant les Données du CR-ROM de la Banque Mondiale 2009, un constat s'en dégage : l'IDE n'a pas pu soutenir le niveau de la Formation Brute du Capital Fixe (FBCF) au Cameroun. Le taux d'IDE a rarement atteint 10 % du PIB et sa moyenne est également négative entre 1987 et 1997. La dévaluation du Franc CFA et les programmes de privatisation n'ont pas permis d'inverser de façon significative. Même si la crise économique de 1987 explique partiellement cette situation, on peut bien établir un lien entre l'historique de l'instabilité politique et la volatilité des flux d'IDE au Cameroun.

A travers ces statistiques on peut observer que le flux d'IDE qu'a reçu le pays reste très faible (même s'il est positif) entre 1960 et 1969. A cette période, les révoltes du « maquis » sont toujours d'actualité. Le pique positif de 1970-1971 peut traduire une maîtrise de cette situation socio-politique par les autorités. Mais il faut préciser que les IDE de cette période vont en majorité dans le secteur du pétrole. L'année de la succession présidentielle de 1982 enregistre au contraire un taux d'investissement négatif (-4%). Le début de la crise économique coïncide avec la vague de revendications démocratiques au début de la décennie 90. Les grèves et les marches de protestation

[17] Le concept d'attractivité ici renvoie à la relative localisation des entreprises étrangères dans un pays plutôt que dans l'autre.

[18] *L'Etat du monde 2004*, La Découverte, Paris, pp. 59.

© 2016 Global Journals Inc. (US)

pour le multipartisme et l'organisation d'une conférence nationale ont paralysé l'activité pendant plus de 6 mois (Noumba, 2001) entre 1990 et 1993. Le conflit qui oppose le Cameroun au Nigeria au sujet de la péninsule de Bakassi éclatait ouvertement en 1993. On ne saurait oublier les élections de 1992, 1997 et 2002 avec les vagues de protestations.

Le taux moyen négatif de l'IDE entre 1990 et 1994 peut être expliqué par la combinaison de la crise économique avec ces crises socio-politiques. La reprise quoi que timide de l'IDE en 1996 confirme la baisse de ces tensions socio-politiques. Toutefois, la seule analyse statistique ne pourrait permettre d'établir une véritable causalité entre le comportement de l'IDE et crises politiques au Cameroun. L'analyse économétrique du paragraphe *(2.2.3)* permet ainsi d'apporter un éclairage sur l'impact de l'instabilité sur le flux d'IDE.

ii. *La perception par les investisseurs de l'effet de l'instabilité socio-politique sur leurs activités*

Les résultats de l'enquête que nous avons réalisée auprès de 50 entreprises privées dans la ville de Douala où les mouvements d'instabilité socio-politique camerounais y sont toujours amplifiés sont consignés dans le tableau ci-après.

Tableau 1 : Proportion des entreprises dont l'activité a été affectée par l'instabilité socio-politique

Type d'entreprise Formes de pertes enregistrées	Entreprises Industrielles	Entreprises Commerciales	Entreprises de services
Effectif des entreprises ayant déclaré des pertes directes liées à la destruction des leurs infrastructures, des investissements ou de leurs marchandises.	4	11	6
Effectif des entreprises ayant déclaré des pertes indirectes liées à l'arrêt des activités des fournisseurs ou des clients.	10	14	7
Effectif des entreprises ayant arrêté ou revu à la baisse la réalisation des investissements nouveaux à cause du risque d'instabilité socio-politique.	13	21	5

Source: résultats de l'enquête de l'auteur auprès des entreprises privées de Douala en octobre 2009.

Comme on peut le lire dans ce tableau, 42% des chefs d'entreprise interrogés déclarent avoir enregistré les pertes économiques liées directement à l'arrêt de leurs activités ou à la suite des actes de vandalisme touchant leurs infrastructures. Par contre, 62% d'entreprises ont été affecté plutôt de façon indirecte à travers les pertes de leurs fournisseurs et/ou clients, suite au blocage des circuits d'approvisionnement et de distribution par les troubles socio-politiques. 78% des entrepreneurs affirment n'avoir pas fait d'investissements nouveaux pendant les périodes d'instabilité socio-politique pour lesquelles ils ont été interrogés et essentiellement pour des motifs de sécurité. Une analyse de ces pertes par secteur d'activité montre que les entreprises commerciales ont été les plus affectées par les mouvements d'instabilité socio-politique (à 61%). Plus de la moitié (53%) des investisseurs d'origine étrangère qui ont été interrogés ont déclaré avoir prise en compte les facteurs de risque d'instabilité socio-politique dans leur décision d'implantation au Cameroun. Il faut noter cependant que, pour cet échantillon, 22 entreprises seulement sont d'origine étrangère.

Contrairement à certaines enquêtes faites dans d'autres cieux où le contexte socio-politique y était stable et qui montrent que l'environnement des affaires à favoriser l'activité des entreprises (Fries et al. 2004), notre enquête montre qu'au Cameroun le risque d'instabilité socio-politique (qui détermine l'environnement des affaires) a pénalisé l'activité privée et l'IDE[19].

c) *Résultats de l'évaluation économétrique*

Le tableau suivant présente le résultat des coefficients estimés de notre modèle économétrique (équation 7) avec leur niveau de significativité:

Tableau 4 : Coefficients des varibles estimees

Variables	Coefficients	Probabilités
Constante	-0,2397***	0,0004
Crce PIB	0,0631***	0,0051
CE	0,0486*	0,3481
PIB/tête	0,1043***	0,0011
DEPM	-0,1705***	0,0014
Var-Ter-Ech	0,0914	0,7425
RISK-PO	-0,0524**	0,0130
Dum	0,0483***	0,0007
DETTE-ext/PIB	-0,1048*	0,4517
R^2	0,6872	

Source: estimations auteur. Le symbole (*) signe attendu, (**) signe attendu et significatif à 10%, (***) signe attendu significatif à 5%.

[19] Les récents émeutes de février mars 2008 provoqués par « la vie chère » au Cameroun, au cours des quels les installations des sociétés comme Total-Cameroun, PMUC et bien d'autres ont été particulièrement endommagées par les grévistes, témoignent l'actualité de la thématique traitée par cette recherche.

© 2016 Global Journals Inc. (US)

En focalisant notre attention uniquement sur la variable du risque d'instabilité socio-politique qui était au centre d'intérêt de l'étude, ces résultats nous rapportent que, au même titre que les dépenses militaires, le risque d'instabilité socio-politique influence négativement le flux d'IDE en destination du Cameroun. Son coefficient estimé est négatif et significatif au seuil de 5%. Ainsi, une augmentation de 1% des facteurs de risque d'instabilité socio-politique réduit de plus de 5% les flux d'IDE. Ce qui valide la présomption que le risque d'instabilité socio-politique reste bien l'une des causes de la volatilité du flux entrant d'IDE, comme le révélaient déjà les différentes analyses statistiques.

Ces résultats confirment sur le plan empirique les études réalisées par Collier et al. (2003) qui, en s'appuyant sur les données fournies par l'Université de Michigan, montrent que 73% des pays les plus pauvres avaient récemment connu une situation d'instabilité socio-politique. C'est aujourd'hui une certitude que l'IDE favorise la création d'emploi, l'innovation technologique et pourrait même, sous certaines conditions, entrainer une amélioration du niveau de vie dans le pays d'accueil. Or nos résultats prouvent par contre que du fait des facteurs de risque d'instabilité socio-politique, la lutte contre la pauvreté au Cameroun n'a pas bénéficié d'une dynamique des flux entrants d'IDE.

III. Conclusion

Dans la théorie économique consacrée aux déterminants des IDE en direction des pays en développement, le risque d'instabilité socio-politique est un facteur souvent oublié. Pourtant, dans la réalité, elle spolie l'environnement des affaires et détourne les projets des investisseurs étrangers vers des pays Emergents et/ou moins instables. Alors que les résultats des analyses statistiques de cette étude mettent en relief la volatilité du flux d'IDE entrant dans les années marquées par lest facteurs de risque d'instabilité socio-politique, l'analyse économétrique confirme également l'impact négatif de notre indicateur de risque d'instabilité socio-politique sur l'IDE. Par ailleurs, les données issues de l'enquête auprès des entreprises montrent qu'au cours des épisodes marquées par les facteurs de risque d'instabilité socio-politique, les investisseurs ont effectivement enregistré des pertes économiques et que, pour des motifs de sécurité, plusieurs chefs d'entreprise n'ont pas effectué des investissements nouveaux.

En guise de recommandations de politique économique pour l'amélioration du climat des affaires et partant celui de l'IDE, les autorités se doivent *au plan politique* de renforcer le dialogue politique. Ils doivent à cet effet clarifier « les règles du jeu », notamment, en établissant la crédibilité du système électoral[20]. Dans le cadre de ses relations avec les pays voisins, la coopération internationale et la diplomatie doivent prévaloir en cas d'éclatement de conflit qu'on n'a pas pu éviter, dans l'optique de préserver l'environnement des affaires et les acquis du développement économique.

Au plan social, au lieu d'augmenter davantage le budget de la défense comme c'est souvent le cas, les décideurs politiques doivent faire des meilleurs arbitrages et entreprendre plus d'actions en faveur du développement des infrastructures, de l'accès à l'éducation, l'accès à la santé dans le but de renforcer le capital humain des populations démunies. Le développement des capacités individuelles évite qu'une grande partie de la population se retrouve en marge de la société et la création d'un environnement socio-politique favorable aux affaires permettent à la population bien formée, même aux couches les plus pauvres, de saisir les opportunités qui se présentent sur le marché du travail et dans l'entrepreneurial.

Au plan économique, il faut surtout mettre en œuvre de bonnes politiques de redistribution de la richesse nationale. La politique fiscale de l'Etat doit dans un tel contexte devenir un instrument pour corriger les inégalités et les injustices socio-économiques. En outre, avec des politiques économiques transparentes[21], les pouvoirs politiques afficheront leur volonté à stabiliser le climat politique et économique, et la volonté de sécuriser l'activité des investisseurs privés et étrangers[22]. En l'absence d'un système d'assurance privé qui couvre les pertes liées aux risques d'instabilité socio-politique pour les investisseurs, l'Etat doit prendre la une mesure incitative en donnant une garantie aux investisseurs de rembourser (même à une certaine proportion) les pertes éventuelles que pourraient engendrer les futurs mouvements socio-politiques.

Les résultats de cette étude et la littérature existante ne nous renseignent pas suffisamment sur la relation entre ces acteurs économiques que sont les entrepreneurs etrangers et l'origine des troubles socio-politiques. Cette lacune contribue à relancer la problématique sur l'IDE, les risques liés à l'insécurité et l'enjeu du développement en l'Afrique Subsaharienne. Cette problématique reste d'actualité d'autant plus que certaines entreprises multinationales ont été mises en cause dans le déclanchement des crises socio-politiques en Afrique Centrale (le cas d'une multinationale du pétrole au Congo). Une étude

[20] A titre d'exemple, l'Assemblée Nationale doit revoir les procédures de vote des lois qui fixent les règles du jeu politique du moins dans les domaines qui divisent très souvent les acteurs politiques afin de réduire la contestation systématique, les contentieux et les tensions pré et post-électorales.

[21] Notamment le respect et application du droit, la facilitation des procédures administratives, la transparence des marchés publics…

[22] Etant donné que le Cameroun a été cité plusieurs fois par l'ONG «Transparecy International » parmi les pays les plus corrompus au monde, une lutte permanente doit dans ce sens être menée contre cette corruption.

© 2016 Global Journals Inc. (US)

scientifique sur le rôle des entreprises multinationales dans la prévention et la résolution des conflits, en relation avec leur responsabilité sociale pourra nous édifier davantage sur le rôle de ces acteurs économiques dans le processus de développement au Cameroun.

References Références Referencias

1. *Abessolo Y. (2004):* « Instabilité politique et performances économiques: une évaluation du cas du Tchad ». Université de Yaoundé II.
2. *Ades, A., & Chua H.B. (1997).* "Thy Neighbor's Curse: Regional instability and economic growth". *Journal of Economic Growth*, Vol. 2, N° 3, pp. 279-304.
3. *Akoli J.K., Chrysostome E. et Sidibé H. (2005):* « La gestion du risque pays lié aux investissements directs étrangers dans les pays en voie de développement », *Perspective Afrique*. Vol. 1. N° 1, pp. 90-110.
4. *Alesina A. et Perotti R. (1996):* "Income distribution, political instability and investment" *European Economic Review,* Vol.40, pp. 1203-28.
5. *Asiedu E. (2003):* "Foreign direct investment to Africa : The role of government policy, governance and political instability", Working Paper, University of Kansas, United States.
6. *Azam, J. P. (1999):* "L'Etat autogéré en Afrique", *Revue d'Economie du Développement*, N° 4, pp. 3-19.
7. *Azam, J.-P. and Hoeffler, A.* (2002), "Violence against Civilians in Civil War: Looting or Terror? " *Journal of Peace Research*, Forthcoming.
8. *Bekolo-Ebe, B. (1986):* « Rétrospective d'une décennie de croissance de l'économie Camerounaise: 1975-1986 », *Revue Camerounaise de Management*.
9. *Belomo Essono P.C. (2008):* « L'ordre et la sécurité publics dans la construction de l'Etat du Cameroun », Thèse de Doctorat, Université Montesquieu-Bordeaux IV.
10. *Borensztein E., Gregorie J. et Lee J. (1998):* "How does foreign direct investment affect economic growth?" *Journal of International Economics*, Vol. 45, pp. 115-135.
11. *Calvo R.E. (1996): Multinational enterprise and economic analysis*, 2end Edition. Cambridge, Cambridge University Press.
12. *Carlin W. et Seabright P. (2008):* « Apportez-moi un rayon de soleil: quelles parties du climat des affaires les politiques publiques devraient-elles essayer de corriger? », *Revue d'Economie du Développement*, Vol. 22, p. 31-87. DOI: 10.3917/-edd.224.0031.
13. *Colletta, N. and Cullen M. (2000):* "Violent conflict and the transformation of social capital. Lessons from Cambodia, Rwanda, Guatemala and Somalia". Washington, D.C.: World Bank.
14. *Collier P., Elliott L., Hegre H., Hoeffler A., Reynal-Querol M et Sambanis N. (2003): Breaking the Conflict Trap: Civil Wars and Develpment Policy,* Oxford and Washington D.C.: Oxford University Press and The World Bank.
15. *Collier P. et Sambanis N. (2005):* "*Understanding Civil War", Vol. 2. Europe, Central Asia, and Other Regions: Evidence and Analysis,* Washington DC: The World Bank, 2005.
16. *Collier, P. (2007): The Bottom Billion. why the poorest countries are failing and what can be done about it,* Oxford University Press.
17. *Collier, P. (2008):* "International Political Economy: Some African Applications", *Journal of African Economies*, vol. 17: pp. 110-139.
18. *Djaowe J. (2009):* « Investissements Directs Etrangers (IDE) et gouvernance: les pays de la CEMAC sont-ils attractifs ? », *Revue Africaine de l'Intégration*, Vol. 3, N° 1.
19. *Dunning, J. H. (2001):* "The eclectic (OLI) paradigm of international production: past, present and future", *International Journal of Economics of Business*, Vol. 8, No. 2.
20. *Effa Fouda (2005):* « Le Rôle de l'Investissement Direct Etranger Dans le Renforcement des Capacités Scientifiques et Techniques des Pays en Développement » Ministère de la recherche Scientifique et de l'Innovation, Cameroun.
21. *Esso L.J. (2005):* « Investissements directs étrangers: déterminants et influence sur la croissance économique », CIRES, N° 117.
22. *Ferrucci G., Herzberg V., Soussa F., Taylor A. (2004):* "Understanding capital flows to emerging market economies", *Financial Stability Review*, June (16), pp. 89-97.
23. *Fosu, A.K. (1992):* "Political instability and economic growth: evidence from Sub-Saharan Africa", *Economic Development and Cultural Change*, Vol.40, pp. 829-841.
24. *Fries S., Lysenko T. et Polanec S. (2004):* « Environnement des affaires et performance de l'entreprise dans les économies en transition: enseignements tirés d'une enquête représentative », *Revue d'Economie du Développement*, Vol. 18, N°3, pp. 155-195.
25. *Gankou, J. M. (1985): L'Investissement dans les PVD. Cas du Cameroun*, Paris, Ed. Economica.
26. *Garfinkel, M. R., Skaperdas S. and Syropoulos, C. (2008):* "Guns and Butter: The Economic Causes and Consequences of Conflict", Hess, Gregory D, Cambridge, MA: MIT Press, chapter Globalization and Insecurity: Reviewing Some Basic Issues.
27. *Gastanaga, V., Jeffrey B., Nugent and Bistra P. (1998):* "Host country reforms and FDI inflows:

© 2016 Global Journals Inc. (US)

How much difference do they make?" *World Development*, Vol. 26, N° 7, pp. 1299-1314.
28. *Gouenet M-R. (2009):* « Instabilité socio-politique et niveau de l'investissement privé: une évaluation empirique du cas du Cameroun » *CAHIER DU CEDIMES*. Vol.3, N° 1.
29. *Gupta, D.K. (1991):* "On the Methodology of Constructing a Composite Indicator for Political Instability: A Cross-National Study", In Frantz, R., Singh, H., & Gerber, J. (eds.). *Handbook of Behavioral Economics*. JAI Press Inc., Vol. 2A, 151-178.
30. *Hugon P. (2003):* « Renouveau et évolution de l'économie du développement dans le contexte de la mondialisation » in Bekolo-Ebe, Touna; M, Fouda S. M. « *Dynamiques du développement* », Paris, Montchrestien, (199).
31. *Kamgnia Dia B. & Touna Mama (2002):* « le Comportement d'Investissement Privé au Cameroun: Un Resserrement de la contrainte Financière? » *Recherche et Développement, N° 003*, FSEG, Université de Yaoundé II.
32. *Kim Y. (2000),* "Causes of capital flows in developing countries", *Journal of International Money and Finance*, Vol.19, N°2, pp. 235-253.
33. *Kolstad I. and Tondel L. (2002):* "Social development and foreign direct investments in developing countries", *Milchensen Institute Report*.
34. *Krugman P-R. and Obstfeld M. (2000): International Economic: theory and policy*, 5 ed. (Boston Mass: Addison-Wesley).
35. *Lardic S. et Mignon V. (2002): Econométrie des séries temporelles macroéconomiques et finan-cières,* Economica.
36. *Mankiw G. (2002), Macroéconomie*, Deboeck.
37. *Ngouhouo I. (2008):* « Investissement directs étrangers en Afrique Centrale: Attractivité et effets économiques » Thèse de doctorat. Université du Sud Toulon-Var.
38. *Nguini Owana E. (1996): L'Etat et les Milieux d'Affaires au Cameroun: Autoritarisme, Ajustement au Marché et Démocratie (1975-1996),* CEAN-IEP DE BORDEAUX ET GRAP.
39. *Nkendah R. (2007):* « Bonne gouvernance et investissements directs étrangers en Afrique Subsaharienne à l'ère de la mondialisation des économies: le cas des pays de la CEMAC ». Université de Douala.
40. *Noumba, I. (2001):* « Le Marché du travail au Cameroun » GRAPES. Yaoundé II.
41. *OCDE (2002):* « Les entreprises multinationales dans des situations de conflits violents et de violations généralisées des droits de l'homme », Document de Travail.
42. *Omgba L. D. (2007):* « Stabilité du pouvoir politique et rente pétrolière dans les Etats africains ». CERDI, Université d'Auvergne.
43. *Philippe Michel (1989), Cours de mathématiques pour économistes*, Economica.
44. *Root F., Ahmed A. (1979),* "Empirical determinants of manufacturing direct foreign investment in developing countries", *Economic Development and Cultural Change*, Vol 27, N°4, pp. 751-767.
45. *Sachs, J. et Sievers S. (1998):* "FDI in African". *Africa Competitiveness Report*. Geneva: World Economic Forum.
46. *Serven, L. (1996):* "Uncertainty, Instability, And Irreversible Investment: Theory, Evidence", World Bank.
47. *Touna Mama et Tsafack Nanfosso R. (2000): L'économie Camerounaise: de la crise à la reprise*. L'Harmattan, Paris.
48. *Unctad (2008):* "Latest developments in investor-State dispute settlement", IIA MONITOR, vol. 1.
49. *Véron J.B. (2008):* "L'aide au développement face à la guerre », Centre des Etudes de Sécurité, France.
50. *Zelao, A. (2000):* « Le vote Comme Formule de civilisation des mœurs politiques au Cameroun au détour du procès démocratique ». Université de Yaoundé I.

© 2016 Global Journals Inc. (US)

This page is intentionally left blank

© 2016 Global Journals Inc. (US)

Global Journal of human-social science: E Economics
Volume 16 Issue 1 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Role of National Bank for Agriculture and Rural Development (NABARD) *and* Small Industries Development Bank of India *(SIDBI) in Indian Microfinance*

By Jahangir Ahmad Bhat & Dr. Pushpender Yadav
Maulana Azad National institute of Technology, India

Abstract- Economists have long agreed that access to finance plays an essential role in the process of dipping the inequality in wealth distribution, it enhancing the household income and provide better employment opportunities. Microfinance in India is now mounting and covering wider boundaries more importantly it gets appreciations as a tool to reduce poverty. It has become a critical tool for reaching all those under privileged groups such as women, socially and economically backward classes for the purpose of empowerment and providing access to the financial services. It is a cost effective mechanism for providing financial services to the poor. This working paper tries to outline the prevailing conditions of the Microfinance in India. Further the paper the paper is highlighting the financial & promotional support by NABARD and SIDBI in the sector of microfinance.

Keywords: microfinance, self help group, NABARD, refinance, SIDBI and MFIs.

GJHSS-E Classification : FOR Code: 710401p



Strictly as per the compliance and regulations of:

© 2016. Jahangir Ahmad Bhat & Dr. Pushpender Yadav. This is a research/review paper, distributed under the terms of the Creative Commons Attribution-Noncommercial 3.0 Unported License http://creativecommons.org/licenses/by-nc/3.0/), permitting all non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

Role of National Bank for Agriculture and Rural Development (NABARD) *and* Small Industries Development Bank of India *(SIDBI) in Indian Microfinance*

Jahangir Ahmad Bhat [α] & Dr. Pushpender Yadav [σ]

Abstract- **Economists have long agreed that access to finance plays an essential role in the process of dipping the inequality in wealth distribution, it enhancing the household income and provide better employment opportunities. Microfinance in India is now mounting and covering wider boundaries more importantly it gets appreciations as a tool to reduce poverty. It has become a critical tool for reaching all those under privileged groups such as women, socially and economically backward classes for the purpose of empowerment and providing access to the financial services. It is a cost effective mechanism for providing financial services to the poor. This working paper tries to outline the prevailing conditions of the Microfinance in India. Further the paper the paper is highlighting the financial & promotional support by NABARD and SIDBI in the sector of microfinance.**

Keywords: microfinance, self help group, NABARD, refinance, SIDBI and MFIs.

I. Introduction

Small savings of the economically deprived people for the purpose of their future requirement and for the resolution of credit, insurance services and to meet special goal of empowerment of such privileged group is the basic need of development for any developing country. To ensure these amenities microfinance came into existence. The concept of microfinance has become the master concept in deprived countries of Asian, since the success and innovative idea of microfinance by Grameen bank of Bangladesh. The concept of microfinance does not remain restricted to Asian countries only it has widen all around the world and emerged as a powerful tool for poverty alleviation, especially in third world countries including India, it has established its standard in developing countries as imperative means for diminution of poverty. Microfinance is all about finance the inclusive financial system is associated with faster growth and better income distribution (Badu & Jindal, 2000). Microfinance is meant for the wealth supply to people who are extremely poor, as Mohammad Younis founder of the innovative concept of micro finance in Bangladesh said conventional banks look for the rich but Grameen bank look for the absolute poor this clearly indicates that such scheme is meant for unfortunates, and unfortunately people of India is said to be the home of one third of the world's total unfortunate population. The factor like abject poverty, low education, diseases, and infrastructure are major issues which Indian fail to address since its independence. Keeping in view all the factors of socio-economic of poor the World Bank has categorized India under the low income class (World Bank, 1990). So the notion of microfinance has set up an optimistic field in Indian economy.

India constitutes the second largest populated nation in the world but the astonishing is that worlds one third poor population lives in India which in result leads India to abject poverty, low education ratio, low standard of life, low sex ratio and exploitation. Microfinance against poverty has been recognized as one of the best tools by a number of countries including India for the proper address of unfortunate people. In India the program of microfinance has inherent capacity to unveil the untapped potentiality of under privileged by mobilizing them to pool their own funds, building their capacities, and empowering them to leverage external credit (Zubair, 2006). The availability of finance to poor helps them to catch up with the rest of the economy as it grows. Finance also helps extend the range of individuals, households and firms and get a grip in the modern economy.

Microfinance is growing and suitable structure for India poor for their well being in every aspect. It has been confidently agreed that finance supportive schemes for rural development excessively boosts the income growth of the poorest, reduces income inequality, and this is strongly associated with poverty alleviation (Beck, Kunt & Peria, 2006). No doubt that India has grown enormous but majority of ill-fated people still does not seem to have access to finance from conventional sources, it takes an average of 33 weeks to get a loan approved in rural India, with borrowers having to pay up to 42% of their loan amounts in bribes to officials (World Bank, 2005). So

Author α: Research scholar, Maulana Azad National institute of Technology, Bhopal, Madhya Pradesh. e-mail: bhatjana @gmail.com
Author σ: Assistant Professor, Maulana Azad National institute of Technology, Bhopal, Madhya Pradesh.

© 2016 Global Journals Inc. (US)

clearly means it is very hard for the Indian poor to get credit support from conventional banks and profit earning institution.

For a successful entrepreneur, finance is as much important as innovation of ideas and risk bearing factor are. In India the ideas and risk bearing factor was never the problem, the rich ideas and risk taking entrepreneurs are numerous in India, both in rural and the urban areas, but the setback of non availability of funds or finance is hammering these entrepreneurs. Since the independence and prior to that, Indian government has strenuous more on industrialization especially in the beginning years of independence which makes the condition of entrepreneurs even worse. Similarly government promoted commercial banks more than the development banks, those commercial banks never came forward for the promotion of ideas and innovations. These commercial banks always looked forward for the prosperous customer were they can get advantage for the wealth maximization, they never thought about the poor and those customers, where from margin of profit was less. As there was no other promotional support from the government for the proper alleviation of poverty and endorsement of entrepreneurs this led the condition of poor and entrepreneurs worst then the worse. The detraction of financial opportunities to the maximum population of rural India through banking inclusion has indirect effect upon the attainment of education and health opportunities and this in turn, has adverse impact on social, financial, and economic empowerment of poor, since the need of microfinance came into existence.

Microfinance was in India since independence but has attained its recognition in the late years of 1970's with the motive of equality, equity and mutual self-help and on the philosophy of cooperation and mutual benefits. There is no unique definition of microfinance, different countries and different people define it differently, however many initiators who have worked for elevation of microfinance has defined microfinance as. At the initial stage it was believed that microfinance is a narrow concept of financial services, that is general services like saving and credit there to (Ledgerwood, 1999). Later it is said that it can also include other financial services such as insurance and payment services. (Schreiner & Colombet, 2001). With the passage of time and the improvement of microfinance, people start to believe that microfinance is a "provision of carefulness of credit and other financial services and products of very small amounts to the poor in rural, semi urban and urban areas, for enabling them to raise their income levels and improve living standards" (Microfinance study mode, 2009). Further Indian Micro Finance Bill defines it as Micro Finance is an economic development tool whose objective is to assist the poor to work with their way out of poverty. It covers a range of services which include, in addition to the provision of credit, many other services such as savings, insurance, money transfers, counseling, etc. (Standing Committee On Finance, 2014). All together we can summarize microfinance as the service rather than the core meaning of finance, it is the service of providing the finance and financial services to the people in rural, semi urban and urban areas for assisting them to raise their income level and improve living standard. Microfinance is for the intensive development; (severe) growth strategy of microfinance sector can be cost effective and ensure the long term sustainability of the sector (Craig and Cheryl, 2006). Microfinance is now mostly concerned with rural people as the urban market has become overcrowded and vast area of rural is to cover yet, microfinance institutes with the collaboration of central development banks and Non-Government organizations(NGO's) carrying out the operation in these areas.

Microfinance institution and microfinance itself came into existence in early 1980s with small efforts at forming informal self-help groups (SHG) to provide access to much-needed savings and credit services. From this small beginning, the microfinance sector has grown significantly in the past decades. Even though microfinance institutes (MFI) in India works for urban and rural poor in different states of India with different names but the aim of these institutions is to enable under privileged people to become self-reliant by engaging them in income generating activities. Further by participating in its livelihood and financial literacy programs. These Microfinance institutions can either provide savings services directly through deposit taking or make arrangements with other financial institutions to provide savings facilities to tap small savings in a flexible manner (Barry, 1995). The main product which they (MFI's) offer is the micro credit for the deprived people, which is said to be the synonymous to microfinance in Indian context. However microfinance is not confined to credit only other services like savings, thrift and microfinance has not attained its heights (CRISIL, 2009). Microfinance sector in India is fragmented from east to west and from north to south of the national boundary, we have crossed the mark of 4000 solo MFI's, NGO's and mutual NGO-MFIs of which more 400 have active lending programs, the loan capacity of Indian MFI's has crossed the mark of 35000 crore by March 2015. However these microfinance institutions were incomplete without the financial support of National bodies like the National Bank for Agriculture and Rural Development (NABARD) and Small Industries Development Bank of India (SIDBI) which are offering significant (financial resources) and financial services to the world of microfinance and financial institutions.

Saving of small amount by the number of people in the group can help them at the time of authentic need and saving makes the people of the group more disciplined towards the future

© 2016 Global Journals Inc. (US)

misfortunate's. To some extent this microfinance concept of SHG is based on the principle of Adam Smith who said "The best result comes from everyone in the group doing what's best for himself" further he said self-interest is one of the important aspect of nation wealth maximization. The growing rate of SHGs in India shows that the people themselves disciplined towards the saving.

a) Status of microfinance in India 2008 onwards

Microfinance in India is running under two basic models of microfinance one is Self Helping Group (SHG) Model and other one is Micro financial institute model. The SHG model works on the principle of directly financing to SHG by the banks and MFI model covers financing of micro finance institutions(MFIs) by banking agencies for the purpose of lending the same amount to SHG's and other small barrowers (NABARD, 2009). From one side it is Self Help Group (SHG) which is based upon the saving of groups (SG) that is self-managed community based groups that provide their members access to basic financial services. SHGs are composed of 15 to 25 self-selected individuals who meet regularly (usually weekly or fortnightly) to save and, if desired, borrow for short periods, paying monthly interest at a rate set by the group (Aga Khan Development Network [AKDN]) even government is coming forward to help these SHG's. From the other side microfinance institutes find out the deprived ones and helps them to have access to finance with their own and from government organizations especially from NABARD and SIDBI.

The financial institutions and SHG's in India have set their standard to reduce poverty since decades. There are some financial institutions which came into existence but do not budge for the long, however their contribution can not the ignored. These institutions have added their best to extend microfinance massage to the people and had accord for the up-liftment of the covered area. We have taken the contributory microfinance institution and SHG's which have helped to make financial assistance available to helpless people since 2008 till 2014. We have shown the variation in the number of SHG's and MFI's. Further their contribution to the world of finance in India.

Table 1 : Showing financial support to self help Groups and Micro finance institutes

	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
SHG's	Amount in (Cr.)					
Total NO.	6121147	6953250	7962000	7660000	7318000	7430000
Loan Disb.	12253.51	14453.30	14547.73	16534.77	20585.36	24017.36
Loan O/S	22679.81	28038.28	31221.17	36340.00	39345.30	49297.96
MFI's	Amount in (Cr.)					
Total No.	581	691	471	465	426	545
Loan Disb.	3732	8062.74	8848.96	5205.29	7839.51	10282.49
Loan O/S	5009.09	10147	13730.62	11450.35	14425.82	16517.43

Table 2 : Shows increasing and decreasing fluctuation size of MFI's, SHG's and their loan distribution with loan outstanding to the people

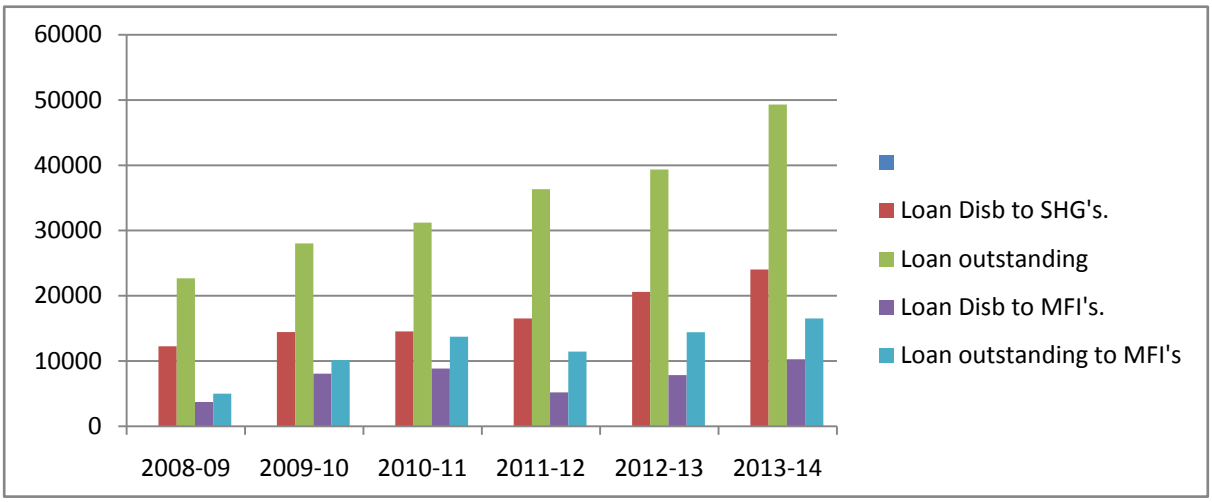
Year	Refinance by NABARD			Cumulative Refinance by NABARD		
2009-10	Total of the Year	Growth		Total	Growth	
		Amount	%		Amount	%
	3175.56	555.53 (3175.56-2620.03)	21.2	12861.65	3175.36 (12861.65-9686.09)	32.7
2010-11	2545.36	(-631.2) (2545.36-3175.56)	-19.9	15407.01	2545.36 (15407.01-12861.65)	19.8
2011-12	3072.59	527.36 (3072.59-2525,36)	20.7	18479.60	3072.59 (18479.60-15407.01)	19.9
2012-13	3916.64	844.05 (3916.64-3072.59)	27.5	22396.24	3916.64 (22396.24-18479.60	21.2
2013-14	3745.84	-170.8 (3745.84-3916.64)	-4.3	26142.08	3745.84 26142.08-22396.24	16.72

The table above shows two important aspects related to the microfinance, *first* one is the table shows the increase and decrease in the number of *Self Help Group* which has marvelous growth in number during the year 2009-10 and 2010-11 but in very next two years it has shown downward trend in the growth of numbers. Further under SHG we have taken how much loan has been distributed and how much loan is outstanding in particular year. The increasing and decreasing trend of loan distribution has been calculated and shown in the graph by taking 2008-2009 as a base year. The loan distribution has shown positive growth in each year

© 2016 Global Journals Inc. (US)

especially the year 2009-10, 12-13 and 2013-14 has astonishing growth, however the year 2010-11 and 2011-12 have not that much impressive growth.

In the second part, the table shows the growth and decline in the number of Microfinance institutions with that it also shows how much loan has been distributed through MFI's and how much loan is outstand yet. The number of MFI are not great in number yet, its total number has been struggling since last five years the number has not touched the 1000 mark yet many MFI came into existence but only few has sustained in the market the number was 581 and 691 in the year 2010 and 2011 but unfortunately and miss management of these MFI the number is coming down and has reached to 545 in the year 2014. However the financial support of these MFI's is quite inspiring, the loan distribution shown positive growth from the year 2009 till 2012 but unfortunately the distribution has come down with sharp decline in the year 2012-13 but there after it has again moved towards positive distribution direction. Further the loan outstanding is also shown against the amount of loan disbursed. If we analyze the data we came to know that loan repayment is good in case of MFI's even though amount loan distribution is small in MFI's. This loan repayment is the future growth of microfinance sector, good will be loan repayment better will be the growth of the sector at all. SHGs and MFI's, needed bit batter approach for the repayment and timely repayment of credit this definitely will increase the number of barrowers and will take that microfinance sector in India to the new success.



Graph 1 : Loan distribution to SHG's &MFI's and the Outstanding balance of the loan to MFIs

b) National Bank for agricultural and Rural Development (NABARD) and Microfinance

Microfinance in India is playing an important role in poverty alleviation and is widely credited for its success both nationally and internationally. As we know India's labor force is composed of Agriculture (60%), Industry (12%) and services (28%) which clearly indicate that even today agriculture is a major source of income and employment, keeping this in view government of India came up with National Bank for Agricultural and Rural Development (NABARD) in the year 1982 as a National development bank. The institute was accredited with all matters concerning to policy, planning and operational in the field of credit for agriculture and economic activities further all necessary matters patterning to providing & Regulation of credit and other facilities for the promotion and development of agriculture, village industries, handicrafts and other rural crafts. The corporate mission of NABARD is to make microfinance available to the abject poor and under privileged group of the rural areas. It offers a means for reaching the poor who are left out of the formal financial sector. NABARD is essentially new way to create a scalable and sustainable employment and to meet the unmet availability of funds for business related to agriculture. It has provided linkage to Self Help Group's since last three decades; NABARD had assigned itself the role of a facilitator and a mentor of the initiative. The focus was on bringing in various stakeholders on a common platform, building capacity among the stakeholders to take the movement forward while extending 100% refinance to all banks participating in the program (NABARD, 2012). Besides that NABARD conducts large number of seminars, workshops and training programs to create awareness about the microfinance program among all the stakeholders.

c) Nabard Linkage With Shg's

NABARD with the experimental study with small group of people in the year 1992 by linking 255 Small Helping Groups and 48.5 lakh credit-linked SHG's and has become apex body for microfinance in India (NABARD, 2009). Since its formation it has provided

© 2016 Global Journals Inc. (US)

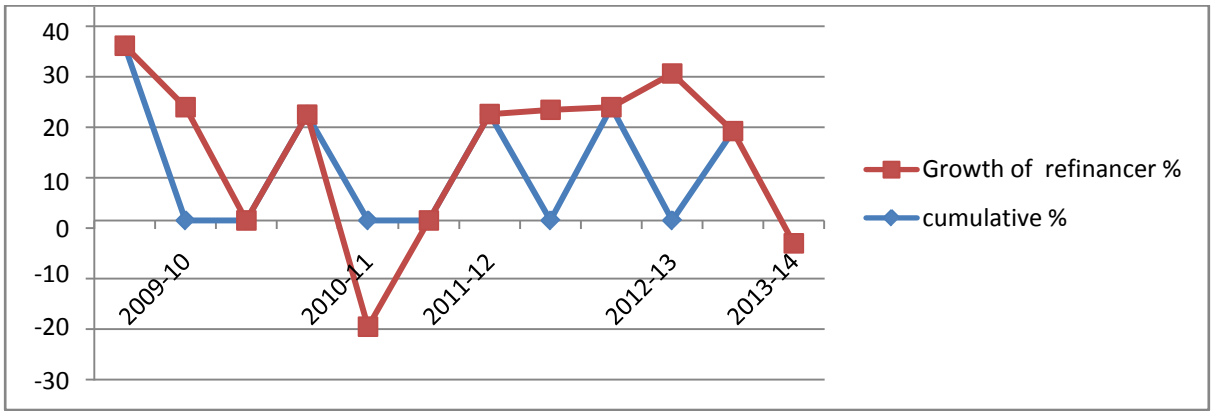
substantial positive effect on non-farm employment and output also (Binswanger & Khandker, 1992). NABARD provides refinance support, micro development equity fund, small credit and other facilities for promotion, expansion, of Self Help Groups not only self-help groups its provides support to individual level for the drive of plummeting poverty and allied activities for the purpose of development of the people mostly rural. It has become link between Reserves Bank, Commercial Banks and the people and further Microfinance institutions could also serve as intermediaries between borrowers and the formal financial sector and on-lend funds backed by a public sector guarantee (Phelps 1995). It has envisaged as an organizational device to provide undivided attention, forceful direction and a pointed focus to the credit problems arising out of an integrated approach to rural development, NABARD provides Opportunities to keep safe their occasional small surpluses in the form of saving and access to consumption loans to meet emergent needs so that people have free access to financial services and products, including loans for micro-enterprises.

d) Refinance Support

Refinance is one of the top and most effective programs of NABARD under this scheme NABARD refinance to banks at 100% at a concessional rate of interest at 6.75% p.a. and financial assistance provided to banks to function as promoting institutions.

Table 3 : Small Industries Development Bank of India (SIDBI) financial supported to MFIs

Year	Loan disbursed		Variation		Loan outstanding		Variation	
	MFIs	Amount Rs(crore)	MFIs	Amount	MFIs	Amount Rs(crore)	MFI	Amount
2009-10	88	2665.75	0	0	146	3808.20	0	0
2010-11	2	843.78	-86	-1821.97 (68.3%)	139	3041.77	-7	-766.43
2011-12	12	239.42	+10	- 604.78 (71.6%)	129	1597.11	-10	-1444.6
2012-13	41	408.27	+29	168.85 (70.5%)	102	1880.63	-27	+283.5
2013-14	41	646.01	0	237.74 (58.2%)	84	1979.90	-18	99.27



Graph 2 : Showing Comparison of cumulative growth

e) Promotional Support

i. *Micro Finance Development and Equity Fund (MFDEF)*

It is microcredit initiative by NABARD for the motive of providing promotional support to social enterprises, stake holders of SHG's and microfinance clients by providing micro-capital for their small and medium business needs. The government of India in the year 2000-01 introduced this promotional support program with the name Micro-finance Development Fund (mFDF) and its initial corpus was Rs 100 crore to be funded by Reserve bank of India, NABARD and Commercial banks in the ratio of 40:40:20. Further in the year 2005-2006 the name has been modified as Microfinance Development and equity Fund(MFDEF) and the budget of this program has been increased to 200 crore in the same ratio (NABARD, 2006). NABARD is socially conscious and is working continuously for the promotional support. In the year 2010-11 the corpus of MFDEF has increased 400 crore and NABARD has contributed Rs29.95 crore as grant towards various promotional activities out of that Rs. 17.45 crore was for the capital support.

© 2016 Global Journals Inc. (US)

Further in the year 2011-12 NABARD provided Rs.33.31 crore for promotional support out of the Rs. 28.68 was grant support for promotion and Rs. 4.63 was for capital support. NABARD has been expanding these funds from its own resource and has also been crediting interest on the unutilized portion of the funds (NABARD, 2012). In the year 2012-13 NABARD devote Rs. 33.50 crore for promotional support and has utilized 3700 NGO's and other partners for the dissemination of promotional support. On the 31 March 2013 government of India and Reserve Bank of India decided to formally close MFDEF scheme but NABARD has to provide continuous support for the promotion and awareness of microfinance among the people (NABARD, 2013). Inclusive growth has been succinctly defined by the Asian Development Bank as "growth that not only creates new economic opportunities, but also ensures equal access to the opportunities created for all segments of society, particularly for the poor" (Ali & Son, 2007).

II. Small Industries Development Bank of India SIDBI and Microfinance

NABARD has almost covered every aspect of agriculture and Rural development by delivering its important services to the under privileged people, however there are some areas like industries, services and business which are not covered under NABARD but are important source of employment and income all they need is the finance to grow. So, the Government of India for the micro financing of small industries and enterprise with the help of Micro financial institutions (MFI) and Non-Government Organizations (NGOs) came up with Small Industries Development Bank of India (SIDBI) in the year 1990 which was set-up with the aim of promoting, financing development of Industries in the small scale sector and coordination of the functions of other institutions engaged in similar activities (SIDBI). SIDBI is playing active role in delivering bulk finance to MFI/NGOs so that they can expand their operations and to reach the people who actually are in need of finance at a small amount (SIDBI, 2009). It is believed that the Small scale industries in India are small in size but big in achievement (Prasad, 1974). Ever since the inception of SIDBI it is continuously offering products and services in areas where there is a need, it including direct finance, international finance, government subsidy and fixed deposits mostly the microfinance services are offered indirectly through its main clients like Financial institutions and NGOs to the individuals, investors and entrepreneurs. Financial institutions with the help of SIDBI offers loans to micro and small entrepreneurs (MSE) which is said to be one of the most powerful tools to fight poverty and promote growth (Morduch, 1999; Robinson, 2001). Microfinance is not only the approach towards the poverty reduction it is a complete focus on development and negotiation between outreach and efficiency (Rhyne, 1998).

SIDBI contributes in the Indian microfinance sector by providing credit and capacity building grants to large- and medium-scale microfinance institutions. Micro Finance Scheme of SIDBI are under operation since January, 1999 with a corpus of Rs.100 crore and a network of about 190 capacity assessed rated MFIs/NGOs Under the program (Charantimal,2012). As of March 2012, SIDBI reported total assets of INR 594 billion, 2003, benefiting over 9 lakh beneficiaries. Under the program, NGOs/MFIs are supposed to provide equity support in order to avail SIDBI finance. SIDBI provides number of services for microfinance such as:

- SIDBI Foundation for Micro Credit (SFMC):-
- Microfinance Equity Fund (IMEF):-
- India Microfinance Platform:-
- Capacity Building Support for the sector:-
- Opening of specialized Microfinance branches

Table 4 (Here) Small Industries Development Bank of India (SIDBI) financial supported to MFIs.

The above table shows the financial support of SIDBI to the micro financial institutions, in the year 2009-10 the loan disbursed was Rs 2665.75 (Cr.) but the loan disbursed amount has decreased during the next financial years drastically from the 2665.75 (Cr.) to 239.42 (Cr.) in the year 2011-12 with that the number of MFIs also decreased in number but from the year 2012 onward the number of MFIs and amount spend for microfinance start growing again and was Rs. 408.27 (Cr.) in the year 2012-13 against 41 MFIs and Rs. 646.01 (Cr.) in the year 2013-14 as against the same number of MFIs.

Further the table shows the loan which remains outstanding to the MFIs, the amount of outstanding loan was very high in the year 2009-10 i.e. Rs. 3808.20 (Cr.) as against to 146 MFIs and has reached to Rs. 1979.90 (Cr.) against 84 MFIs in the year 2013-14 which shows the amount of outstanding loan slowly came down that is very positive sign for the growth of SIDBI.

III. Findings

This working paper tries to outline the prevailing condition of the Microfinance in India and the financial & promotional support of important financial institutions. The prospect of Micro-Finance is dominated by SHGs (Self Help Groups) - Banks linkage Program. Its main aim is to provide a view how NABARD and SIDBI like institutions are working continuously for the development of the country through developing the under privileged group of rural India.

- The microfinance is a cost effective mechanism for providing financial services to the poor. It mostly

© 2016 Global Journals Inc. (US)

works on the SHG model in countries like India. It is a financial systems approach to expanding outreach of the Indian financial sector to cover the comparatively comprehensive sector.

- Microfinance is a critical tool for reaching all those under privileged group such as women, socially and economically backward classes for the purpose to empower them and greatly improve their lives.
- The microfinance, in India is now a growing appreciation of the 'empowerment' dimension of finance, of the extent to which it can give ordinary people and the poor access to opportunity and the ability to escape from the ossified social structures.
- Although the sustainability and profitability of microfinance enterprises is frequently questioned, it is important to understand that microfinance is nonetheless a crucial component of development.
- NABARD and SIDBI are two important institutions being setup for the Purpose to improve income and reduce vulnerability of poor people and small producers by expanding their access to finance and markets. Microfinance is one of the important services provided by these institutions to achieve their mission of alleviation of poverty.
- NABARD is providing financial as well as promotional support to the SHGs and the individuals. Refinance, Capacity Building Program and Micro Finance Development and Equity Fund (MFDEF), are the important services of NABARD, which helps in meeting the equity needs of SHG and MFIs to some extent.
- It was reported for several years that the repayment rates of loans under microfinance were above 95 per cent. In fact, the high repayment rates in this sector were considered to be the most prominent feature of micro finance.
- While SIDBI is not showing positive growth like NABARD, it is because SIDBI is losing confidence in lending to MFIs is evident from the fact that the fresh lending to MFIs will increase the Non-performing Assets (NPA) to the bank, the lending operations has declined by over 75% in year 2014 as compared to year 2010. There has also been a major decline in the number of MFIs availing fresh loans the number of MFIs was 146 in the year 2010, 139 in 2011,129 in the year 2013 and 84 in the last year. In spite of the fact that the loan outstanding against MFIs has come down dramatically during the past years banks like SIDBI are not ready for the risk of lending.
- Beginning with the refinancing agency to banks and other state level financial institutions for their credit, SIDBI has expended its activities including direct finance, bills finance, subsidies and promotion and development to small and medium entrepreneurs.
- The SIDBI and NABARD are two model institutes, for poverty alleviation and an groundbreaking approach to ensure access in rural contexts of India, where few options for financial services exist.

IV. Conclusion

Financial development through outreach of microfinance program has an important bearing on the growth of human capital and thus, in turn, influences the incidence of poverty and under privileged empowerment. Institutions like NABARD and SIDBI have call for the coordination effort with the objective of strengthening and main-streaming the future operations of microfinance for the uplift of each sect of the society. NABARD and SIDBI has improves the sector of microfinance and has witnessed substantial amount of resources being earmarked towards meeting the credit needs of the poor. The banking network underwent an expansion phase without comparables in the world and more importantly deprived people got the benefits of the different financial services. These two institution bring the concept of deserve to desire in the world of microfinance in India.

References Références Referencias

1. *Microfinance and Its Delivery Models. StudyMode.-com*. Retrieved from http://www. study mode.com/-essays/Microfinance Its-Delivery-Models-119718.-html.
2. Barry, N. (1995). *The Missing Links: Financial System that Works for the Majority*, *Women's World Banking*, New York.
3. Zubair, M. (2006). *Women empowerment through Micro-credit*. In A, Gandhi. (Ed.), Women's Work, health and empowerment. New Delhi, India: Aakar Books.
4. World Bank. (2002, May 1). *Empowerment and poverty reduction*: A source book. Washington, DC.
5. Beck, T., Kunt, D, A., & Peria, M. S. M. (2006). *Finance, in equality and the poor*. Journal of Economic Growth, 12(1), 27–49.
6. Morduch, J. (1999), *The microfinance promise*, Journal of Economic Literature, 37, 1569–614.
7. Robinson, M. (2001). *The microfinance revolution: sustainable finance for the poor, World Bank*, Washington, DC.
8. Badu, K., & Jindal, K, (2000). *Microfinance Emerging Challenges*, TATA McGraw HILL, New Delhi, 2000, P: 273-317.
9. The Micro Finance Institutions. (2012). *Development and Regulation Bill.* Retrieved from.
10. Phelps, P. (1995). *Building Linkages Between the Microenterprise and Shelter Sectors*: An Issues Paper," GEMINI, Betuesda, Maryland.

© 2016 Global Journals Inc. (US)

11. Binswanger, H., Khandker, S. (1992). *The Impact Of Formal Finance On The Rural Economy Of India*, WPS 949, Agricultural And Rural Development Department.
12. *Microcapital* Retrieved from http://www.microcapital.org/microcapital-brief-small-industries-development-bank-of-india-sidbi-launches-india-microfinance-platform/
13. Charantimal, M, P. (2012). *Entrepreneurship and Small Business Management*, ISBN 9788131763759, Dorling Kindersley (India) pvt. ltd.
14. Rhyne, E. (1998). The Yin and Yand of Microfinance: *Reach the poor and sustainability.* Micro Banking Bulletin, No. 2.
15. Craig, C., and Cheryl, F. (2006). *Making Micro Finance Work. Geneva: International Labour Office.*
16. Khandker, S, R. (1996), *German Bank: Impact Costs and Programme Sustainability. Asian Development* Review, Volume 14, No. 1.
17. Smith, A. (1776). *An Inquiry into the Nature and Causes of Wealth of Nation. Edinburgh. Woller,* G. M., Dundord, C., & Woodworth, W. (1999, January). Where to Microfinance? International Journal of Economic Development.
18. The Aga Khan Development Network (AKDN) Retrieved from http://www.mastercardfdn.org/pdfs/-India_85x11_LR.pdf.
19. Microfinance, Retrieved from http://www. crisil.com
20. *Status of Micro Finance in India* (2010). Retrieved from https://www.nabard.org/Publication/AR2009-10.pdf.
21. *Status of Micro Finance in India* (2011). Retrieved from https://www.nabard.org/Publication/AR2009-11.pdf.
22. *Status of Micro Finance in India (*2012). Retrieved from https://www.nabard.org/Publication/AR2009-12.pdf.
23. *Status of Micro Finance in India* (2013). Retrieved from https://www.nabard.org/Publication/AR2009-12.pdf.
24. *Status of Micro Finance in India* (2014). Retrieved from https://www.nabard.org/Publication/AR2009-12.pdf.

© 2016 Global Journals Inc. (US)

Global Journal of human-social science: E Economics
Volume 16 Issue 1 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Analysis of Supply Side Factors Influencing Employability of Fresh Higher Learning Graduates in Tanzania

By Nicholaus E. Nikusekela & Eliafura M. Pallangyo
Muhimbili University of Health and Allied Sciences (MUHAS), Tanzania

Abstract- This study analysed the supply side factors influencing employability of fresh higher learning graduates in Tanzania taking Arusha city as a case study. The snowballing procedure was used to obtain 80 respondents who were used for analysis. Primary and secondary data was collected using structured interview, observation and documentary review. In particular, the study used logistic regression analysis to model the relationship between independent variables and the dependent variable.

Employability in the study area depends on curricula factors and demographic characteristics of fresh graduates in Tanzania. The results shows that, only two variables used in assessing employability were significant at ($P<0.05$). Among those only one demographic characteristics which was sex of graduates and one curricula factor which was knowledge of practical experience obtained through field practical/ placement, study tours and campus experts visits showing to have higher chances of employment as higher learning graduates need to have application of such knowledge while other factors was insignificant at $P=0.05$ ($P>0.05$).

The measures to be taken to address employability of fresh higher learning graduates in the study area are promoting internships, placements and work based learning followed by involving employers in committees and policy on employability and lastly conducting employability awards and programmes.

Keywords: *supply side factors, employability, graduates, higher learning institutions.*

GJHSS-E Classification : *FOR Code: 149999*



Strictly as per the compliance and regulations of:

© 2016. Nicholaus E. Nikusekela & Eliafura M. Pallangyo. This is a research/review paper, distributed under the terms of the Creative Commons Attribution-Noncommercial 3.0 Unported License http://creativecommons.org/licenses/by-nc/3.0/), permitting all non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

Analysis of Supply Side Factors Influencing Employability of Fresh Higher Learning Graduates in Tanzania

Nicholaus E. Nikusekela [α] & Eliafura M. Pallangyo [σ]

Abstract- This study analysed the supply side factors influencing employability of fresh higher learning graduates in Tanzania taking Arusha city as a case study. The snowballing procedure was used to obtain 80 respondents who were used for analysis. Primary and secondary data was collected using structured interview, observation and documentary review. In particular, the study used logistic regression analysis to model the relationship between independent variables and the dependent variable.

Employability in the study area depends on curricula factors and demographic characteristics of fresh graduates in Tanzania. The results shows that, only two variables used in assessing employability were significant at ($P<0.05$). Among those only one demographic characteristics which was sex of graduates and one curricula factor which was knowledge of practical experience obtained through field practical/ placement, study tours and campus experts visits showing to have higher chances of employment as higher learning graduates need to have application of such knowledge while other factors was insignificant at $P=0.05$ ($P>0.05$).

The measures to be taken to address employability of fresh higher learning graduates in the study area are promoting internships, placements and work based learning followed by involving employers in committees and policy on employability and lastly conducting employability awards and programmes.

Keywords: supply side factors, employability, graduates, higher learning institutions.

I. Background Information

a) Overview

In most African countries, including Tanzania, unemployment, under-employment and poverty levels have continued to increase and have remained extremely high levels despite considerable efforts to promote sustainable development by national governments and international development agencies (ECA, 2002). Although youth unemployment seen as a universal problem, it is much obvious and "a ticking time bomb" in the developing countries.

In the developing countries, the problem of youth unemployment draws attention due to several reasons. Foremost, the youth constitute a significant proportion of the population as suggested by Christiana and Okojie (2003), in Tanzania 68 per cent of the population is made up of young people aged between 15 to 35 years (NBS, 2012). Second, youth agenda has been used in political campaigns as it is the case in Tanzania's ruling party "Chama Cha Mapinduzi, CCM" manifesto during campaigns youth were promised to get employment, as the ruling party promised to create "one million employment within first five years (2005-2010), wrapped up by its campaigns slogan christened "Ari Mpya, Kasi Mpya na Nguvu Mpya" literary translating into "New zeal, Speed and Vigour" (Shaidi, 2006). Further, Kabul *et al.* (2009) argued that ruling party presidential candidate described as "youth candidate" and his campaign went hand in hand with excessive use of media and over ambitious promises especially to youths (TEMCO, 2011), hence the coming of "youth presidential candidate" assures more votes from youth group.

Most of the higher learning fresh graduates have been struggling to secure the jobs by either employing themselves or get a chance in public or private institutions. Unemployment of fresh higher learning graduates has been increasing across the African continent and other countries in the world (Symingnton, 2012). Unemployment challenge is seen to affect both the developed countries and developing countries, for example, as of 2015 Tanzania is having an unemployment rate of 11.7%, Rwanda 3.4%, Uganda 4.2% Botswana 20%, South Africa, 25.2%, India 9%, Hungary 10.2%, France 10.4% and Australia 5.7%. This implies that unemployment is a challenge in most of the countries (World Bank, 2014). According to Levine (2013), the unemployment rate is considered to be a lagging indicator, meaning that its ups and downs happen sometime after the ups and downs of other broad indicators of economic activity, such as decline in production.

Junakar (2011) explains that, the economic crisis, which happened between 2007 and 2008 which threatened and collapsed some large financial institutions, declined the stock markets in the world which impacted the economies of different states. As a result, different sectors like production, exportation and importation were disturbed and they had an unbalanced and excessively long-term effect on young people who

Author α: Muhimbili University of Health and Allied Sciences (MUHAS), Department of Planning and Investment (DPI), Dar Es Salaam-Tanzania. e-mail: nkamson83@gmail.com
Author σ: Mzumbe University (MU), Faculty of Social Science, Department of Economics, Chuo Kikuu Mzumbe, Morogoro-Tanzania.

© 2016 Global Journals Inc. (US)

are mostly fresh graduates who were looking forward to get chances to be employed after finishing their studies.

The World Youth Report (2014) explains that unemployment rate has increased by 5.3% from 2008 to 2009, which is approximately 4.5 million people in a single year, by the end of 2010 and 75.8 million young people were estimated to be unemployed. The global labor force participation rate for young people has declined from 53.8 to 50.1 percent between 1998 and 2008 and fell to 48.8 percent by 2011 (ILO, 2011). World Bank data show the unemployment challenge to graduates who most of them are youths to be intense not only in the developing world. Furthermore, the ILO report on global unemployment level indicated that developing regions with markedly high youth unemployment rates include North Africa 26.6%, the Middle East 24.0%, and Southeast Europe 22.6% (ILO, 2011).

b) Problem statement and justification

The prevalence of unemployment in Tanzania is regarded as a major national developmental challenge, both economically and socially. Most of the fresh higher learning graduates are left hanging before they secure jobs. The unemployment rate in Tanzania started to increase in 1970s, when the country experienced an economic crisis reflected by the fall in annual Growth Domestic Product (GDP) growth rate from 5% to an average of 2.6% in early 1980s, and about 1% in the beginning of 1990s (Tanzania Employment Survey, 2008).

This economic crisis was also reflected in the decline of industrial capacity utilization and a decline in agricultural output, which had an adverse effect on the balance of payment. The ability of the economy to create employment opportunities was therefore, severely undermined ever since. According to World Bank statistics, the unemployment rates have been increasing from 2.5% in 2009 to 3.5% in 2012. This increase reflects the increase of dependants which affects the economy of the individual families and the state. Such a trend can also cause social costs like the unemployed labor force to engage themselves in illegal activities for the aim of generating incomes, loss of personal income causing the declining of the standard of living, the fiscal cost like loss of tax revenues, and negative multiplier effect in the provision of goods and services.

Stakeholders in educational provision generally see education as an investment. In addition, it is believed that the higher one climbs the education ladder, the easier it is to secure an attractive job. Nyirenda (2012) points out that, total number of fresh higher learning graduates who each year enters into the labor market are over 700,000 and the market can only absorb up to 200,000 people leaving thousands of young higher learning graduates roaming in the streets and various offices in the urban centers in search of seemingly unavailable jobs. It is this sense the researcher therefore examined the influence of supply side factors, specifically the curricula and demographic factors on employability of fresh higher learning graduates in Tanzania taking Arusha city as a case study.

II. Methods and Procedures

a) Description of study area

Arusha region is located in the north-eastern corner of Tanzania. It lies below the equator between latitudes 2^0 and 6^0 longitudinally, the region is situated between 35^0 and 38^0 East of Greenwich. The region has a common border with Kenya in the North, to the East it borders with Kilimanjaro and Tanga regions. To the South it shares a border with Dodoma region and to the West with Singida, Shinyanga and Mara regions. The main ethnic groups are Iraq, Arusha, Maasai, Meru and Barbaig. Others in small numbers are Sonjo, Gorowa, Rangi, Chagga, Pare and Nguu.

The study was conducted in the area because of the availability universities and the large number of graduates who are produced from different universities in the country and the municipal has a very competitive labor market hence this research aims at evaluating the ability of labor market to accommodate graduates who enters in the market every year.

b) Research design

This research is non experimental design using a descriptive cross-sectional research design. This design was selected because it enables the researcher to compare many different variables at the same time, for example age, gender, marital status, income levels and education level (Casley and Kumar, 1988). The study involves the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance with the research purpose.

c) Sample and sampling procedures

i. *Sample size*

Snowballing sampling was used to obtain 80 respondents which were used for analysis.

ii. *Sampling procedure*

The study used non-probability sampling procedure known as snowballing sampling. It was used in selecting key informants who were the employers and the potential employees in the process of acquiring data.

iii. *Sampling technique*

The technique used for sampling was snowballing, which works like a chain of referral. Few employees were identified and nominated with the same trait. This was conducted until the sufficient number of respondents was obtained.

© 2016 Global Journals Inc. (US)

d) Data collection methods and tools

Primary and secondary data were collected using various methods including interview, observation and documentary review. Kothari (2004) and Paul (2014) mentioned that the use of different methods enabled triangulation of different data collected to ensure accuracy and better quality.

i. *Interview structured questionnaire*

The major sources of primary data for the research were obtained through interview. This method enabled a researcher to get more direct information on the matter under study and it shortened the time that would have been spent in waiting for the questionnaires. The interview method of collecting data involves presentation of oral-verbal stimuli and reply in terms of oral-verbal responses from higher learning graduates and employers (Kothari, 2004).

ii. *Documentary review*

Secondary data were collected from various reports including development and non development reports from higher learning institutions and other private and government organizations i.e. local, regional and ministry level. But also different findings from different scholars were used to justify the results and findings.

e) Econometric model

The logistic regression model is represented as follows:

$$\ln\left(\frac{P}{1-P}\right) = Y = \alpha + \beta_i X_i + \mu_i \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots 1$$

Y = the probability, which measures the total contribution of the independent variables in the model and is dependent variable (employability).

α = constant, β_i = parameters to be estimated, and X_i = independent variables.

Whether the higher learning institutions graduates meets the demand of the labor market (employability) and the influence of demographic factors were estimated as follows:

$$\Pr(\text{EMPLOYABILITY}>0) = \beta_0 + \beta_1(\text{SEX}) + \beta_2(\text{EDU}) + \beta_3(\text{AGE}) + \beta_4(\text{MARITA}) + \beta_5(\text{ENTREPRENUR}) + \beta_6(\text{ICTSKILLS}) + \beta_7(\text{LANGUAGE}) + \beta_8(\text{TECHSKILLS}) + \beta_9(\text{PRACTEXP}) + \beta_{10}(\text{CLASSDEG}) + \varepsilon_i \quad (2)$$

In equation (2) β_0 is a constant, β_1, β_2, β_3, β_4, β_5, β_6, β_7, β_8 , β_9 and β_{10} are parameter vectors and ε_i denote distributed error terms with a mean of zero and a variance σ^2.

Where

EMPLOYABILITY = Whether professional skills meet the demand for Current job
ENTREPRENUR = Entrepreneurships skills
SEX = Sex of graduates
EDUC = Education of graduates
AGELOG = Age of graduates
MARITAL = Marital status of graduates
ICTSKILLS = Knowledge of ICT
CLASSDEGR = Class of degree obtained
LANGUAGE = Knowledge of language (English)
TECHSKILLS = Scientific and technical knowledge
PRACTEXP = Knowledge of practical experience

III. Results and Discussion

a) Demographic characteristics

This section presents and discusses analysis of socio–economic characteristics of respondents. The demographic characteristics of the respondents examined in this study includes; sex age, marital status and level of education because those characteristics have a direct relationship with supply factor influencing employability of fresh graduates in the study area. It is evidenced from chi-square that the distribution of respondents does not vary among age groups and sex and between wards where the participants are residing because chi-square values are insignificant at confidence interval of 95%. The values obtained are above the critical value (P>0.05).

i. *Sex of the respondents*

Analysis of the demographic characteristics revealed that 55.0% responses were males while 45.0% were females as shown in Table 1. This indicates that job seeker was dominated by males as compared to females. The results is supported by studies done by Farooq (2011) and Nangale (2012) who concluded that there is still gender inequalities and disparities in employment opportunities. Females have been facing limited participation in the labor market and more job mismatch issues due to socio-cultural constraints and labor market discriminations. Likewise due to their multiple roles as producers, reproducers and providers of family care, women are severely limited in preparing for, and accessing formal employment opportunities and self-employment particularly in the private sector.

© 2016 Global Journals Inc. (US)

ii. *Distribution of respondents by age*

The results in Table 1 shows that 56.2% of respondents were aged between 18-28 years, 20.0% were aged between 29-39 years and 23.8% of respondents were aged 40 years and above. This shows that majority of participants were fresh graduates accounting to (76.2%) ranging between 18-39 years which could be classified as the active and productive age.

iii. *Marital status of respondents*

The descriptive statistics related to marital status in Table 1 indicates that, unmarried (single) individuals constituted the highest group who are not employed (55.0%) compared to other categories. Only 7.5% of the responses were not leaving with their couples (separated) due to divorcement or temporary misunderstandings and 37.5% of respondents were living with their couples (married).

Overwhelming majority of fresh graduates were not married (single) persons, the plausible explanations could be due to the fact that married persons are highly engaged with a lot of responsibilities that require enough money to curter for many issues. For instance school fees for their children, health services (medication) and food security. Distribution of respondents does not vary among marital status and between wards were the fresh graduates are residing because chi-square values (χ^2=4.855) are insignificant at confidence interval of 95%. The values obtained are above the critical value (P>0.05).

iv. *Distribution by level of education*

In this study, supply side factors influencing employability of fresh graduates from high learning institutions in the study area was independent of the education level (*P*>0.05) which is probably due to the fact that majority of the respondents had similar education background.

Table 1, indicates that majority 68.8% of fresh higher learning graduates had bachelor degree, 22.5% had advanced diplomas and only 8.7% had master degree. This indicates that majority (91.3%) of fresh graduates had first degree education as compared to only 8.7% that had master degrees. It is believed that people with higher education level could make sound decision, efficiency in resources allocation and technological innovation (Odoemenem and Obinne, 2010; Saka *et al.*, 2005).

Table 1 : Sex, age, education level, marital status, and household size

Variables	Description	Responses (%)				
		Sekei (n=32)	Kati (n=20)	Themi (n=28)	Average	χ^2
Sex	Female	34.4	45.0	57.1	45.0	3.128
	Male	65.6	55.0	42.9	55.0	
Age	18-28 years	46.9	55.0	67.9	56.2	4.211
	29-39 years	18.8	25.0	17.9	20.0	
	> 40 years	34.4	20.0	14.3	23.8	
Marital status	Married	34.4	30.0	46.4	37.5	4.855
	Single	56.2	65.0	46.4	55.0	
	Separated	9.4	5.0	7.2	7.5	
Education	Advance Diploma	31.2	20.0	14.3	22.5	2.047
	Bachelor Degree	56.3	70.0	82.1	68.8	
	Master Degree	12.5	10.0	3.6	8.7	

b) The effects of curricula and demographic characteristics on employability

Binary logistic analysis was carried to examine the effect of curricula and demographic characteristics on employability of fresh higher learning institutions graduates. A logistic model implies that employability of higher learning graduates (EMPLOYABILITY) is a function of sex, age, marital status, class degree obtained, language used, practical experience, scientific and technical expertise and information, communication and technology. The Nagelkerke correlation coefficient (R^2) value of about 0.334 means that about 33.4 percent of the variation in employability is explained by sex, age, marital status, class degree obtained, entrepreneurships skills, knowledge of information, communication and technology, knowledge of language, scientific and technical knowledge and knowledge of practical experience. The results in Table 2 also shows that the

© 2016 Global Journals Inc. (US)

chi square of 20.157 was significant at (P<0.05). Further analysis shows that, only two variables used in assessing employability were significant at P<0.05 which was sex of graduates (P=0.039) and knowledge of practical experience obtained through field practical/placement, study tours and campus experts visits (P=0.001) showing that to have higher chances of employment as graduates need to have application of knowledge gained in class as explained by Farooq (2011) and Nangale (2012) while age, marital status, class of degree obtained, language (English) used, scientific and technical expertise and knowledge of information, communication and technology found to have insignificant effect (P>0.05).

Sex factor was significant at P<0.05 but having negative relationship (-1.485) to employability of higher learning institutions graduates. This has created glass walls and glass ceiling barriers, which limits them from being identified in the labor market and hence increasing the rate of unemployment among them as justified by Farooq (2011).

Knowledge of practical experience obtained through field practical/placement, study tours and campus experts visits was significant at P<0.05 and having a positive relationship with employability of higher learning graduates. These requirements pose a challenge for fresh graduates as most of them do not have working experience, and cannot expect to obtain working experience for as long as they have not obtained a job (Nyirenda, 2011).

Age groups of graduate was insignificant at P=0.05 (P>0.05) but having negative relationship (-0.261) to employability of higher learning institutions graduates. This implies that majority of the respondents were youth.

Marital status of graduates was insignificant at P=0.05 (P>0.05) but having a positive relationship with employability. This implies that married persons are highly engaged with a lot of responsibilities that require enough money to curter for many issues. For instance school fees for their children, health services (medication) and food security.

Knowledge of English language, class of degree obtained, scientific and technical expertise and knowledge of information, communication and technology found to have insignificant effect (P>0.05). This implies that most of higher learning institutions are still emphasizing "too much theory and too little practical training." hence most graduates cannot solve problems or think analytically and are not practically equipped or knowledgeable when faced with job situations which are contrary to education and economic development theory explained by York and Knight (2006).

Table 2 : Logistic analysis results with employability as dependant variable

							95.0% C.I. for EXP(B)	
	B	S.E.	Wald	Df	Sig.	Exp(B)	Lower	Upper
Constant	-2.215	1.862	1.415	1	0.234	0.109		
ENTREPRENUR	-0.594	0.716	0.689	1	0.406	0.552	0.136	2.245
ICTSKILLS	0.363	1.220	0.088	1	0.766	1.437	0.131	15.717
ENGLANGUAGE	1.724	1.271	1.840	1	0.175	5.609	0.464	67.779
TECHSKILLS	-0.862	0.677	1.623	1	0.203	0.422	0.112	1.591
CLASSDEGR	-0.398	0.693	0.330	1	0.565	0.672	0.173	2.611
PRACTEXP	2.156	0.675	10.189	1	0.001**	8.633	2.298	32.432
SEX	-1.485	0.721	4.245	1	0.039*	0.227	0.055	0.930
AGELOG	-0.261	0.796	0.108	1	0.743	0.770	0.162	3.663
MARITAL	0.086	0.735	0.014	1	0.907	1.089	0.258	4.598

Log likelihood = 67.552, Chi-square = 20.157 and Nagelkerke R^2 = 0.334*

** and ** indicate significance at 5% and 1% respectively*

IV. Conclusion and Recommendations

a) Conclusion

From the analyses given, a large mismatch appears to exist between higher learning outputs and labor market demands. Without doubt, one main reason for this mismatch is the policy environment, which in this case includes the institutions that structure incentives to reward investment in productive assets. The second reason is the inadequate level and quality of higher learning graduates those employers in the economy employ. One vital input is the skilled human resources, especially the quality of the higher learning graduates -

© 2016 Global Journals Inc. (US)

especially the quality of the higher learning graduates - trained portion of the work force. As shown in the results of the findings, many higher learning graduates were not good enough in technical and practical skills, poor in entrepreneurship skills and are deficient in information technology skills.

Although, Tanzania and Arusha city in particular has many problems to contend with, but that of the education sector is a major one. The quest for higher education in Tanzania, even though has increased almost exponentially in the last quarter of the last century, however, this has brought about large scale of graduate unemployment. Because of the obvious structural and dynamic relationship between higher education and a country's level of development, we can safely conclude that a society's system of education has a direct and critical bearing on the types of job that can potentially be available for higher learning graduates employment.

b) Recommendations and policy implications

However, the objective realities of the Tanzanian higher learning institutions system do suggest that the country may not be able to provide employment for all her graduates, as the continuous decline in the performance of the universities is quite obvious. It runs through absence of critical teaching/research personnel, lack of facilities, lack of textbook, poorly equipped libraries and laboratories. In this very depressing situation therefore, the process of teaching, research, publication and knowledge development may have no relevance to the challenges of the present global market. Therefore higher learning institutions departments will need to change their curricula every two or three years in order to ensure that the content of their teaching reflects the rapidly advancing frontiers of scientific knowledge and the global market.

Furthermore, employers are increasingly demanding new curricula that include skill standards and perhaps even vendor-specific certifications that are not typically included in higher learning institutions curricula. These employers simply do not trust the traditional, faculty developed curriculum will meet their needs especially in the area of information technology as different companies now adopt new vendor products and then search for individuals who have mastered the technology.

Finally, the Tanzania business community and government they are not innovative in creating jobs. Elsewhere in the world, emerging institutional adaptations to the problem of labor market mismatch include the formation of "knowledge coalitions" with other knowledge producing centers in society. Hence, the establishment of more effective labor market information systems and centers that are linked to career counseling in higher learning institutions, and greater private sector involvement in curriculum consultations, faculty attachments, student placements and research funding are very important to reduce the higher learning graduate unemployment rate in Tanzania.

References Références Referencias

1. Casley, D. J. and Kumar, K. (1988). Project Monitoring and Evaluation in Agriculture. Baltimore and London: The Johns Hopkins University Press.
2. Christiana, E. and Okojie, C. (2003). Employability creation for youth in Africa: The gender dimension. Paper prepared for the Expert Group Meeting on Jobs for youth. National Strategies for Employment Promotion, Geneva, Switzerland.
3. Economic Commission for Africa (2002*). Youth and employment in the ECA region*. Paper prepared for the youth employment summit. Alexandria, Egypt, September, 4th, 2002.
4. Farooq, S. (2011) Mismatch between Education and occupation*: A case of Pakistan Graduates.* National University of Science and Technology Islamabad.
5. International labor organization (2011). *Global Youth trends*. International Labor Office. Geneva.
6. Junakar, P. M (2011) *The Global Economic Crisis: Long-Term Unemployment in the OECD*. University of New South Wales. Germany.
7. Kabul, W., Henry, J.B. and Rammilah, H. (2009) Employability and Marketability: *Employers and Graduates perception in Malaysia.* Institute of Pengureusan Penyelidikan. Selangor, Malaysia.
8. Kothari, C. R (2004). *Research Methodology*: *Methods and Techniques*. 2nd Edition, New Delhi: New Age International (P) Ltd.
9. Labor Organization (2005) *Report on youth unemployment*, Los Angeles, American Bar publishers.
10. Levine, L. (2013). Unemployment and Economic Recovery: Congressional Research Service. Prentice- Hall, Englewood cliffs.
11. Nangale, G. (2012). Roles of State in Economic Development: *Unemployment challenges in East Africa.* University of Dar es Salaam.
12. National Bureau of Statistics, (2012). Population and housing sensor 2012 Tanzania.
    Nyirenda, M. (2012, March 26) Are our Graduates
13. Equipped With Skills to Compete in the Job Market? The Guardian, *pp 12.*
14. Odoemenen, I. U and Obinne, C.P.O. (2010). Assessing the factors influencing the utilization of improved cereal crop production technologies by small-scale farmers in Nigeria. Indian *Journal of Science and Technology*. 3(1), 180-183.
15. Paul F. (2014). *Taming Youth Unemployment in Africa* http://www.ghanaweb.com/ghanahomepage site visited 10/03/2015.
16. Saka, J.O., Okoruwa, V.O., Lawal, B. O and Ajijola, S. (2005). Adoption of Improved Rice Varieties

© 2016 Global Journals Inc. (US)

among Small-Holder Farmers in South-Western Nigeria. *World Journal of Agricultural Sciences* 1 (1), 42-49.
17. Shaidi, J. (2006) Ari *Mpya, Nguvu Mpya, Kasi Mpya. Youth development in Tanzania.*
18. Simpsons, G. (2011). Youth Unemployment: A Danger for Africa's Failure. Africa Rising 21st Century, Maryland, USA.
19. Tanzania Election Monitoring Committee, (2011). *The report of the 2010 general elections in Tanzania*. Dar es Salaam: University of Dar es Salaam. pg 25-34.
20. World bank (2014) Gender; Unemployment total percentage male and female (modeled ILO estimates. http://www. Data.worldbank.org/indicator site visited 9/05/2014.
21. Yorke, M. & Knight, P.T. (2006). *Embedding employability into the cirriculum.* York: The Higher Education Academy.

© 2016 Global Journals Inc. (US)

This page is intentionally left blank

© 2016 Global Journals Inc. (US)

Global Journal of human-social science: E Economics
Volume 16 Issue 1 Version 1.0 Year 2016
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-460X & Print ISSN: 0975-587X

Poverty Assessment and Analysis of Factors Affecting Income of the Poor Khmer Households in Loan My Village, Tam Binh District, Vinh Long Province

By Nguyen Quang Tuyen & Nguyễn Thị Ngọc Mai
Cantho University, Viet Nam

Abstract- Poverty is a considering problem which has been happening among the ethnic groups of the Mekong Delta in Vietnam, especially the poor Khmer. Therefore, the research on "Poverty assessment and analysis of factors affecting income of the poor Khmer households in Loan My village, Tam Binh district, Vinh Long province" was necessarily conducted. The research were collected by direct interview from 137 poor Khmer households and the key informants. Both quantitative and qualitative mothodologies were in the reseach as descriptive statistics and the multivariate regression.

The results showed that the poor Khmer households who have no land, no capital for investment in production, or lack of land, capital, or low level of education or illiteracy, few main labors, many children, illness, debt, temporary house, little or no assets and means of production. Factors effecting the poor Khmer households included total income of household per month, number of main labors, non agricultural employees, employees outside village/local area, total land and participants of local organizations. Main income of poor Khmer households was from hired labor force with being out of regular full-time employment and the income of household was not enough for the household's expenditure, in addition to the poor Khmer households used loan improperly.

Keywords: income, poor khmer households, situation, support programs.

GJHSS-E Classification : FOR Code: 149999



Strictly as per the compliance and regulations of:

© 2016. Nguyen Quang Tuyen & Nguyễn Thị Ngọc Mai. This is a research/review paper, distributed under the terms of the Creative Commons Attribution-Noncommercial 3.0 Unported License http://creativecommons.org/licenses/by-nc/3.0/), permitting all non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

Poverty Assessment and Analysis of Factors Affecting Income of the Poor Khmer Households in Loan My Village, Tam Binh District, Vinh Long Province

Nguyen Quang Tuyen [α] & Nguyễn Thị Ngọc Mai [σ]

Abstract- Poverty is a considering problem which has been happening among the ethnic groups of the Mekong Delta in Vietnam, especially the poor Khmer. Therefore, the research on "Poverty assessment and analysis of factors affecting income of the poor Khmer households in Loan My village, Tam Binh district, Vinh Long province" was necessarily conducted. The research were collected by direct interview from 137 poor Khmer households and the key informants. Both quantitative and qualitative mothodologies were in the reseach as descriptive statistics and the multivariate regression.

The results showed that the poor Khmer households who have no land, no capital for investment in production, or lack of land, capital, or low level of education or illiteracy, few main labors, many children, illness, debt, temporary house, little or no assets and means of production. Factors effecting the poor Khmer households included total income of household per month, number of main labors, non agricultural employees, employees outside village/local area, total land and participants of local organizations. Main income of poor Khmer households was from hired labor force with being out of regular full-time employment and the income of household was not enough for the household's expenditure, in addition to the poor Khmer households used loan improperly. The support programs of state for the poor Khmer households were less effectively.

Keywords: income, poor khmer households, situation, support programs.

I. Introduction

Poverty is a probem of global as well as is a big challenge of nation. An approximate half of world population lives under 2.50 USD being equivalent to 50.000 VND per day (UNICEF, 2013). In Vietnam, povery reduction is a long-term objective in the process of the socio-economic development because the poverty reduction is the main factor to ensure for the social equality and the sustainable economy growth. The numbers of poor households decreased over year by year but the poor people still exist, especially for the ethnic people. In most cases, the poor are mainly farmers whom have low education, limited ability of accessing information; in particular, the infrastructure where the poor have lived is less development. Most incomes of the poor have depended on agriculture with the limited resource; therefore, the change of the agricultural occupation towards the non agricultural one is more difficulties. The poor have still faced to disadvantages in accessing to the policies and the programs for their life improvement (Goverment, 2008a).

According to the statistic data on the ethnic people in the Mekong Delta, the total of the ethnic people was 1.4 billion in 2014 that it occupied 12.4% of total population in the delta in which Khmer accounted for 10.6% of total population (Local Department III, 2015). Vinh Long is one of the provinces which have many Khmer people and the poor households are high in the total households of province. Loan My village where it had 3556 Khmer in which had 234 poor households in 2013, is only one village of Tam Binh district where many Khmers live. Therefore, many policies for the poverty reduction are implemented in village such as credit policy for the poor households, educational support and health care for the poor. However, the poor households are still high. (People's Committee of Tam Binh district, 2013).

Thus, a resarch on "*Poverty assessment and analysis of factors affecting income of the poor Khmer households in Loan My village, Tam Binh district, Vinh Long province"* was implemented in 2015 to understand the poor situation and the factors affecting the poverty through the income in the Khmer community in order to give the feasible solutions for the poverty reduction.

II. Research Objectives

- Assess the poor situation of Khmer households in Loan My village, Tam Binh district, Vinh Long province.
- Analyze the factors effecting income of poor Khmer households in Loan My village.
- Recommend the poverty reduction solutions for the Khmer households.

Author α: PhD in Social Science, Senior lecturer, Mekong Delta Development Research Institute, Cantho University, Vietnam.
e-mail: nqtuyen@ctu.edu.vn
Author σ: MSc in Rural Development, lecturer, University of Kien Giang, Vietnam.

© 2016 Global Journals Inc. (US)

III. Research Methodology

a) Selection of Research Site and Households

The representative research site is located in Loan My village, Tam Binh district, Vinh Long province. Only this village of Tam Binh district has the Khmer people with 1515 Khmer households in which the poor Khmer households have 234 households occupying 64% in total of the poor households of village (Annual Statistics of Tam Bình district, 2013).

The 137 poor Khmer households are selected to interview which occupy 58% of total of the poor Khmer households in Loan My village.

b) Data Collection and Analysis

Data research are collected from secondary data such as documents, reports, statistics, thesis and primary data from interviewing key informants and the poor Khmer households.

Data analysis is analyzed by the quality method and quantity method such as descriptive statistics and the multivariate regression function.

IV. Results and Discussions

a) The poor situation of Khmer households in the research site

i. *Human capital*

Education level of Khmer households affected to their occupations. This result is conformity with the research result of Truong Minh Le (2010), the poor households are usually illiteracy or taking part in primary school. The poor Khmer households are often the hired labors in the non-farm activities; moreover, their low education led to be difficult to find a good job, so they must work for another people.

The average numbers of household members are four. One household has often one main labor and two additional labors; the same numbers of males and females as well because there is no differentiation between male and female in family nowadays. However, the birth control of the poor Khmer households is weak. This is also a problem leading to poverty of Khmer households because there are many members in a family but the households lack main labors to earn money for taking care children and elder people.

Loan My village is located in the remote area of district, there are not enough works for the labors here, hence, they have to find jobs in other places with their limited knowledge. So, they accept to work with low salary and hard works such as bricklayer, stevedore… This is also the reason to explain why many Khmer people are poor in the village.

ii. *Social Capital*

About 36% of poor Khmer households do not participate in the social organizations. This is a disadvantage for the poor households because they lack opportunity to access the policy, so they are very diffcult to understand more information and to enlarge the social relationship when they do not engage into the local associations. At present, the activities of local associations have been improved by the interconnected aid programs which are very helpful for the poor. In fact, the poor Khmer hesitate to participate in the local association with many reasons; for instance, they are rather afraid of contacting officials, their low education, busy housework, taking care children and working outside village.

iii. *Financial Capital*

- About 45% of the poor Khmer people in research did not ask for a loan because they have many reasons. For instance, they are afraid of asking for a loan, there is no money to pay back while the others have not known how to ask for a loan.

The purpose of loan helps the poor Khmer households do farming or other jobs to improve their incomes and the poverty reduction. However, many poor Khmer households have used this loan for the other purposes such as living expenditures. In addition, the households ask for a loan to raise animals being a failure due to lacking of raising techniques and no additional money to invest for feeds and medicines.

- A total of monthly income is 1.246,934 VND per household, monthly income is 328,283 VND per person and a total of monthly expenditure per household is 1.552,810 VND. Income per capita of poor Khmer household was not high whereas a poor Khmer household had to pay more living cost due to many members in family. Therefore, these disadvantages caused to the situation that the poor Khmer households have been increasing as well as remaining the poverty situation.

Financial capital of the poor Khmer households has been serious shortage because the total of incomes in family is low; a loan is not enough to do farming or other jobs for the poor households.

iv. *Natural Capital*

The poor Khmer households have under 0.4 hectare of land occupying 22% of the poor Khmer households in research, doing farming does not earn enough money for living of family. In approximate, 78% of poor Khmer households had no land for production because they did not have money to buy or they had land in the past but they sold all land to repay their debts at present.

In recent, amount of fish has reduced due to be caught too much; moreover, climate and environment of water have changed. So, the accessibility of the poor Khmer households is very weak, for instance, about 76% households said that it is very hard to find fish in nature condition which made more difficulties for the poor. The poor Khmer households usually catch fish for serving daily meals and expenditures in their families.

© 2016 Global Journals Inc. (US)

v. *Physical Capital*

The poor Khmer people have the temporary households or the non-concrete houses which occupied 63% of the poor Khmer households and semi-concrete houses comprised 28% of the poor Khmer households.

In recent, according to Decision no. 167/2008/QĐ-TTg, the local government has implemented actively in erasing the temporary households, building the love houses,… which havw contributed to the poverty reduction (*Government, 2008b)*. Moreover, the credit aid programs for building houses helping the poor households have the stable places to stay and work. However, this support is limited.

About 39% of the poor Khmer households have no assets and means of production excluding the old cupboards and the beds. There is very rare poor Khmer households in village have means of production such as sewing-machine, grass cutters and boats, but they have no cash.

c) *Production Activities*

There are 61% of poor Khmer households in research working as the hired labors in the non-farm activities including bricklayer, stevedore, taking care children, etc; 30% working as the hired labors in the on-farm activities; and 31% doing the on-farm activities including animals and rice. Income of the poor Khmer households in the non-farm activities is usually unstable and lowed. Incomes of the households raising animals and growing rice are not enough for living because their lands are small and the numbers of animals are inconsiderable.

d) *Analysis of the Factors Affecting Income of the Poor Khmer Households*

Income is the most important factor affecting the povery situation of the households. Thus, analysis of the factors effecting income is considered as analyzing the factors affecting the poverty of the poor Khmer households:

- The main labors helped increasingly the income of the poor Khmer households.
- The hired labors in the non-farm activities increased the monthly income per person.
- The hired labors outside village increased the monthly income per person, however, the poor Khmer households hesitated to go away for earning money because they had to pay more expeditures in the new places.
- The monthly income of the households has increased leading the monthly income per member in family but the additional incomes of the members in household had not much contribution in the total income of the poor Khmer household.
- Area of farm land is helpful for living of the poor Khmer households. Nervetherless, the farm land area of the poor Khmer households is small while their ability to buy land is very difficult.

Table 1 : The factors effecting income of poor Khmer households

Independent Variables		Unstandardized Coefficients		Standardized Coefficients	Value t	Value p
		B	Std.Error	β		
	Constant	42.294,4	46.639,6		0,888	0,376
X_1	Main labor	109.955,5	26.261	0,318	4,187	0,000
X_2	Non-farm hired labor	93.349,2	23.710,9	0,294	3,937	0,000
X_3	Outside hired labor	113.705,2	49.345,5	0,161	2,304	0,023
X_4	Income of householder	0,04	0.02	0,189	2,704	0,008
X_5	Total area	31,6	14,3	0,146	2,207	0,029
X_6	Participation of association	56.336	22.735,8	0,174	2,478	0,015
X_7	Asking for loan	-5.837,2	22.591,3	-0,019	-0,258	0,797
	R	0,676				
	R^2	0,457				
	Sig.F	0,000				

- The poor Khmer households participated in the local associations which have increased their income because they have had opportunity to access for a loan and policy of employment. However, the income of the poor Khmer households did not increase much.

Model has six significant variables to explain the effect of these independent variables to the monthly income per capita (dependent variable: Y) that the multivariate regression equation is formulated as following:

$$Y = 42.294,4 + 109.955,5\ X_1 + 93.349,2\ X_2 + 113.705,2\ X_3 + 0,04\ X_4 + 31,6\ X_5 + 56.336\ X_6$$

© 2016 Global Journals Inc. (US)

e) The Main Solutions of the Poverty Reduction for the Poor Khmer Households

- Setting up the co-operation group and the co-operative is a solution to enhance the community of village helping together in order to find the employments for the poor Khmers.
- Training vocation and introducing employments for the poor Khmers are strengthened. Training vocation based on the demand of vocation in the village in order to the poor Khmer people who can find the jobs. In addition, the local government needs connecting the private businesses outside village to make more employments for the poor Khmer people.
- Enhancing the training courses on the suitable techniques for the poor Khmers such as supporting the good variety sources for the poor Khmers to produce high quality product for consumption and export. Promoting the poor Khmers to conduct the model of raising animals to optimize the family labors and the resources in the households.
- Implementing the policies related to the farm land for the poor Khmers.

V. Conclusions

Situation of the poor Khmer households is very difficult. In recent, the authority of Loan My village has tried to implement the poverty reduction program but it is not effective, the numbers of the poor Khmer hoseholds are still high in the village.

Lack of capital, a little or no farm land, low education, low income, temporary house, more children, disease, more additional labors than main labors in family, those constrain the poverty reduction of the poor Khmer households.

The factors affected income of poor Khmer households included in the total income of households per month, number of main labors, non agricultural employees, employees outside village/local area, total land area and participants of local organizations.

References Références Referencias

1. Annual Statistics of Tam Bình district, 2013. Report on the statistics of Tam Binh district in 2013. Publishing House of Tam Binh Statistic Department.
2. Government, 2008a. National Program of Poverty Reduction.
3. *Government, 2008b. Decision no.*167/2008/QĐ-TTg dated 12/12/2008 on the house support policy for the poor households.
4. Local Department III, 2015. Report on the population data of the ethnic people in the Mekong Delta in 2014.
5. People's Committee of Tam Binh district, 2013. Report on the implementation of the poverty reduction of Tam Binh district in 2013.
6. Truong Minh Le, 2010. "The poor situation of Tri Ton district and the solutions". Master Thesis, Ho Chi Minh University of Economy.
7. UNICEF, 2013. The events and the statistics of the poverty in the world. Access on 11/8/2013, at http://www.globalissues.org/article/26/poverty-facts-and-stats

© 2016 Global Journals Inc. (US)

Global Journals Inc. (US) Guidelines Handbook 2016

www.GlobalJournals.org

FELLOWS

FELLOW OF ASSOCIATION OF RESEARCH SOCIETY IN HUMAN SCIENCE (FARSHS)

Global Journals Incorporate (USA) is accredited by Open Association of Research Society (OARS), U.S.A and in turn, awards "FARSHS" title to individuals. The 'FARSHS' title is accorded to a selected professional after the approval of the Editor-in-Chief/Editorial Board Members/Dean.



- The "FARSHS" is a dignified title which is accorded to a person's name viz. Dr. John E. Hall, Ph.D., FARSS or William Walldroff, M.S., FARSHS.

FARSHS accrediting is an honor. It authenticates your research activities. After recognition as FARSHS, you can add 'FARSHS' title with your name as you use this recognition as additional suffix to your status. This will definitely enhance and add more value and repute to your name. You may use it on your professional Counseling Materials such as CV, Resume, and Visiting Card etc.

The following benefits can be availed by you only for next three years from the date of certification:

FARSHS designated members are entitled to avail a 40% discount while publishing their research papers (of a single author) with Global Journals Incorporation (USA), if the same is accepted by Editorial Board/Peer Reviewers. If you are a main author or co-author in case of multiple authors, you will be entitled to avail discount of 10%.

Once FARSHS title is accorded, the Fellow is authorized to organize symposium/seminar/conference on behalf of Global Journal Incorporation (USA). The Fellow can also participate in conference/seminar/symposium organized by another institution as representative of Global Journal. In both the cases, it is mandatory for him to discuss with us and obtain our consent.





You may join as member of the Editorial Board of Global Journals Incorporation (USA) after successful completion of three years as Fellow and as Peer Reviewer. In addition, it is also desirable that you should organize seminar/symposium/conference at least once.

We shall provide you intimation regarding launching of e-version of journal of your stream time to time.This may be utilized in your library for the enrichment of knowledge of your students as well as it can also be helpful for the concerned faculty members.

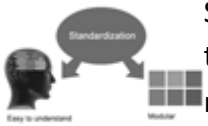


© Copyright by Global Journals Inc.(US) | Guidelines Handbook

The FARSHS can go through standards of OARS. You can also play vital role if you have any suggestions so that proper amendment can take place to improve the same for the benefit of entire research community.

As FARSHS, you will be given a renowned, secure and free professional email address with 100 GB of space e.g. johnhall@globaljournals.org. This will include Webmail, Spam Assassin, Email Forwarders,Auto-Responders, Email Delivery Route tracing, etc.





The FARSHS will be eligible for a free application of standardization of their researches. Standardization of research will be subject to acceptability within stipulated norms as the next step after publishing in a journal. We shall depute a team of specialized research professionals who will render their services for elevating your researches to next higher level, which is worldwide open standardization.

The FARSHS member can apply for grading and certification of standards of the educational and Institutional Degrees to Open Association of Research, Society U.S.A. Once you are designated as FARSHS, you may send us a scanned copy of all of your credentials. OARS will verify, grade and certify them. This will be based on your academic records, quality of research papers published by you, and some more criteria. After certification of all your credentials by OARS, they will be published on your Fellow Profile link on website https://associationofresearch.org which will be helpful to upgrade the dignity.



The FARSHS members can avail the benefits of free research podcasting in Global Research Radio with their research documents. After publishing the work, (including published elsewhere worldwide with proper authorization) you can upload your research paper with your recorded voice or you can utilize chargeable services of our professional RJs to record your paper in their voice on request.



The FARSHS member also entitled to get the benefits of free research podcasting of their research documents through video clips. We can also streamline your conference videos and display your slides/ online slides and online research video clips at reasonable charges, on request.

© Copyright by Global Journals Inc.(US)| Guidelines Handbook



The FARSHS is eligible to earn from sales proceeds of his/her researches/reference/review Books or literature, while publishing with Global Journals. The FARSHS can decide whether he/she would like to publish his/her research in a closed manner. In this case, whenever readers purchase that individual research paper for reading, maximum 60% of its profit earned as royalty by Global Journals, will be credited to his/her bank account. The entire entitled amount will be credited to his/her bank account exceeding limit of minimum fixed balance. There is no minimum time limit for collection. The FARSS member can decide its price and we can help in making the right decision.

The FARSHS member is eligible to join as a paid peer reviewer at Global Journals Incorporation (USA) and can get remuneration of 15% of author fees, taken from the author of a respective paper. After reviewing 5 or more papers you can request to transfer the amount to your bank account.



MEMBER OF ASSOCIATION OF RESEARCH SOCIETY IN HUMAN SCIENCE (MARSHS)

The ' MARSHS ' title is accorded to a selected professional after the approval of the Editor-in-Chief / Editorial Board Members/Dean.



The "MARSHS" is a dignified ornament which is accorded to a person's name viz. Dr John E. Hall, Ph.D., MARSHS or William Walldroff, M.S., MARSHS.

MARSHS accrediting is an honor. It authenticates your research activities. Afterbecoming MARSHS, you can add 'MARSHS' title with your name as you use this recognition as additional suffix to your status. This will definitely enhance and add more value and repute to your name. You may use it on your professional Counseling Materials such as CV, Resume, Visiting Card and Name Plate etc.

The following benefitscan be availed by you only for next three years from the date of certification.



MARSHS designated members are entitled to avail a 25% discount while publishing their research papers (of a single author) in Global Journals Inc., if the same is accepted by our Editorial Board and Peer Reviewers. If you are a main author or co-author of a group of authors, you will get discount of 10%.

As MARSHS, you willbegiven a renowned, secure and free professional email address with 30 GB of space e.g. johnhall@globaljournals.org. This will include Webmail, Spam Assassin, Email Forwarders,Auto-Responders, Email Delivery Route tracing, etc.



© Copyright by Global Journals Inc.(US) | Guidelines Handbook



We shall provide you intimation regarding launching of e-version of journal of your stream time to time.This may be utilized in your library for the enrichment of knowledge of your students as well as it can also be helpful for the concerned faculty members.

The MARSHS member can apply for approval, grading and certification of standards of their educational and Institutional Degrees to Open Association of Research, Society U.S.A.





Once you are designated as MARSHS, you may send us a scanned copy of all of your credentials. OARS will verify, grade and certify them. This will be based on your academic records, quality of research papers published by you, and some more criteria.

It is mandatory to read all terms and conditions carefully.

© Copyright by Global Journals Inc.(US)| Guidelines Handbook

AUXILIARY MEMBERSHIPS

Institutional Fellow of Open Association of Research Society (USA) - OARS (USA)

Global Journals Incorporation (USA) is accredited by Open Association of Research Society, U.S.A (OARS) and in turn, affiliates research institutions as "Institutional Fellow of Open Association of Research Society" (IFOARS).



The "FARSC" is a dignified title which is accorded to a person's name viz. Dr. John E. Hall, Ph.D., FARSC or William Walldroff, M.S., FARSC.

The IFOARS institution is entitled to form a Board comprised of one Chairperson and three to five board members preferably from different streams. The Board will be recognized as "Institutional Board of Open Association of Research Society"-(IBOARS).

The Institute will be entitled to following benefits:

The IBOARS can initially review research papers of their institute and recommend them to publish with respective journal of Global Journals. It can also review the papers of other institutions after obtaining our consent. The second review will be done by peer reviewer of Global Journals Incorporation (USA) The Board is at liberty to appoint a peer reviewer with the approval of chairperson after consulting us.

The author fees of such paper may be waived off up to 40%.

The Global Journals Incorporation (USA) at its discretion can also refer double blind peer reviewed paper at their end to the board for the verification and to get recommendation for final stage of acceptance of publication.





The IBOARS can organize symposium/seminar/conference in their country on behalf of Global Journals Incorporation (USA)-OARS (USA). The terms and conditions can be discussed separately.

The Board can also play vital role by exploring and giving valuable suggestions regarding the Standards of "Open Association of Research Society, U.S.A (OARS)" so that proper amendment can take place for the benefit of entire research community. We shall provide details of particular standard only on receipt of request from the Board.



The board members can also join us as Individual Fellow with 40% discount on total fees applicable to Individual Fellow. They will be entitled to avail all the benefits as declared. Please visit Individual Fellow-sub menu of GlobalJournals.org to have more relevant details.

© Copyright by Global Journals Inc.(US) | Guidelines Handbook

We shall provide you intimation regarding launching of e-version of journal of your stream time to time. This may be utilized in your library for the enrichment of knowledge of your students as well as it can also be helpful for the concerned faculty members.



After nomination of your institution as "Institutional Fellow" and constantly functioning successfully for one year, we can consider giving recognition to your institute to function as Regional/Zonal office on our behalf.
The board can also take up the additional allied activities for betterment after our consultation.

The following entitlements are applicable to individual Fellows:



Open Association of Research Society, U.S.A (OARS) By-laws states that an individual Fellow may use the designations as applicable, or the corresponding initials. The Credentials of individual Fellow and Associate designations signify that the individual has gained knowledge of the fundamental concepts. One is magnanimous and proficient in an expertise course covering the professional code of conduct, and follows recognized standards of practice.

Open Association of Research Society (US)/ Global Journals Incorporation (USA), as described in Corporate Statements, are educational, research publishing and professional membership organizations. Achieving our individual Fellow or Associate status is based mainly on meeting stated educational research requirements.



Disbursement of 40% Royalty earned through Global Journals : Researcher = 50%, Peer Reviewer = 37.50%, Institution = 12.50% E.g. Out of 40%, the 20% benefit should be passed on to researcher, 15 % benefit towards remuneration should be given to a reviewer and remaining 5% is to be retained by the institution.

We shall provide print version of 12 issues of any three journals [as per your requirement] out of our 38 journals worth $ 2376 USD.

Other:

The individual Fellow and Associate designations accredited by Open Association of Research Society (US) credentials signify guarantees following achievements:

- The professional accredited with Fellow honor, is entitled to various benefits viz. name, fame, honor, regular flow of income, secured bright future, social status etc.

© Copyright by Global Journals Inc.(US)| Guidelines Handbook

- In addition to above, if one is single author, then entitled to 40% discount on publishing research paper and can get 10%discount if one is co-author or main author among group of authors.
- The Fellow can organize symposium/seminar/conference on behalf of Global Journals Incorporation (USA) and he/she can also attend the same organized by other institutes on behalf of Global Journals.
- The Fellow can become member of Editorial Board Member after completing 3yrs.
- The Fellow can earn 60% of sales proceeds from the sale of reference/review books/literature/publishing of research paper.
- Fellow can also join as paid peer reviewer and earn 15% remuneration of author charges and can also get an opportunity to join as member of the Editorial Board of Global Journals Incorporation (USA)
- • This individual has learned the basic methods of applying those concepts and techniques to common challenging situations. This individual has further demonstrated an in–depth understanding of the application of suitable techniques to a particular area of research practice.

Note :

"

- In future, if the board feels the necessity to change any board member, the same can be done with the consent of the chairperson along with anyone board member without our approval.
- In case, the chairperson needs to be replaced then consent of 2/3rd board members are required and they are also required to jointly pass the resolution copy of which should be sent to us. In such case, it will be compulsory to obtain our approval before replacement.
- In case of "Difference of Opinion [if any]" among the Board members, our decision will be final and binding to everyone.

"

Process of submission of Research Paper

The Area or field of specialization may or may not be of any category as mentioned in 'Scope of Journal' menu of the GlobalJournals.org website. There are 37 Research Journal categorized with Six parental Journals GJCST, GJMR, GJRE, GJMBR, GJSFR, GJHSS. For Authors should prefer the mentioned categories. There are three widely used systems UDC, DDC and LCC. The details are available as 'Knowledge Abstract' at Home page. The major advantage of this coding is that, the research work will be exposed to and shared with all over the world as we are being abstracted and indexed worldwide.

The paper should be in proper format. The format can be downloaded from first page of 'Author Guideline' Menu. The Author is expected to follow the general rules as mentioned in this menu. The paper should be written in MS-Word Format (*.DOC,*.DOCX).

The Author can submit the paper either online or offline. The authors should prefer online submission.Online Submission: There are three ways to submit your paper:

(A) (I) First, register yourself using top right corner of Home page then Login. If you are already registered, then login using your username and password.

(II) Choose corresponding Journal.

(III) Click 'Submit Manuscript'. Fill required information and Upload the paper.

(B) If you are using Internet Explorer, then Direct Submission through Homepage is also available.

(C) If these two are not conveninet , and then email the paper directly to dean@globaljournals.org.

Offline Submission: Author can send the typed form of paper by Post. However, online submission should be preferred.

© Copyright by Global Journals Inc.(US)| Guidelines Handbook

Preferred Author Guidelines

MANUSCRIPT STYLE INSTRUCTION (Must be strictly followed)

Page Size: 8.27" X 11'"

- Left Margin: 0.65
- Right Margin: 0.65
- Top Margin: 0.75
- Bottom Margin: 0.75
- Font type of all text should be Swis 721 Lt BT.
- Paper Title should be of Font Size 24 with one Column section.
- Author Name in Font Size of 11 with one column as of Title.
- Abstract Font size of 9 Bold, "Abstract" word in Italic Bold.
- Main Text: Font size 10 with justified two columns section
- Two Column with Equal Column with of 3.38 and Gaping of .2
- First Character must be three lines Drop capped.
- Paragraph before Spacing of 1 pt and After of 0 pt.
- Line Spacing of 1 pt
- Large Images must be in One Column
- Numbering of First Main Headings (Heading 1) must be in Roman Letters, Capital Letter, and Font Size of 10.
- Numbering of Second Main Headings (Heading 2) must be in Alphabets, Italic, and Font Size of 10.

You can use your own standard format also.
Author Guidelines:

1. General,

2. Ethical Guidelines,

3. Submission of Manuscripts,

4. Manuscript's Category,

5. Structure and Format of Manuscript,

6. After Acceptance.

1. GENERAL

Before submitting your research paper, one is advised to go through the details as mentioned in following heads. It will be beneficial, while peer reviewer justify your paper for publication.

Scope

The Global Journals Inc. (US) welcome the submission of original paper, review paper, survey article relevant to the all the streams of Philosophy and knowledge. The Global Journals Inc. (US) is parental platform for Global Journal of Computer Science and Technology, Researches in Engineering, Medical Research, Science Frontier Research, Human Social Science, Management, and Business organization. The choice of specific field can be done otherwise as following in Abstracting and Indexing Page on this Website. As the all Global

Journals Inc. (US) are being abstracted and indexed (in process) by most of the reputed organizations. Topics of only narrow interest will not be accepted unless they have wider potential or consequences.

2. ETHICAL GUIDELINES

Authors should follow the ethical guidelines as mentioned below for publication of research paper and research activities.

Papers are accepted on strict understanding that the material in whole or in part has not been, nor is being, considered for publication elsewhere. If the paper once accepted by Global Journals Inc. (US) and Editorial Board, will become the copyright of the Global Journals Inc. (US).

Authorship: The authors and coauthors should have active contribution to conception design, analysis and interpretation of findings. They should critically review the contents and drafting of the paper. All should approve the final version of the paper before submission

The Global Journals Inc. (US) follows the definition of authorship set up by the Global Academy of Research and Development. According to the Global Academy of R&D authorship, criteria must be based on:

1) Substantial contributions to conception and acquisition of data, analysis and interpretation of the findings.

2) Drafting the paper and revising it critically regarding important academic content.

3) Final approval of the version of the paper to be published.

All authors should have been credited according to their appropriate contribution in research activity and preparing paper. Contributors who do not match the criteria as authors may be mentioned under Acknowledgement.

Acknowledgements: Contributors to the research other than authors credited should be mentioned under acknowledgement. The specifications of the source of funding for the research if appropriate can be included. Suppliers of resources may be mentioned along with address.

Appeal of Decision: The Editorial Board's decision on publication of the paper is final and cannot be appealed elsewhere.

Permissions: It is the author's responsibility to have prior permission if all or parts of earlier published illustrations are used in this paper.

Please mention proper reference and appropriate acknowledgements wherever expected.

If all or parts of previously published illustrations are used, permission must be taken from the copyright holder concerned. It is the author's responsibility to take these in writing.

Approval for reproduction/modification of any information (including figures and tables) published elsewhere must be obtained by the authors/copyright holders before submission of the manuscript. Contributors (Authors) are responsible for any copyright fee involved.

3. SUBMISSION OF MANUSCRIPTS

Manuscripts should be uploaded via this online submission page. The online submission is most efficient method for submission of papers, as it enables rapid distribution of manuscripts and consequently speeds up the review procedure. It also enables authors to know the status of their own manuscripts by emailing us. Complete instructions for submitting a paper is available below.

Manuscript submission is a systematic procedure and little preparation is required beyond having all parts of your manuscript in a given format and a computer with an Internet connection and a Web browser. Full help and instructions are provided on-screen. As an author, you will be prompted for login and manuscript details as Field of Paper and then to upload your manuscript file(s) according to the instructions.



To avoid postal delays, all transaction is preferred by e-mail. A finished manuscript submission is confirmed by e-mail immediately and your paper enters the editorial process with no postal delays. When a conclusion is made about the publication of your paper by our Editorial Board, revisions can be submitted online with the same procedure, with an occasion to view and respond to all comments.

Complete support for both authors and co-author is provided.

4. MANUSCRIPT'S CATEGORY

Based on potential and nature, the manuscript can be categorized under the following heads:

Original research paper: Such papers are reports of high-level significant original research work.

Review papers: These are concise, significant but helpful and decisive topics for young researchers.

Research articles: These are handled with small investigation and applications

Research letters: The letters are small and concise comments on previously published matters.

5.STRUCTURE AND FORMAT OF MANUSCRIPT

The recommended size of original research paper is less than seven thousand words, review papers fewer than seven thousands words also.Preparation of research paper or how to write research paper, are major hurdle, while writing manuscript. The research articles and research letters should be fewer than three thousand words, the structure original research paper; sometime review paper should be as follows:

Papers: These are reports of significant research (typically less than 7000 words equivalent, including tables, figures, references), and comprise:

(a)Title should be relevant and commensurate with the theme of the paper.

(b) A brief Summary, "Abstract" (less than 150 words) containing the major results and conclusions.

(c) Up to ten keywords, that precisely identifies the paper's subject, purpose, and focus.

(d) An Introduction, giving necessary background excluding subheadings; objectives must be clearly declared.

(e) Resources and techniques with sufficient complete experimental details (wherever possible by reference) to permit repetition; sources of information must be given and numerical methods must be specified by reference, unless non-standard.

(f) Results should be presented concisely, by well-designed tables and/or figures; the same data may not be used in both; suitable statistical data should be given. All data must be obtained with attention to numerical detail in the planning stage. As reproduced design has been recognized to be important to experiments for a considerable time, the Editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned un-refereed;

(g) Discussion should cover the implications and consequences, not just recapitulating the results; conclusions should be summarizing.

(h) Brief Acknowledgements.

(i) References in the proper form.

Authors should very cautiously consider the preparation of papers to ensure that they communicate efficiently. Papers are much more likely to be accepted, if they are cautiously designed and laid out, contain few or no errors, are summarizing, and be conventional to the approach and instructions. They will in addition, be published with much less delays than those that require much technical and editorial correction.

The Editorial Board reserves the right to make literary corrections and to make suggestions to improve briefness.

It is vital, that authors take care in submitting a manuscript that is written in simple language and adheres to published guidelines.

Format

Language: The language of publication is UK English. Authors, for whom English is a second language, must have their manuscript efficiently edited by an English-speaking person before submission to make sure that, the English is of high excellence. It is preferable, that manuscripts should be professionally edited.

Standard Usage, Abbreviations, and Units: Spelling and hyphenation should be conventional to The Concise Oxford English Dictionary. Statistics and measurements should at all times be given in figures, e.g. 16 min, except for when the number begins a sentence. When the number does not refer to a unit of measurement it should be spelt in full unless, it is 160 or greater.

Abbreviations supposed to be used carefully. The abbreviated name or expression is supposed to be cited in full at first usage, followed by the conventional abbreviation in parentheses.

Metric SI units are supposed to generally be used excluding where they conflict with current practice or are confusing. For illustration, 1.4 l rather than 1.4 × 10-3 m3, or 4 mm somewhat than 4 × 10-3 m. Chemical formula and solutions must identify the form used, e.g. anhydrous or hydrated, and the concentration must be in clearly defined units. Common species names should be followed by underlines at the first mention. For following use the generic name should be constricted to a single letter, if it is clear.

Structure

All manuscripts submitted to Global Journals Inc. (US), ought to include:

Title: The title page must carry an instructive title that reflects the content, a running title (less than 45 characters together with spaces), names of the authors and co-authors, and the place(s) wherever the work was carried out. The full postal address in addition with the e-mail address of related author must be given. Up to eleven keywords or very brief phrases have to be given to help data retrieval, mining and indexing.

Abstract, used in Original Papers and Reviews:

Optimizing Abstract for Search Engines

Many researchers searching for information online will use search engines such as Google, Yahoo or similar. By optimizing your paper for search engines, you will amplify the chance of someone finding it. This in turn will make it more likely to be viewed and/or cited in a further work. Global Journals Inc. (US) have compiled these guidelines to facilitate you to maximize the web-friendliness of the most public part of your paper.

Key Words

A major linchpin in research work for the writing research paper is the keyword search, which one will employ to find both library and Internet resources.

One must be persistent and creative in using keywords. An effective keyword search requires a strategy and planning a list of possible keywords and phrases to try.

Search engines for most searches, use Boolean searching, which is somewhat different from Internet searches. The Boolean search uses "operators," words (and, or, not, and near) that enable you to expand or narrow your affords. Tips for research paper while preparing research paper are very helpful guideline of research paper.

Choice of key words is first tool of tips to write research paper. Research paper writing is an art.A few tips for deciding as strategically as possible about keyword search:

- One should start brainstorming lists of possible keywords before even begin searching. Think about the most important concepts related to research work. Ask, "What words would a source have to include to be truly valuable in research paper?" Then consider synonyms for the important words.
- It may take the discovery of only one relevant paper to let steer in the right keyword direction because in most databases, the keywords under which a research paper is abstracted are listed with the paper.
- One should avoid outdated words.

Keywords are the key that opens a door to research work sources. Keyword searching is an art in which researcher's skills are bound to improve with experience and time.

Numerical Methods: Numerical methods used should be clear and, where appropriate, supported by references.

Acknowledgements: Please make these as concise as possible.

References

References follow the Harvard scheme of referencing. References in the text should cite the authors' names followed by the time of their publication, unless there are three or more authors when simply the first author's name is quoted followed by et al. unpublished work has to only be cited where necessary, and only in the text. Copies of references in press in other journals have to be supplied with submitted typescripts. It is necessary that all citations and references be carefully checked before submission, as mistakes or omissions will cause delays.

References to information on the World Wide Web can be given, but only if the information is available without charge to readers on an official site. Wikipedia and Similar websites are not allowed where anyone can change the information. Authors will be asked to make available electronic copies of the cited information for inclusion on the Global Journals Inc. (US) homepage at the judgment of the Editorial Board.

The Editorial Board and Global Journals Inc. (US) recommend that, citation of online-published papers and other material should be done via a DOI (digital object identifier). If an author cites anything, which does not have a DOI, they run the risk of the cited material not being noticeable.

The Editorial Board and Global Journals Inc. (US) recommend the use of a tool such as Reference Manager for reference management and formatting.

Tables, Figures and Figure Legends

Tables: Tables should be few in number, cautiously designed, uncrowned, and include only essential data. Each must have an Arabic number, e.g. Table 4, a self-explanatory caption and be on a separate sheet. Vertical lines should not be used.

Figures: Figures are supposed to be submitted as separate files. Always take in a citation in the text for each figure using Arabic numbers, e.g. Fig. 4. Artwork must be submitted online in electronic form by e-mailing them.

Preparation of Electronic Figures for Publication

Even though low quality images are sufficient for review purposes, print publication requires high quality images to prevent the final product being blurred or fuzzy. Submit (or e-mail) EPS (line art) or TIFF (halftone/photographs) files only. MS PowerPoint and Word Graphics are unsuitable for printed pictures. Do not use pixel-oriented software. Scans (TIFF only) should have a resolution of at least 350 dpi (halftone) or 700 to 1100 dpi (line drawings) in relation to the imitation size. Please give the data for figures in black and white or submit a Color Work Agreement Form. EPS files must be saved with fonts embedded (and with a TIFF preview, if possible).

For scanned images, the scanning resolution (at final image size) ought to be as follows to ensure good reproduction: line art: >650 dpi; halftones (including gel photographs) : >350 dpi; figures containing both halftone and line images: >650 dpi.

Color Charges: It is the rule of the Global Journals Inc. (US) for authors to pay the full cost for the reproduction of their color artwork. Hence, please note that, if there is color artwork in your manuscript when it is accepted for publication, we would require you to complete and return a color work agreement form before your paper can be published.

Figure Legends: Self-explanatory legends of all figures should be incorporated separately under the heading 'Legends to Figures'. In the full-text online edition of the journal, figure legends may possibly be truncated in abbreviated links to the full screen version. Therefore, the first 100 characters of any legend should notify the reader, about the key aspects of the figure.

6. AFTER ACCEPTANCE

Upon approval of a paper for publication, the manuscript will be forwarded to the dean, who is responsible for the publication of the Global Journals Inc. (US).

6.1 Proof Corrections

The corresponding author will receive an e-mail alert containing a link to a website or will be attached. A working e-mail address must therefore be provided for the related author.

Acrobat Reader will be required in order to read this file. This software can be downloaded

(Free of charge) from the following website:

www.adobe.com/products/acrobat/readstep2.html. This will facilitate the file to be opened, read on screen, and printed out in order for any corrections to be added. Further instructions will be sent with the proof.

Proofs must be returned to the dean at dean@globaljournals.org within three days of receipt.

As changes to proofs are costly, we inquire that you only correct typesetting errors. All illustrations are retained by the publisher. Please note that the authors are responsible for all statements made in their work, including changes made by the copy editor.

6.2 Early View of Global Journals Inc. (US) (Publication Prior to Print)

The Global Journals Inc. (US) are enclosed by our publishing's Early View service. Early View articles are complete full-text articles sent in advance of their publication. Early View articles are absolute and final. They have been completely reviewed, revised and edited for publication, and the authors' final corrections have been incorporated. Because they are in final form, no changes can be made after sending them. The nature of Early View articles means that they do not yet have volume, issue or page numbers, so Early View articles cannot be cited in the conventional way.

6.3 Author Services

Online production tracking is available for your article through Author Services. Author Services enables authors to track their article - once it has been accepted - through the production process to publication online and in print. Authors can check the status of their articles online and choose to receive automated e-mails at key stages of production. The authors will receive an e-mail with a unique link that enables them to register and have their article automatically added to the system. Please ensure that a complete e-mail address is provided when submitting the manuscript.

6.4 Author Material Archive Policy

Please note that if not specifically requested, publisher will dispose off hardcopy & electronic information submitted, after the two months of publication. If you require the return of any information submitted, please inform the Editorial Board or dean as soon as possible.

6.5 Offprint and Extra Copies

A PDF offprint of the online-published article will be provided free of charge to the related author, and may be distributed according to the Publisher's terms and conditions. Additional paper offprint may be ordered by emailing us at: editor@globaljournals.org .



Before start writing a good quality Computer Science Research Paper, let us first understand what is Computer Science Research Paper? So, Computer Science Research Paper is the paper which is written by professionals or scientists who are associated to Computer Science and Information Technology, or doing research study in these areas. If you are novel to this field then you can consult about this field from your supervisor or guide.

TECHNIQUES FOR WRITING A GOOD QUALITY RESEARCH PAPER:

1. Choosing the topic: In most cases, the topic is searched by the interest of author but it can be also suggested by the guides. You can have several topics and then you can judge that in which topic or subject you are finding yourself most comfortable. This can be done by asking several questions to yourself, like Will I be able to carry our search in this area? Will I find all necessary recourses to accomplish the search? Will I be able to find all information in this field area? If the answer of these types of questions will be "Yes" then you can choose that topic. In most of the cases, you may have to conduct the surveys and have to visit several places because this field is related to Computer Science and Information Technology. Also, you may have to do a lot of work to find all rise and falls regarding the various data of that subject. Sometimes, detailed information plays a vital role, instead of short information.

2. Evaluators are human: First thing to remember that evaluators are also human being. They are not only meant for rejecting a paper. They are here to evaluate your paper. So, present your Best.

3. Think Like Evaluators: If you are in a confusion or getting demotivated that your paper will be accepted by evaluators or not, then think and try to evaluate your paper like an Evaluator. Try to understand that what an evaluator wants in your research paper and automatically you will have your answer.

4. Make blueprints of paper: The outline is the plan or framework that will help you to arrange your thoughts. It will make your paper logical. But remember that all points of your outline must be related to the topic you have chosen.

5. Ask your Guides: If you are having any difficulty in your research, then do not hesitate to share your difficulty to your guide (if you have any). They will surely help you out and resolve your doubts. If you can't clarify what exactly you require for your work then ask the supervisor to help you with the alternative. He might also provide you the list of essential readings.

6. Use of computer is recommended: As you are doing research in the field of Computer Science, then this point is quite obvious.

7. Use right software: Always use good quality software packages. If you are not capable to judge good software then you can lose quality of your paper unknowingly. There are various software programs available to help you, which you can get through Internet.

8. Use the Internet for help: An excellent start for your paper can be by using the Google. It is an excellent search engine, where you can have your doubts resolved. You may also read some answers for the frequent question how to write my research paper or find model research paper. From the internet library you can download books. If you have all required books make important reading selecting and analyzing the specified information. Then put together research paper sketch out.

9. Use and get big pictures: Always use encyclopedias, Wikipedia to get pictures so that you can go into the depth.

10. Bookmarks are useful: When you read any book or magazine, you generally use bookmarks, right! It is a good habit, which helps to not to lose your continuity. You should always use bookmarks while searching on Internet also, which will make your search easier.

11. Revise what you wrote: When you write anything, always read it, summarize it and then finalize it.

12. Make all efforts: Make all efforts to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in introduction, that what is the need of a particular research paper. Polish your work by good skill of writing and always give an evaluator, what he wants.

13. Have backups: When you are going to do any important thing like making research paper, you should always have backup copies of it either in your computer or in paper. This will help you to not to lose any of your important.

14. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several and unnecessary diagrams will degrade the quality of your paper by creating "hotchpotch." So always, try to make and include those diagrams, which are made by your own to improve readability and understandability of your paper.

15. Use of direct quotes: When you do research relevant to literature, history or current affairs then use of quotes become essential but if study is relevant to science then use of quotes is not preferable.

16. Use proper verb tense: Use proper verb tenses in your paper. Use past tense, to present those events that happened. Use present tense to indicate events that are going on. Use future tense to indicate future happening events. Use of improper and wrong tenses will confuse the evaluator. Avoid the sentences that are incomplete.

17. Never use online paper: If you are getting any paper on Internet, then never use it as your research paper because it might be possible that evaluator has already seen it or maybe it is outdated version.

18. Pick a good study spot: To do your research studies always try to pick a spot, which is quiet. Every spot is not for studies. Spot that suits you choose it and proceed further.

19. Know what you know: Always try to know, what you know by making objectives. Else, you will be confused and cannot achieve your target.

20. Use good quality grammar: Always use a good quality grammar and use words that will throw positive impact on evaluator. Use of good quality grammar does not mean to use tough words, that for each word the evaluator has to go through dictionary. Do not start sentence with a conjunction. Do not fragment sentences. Eliminate one-word sentences. Ignore passive voice. Do not ever use a big word when a diminutive one would suffice. Verbs have to be in agreement with their subjects. Prepositions are not expressions to finish sentences with. It is incorrect to ever divide an infinitive. Avoid clichés like the disease. Also, always shun irritating alliteration. Use language that is simple and straight forward. put together a neat summary.

21. Arrangement of information: Each section of the main body should start with an opening sentence and there should be a changeover at the end of the section. Give only valid and powerful arguments to your topic. You may also maintain your arguments with records.

22. Never start in last minute: Always start at right time and give enough time to research work. Leaving everything to the last minute will degrade your paper and spoil your work.

23. Multitasking in research is not good: Doing several things at the same time proves bad habit in case of research activity. Research is an area, where everything has a particular time slot. Divide your research work in parts and do particular part in particular time slot.

24. Never copy others' work: Never copy others' work and give it your name because if evaluator has seen it anywhere you will be in trouble.

25. Take proper rest and food: No matter how many hours you spend for your research activity, if you are not taking care of your health then all your efforts will be in vain. For a quality research, study is must, and this can be done by taking proper rest and food.

26. Go for seminars: Attend seminars if the topic is relevant to your research area. Utilize all your resources.



© Copyright by Global Journals Inc.(US)| Guidelines Handbook

27. Refresh your mind after intervals: Try to give rest to your mind by listening to soft music or by sleeping in intervals. This will also improve your memory.

28. Make colleagues: Always try to make colleagues. No matter how sharper or intelligent you are, if you make colleagues you can have several ideas, which will be helpful for your research.

29. Think technically: Always think technically. If anything happens, then search its reasons, its benefits, and demerits.

30. Think and then print: When you will go to print your paper, notice that tables are not be split, headings are not detached from their descriptions, and page sequence is maintained.

31. Adding unnecessary information: Do not add unnecessary information, like, I have used MS Excel to draw graph. Do not add irrelevant and inappropriate material. These all will create superfluous. Foreign terminology and phrases are not apropos. One should NEVER take a broad view. Analogy in script is like feathers on a snake. Not at all use a large word when a very small one would be sufficient. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Amplification is a billion times of inferior quality than sarcasm.

32. Never oversimplify everything: To add material in your research paper, never go for oversimplification. This will definitely irritate the evaluator. Be more or less specific. Also too, by no means, ever use rhythmic redundancies. Contractions aren't essential and shouldn't be there used. Comparisons are as terrible as clichés. Give up ampersands and abbreviations, and so on. Remove commas, that are, not necessary. Parenthetical words however should be together with this in commas. Understatement is all the time the complete best way to put onward earth-shaking thoughts. Give a detailed literary review.

33. Report concluded results: Use concluded results. From raw data, filter the results and then conclude your studies based on measurements and observations taken. Significant figures and appropriate number of decimal places should be used. Parenthetical remarks are prohibitive. Proofread carefully at final stage. In the end give outline to your arguments. Spot out perspectives of further study of this subject. Justify your conclusion by at the bottom of them with sufficient justifications and examples.

34. After conclusion: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium though which your research is going to be in print to the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects in your research.

Informal Guidelines of Research Paper Writing

Key points to remember:

- Submit all work in its final form.
- Write your paper in the form, which is presented in the guidelines using the template.
- Please note the criterion for grading the final paper by peer-reviewers.

Final Points:

A purpose of organizing a research paper is to let people to interpret your effort selectively. The journal requires the following sections, submitted in the order listed, each section to start on a new page.

The introduction will be compiled from reference matter and will reflect the design processes or outline of basis that direct you to make study. As you will carry out the process of study, the method and process section will be constructed as like that. The result segment will show related statistics in nearly sequential order and will direct the reviewers next to the similar intellectual paths throughout the data that you took to carry out your study. The discussion section will provide understanding of the data and projections as to the implication of the results. The use of good quality references all through the paper will give the effort trustworthiness by representing an alertness of prior workings.

Writing a research paper is not an easy job no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record keeping are the only means to make straightforward the progression.

General style:

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear

· Adhere to recommended page limits

Mistakes to evade

- Insertion a title at the foot of a page with the subsequent text on the next page
- Separating a table/chart or figure - impound each figure/table to a single page
- Submitting a manuscript with pages out of sequence

In every sections of your document

· Use standard writing style including articles ("a", "the," etc.)

· Keep on paying attention on the research topic of the paper

· Use paragraphs to split each significant point (excluding for the abstract)

· Align the primary line of each section

· Present your points in sound order

· Use present tense to report well accepted

· Use past tense to describe specific results

· Shun familiar wording, don't address the reviewer directly, and don't use slang, slang language, or superlatives

· Shun use of extra pictures - include only those figures essential to presenting results

Title Page:

Choose a revealing title. It should be short. It should not have non-standard acronyms or abbreviations. It should not exceed two printed lines. It should include the name(s) and address (es) of all authors.



© Copyright by Global Journals Inc.(US)| Guidelines Handbook

Abstract:

The summary should be two hundred words or less. It should briefly and clearly explain the key findings reported in the manuscript--must have precise statistics. It should not have abnormal acronyms or abbreviations. It should be logical in itself. Shun citing references at this point.

An abstract is a brief distinct paragraph summary of finished work or work in development. In a minute or less a reviewer can be taught the foundation behind the study, common approach to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Yet, use comprehensive sentences and do not let go readability for briefness. You can maintain it succinct by phrasing sentences so that they provide more than lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study, with the subsequent elements in any summary. Try to maintain the initial two items to no more than one ruling each.

- Reason of the study - theory, overall issue, purpose
- Fundamental goal
- To the point depiction of the research
- Consequences, including definite statistics - if the consequences are quantitative in nature, account quantitative data; results of any numerical analysis should be reported
- Significant conclusions or questions that track from the research(es)

Approach:

- Single section, and succinct
- As a outline of job done, it is always written in past tense
- A conceptual should situate on its own, and not submit to any other part of the paper such as a form or table
- Center on shortening results - bound background information to a verdict or two, if completely necessary
- What you account in an conceptual must be regular with what you reported in the manuscript
- Exact spelling, clearness of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else

Introduction:

The **Introduction** should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable to comprehend and calculate the purpose of your study without having to submit to other works. The basis for the study should be offered. Give most important references but shun difficult to make a comprehensive appraisal of the topic. In the introduction, describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will have no attention in your result. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here. Following approach can create a valuable beginning:

- Explain the value (significance) of the study
- Shield the model - why did you employ this particular system or method? What is its compensation? You strength remark on its appropriateness from a abstract point of vision as well as point out sensible reasons for using it.
- Present a justification. Status your particular theory (es) or aim(s), and describe the logic that led you to choose them.
- Very for a short time explain the tentative propose and how it skilled the declared objectives.

Approach:

- Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done.
- Sort out your thoughts; manufacture one key point with every section. If you make the four points listed above, you will need a least of four paragraphs.

- Present surroundings information only as desirable in order hold up a situation. The reviewer does not desire to read the whole thing you know about a topic.
- Shape the theory/purpose specifically - do not take a broad view.
- As always, give awareness to spelling, simplicity and correctness of sentences and phrases.

Procedures (Methods and Materials):

This part is supposed to be the easiest to carve if you have good skills. A sound written Procedures segment allows a capable scientist to replacement your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt for the least amount of information that would permit another capable scientist to spare your outcome but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section. When a technique is used that has been well described in another object, mention the specific item describing a way but draw the basic principle while stating the situation. The purpose is to text all particular resources and broad procedures, so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step by step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

- Explain materials individually only if the study is so complex that it saves liberty this way.
- Embrace particular materials, and any tools or provisions that are not frequently found in laboratories.
- Do not take in frequently found.
- If use of a definite type of tools.
- Materials may be reported in a part section or else they may be recognized along with your measures.

Methods:

- Report the method (not particulars of each process that engaged the same methodology)
- Describe the method entirely
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures
- Simplify - details how procedures were completed not how they were exclusively performed on a particular day.
- If well known procedures were used, account the procedure by name, possibly with reference, and that's all.

Approach:

- It is embarrassed or not possible to use vigorous voice when documenting methods with no using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result when script up the methods most authors use third person passive voice.
- Use standard style in this and in every other part of the paper - avoid familiar lists, and use full sentences.

What to keep away from

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings - save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part a entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Carry on to be to the point, by means of statistics and tables, if suitable, to present consequences most efficiently.You must obviously differentiate material that would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matter should not be submitted at all except requested by the instructor.



© Copyright by Global Journals Inc.(US)| Guidelines Handbook

Content

- Sum up your conclusion in text and demonstrate them, if suitable, with figures and tables.
- In manuscript, explain each of your consequences, point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation an exacting study.
- Explain results of control experiments and comprise remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or in manuscript form.

What to stay away from

- Do not discuss or infer your outcome, report surroundings information, or try to explain anything.
- Not at all, take in raw data or intermediate calculations in a research manuscript.
- Do not present the similar data more than once.
- Manuscript should complement any figures or tables, not duplicate the identical information.
- Never confuse figures with tables - there is a difference.

Approach

- As forever, use past tense when you submit to your results, and put the whole thing in a reasonable order.
- Put figures and tables, appropriately numbered, in order at the end of the report
- If you desire, you may place your figures and tables properly within the text of your results part.

Figures and tables

- If you put figures and tables at the end of the details, make certain that they are visibly distinguished from any attach appendix materials, such as raw facts
- Despite of position, each figure must be numbered one after the other and complete with subtitle
- In spite of position, each table must be titled, numbered one after the other and complete with heading
- All figure and table must be adequately complete that it could situate on its own, divide from text

Discussion:

The Discussion is expected the trickiest segment to write and describe. A lot of papers submitted for journal are discarded based on problems with the Discussion. There is no head of state for how long a argument should be. Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implication of the study. The purpose here is to offer an understanding of your results and hold up for all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of result should be visibly described. Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved with prospect, and let it drop at that.

- Make a decision if each premise is supported, discarded, or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."
- Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work
- You may propose future guidelines, such as how the experiment might be personalized to accomplish a new idea.
- Give details all of your remarks as much as possible, focus on mechanisms.
- Make a decision if the tentative design sufficiently addressed the theory, and whether or not it was correctly restricted.
- Try to present substitute explanations if sensible alternatives be present.
- One research will not counter an overall question, so maintain the large picture in mind, where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

- When you refer to information, differentiate data generated by your own studies from available information
- Submit to work done by specific persons (including you) in past tense.
- Submit to generally acknowledged facts and main beliefs in present tense.

Please carefully note down following rules and regulation before submitting your Research Paper to Global Journals Inc. (US):

Segment Draft and Final Research Paper: You have to strictly follow the template of research paper. If it is not done your paper may get rejected.

- The **major constraint** is that you must independently make all content, tables, graphs, and facts that are offered in the paper. You must write each part of the paper wholly on your own. The Peer-reviewers need to identify your own perceptive of the concepts in your own terms. NEVER extract straight from any foundation, and never rephrase someone else's analysis.

- Do not give permission to anyone else to "PROOFREAD" your manuscript.

- Methods to avoid Plagiarism is applied by us on every paper, if found guilty, you will be blacklisted by all of our collaborated research groups, your institution will be informed for this and strict legal actions will be taken immediately.)
- To guard yourself and others from possible illegal use please do not permit anyone right to use to your paper and files.



© Copyright by Global Journals Inc.(US)| Guidelines Handbook

Criterion for Grading a Research Paper (Compilation) by Global Journals Inc. (US)

Please note that following table is only a Grading of "Paper Compilation" and not on "Performed/Stated Research" whose grading solely depends on Individual Assigned Peer Reviewer and Editorial Board Member. These can be available only on request and after decision of Paper. This report will be the property of Global Journals Inc. (US).

Topics	Grades		
	A-B	**C-D**	**E-F**
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

INDEX

D

Dirigeants · 5

G

Gestion · 2, 11

M

Majeur · 1

N

Nombreux · 2, 4

R

Réductrice · 1

S

Souvent · 1, 2, 3, 4, 7, 10, 11

T

Tendancielle · 3
Traduisent · 2, 3
Traversé · 1
Tumultueux · 2



save our planet



Global Journal of Human Social Science

Visit us on the Web at www.GlobalJournals.org | www.SocialScienceResearch.org
or email us at helpdesk@globaljournals.org



ISSN 975587

© Global Journals