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

GLOBAL JOURNAL

OF HUMAN SOCIAL SCIENCES: E

Economics



Poverty Reduction in Bangladesh

National Support Measures for the SME

Highlights

Invisible Working Hands in India

Russian Federation during the Pandemic

Discovering Thoughts, Inventing Future

VOLUME 21 ISSUE 3 VERSION 1.0

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Volume 21 Issue 21 was originally issued as E3

Global Journal of Human-Social Science: E
Economics

Global Journal of Human-Social Science: E
Economics

Volume 21 Issue 3 (Ver. 1.0)

Open Association of Research Society

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USA Tax ID: 98-0673427

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United States of America
USA Toll Free: +001-888-839-7392
USA Toll Free Fax: +001-888-839-7392

Offset Typesetting

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Volume 21 Issue 21
Originally issued as E3



Global Journal of HUMAN-SOCIAL SCIENCE: E
Economics
Volume 21 Issue 3 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460x & Print ISSN: 0975-587X

Efficiency Analysis of the National Support Measures for the SME Sector in the Russian Federation during the Pandemic

By Glukhov Konstantin, Chebashev Ilya & Mikhalevsky Alexey

Annotation- The article represents an aggregate analysis of the legal and economic measures pointed on SME's national support during the COVID-19 pandemic, as well as detailed research of the appropriate legislative acts governing particular aspects of credit anti-crisis support. There are inferences about the SME sector's condition based on statistical data during the crisis period introduced and specific negative trends associated with the impact of the pandemic identified. Furthermore, the article focuses on a detailed examination of foreign experience in the anti-crisis support measures field. There were scientific research methods used, such as analysis and generalization of domestic and foreign anti-crisis measures as a part of this article.

Keywords: government support measures, anti-crisis measures, small and medium-sized enterprises, credit institutions, preferential lending, the russian government, the covid-19 pandemic.

GJHSS-E Classification: FOR Code: 149999



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Efficiency Analysis of the National Support Measures for the SME Sector in the Russian Federation during the Pandemic

Glukhov Konstantin [α], Chebashev Ilya [σ] & Mikhalevsky Alexey [ρ]

Annotation- **The article represents an aggregate analysis of the legal and economic measures pointed on SME's national support during the COVID-19 pandemic, as well as detailed research of the appropriate legislative acts governing particular aspects of credit anti-crisis support. There are inferences about the SME sector's condition based on statistical data during the crisis period introduced and specific negative trends associated with the impact of the pandemic identified. Furthermore, the article focuses on a detailed examination of foreign experience in the anti-crisis support measures field. There were scientific research methods used, such as analysis and generalization of domestic and foreign anti-crisis measures as a part of this article.**

Keywords: government support measures, anti-crisis measures, small and medium-sized enterprises, credit institutions, preferential lending, the russian government, the covid-19 pandemic.

I. Introduction

Nowadays, the consequences of the pandemic of the new coronavirus infection have a negative impact on the economy of the Russian Federation. It is important to emphasize that a pandemic is significantly different in size, high risk of uncertainty, and spread duration. The most severe consequences of the pandemic experienced the main factors of the economic environment that make a significant contribution to the national economy - small and medium-sized enterprises (SMEs). Notably. little and medium-sized businesses in the event of certain crisis phenomena are the most vulnerable in comparison with large businesses because they do not have the necessary amount of the financial and managerial resources and have low competitiveness at the initial stage of life cycle. For this reason, state support for SMEs is a vital element of the state's response to the current the negative economic situation in connection with the pandemic.

SMEs determine a sector of commercial organizations in the economy, where a significant impact on the level of employment and income of the population defines the importance. Huge advantages of the growth and development of this sector are an increase in the degree of competitiveness and consumer well-being of the economy. In many countries of the world, a developed SME sector is the basis for the creation of new high-performance enterprises that introduce a great deal of innovation.

In Russian legislation, categories of micro-enterprises, small and medium-sized enterprises are distinguished, determined following the number of employees and annual incomes. Micro-enterprises - up to 15 people and up to 120 million rubles of income; small businesses - up to 100 people and up to 800 million rubles of income; medium-sized enterprises - up to 250 people and up to 2 billion rubles of income. For international comparison in OECD countries, small and medium-sized enterprises include organizations with up to 250 employees and fall into four categories without restrictions on the amount of income. These enterprises account for 48% of GDP in Korea, 51% in Great Britain, 53% of GDP in Germany, 60% in Finland, which in its structure significantly exceeds the same indicators in Russia. Support for small and medium-sized businesses is a direction of state economic policy in most countries.

The negative consequences of the pandemic contributed to the collapse of oil prices in the world market, in turn, causing the devaluation of the ruble. Owing to the restrictions imposed aimed at reducing the incidence of coronavirus infection, there was a decrease in demand and business activity. During the pandemic, there was an observation of the following trends:

- In April 2020, there was a significant decrease in the activity index PMI of small and medium-sized businesses to a record low of 38.5 points (if in January this indicator was 51.4 points, then, in March, there was a decrease by 6.4 points, and by April it was by 6.5 points). However, since 2021, there has been a growing trend in SME business activity: In January 2021, the SME activity index increased to 49.3 points, and in February, this indicator equaled the pre-pandemic value and amounted to 51.6 points. This event suggests that the SME sector is gradually adapting to the new conditions caused by the pandemic. Mass vaccination of the population, as well as the weakening and lifting of coronavirus restrictions, will further contribute to the restoration of business activity.

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— At the end of November 2020 - January 2021, the number of unemployed amounted to 4.46 million people. (an increase of 1.3% compared to the same period last year).
— Weak demand caused by a decrease in customer flow due to coronavirus restrictions is one of the main problems for SMEs in early 2021.

It is important to emphasize that measures of government support for SMEs should primarily focus on maintaining and strengthening the innovation of enterprises. Practice shows that the vulnerability of the considered sector of the economy lies not only in the lack of the required amount of financial and managerial resources but also in the low share of direct use of various innovative potential and technologies in the production process. The months of the pandemic have demonstrated the a role of innovative technologies in the activities of enterprises since companies that have been actively introducing advanced digital technologies and solutions have experienced the crisis phenomena caused by the pandemic less sensitively than other representatives of small and medium-sized businesses that have just begun the transition to digital technologies. [5]

Amongst the measures to support small and medium-sized businesses, one can single out those aimed at long-term stimulation of development, including direct and indirect support for business entities and improving the quality of the business environment, and anti-crisis measures aimed at reducing damage to business entities during unforeseeable events in the economy. In the Russian Federation, there was a provision of support for small and medium-sized businesses and affected sectors of the economy in the form of deferrals for taxes, social insurance contributions, lease of state and municipal property, subsidies for SMEs in the most affected sectors, and the provision of concessional lending. The consequences of the crisis may be the risk of large-scale liquidation of SMEs due to the inability to fulfill financial obligations or the sharp decline in profit.

As long-term directions for the development of small and medium-sized businesses, it is necessary to highlight the removal of several administrative, regulatory barriers in the activities of SMEs, strengthening institutions for protecting property rights, improving tax legislation, simplifying access to credit funds, supporting export operations, creating and developing an innovative environment, and others. [15]

It is worth noting that the current crisis is not of a qualitative systemic nature, but a temporary force majeure circumstance caused it. The main events that damaged the activities of small and medium-sized businesses were the suspension or restriction of the activities of sectors of the economy, the introduction of a non-working day regime, the need for additional costs, and a general decrease in demand, especially for certain types of goods and services. At the same time, the decline in economic activity has a multiplier effect, causing a drop in real incomes of the population and a decrease in effective demand. In this situation, it was necessary to take anti-crisis measures to minimize the economic damage to business entities, including financial, tax, banking, and administrative support for SMEs. Public finance can provide the SME sector with the help it needs. The implementation of such necessary measures as a delay in tax payments, a moratorium on the bankruptcy of an enterprise initiated by creditors, a reduction in insurance premiums, a decrease in interest rates for the most efficient mitigation of the negative consequences caused by the pandemic should be carried out in a comprehensive manner. [8]

The importance of supporting and increasing the small and medium-sized business sector is enshrined in the decree of the President of the Russian Federation "On national goals and strategic objectives for the development of the Russian Federation until 2024," which, among other things, infers an growth in the amount of people laboring in small and medium-sized businesses up to 25 million people with the value of this indicator in 2018 is 19.2 million. [1] Also, in the passport of the national project "Small and Medium Enterprises and Support for Individual Entrepreneurial Initiatives," the goals are set to increase the share of small and medium-sized businesses in GDP from 22.3% in 2018 to 32.5% in 2024 and to increase non-resource exports from 8.6 to 10%.

For a more detailed analysis, it is necessary to consider the measures proposed by the Government of the Russian Federation directly to support the SME sector in the face of a complicated epidemiological situation. Since 2019, to SMEs have been granted preferential loans in accordance with the Decree of the Government of the Russian Federation, No. 1764 of December 30, 2018 “On Approval of the Rules for Granting Subsidies from the Federal Budget to Russian Credit Institutions and Specialized Financial Societies to Reimburse Their Lost Income on Loans Issued in 2019 - 2024 for small and medium-sized businesses, as well as individuals applying a special tax regime “tax on professional income” at a preferential rate ”(Hereinafter referred to as the "Small and Medium Enterprise Preferential Loan Program", Rule 1764). It should be noted that this program was used as a general measure to support SMEs before the introduction of quarantine restrictions, and in accordance with the Resolution of the Government of the Russian Federation No. 372 dated March 31, 2020 “On Amending the Rules for Granting Subsidies from the Federal Budget to Russian Credit Institutions and Specialized Financial Institutions. Companies to reimburse their lost income on loans issued in 2019 - 2024 to small and medium-sized businesses, as well as individuals applying a special tax

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regime "Tax on professional income" at a preferential rate "has also become a significant tool of anti-crisis support. Let's highlight the main aspects of this regulatory legal act:

Table 1: Characteristics of concessional loans for SMEs

Purpose of lending	Loan amount	Credit term	Rate	Criteria
Investment Objectives	from 500 thousand rubles up to 2 billion rubles.	up to 5 years	should not exceed the value of the key rate of the Central Bank of the Russian Federation (as of the date of the loan agreement (agreement)) by more than 2.75% per annum	the borrower must carry out its activities directly in one (several) industries in accordance with Appendix No. 1 of Rules 1764; loan for purchase and (or) creation fixed assets
Replenishment of working capital	from 500 thousand rubles up to 500 million rubles.	up to 1 year	should not exceed the value of the key rate of the Central Bank of the Russian Federation (as of the date of the loan agreement (agreement)) by more than 2.75% per annum	the borrower must carry out its activities directly in one (several) industries in accordance with Appendix No. 1 of Rules 1764
Business development	up to 10 million rubles.	up to 5 years	should not exceed 9.95% per annum	-
Refinancing	-	for a period not exceeding the term of the previously received loan	should not exceed the value of the key rate of the Central Bank of the Russian Federation (as of the date of the loan agreement (agreement)) by more than 2.75% per annum	-

Source: Rules 1764 [4]

The Ministry of Economic Development of the Russian Federation has selected more than 100 credit institutions with experience in lending to small and medium-sized businesses to participate directly in the implementation of Rules 1764. This list includes large domestic banks with an expanded branch network and small regional banks with experience in lending to SMEs. By Rules 1764, the borrower has the right to apply for a preferential loan in any of the authorized banks.

Resolution 372 optimized the parameters of Regulation 1764, namely:

- Borrowers received simplified requirements with the exception of condition for the absence of arrears in taxes, fees, wages, and also of overdue payments under loan agreements for a period exceeding 30 calendar days;
- The maximum total amount of loan agreements for refinancing has become unlimited;
- Introduced the possibility of refinancing loan agreements for circulating purposes.

Since the beginning of the year, as part of the concessional lending to SMEs, more than 7 thousand loan agreements have been concluded for a total amount of over 425 billion rubles, with a planned volume of issuance in 2021 of 700 billion rubles.

To improve the targeting of support for SMEs, amendments were made to Rules 1764, which establish for banks the maximum share of loans for replenishment of working capital at least 50% and, accordingly, the percentage of loans for investment purposes is less than 50%, introducing a uniform rate of lending throughout the year and establishing differentiated subsidy rate scales depending on the industry, borrower category, and loan size. The amendments establish a subsidy rate of 1% for loans for construction and lease of real estate, as well as for loans to SMEs classified as micro enterprises for over RUB 200 million and the category of "small business" for over RUB 500 million.

As a measure of anti-crisis support, Decree of the Government of the Russian Federation of April 02 2020, No. 422 "On Approval of the Rules for Granting Subsidies from the Federal Budget to Russian Credit Institutions to Reimburse Their Lost Income on Loans Issued in 2020 to Business Entities for Urgent Needs to Support and maintaining employment". In accordance with this resolution, legal entities and individual entrepreneurs could receive loans to pay wages, taking into account regional coefficients and compulsory charges for it for a period not exceeding six months and ending no later than November 30, 2020, at a rate of 0% per annum when carrying out activities in the most affected sectors of the economy. The maximum loan

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amount is the product of the minimum wage with mandatory charges on it, the number of employees, and the subsidy period. 17,792 loan agreements totaling 94.735 billion rubles totaling 94.735 billion rubles were concluded as part of this anti-crisis support measure.

In addition, Resolution of the Government of the Russian Federation of May 16 ,2020, No. 696 "On Approval of the Rules for Granting Subsidies from the Federal Budget to Russian Credit Institutions for Reimbursement of Lost Incomes on Loans Issued in 2020 to Legal Entities and Individual Entrepreneurs to Resume Activities" according to which, subject to the established conditions, borrowers from affected sectors of the economy were provided loans at 2% per annum with the possibility of partial or full write-off while maintaining employment in the period from March 2020 to April 1, 2021, at a level of at least 80%. The maximum loan amount is the product of the minimum wage, the number of employees, and the number of months of the base period of the loan agreement, not exceeding six until December 1, 2020. [12] Within the framework of this Resolution, 225,842 loan agreements were concluded for a total amount of 442.903 billion rubles; or 99% of the established limit of budgetary funds, when applications for soft loans totaling 871.724 billion rubles. Therefore, that this program has become one of the most demanded measures of anti-crisis support.

Another measure of anti-crisis support was the adoption of the RF Government Decree of April 2, 2020, No. 410, "On Approval of the Rules for Granting Subsidies from the Federal Budget to Russian Credit Institutions in 2020 to Ensure the Deferral of Payment on Loans to Small and Medium-Sized Businesses," following with which the borrowers of the most affected sectors of the economy were provided with a deferral of payment of payments under previously issued preferential loan agreements, for not more than 6 months, ending no later than December 31, 2020, on payment to credit institutions of 67% of the interest payments. [3] As a part of this support measure, a deferral was granted for 737 loans for 18.67 billion rubles and a total number of subsidies for interest payments of 626 million rubles. In contrast, the initially planned amount of aid was 1.424 billion rubles.

Also, the Federal Law of 03.04.2020 No. 106-FZ "On Amendments to the Federal Law" On the Central Bank of the Russian Federation (Bank of Russia) and certain legislative acts of the Russian Federation regarding the specifics of changing the terms of the loan agreement, loan agreement "was adopted, in which the possibility was established for borrowers from the most affected sectors of the economy to suspend the fulfillment of obligations under existing loan agreements for a period of up to six months.

To support the most affected industries, Decree of the Government of the Russian Federation of February 27, 2021, No. 279, “On the Approval of the Rules for Granting Subsidies from the Federal Budget to Russian Credit Institutions for Reimbursement of Lost Incomes on Loans Issued in 2021 to Legal Entities and Individual Entrepreneurs for Recovery entrepreneurial activity." By this decree, borrowers who meet certain conditions, including those who have previously entered into a loan agreement under the Decree of the Government of the Russian Federation, No. 696, and who operate in the established list of sectors of the economy that need support for recovery, are provided with soft loans at a rate of 3% per annum for 6 months and maturity in the next six months, provided that employment remains at a level of at least 90%. The maximum amount of the loan agreement is the product of the minimum wage, the number of employees and the billing period of 12 months, but not more than 500 million rubles. Authorized banks receive a subsidy of 6% per annum for the issuance of these loans.[4] The implementation of this resolution made it possible to conclude 8.58 thousand loan agreements in the amount of 22.9 billion rubles out of 11.62 thousand approved applications for a total of 36.31 billion rubles with 21.72 thousand applications received.

Consider the main anti-crisis support measures introduced in most countries of the world. The main event include tax incentives, lease deferrals, loan installments, subsidies, and soft loans.

So, in China, among the measures were provided deferred payments on loans, tax exemptions for up to three months for small and medium-sized businesses and a reduction in export duties. Also, reserve requirements for credit institutions have become less to increase liquidity in the economy. [11]

In Korea, support measures included a reduction in the rate and the provision of concessional lending, a reduction in consumption taxes, and tax credits to landlords while reducing payments for tenants.

In the United States, the main support measures used were payments to the population in US $ 1,200 and concessional business lending programs. [nine]

In the UK, anti-crisis assistance was provided by providing taxable payments to self-employed and laid-off employees in the amount of 80% of their average monthly income over the past three years, but not more than £ 2,500 per month.

In Germany, the measures applied were deferred tax payments and social security contributions, lowering property taxes, providing subsidies to small businesses and the self-employed, providing soft loans, and making it easier for small businesses to participate in public procurement. State aid in the amount of about 50 billion euros was allocated for the provision of subsidies and about 30 billion euros for subsidizing concessional loans. [10]

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It is possible to assess the effectiveness of implementing anti-crisis support measures by such indicators as the change in the number of SMEs, the number of SME employees, changes in revenue, and business activity indices. The average number of employees of small enterprises (excluding micro-enterprises) has been decreasing annually, according to Rosstat, since 2017: 2017 - 6 671 832; 2018 - 6,271,693; 2019 - 5 977 621; 2020 - 5 469 124, people. The turnover of small enterprises (excluding micro-enterprises) in 2019 amounted to 28,712,045,117 thousand rubles; for 2020 - 25 619 841 129.8 thousand rubles, and thus decreased by more than 3 trillion rubles. [14] Given the availability of these indicators, we can speak of the insufficiency of the ongoing systemic and anti-crisis measures to support small and medium-sized businesses. When carrying out anti-crisis support measures, one can note the limited budgetary funds and, possibly, insufficient coverage of business entities with these support measures for reasons, including insufficient awareness of support measures, the inconsistency of types of economic activities, mistrust of the reliability of the credit mechanism as a form of providing anti-crisis support and others. Also, the decline in real incomes of the population is a significant factor limiting demand in the SME sector.

Another indicator for assessing the health of the SME sector and the support measures provided to it is the Business Confidence Index, calculated by the OECD. The base value of this index is 100. At present, the value of this index for Russia is 102.57 points, which is ahead of most other countries, including Germany, the USA, China, Poland. This indicator indicates the possibility of a confident economic recovery in comparison with other countries of the world. [13]

II. Conclusions

The economic consequences of the spread of the new coronavirus infection have become test for the Russian economy as a whole and, especially, for the small and medium-sized business sector. A number of anti-crisis measures to support small and medium-sized businesses and the most affected sectors of the economy functioned to reduce the economic damage caused by forced restrictions on economic activity and the overall decline in effective demand, which corresponds to the world practice of adopting anti-crisis support programs. The anti-crisis measures implemented have shown their strong demand for SMEs.

Implementing anti-crisis support programs for small and medium-sized businesses had an insufficient amount allocated budget funds to satisfy applications for participation in anti-crisis programs and compensate for lost income of business entities as a result of quarantine restrictions. Most of the anti-crisis programs were designed to support a list of the most affected sectors of the economy, which, given the negative impact of the crisis on most sectors, does not fully correlate with the achievement of the goal of uniformly reducing the crisis damage to the economy as a whole. Also, anti-crisis support measures were provided on a declarative basis in providing soft loans, as a result of which, with insufficient information and a low level of confidence in financial institutions, not all affected small and medium-sized businesses could receive anti-crisis support. In addition, the temporary effect of the adoption and implementation of anti-crisis measures, which cannot be a determining factor in influencing the long-term trends in the dynamics of the development of small and medium-sized businesses. Nevertheless, the implementation of anti-crisis support programs showed high efficiency. It did not significantly deteriorate the functioning of the SME sector, given the complexity and scale of this crisis, which confirms the recovery of indicators of business activity indicators.

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Global Journal of HUMAN-SOCIAL SCIENCE: E
Economics
Volume 21 Issue 3 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460x & Print ISSN: 0975-587X

Migration Flows in Brazil: A Spatial Analysis using Tobler´S Approach

By João Francisco de Abreu, Dr. Leônidas Conceição Barroso & Christiano Ottoni Carvalho

Introduction- Brazil finds itself in an advanced phase of the process of demographic transition. The shrinking of the base of the aging pyramid and the growth of its vertex are already noticeable. This essay intends to compare the migration flow figures of two distinct periods: 1995/200 and 2005/2010, in order to ascertain what kind of migration flows is occurring in this period, that could eventually explain some of its migration behavior.(Figures 1-7)

A new phenomena that concern these migratory fluctuations has been taken to note and has been the studies of various research projects in the academic environment: a decline in net migration rate from traditionally underdeveloped regions (mainly the northeast) to more industrialized regions (primarily the southeast).

This decline in the net migration rate can be partly explained by return migration. Considering that fact, it is of fundamental importance to know migratory patterns of the population so as to foresee the spatial redistribution of the population in general that will eventually result in the reformulation of social policy to better regionally allocate national resources.

GJHSS-E Classification: FOR Code: 349999



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Migration Flows in Brazil: A Spatial Analysis using Tobler´S Approach

João Francisco de Abreu [α], Dr. Leônidas Conceição Barroso [σ] & Christiano Ottoni Carvalho [ρ]

I. Introduction

Brazil finds itself in an advanced phase of the process of demographic transition. The shrinking of the base of the aging pyramid and the growth of its vertex are already noticeable. This essay intends to compare the migration flow figures of two distinct periods: 1995/200 and 2005/2010, in order to ascertain what kind of migration flows is occurring in this period, that could eventually explain some of its migration behavior.(Figures 1-7)

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Spatial analysis and GIS are widely used in order to study such events (Bailey and Gatrell, 1996). Specifically in this case, Tobler's approach is used (Tobler, 1976) for mapping the flows and, for the identification of migration patterns.

II. Tobler's Approach

If a potential migrant is taken at random in a population sample and is "thrown in the air", there will be a general migration tendency that this person will follow. Tobler calls this tendency a "wind" (Tobler, 1976). He has focused on the difficulties associated with the symmetry of the gravity model and tried to remove this problem introducing the "wind" in order to account for interaction in particular directions. The approach facilitates the description of large flow matrices by analyzing the asymmetric part of the from-to-tables.

It is interesting to see that the antecedents of the approach were motivated by the calculation of geographical locations from data on separations or on interaction. The inversion of models was used: for example, the social gravity model can be written as:

$$M_{ij} = K.P_i.P_j\, f(D_{ij})$$

And the inversion is

$$D_{ij} = f^{-1}\left(\frac{M_{ij}}{KP_iP_j}\right)$$

The problem was that the social gravity model is symmetric, i. e, $D_{ij} = D_{ji}$ and M_{ij} must be equal to M_{ij}. In practice the data are different ($M_{ij} \neq M_{ji}$). This would imply that if the model is inverted, $D_{ij} \neq D_{ji}$.

He stated that has "the consequence that the tri-lateration solution can result in more than one geometrical configuration or that the standard errors of the position determination are increased" (Tobler, 1976. p. 2).

To overcome this problem, a "wind" was introduced in order to facilitate interaction in some direction. This vector is estimated by the data. In its formal aspect, each location i, with coordinates (x, y), has associated with a vector with magnitude and direction:

$$vi = \frac{1}{n-1}\sum_{\substack{i=1\\ j=1}}^{n}\frac{m_{ij}-m_{ji}}{m_{ij}+m_{ji}}.\frac{1}{D_{ij}}\left[(x_j-x_i).(x_j-y_i)\right]$$

Where $D_{ij}^2 = (x_j - x_i)^2 + (y_j - y_i)^2$. For the complete algebraic development, see Tobler (1979).

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Sometimes we have an incomplete matrix for a set of data, so in order to overcome this situation a complete set of data is generated, using Baxter entropy program (Tobler, 1976). The program follows Wilson's derivations of the gravity model using entropy-maximizing techniques. It has three variations and one can use a complete matrix or only the marginals as input. The program permits two variations with the gravity model or with the entropy model.

In the research described here we have used a table with the results of migration for two distinct periods: 1995/2000 and 2005/2010, which corresponds to a state-to-state Brazilian migrations table. Looking to other examples, it is usually not necessary to draw more than 25% of the flow arrows. The Wind and Pot flow programs of Waldo Tobler are used to plot the basic flows and Transcad and Map viewer are used to construct the final maps. The micro data of 2000 and 2010 Brazilian Population Census were used for the migration table.

III. Results

In the comparison of the data migration between the periods of 1995/2000 and 2005/2010 for the Northern region, the States of Rondônia, Amazonas, Roraima, Amapá and Tocantins continued to receive immigrants, showing a positive balance for both periods, with the exception of the States of Acre and Pará that continued to show a negative balance, but with a significant decrease in the number of emigrants in the comparison between the two periods considered.

In the Northeast region it was observed a quite expressive negative balance for almost all States, especially for the States of Bahia and Maranhão, who contributed with significant numbers of emigrants by repeating the tendency observed in the 1995/2000 period, without major modifications. The States of Piauí, Ceará and Alagoas kept negative figures, but decreased their numbers in absolute values for both periods, perhaps showing some modification in their migratory pattern, which should be better measured in the future. Only the States of Sergipe and Rio Grande do Norte presented a positive migratory balance, perhaps due to new investments in the tourism sector, typical of these States.

In the Southeast region the negative highlights went to the State of Minas Gerais, which was the only one to make a considerable change in its demographic profile presenting, in the 1995/2000 period, an expressive number of immigrants, but in the period 2005/2010 presented a negative number in its migratory balance. The State of Espírito Santo showed a significant increase of immigrants, nearly doubling its values of the previous decade, probably due to the new investments in oil extraction and in agribusiness. The States of Rio de Janeiro and São Paulo also presented a positive migratory balance, but with much smaller values than the previous decade, perhaps explained by the so called return migration, which has been shown to be significant in Brazil in the past two decades.

In the Southern region the Santa Catarina State occupies a prominent position showing an expressive positive migratory balance, almost tripling the number of immigrants in the last decade. The States of Paraná and Rio Grande do Sul have maintained the tendency of negative balances in the last two decades, but the State of Rio Grande do Sul, presented an even more expressive negative balance for the last evaluated period.

All States of the Midwest region showed a positive balance regarding migration, especially the State of Goiás which presented an expressive number of immigrants for both periods. The State of Mato Grosso do Sul showed a profound modification in its migratory pattern, showing a positive balance for the period 2005/2010 compared to a negative number for the period 1995/2000. The States of Mato Grosso and the Federal District (Distrito Federal) both showed positive balances but with much lower immigration values for the period between 2005/2010.

The number of Brazilians who have changed their State of residence is decreasing for the past 15 years, according to data from the Brazilian Institute of Geography and Statistics (IBGE). The survey shows that, between 1995 and 2000, about 5.2 million people have changed the State of residence. Between 2000 and 2004, the number went down to 4.6 million. The latest data indicates that between 2004 and 2009, just over 3.2 million people moved from their State of residence - there is an important decrease of 37% in the comparison between 2000 and 2009 data.

This decrease is also well perceived in interregional migration. According to the 2000 Census, 3.3 million people had changed regions in the five previous years. The national survey samples (PNAD) of 2004 already shows a reduction to 2.8 million. Finally, the National Household Survey of 2009 shows that just over 2 million people had chosen another region to live.

In the South, the States of Paraná and Rio Grande do Sul perceived a considerable flow of return migration, while Santa Catarina is the southern State that attracts more new immigrants – its current migratory balance is 80 thousand immigrants. The same process can be observed in the Midwestern region, being the region that more retains its immigrants. According to the 2009 PNAD, in absolute terms, São Paulo remains as the State that receives more immigrants (535.000), followed by Minas Gerais (288.000), Goiás (264.000) Bahia and Paraná (both with 203.000 new immigrants). On the other hand, São Paulo is also the place that generates more emigrants (588.000), followed by Bahia (312.000), Minas Gerais (276.000), Paraná (171.000) and Rio de Janeiro (165.000). (Figures 1-3).

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Tables and Maps

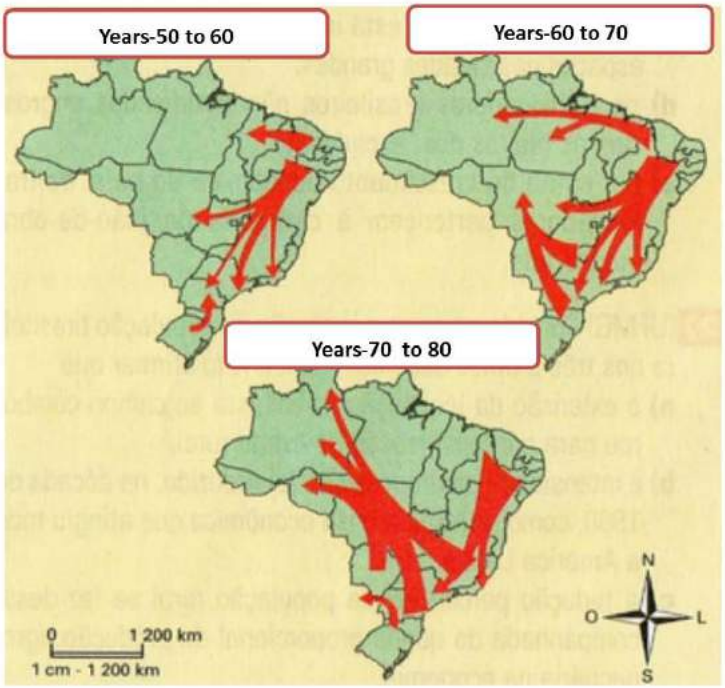
Table 1

Federation Units	1995/2000			2005/2010		
	Immigrants	Emigrants	Net Migration	Immigrants	Emigrants	Net Migration
BRASIL	5 196 093	5 196 093	0	4 643 754	‘4 643 754	0
Rondônia	83 325	72 735	10 590	65 864	53 643	12 221
Acre	13 634	16 070	- 2 436	13 882	14 746	-865
Amazonas	89 627	58 657	30 970	71 451	51 301	20 150
Roraima	47 752	14 379	33 373	25 556	11 204	14 352
Pará	182 043	234 239	- 52 195	162 004	201 834	- 39 830
Amapá	44 582	15 113	29 469	37 028	15 228	21 800
Tocantins	95 430	82 515	12 915	85 706	77 052	8 654
Maranhão	100 816	274 469	- 173 653	105 684	270 664	- 164 980
Piauí	88 740	140 815	- 52 075	73 614	144 037	- 70 423
Ceará	162 925	186 710	- 23 785	112 373	181 221	- 68 849
Rio G. do Norte	77 916	71 287	6 630	67 728	54 017	13 711
Paraíba	102 005	163 485	- 61 480	96 028	125 521	- 29 493
Pernambuco	164 871	280 290	- 115 419	148 498	223 584	- 75 086
Alagoas	55 966	127 948	- 71 982	53 589	130 306	- 76 717
Sergipe	52 111	56 928	- 4 817	53 039	45 144	7 895
Bahia	250 571	518 036	- 267 465	229 224	466 360	- 237 136
Minas Gerais	447 782	408 658	39 124	376 520	390 625	- 14 105
Espírito Santo	129 169	95 168	34 001	130 820	70 120	60 700
Rio de Janeiro	319 749	274 213	45 536	270 413	247 309	23 104
São Paulo	1 223 811	883 885	339 926	991 314	735 519	255 796
Paraná	297 311	336 998	- 39 687	272 184	293 693	- 21 509
Santa Catarina	199 653	139 667	59 986	301 341	128 888	172 453
Rio G. do Sul	113 395	152 890	- 39 495	102 613	177 263	- 74 650
Mato G. do Sul	97 709	108 738	- 11 029	98 973	80 908	18 065
Mato Grosso	166 299	123 724	42 575	143 954	121 589	22 365
Goiás	372 702	169 900	202 802	363 934	156 107	207 827
Distrito Federal	216 200	188 577	27 623	190 422	175 870	14 552

Source: IBGE, Micro Data of 2000 and 2010 Brazilian Population Census.

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FIG 1– BRAZIL MIGRATION FLOWS –50\80



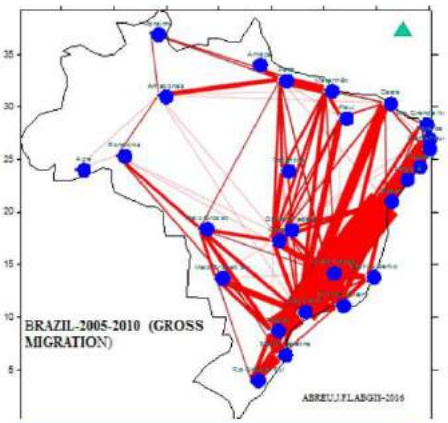


FIG 2-BRAZIL-2005-2010 (GROSS MIGRATION)

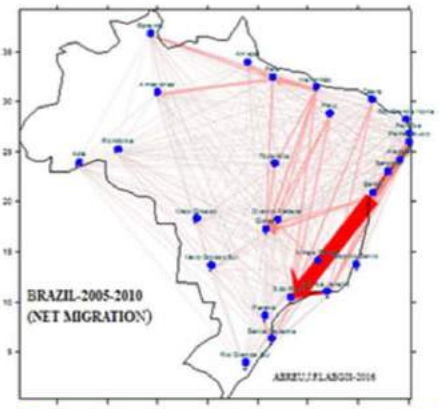


FIG 3-BRAZIL-2005-2010 (NET MIGRATION)

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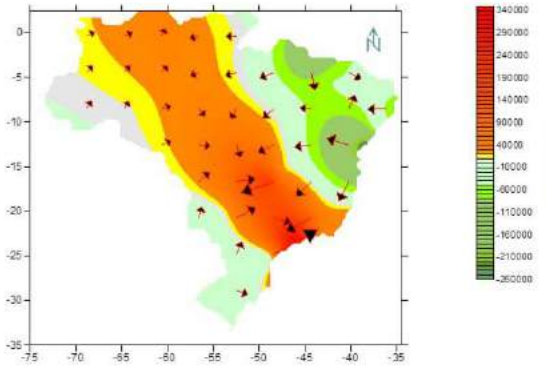
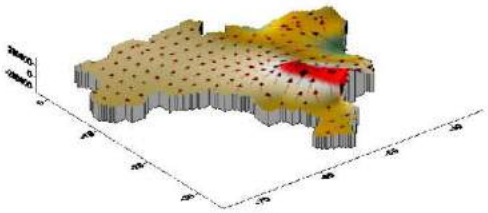


FIG 4 (BRAZIL-1995-2000)
WINDS-NETMIGRATION



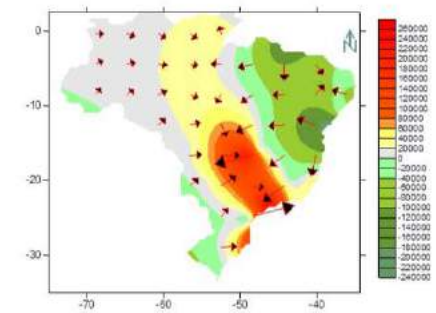
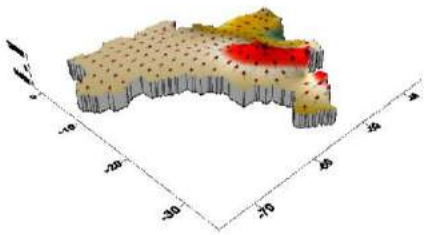


FIG 5 (BRAZIL-2000-2005)
WINDS-NETMIGRATION



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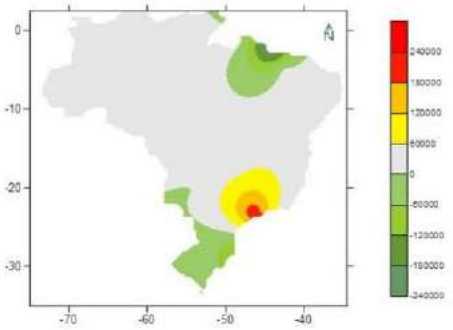
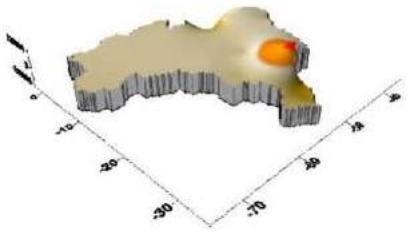


FIG 6

BRAZIL-DIF.(1995\2000 - 2005\2010)

INTERNAL IN MIGRATION



LABGIS-PUCMINAS (2015)
ABREU,JF/CARVALHO,CC

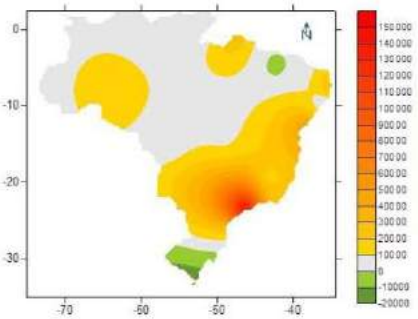
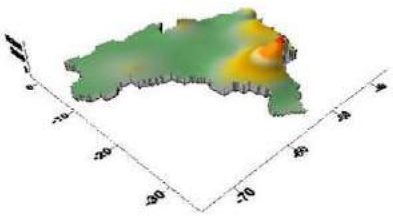


FIG 7

BRAZIL-DIF.(1995\2000 - 2005\2010)

INTERNAL OUT MIGRATION



LABGIS-PUCMINAS (2015)
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Global Journal of HUMAN-SOCIAL SCIENCE: E
Economics
Volume 21 Issue 3 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460x & Print ISSN: 0975-587X

Analyse de L'impact du Microcrédit sur L'emploi des Jeunes Ruraux dans la Région de l'Extrême Nord Cameroun: Cas du Programme d'Appui au Développement des Emplois Ruraux (PADER)

By Alex Kamgang Ndada, Kamga Mbomback Danielle & Nyore
Université de Maroua

Abstract- The Cameroonian State, in order to fight against unemployment of its population, has developed and put into practice a whole set of public policy instruments. The National Employment Fund (FNE) is an instrument of choice in this policy. After 30 years of existence, this structure must be evaluated to determine whether it is achieving the objectives that have been assigned to it. To this end, by working with beneficiaries financed by the FNE through the PADER program in the Far North region during 2012, we determined the impact of microcredits granted to populations by this structure to fight against unemployment in rural areas. Using a logistic regression model, we were able to capture the induced effects of this program in our study population. According to the results obtained, the amount of the microcredit is significant in the fight against unemployment, but is low to be able to hire other people, moreover the only sector for which the amount provided has real impact is that of the agricultural sector, the other activities requiring additional contributions.

Keywords: FNE: pader, binary logistic regression, diamaré, impact study. rural self-employment, microcredit.

GJHSS-E Classification: FOR Code: 149999



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Alex Kamgang Ndada [α], Kamga Mbomback Danielle [σ] & Nyore [ρ]

Résumé- L'Etat camerounais, dans le souci de lutter contre le chômage de sa population, a développé puis mis en pratique tout un ensemble d'instruments de politique publique. Le Fond National pour l'Emploi (FNE) se trouve être un instrument de choix dans cette politique. Après 30 ans d'existence cette structure, ce doit d'être évalué pour en déterminer si cette dernière atteint les objectifs qui l'ont été attribué. A cet effet, en travaillant avec les bénéficiaires financés par le FNE par l'intermédiaire du programme PADER dans la région de l'Extrême-Nord au cour de l'année 2012, nous avons déterminé l'impact des microcrédits accordés aux populations par cette structure pour lutter contre le chômage en milieu rural. Grâce à un modèle de régression logistique, nous avons pu capter les effets induits de ce programme dans notre population d'étude. D'après les résultats obtenues, le montant du microcrédit se trouve être significatif dans la lutte contre le chômage, mais se trouve être faible pour pouvoir embaucher d'autre personnes, de plus le seul secteur pour lequel le montant fourni a de réel impact est celui du secteur agricole, les autres activités nécessitant des apports supplémentaires.

Mots-clés: FNE: pader, régression logistique binaire, diamaré, étude d'impact. auto-emploi rural, microcrédit.

Abstract- The Cameroonian State, in order to fight against unemployment of its population, has developed and put into practice a whole set of public policy instruments. The National Employment Fund (FNE) is an instrument of choice in this policy. After 30 years of existence, this structure must be evaluated to determine whether it is achieving the objectives that have been assigned to it. To this end, by working with beneficiaries financed by the FNE through the PADER program in the Far North region during 2012, we determined the impact of microcredits granted to populations by this structure to fight against unemployment in rural areas. Using a logistic regression model, we were able to capture the induced effects of this program in our study population. According to the results obtained, the amount of the microcredit is significant in the fight against unemployment, but is low to be able to hire other people, moreover the only sector for which the amount provided has real impact is that of the agricultural sector, the other activities requiring additional contributions.

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Keywords: FNE: pader, binary logistic regression, diamaré, impact study. rural self-employment, microcredit.

I. Introduction

Au Cameroun, la grande crise qui a frappé le pays entre 1985 et 1994 avait pratiquement réduit les chances des jeunes à accéder à un emploi salarié. Sur cette période, la situation économique du pays était plutôt morose. On est passé d'une période de prospérité relative, marquée par une autorégulation du marché du travail avec l'Etat comme principal employeur à une période de crise survenue dès 1985 (INS, 2010). Celle-ci a remis en cause ce modèle et occasionné ainsi le désengagement progressif de l'Etat du marché du travail. L'équilibre qui prévalait dès lors sur le marché du travail est rompu. Le nouveau contexte fait du secteur privé le principal pourvoyeur d'emplois. Ainsi, la transition entre l'école et le premier emploi décent connait de longues périodes d'attente pendant lesquelles les jeunes sont le plus souvent confrontés à des emplois précaires. Les nouvelles stratégies de l'emploi mettent désormais l'accent sur des politiques actives et justifient la création et la mise en place des institutions de régulation et des structures spécialisées d'intermédiation pour faciliter le rapprochement de l'offre et de la demande d'emplois. C'est dans ce nouveau cadre que s'est inscrit la stratégie emploi du Document de Stratégie pour la Croissance et l'Emploi (DSCE) adopté en 2009. Cette stratégie fait des problèmes du chômage et du sous-emploi, une préoccupation particulière. Ils se proposent de concentrer les efforts du pays à la recherche de la croissance et à la redistribution de fruits jusqu'aux couches les plus vulnérables de la population avec un accent particulier sur les femmes et les jeunes. Au niveau opérationnel, plusieurs instruments sont mis en place pour résoudre les problèmes d'emploi des jeunes à savoir: la création du Ministère de l'Emploi et de la Formation Professionnelle (MINEFOP), la création de l'Observatoire National de l'Emploi et de la Formation Professionnelle (ONEFOP), la création de l'Observatoire National du Travail (ONT), la création du Fonds National de l'Emploi (FNE), la création du Conseil National de la Jeunesse etc. De même, la promotion de l'auto emploi

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et de l'emploi des jeunes est faite entre autres à travers : le Programme Intégré d'Appui aux Acteurs du Secteur Informel (PIAASI), le Programme d'Emplois Diplômés (PED) et le Projet d'Appui au Développement des Emplois Ruraux (PADER). Le projet d'appui au secteur de l'artisanat, le Programme d'Appui à la Jeunesse Rurale et Urbaine (PAJER-U), le Projet d'Insertion Socio-économique des Jeunes par la création des Micro entreprises de Fabrication du Matériel Sportif (PIFMAS), le Programme d'Appui au Retour des Immigrés Camerounais (PARIC), etc. (INS, 2010). Malgré ces différentes mesures, la situation des jeunes sur le marché du travail et principalement en milieu rural n'est guère reluisante. La problématique de l'emploi constitue l'une des préoccupations essentielles de tous les Etats et sociétés. Toutes les solutions envisageables n'écartent pas l'itinéraire de la croissance économique et la valorisation du potentiel humain.

Face à la montée de ce problème social, des pistes de solutions ont été expérimenté parmi lesquels l'entreprenariat, qui devient essentiel pour résorber le chômage. Et les initiatives viennent souvent de particuliers novateurs, très souvent même de chômeurs, mais qui n'ont pas tous les moyens d'emprunter des sommes significatives pour lancer leurs projets, ni des banques prêtes à les soutenir. Les chômeurs ne possédant pas les garanties requisses par les banques classiques se tournent généralement vers des établissements de microfinance à la quête de financement. Dans la région de l'Extrême-Nord Cameroun, l'Etat par l'intermédiaire du FNE a mis en place depuis plusieurs années des mécanismes devant permettre d'absorber les chômeurs parmi lesquels le projet HIMO (Haute Intensité de Main d'œuvre), le programme PADER etc. Le PADER à la différence des autres projets et programmes implantés au sein du FNE, vise à promouvoir l'entreprenariat en milieu rural ; Ceci n'est possible que grâce au microcrédit fourni par ce projet, qui utilise les mécanismes issus de la microfinance pour financer les entrepreneurs se localisant principalement en milieu rural. Cela pose alors la problématique de l'évaluation de son impact sur les revenus et le bien être des ménages des populations ciblées par ce programme (Conning, 1999).

Le développement des activités du secteur primaire peut être utilisé comme un puissant levier pour réduire le chômage dans le monde rural, et même dans tout le pays. Le monde rural abrite en effet plus de la moitié de nos populations, et apparaît comme un énorme gisement d'emplois, en même temps qu'un important espace de lutte contre la pauvreté. C'est fort de ce constat que le Fond Nationale de l'Emploi (FNE), dans le cadre de sa mission de promotion de l'emploi, a conçu et développé le PADER (Programme d'appui au développement des emplois ruraux). Le PADER est un programme qui vise la promotion de l'emploi et la lutte contre la pauvreté en milieu rural, à travers le renforcement des capacités des populations dans divers domaines de production. Au regard de l'incapacité de l'État à résorber le chômage, il accompagne ces derniers dans le sens de l'autoproduction. Plus spécifiquement, à travers la formation, le financement des auto-emplois et le suivi-encadrement des populations rurales dans diverses activités de production, il permet de développer les savoir-faire techniques des populations rurales pour un meilleur rendement de leurs activités de production; d'accroître les revenus (corollaire de la réduction de la pauvreté) en milieu rural ; de réduire l'exode rural et le chômage urbain en rendant attrayantes les conditions de vie en milieu rural; de contribuer à la croissance en général par le biais du développement des activités du milieu rural; de favoriser les regroupements des producteurs en GIC, GIE ou toute autre forme d'association, dans l'optique de stimuler toutes les actions socio-économiques, à l'exemple de la création des caisses mutuelles, nécessaires au développement de leurs activités ; et de saisir au mieux les opportunités qu'offrent d'autres structures d'appui. Il s'adresse à toutes personnes des deux sexes résidantes ou susceptibles de résider en milieu rural pour y exercer des activités de production.

Afin de sécuriser leur investissement en milieu rural les acteurs du PADER mettent sur pied les mécanismes de rente et de contrôle. Car bien que le projet soit initié par l'État, les bénéficiaires se doivent de rembourser une partie du financement sous certaines conditions. Le tableau ci-dessous est divisé en quatre sections avec des finalités différentes.

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Tableau 1: Synthèse des différents projets de développement agricole dans l'accompagnent des jeunes en milieu rural camerounais

Finalité Économique	Objectifs Généraux Du Projet	Objectifs Et Sous Objectifs Intermédiaires		Moyens Envisagés
Optimisation agricole	Accroître la production vivrière et commerciale globale Amoindrir les fluctuations des récoltes Diversifier les productions agricoles et alimentaires	Accroître les rendements Étendre les surfaces exploitables Limiter les dégâts de la sécheresse Développer l'élevage des porcins	Fertilisation chimique Lutte intégrée contre les ennemis des cultures Petite irrigation Vaccination Bâtiments d'élevage	Crédit de campagne Approvisionnement en intrants Formation des jeunes Formations de techniciens Crédit d'équipement

Au premier rang, on aperçoit les finalités politiques, économiques et sociales. En d'autres termes, c'est l'objectif majeur du projet qui n'est autre que l'optimisation agricole. Au deuxième rang, il y a les objectifs généraux et les sous-objectifs intermédiaires du projet. C'est à ce niveau que se joue la participation des bénéficiaires du programme en général et des jeunes en particulier par l'intermédiaire des cadres du programme. Ces derniers favorisent l'approche participative par la mise sur pied de nouvelles stratégies de production, les innovations et les discussions de groupe. Il est question d'accroître la production vivrière et commerciale globale en amoindrissant les fluctuations des récoltes et en diversifiant les productions agricoles et alimentaires. Mais ces objectifs ne peuvent être atteints que par l'accroissement des rendements, l'extension des surfaces exploitables et le développement de l'élevage de certaines espèces. Quant aux autres moyens envisagés, ils se recrutent au niveau de la population locale.

Pour atteindre les objectifs envisagés, les crédits sont accordés aux agriculteurs, l'approvisionnement en intrants agricoles étant assuré. À cela il faut également ajouter la formation des paysans en général et celle des jeunes en particulier, sans toutefois oublier l'octroi des crédits d'équipement. Ce partenariat est basé sur une approche participative des populations et des structures d'encadrement, le PADER est un programme interactif formation-financement des auto-emplois. Sa mise en application comporte cinq étapes qui sont : (i) La campagne d'information et des sensibilisations ; (ii) L'identification et la sélection des candidats ; (iii) La formation ; (iv)Le financement et l'installation en auto-emploi ; (v)Le suivi-encadrement et le recouvrement.

II. Le Débat de L'impact de la Microfinance

L'analyse théorique de la mesure de l'impact de la microfinance révèle qu'il existe deux grands courants de mesure de l'impact. Ces courants sont le fruit des deux approches générales du microcrédit. Une qui est qualifiée « d'institutionnaliste » (ou minimaliste), d'une part, et l'autre dite maximaliste qui s'intéresse au bien-être des populations concernées, d'autre part. Pour les institutionnalistes (Otero, 1999), une Institution de microfinance(IMF) qui augmente sa clientèle et enregistre des taux élevés de remboursement, est en mesure de couvrir ses coûts. Elle ne dépend donc plus de subventions. Ce qui prouve que les clients sont satisfaits des services. Son impact est donc jugé positif. Sa performance financière peut ainsi être privilégiée par rapport à l'impact sur les clients. En revanche, la logique dite du « bien-être » vise à aller plus en profondeur (en termes de budget et de technique) afin d'évaluer l'impact de la microfinance sur l'ensemble des bénéficiaires. Cette approche insiste sur l'impact du service du point de vue de ses clients. Elle permet une analyse des contraintes des clients et des raisons de succès, d'échec ou d'abandon de ceux-ci par rapport au programme de microfinance. Dans ce cas, on ne s'interroge pas sur la question du nombre de clients atteints, mais plutôt sur le type de clients ciblés et sur l'adéquation entre leurs besoins et les services offerts. Bien que son coût soit plus élevé en termes de financement et de procédés, cette manière de procéder est particulièrement intéressante parce qu'elle se fonde sur les besoins de management nécessaires à l'amélioration du fonctionnement des institutions.

L'approche institutionnaliste souligne l'importance de mettre en place des institutions de microfinance viable pour servir les clients qui sont exclus du système financier classique. Il serait judicieux

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de créer des institutions viables et autonomes financièrement pour que l'impact sur la pauvreté soit efficace. Pour les institutionnalistes, l'efficacité de l'impact de la microfinance restera limitée tant que ces opérations dépendent des subventions des gouvernements et d'autres donateurs. Ces charges doivent être couvertes par les revenus des activités réalisées. Cet apport financier de la part des donneurs peut cesser à tout moment selon leurs objectifs changeant et en fonction de leurs intérêts. Ce qui pousse les institutions de microfinance à se prendre en charge et donc d'être autonome puisque ces capitaux ne sont pas de sources de fonds fiables à long terme.

Les welfaristes ont une vision différente de celle des institutionnalistes pour réduire la pauvreté en utilisant comme outil la microfinance. Leurs points de vue est défendue par différents auteurs tels que Morduch (1999), Woller, et al., (1999) ou encore Simanowitz (2002). Les welfaristes reconnaissent la nécessité de combattre la pauvreté dans le monde et mettent le plus de poids dans la profondeur de ladite pauvreté. Ils se concentrent sur le bien être des clients et leur objectif est avant tout l'auto-emploi des plus pauvres, des pauvres économiquement actifs et notamment les femmes. Ces dernières font preuve de sérieux au niveau de remboursement et le surplus de revenu réalisé est supposé leur donner les moyens d'améliorer immédiatement leurs conditions de vie pour eux et leurs enfants. Il permet également d'avoir un impact sur l'empowerment des femmes. Par ailleurs, selon cette approche welfariste (du bien-être social), une institution de microfinance peut être pérenne et viable à long terme et peut même se développer sans qu'elles soient financièrement indépendantes.

L'autonomie n'est pas un impératif mais elle reste souhaitable. En fait, les investisseurs sociaux qui subventionnent les institutions de microfinance sont plutôt préoccupés par la réduction de la pauvreté. Ils ne sont pas guidés par la recherche des profits. Leur objectif est de permettre à travers ces investissements des retombées positives en termes d'impact sociaux-économique à travers la participation des programmes des institutions de microfinance par les bénéficiaires. Woller, Dunford et Woodword (1999) remettent en cause l'idée selon laquelle seule l'institution de microfinance ayant atteint l'autonomie financière peut prétendre à un impact positif sur le bien-être de la population pauvre. Au contraire, ces institutions de microfinance bénéficiant des subventions atteignent plus facilement les populations très pauvres. L'exigence de la rentabilité et donc de la performance financière pourrait amener à une commercialisation des institutions de microfinance. Ce qui peut conduire à terme l'effacement de leur mission sociale qui est de faciliter l'accès au crédit des plus pauvres et de là réduire la pauvreté en assurer un meilleur développement de ces pays.

D'une manière générale, ce sont les institutions de microfinance soutenue financièrement qui ont pu innover et se développer. C'est le cas de la Gramen Bank avec son système de prêt de groupe qui avait pour but de réintégrer dans le système financier les pauvres exclus des systèmes financiers. Selon Chao-Béroff (1997), on risque d'abandonner les clients les plus pauvres au profit des plus solvables où le défaut de paiement est moindre mais aussi les régions rurales peu peuplées et difficiles d'accès au profit des zones urbaines plus denses ayant plus d'opportunités en terme commercial et de création d'activités génératrices de revenus. Pour les welfaristes, les institutionnalistes veulent imposer voire légitimer pour l'ensemble des intervenants dans le secteur de la microfinance des « meilleures pratiques » qui serviront de normes et de valeurs à respecter. Ce que réfutent les Welfaristes, pour qui l'objectif principal est d'aider directement ces populations très pauvres. Cette idée « de définir des «meilleures pratiques » risque de favoriser un seul modèle unique d'institution de microfinance, et donc de freiner toute innovation dans l'offre de nouveaux produits pour les populations les plus démunis » (Dugas-Iregui, 2007). En conséquence, ces deux approches s'accordent sur un point essentiel qui est la lutte contre la pauvreté en fournissant de services financiers à ces populations pauvres exclus du système traditionnel. Par contre, ils divergent sur la méthode à adopter pour faire face à cette pauvreté grandissante dans le monde. La présente analyse théorique nous conduit à nous ranger du point de vue de ceux qui pensent que la mesure de l'impact de la microfinance doit se fonder sur le bien-être des populations concernées.

III. Revue de la Littérature

L'émergence du microcrédit est issu des travaux du Pr Mohamed Yunus, le fondateur de la Grameen Bank[1] qui a eu l'idée du microcrédit à la suite de sa rencontre avec une marchande de paniers, enfermée dans une trappe à pauvreté car elle ne pouvait pas obtenir le crédit qui lui aurait permis d'acheter le bambou nécessaire à la fabrication de ses paniers. Sans ce crédit, elle était dépendante d'un fournisseur qui lui rachetait ses paniers à un prix dérisoire. L'essentiel de la littérature économique s'agissant de la microfinance, étudie celle-ci comme étant l'œuvre du secteur privé ; Le microcrédit fournit par le FNE au travers de son projet PADER peut être considéré comme une « institution de microfinance » émit par l'Etat comme instrument susceptible de réduire le chômage de sa population et dont la principale particularité est qu'elle ne fournit du crédits qu'aux

[1] Banque des pauvres

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individus qui sont répertoriés dans la base nationale du FNE, ce qui se rapproche d'avantage des IMF de deuxième degré donc l'exemple est celui du réseau CAMCCUL[2] ainsi que du réseau MC2[3]. Dans ces IMF pour pouvoir bénéficier d'un microcrédit, il faut être membre de la mutuelle, ainsi donc nous pouvons ranger le projet PADER comme une « institution de microfinance ».

Parmi les travaux académiques qui ont été publiés ces dernières années, très peu font allusions à l'impact du microcrédit sur le chômage mais d'avantage sur la pauvreté des individus; Nous retiendrons en particulier la synthèse proposée par Sebstad et Chen (1996). Bien que ce travail ait presque 25 ans, il reste à ce jour le plus important dans ce domaine. De plus, l'actualisation de cette étude montre que ses résultats n'ont pas été remis en question depuis. L'analyse porte sur un échantillon de 32 études d'impact, portant sur 41 projets différents dans 24 pays d'Asie, d'Afrique et d'Amérique latine. Le type d'impacts considérés concerne bien sûr l'activité de l'entreprise, ce qui historiquement a constitué le principal objectif des premières évaluations, mais également et de plus en plus, le bien être des bénéficiaires, au niveau individuel ou des ménages, voire même des communautés auxquelles ils appartiennent. Du point de vue des méthodes employées, les auteurs ont cherché à privilégier les études mettant en œuvre les méthodologies les plus appropriées pour traiter de la question de l'impact, notamment en tentant d'isoler l'effet spécifique des projets de l'ensemble d'autres facteurs exogènes. Si l'analyse comprend quelques études de cas et des évaluations de type « avant-après», 19 études sur les 32 sont basées sur des protocoles d'enquêtes quasi-expérimentaux. Les résultats obtenus peuvent être classés suivant l'unité de base sur laquelle l'impact est mesuré. C'est au niveau de l'unité de production que l'impact est le plus souvent considéré comme positif, comme en atteste 26 des 32 études. En général, le crédit accroît significativement les variables d'output (chiffre d'affaires, production, valeur ajoutée, profit) et l'accumulation du capital. Les résultats sont plus mitigés en ce qui concerne l'emploi. Bien que la plupart des études identifient un effet positif, celui-ci est relativement faible, et porte plus sur la charge horaire des micro-entrepreneurs ou des travailleurs en place (notamment les aides familiaux) que sur l'embauche de nouveaux salariés. L'impact en termes de changement technologique et de diversification des activités productives est également limité. Il semble que seul un nombre restreint d'entreprises, plutôt mieux dotées que la moyenne des clients et ayant bénéficié de nombreux prêts, réussissent à enclencher un processus d'innovation.

Les ressources présentant un niveau élevé de fongibilité à l'échelle des ménages, l'impact du microcrédit est aussi important à ce niveau. Un accroissement des revenus et de la consommation, ainsi que des actifs détenus est le plus souvent attesté, ce qui joue évidemment sur la réduction de la pauvreté monétaire. Plus finement, trois des six études qui abordent cette question montrent que la part budgétaire consacrée à l'alimentation ou aux biens de première nécessité a tendance à se réduire, indice que le crédit permet de s'éloigner de stratégies de pure subsistance. En revanche, les résultats sont moins probants en matière de qualité de la diète quotidienne et de nutrition, de santé et d'éducation des enfants. Dans tous les cas, l'impact est au pire nul et jamais négatif. Quant aux études abordant les questions de dynamique intra-familiale, moins nombreuses et plus complexes à mettre en œuvre, elles tendent à montrer que les programmes de micro-crédit auraient également un impact au niveau individuel. Le crédit jouerait positivement sur le pouvoir des femmes, l'effet étant plus marqué en Asie qu'en Afrique. D'ailleurs, le genre apparaît à beaucoup d'auteurs comme une entrée essentielle, non seulement parce que nombre de projets la retiennent comme critère d'allocation du fait du caractère sexué très prononcé des activités informelles, mais aussi parce que l'impact du crédit n'est pas toujours le même suivant le sexe du bénéficiaire.

IV. Données et Méthodologie

a) *Données*

La démarche que nous envisageons utiliser au cours de ce travail est multiforme: l'investigation statistique est destinée à tester les relations causales entre le microcrédit considéré comme un service financier et le chômage comme un phénomène à éradiquer. Le travail que nous entreprenons, est une étude de cas sur un échantillon portant sur 300 promoteurs du Fonds National de l'Emploi (Agence Extrême-Nord) ayant reçu un financement au cours de la période 2012. Le choix de prélèvement de notre échantillon est effectué en vue d'une large vision (7 ans) sur la dynamique d'auto -emploi et son financement par le Fonds National de l'Emploi. Le chômage comme d'ailleurs la pauvreté sont des réalités qui s'apprécient dans la durée. Le choix de l'année 2012 est motivé par la maîtrise du processus d'accompagnement des promoteurs par le personnel du FNE impliqué dans la création d'activités. Les données ont deux sources complémentaires: grâce au dossier de financement issu du FNE, des informations sur le montant du crédit, la localisation ainsi que l'activité réalisée par les entrepreneurs ayant reçu un financement en 2012. Une base de données a été constituée à partir des réponses

[2] Cameroon Cooperative Credit Union League

[3] Mutuelle communautaire de croissance

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obtenues du questionnaire établi. Les observations concernent les différentes localités ont été regroupées dans un même et unique fichier de façon à pouvoir être analysées de manière globale.

b) Le modèle de régression logistique binaire

La régression logistique[4] est une technique prédictive qui vise à construire un modèle permettant de prédire ou expliquer les valeurs prises par une variable cible qualitative (le plus souvent binaire, on parle alors de régression logistique binaire; si elle possède plus de 2 modalités, on parle de régression logistique polytomique à partir d'un ensemble de variables explicatives quantitatives ou qualitatives. Plus précisément, la régression logistique a pour but d'isoler les effets de chaque variable, c'est-à-dire d'identifier les effets résiduels d'une variable explicative sur une variable d'intérêt. Comme pour la régression linéaire et le modèle de Cox[5] ??. Il s'agit donc d'un modèle permettant de relier la variable dépendante Y a des variables explicatives $X_1, X_2 ... X_n$ (matrice X de n variables prédictive), qui est modélisé par: $g\left[E(Y)\right] = X\beta$;

Où :

- $E(Y)$ est l'espérance mathématique de la variable aléatoire
- Y est l'espérance mathématique de la variable aléatoire Y
- $X\beta = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + ... + \beta_n X_n$ avec $\beta_0, ..., \beta_n$ les coefficients, et g est une fonction appelée fonction de lien.

Le modèle utilisé dans le cadre de ce papier se définit comme étant une technique permettant d'ajuster une surface de régression à des données, lorsque la variable dépendante est dichotomique. Cette technique est utilisée pour des études ayant pour but de vérifier si des variables indépendantes peuvent prédire une variable dépendante dichotomique. L'objectif est de modéliser, en fonction de x, la probabilité d'appartenance à une des deux catégories, appelée succès ou évènement. Nous notons cette probabilité $\pi(x_i)$, ou plus simplement π.

La forme du modèle logistique est la suivante:

$$\pi = \frac{e^{(\beta_0+\beta_1 X_1+\beta_2 X_2+...+\beta_n X_n)}}{1+e^{(\beta_0+\beta_1 X_1+\beta_2 X_2+...+\beta_n X_n)}}$$

Les probabilités $\pi(x_i)$ évoluent cependant de manière non linéaire en fonction de x_i. De plus, la variance de ces probabilités varie avec x_i. Il en résulte que l'utilisation d'un modèle linéaire exprimant π en fonction de x et ajusté par les moindres carrés classiques n'est pas une solution adéquate, les conditions d'application de la régression linéaire et constance de la variance conditionnelle n'étant pas remplie. Pour cette raison, on effectue une transformation de la probabilité de succès $g(\pi(x_i))$. Pour effectuer cette transformation, sous une forme linéaire, il est primordial d'effectuer une transformation de type *Logit* tel que:

$$Logit(\pi_i) = \log(\frac{\pi_i}{1-\pi_i}) = g = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + ... + \beta_n X_n$$

L'application du modèle logistique binaire ce base sur un ensemble de variables décrites dans le tableau suivant.

Liste des variables retenues pour l'analyse économétrique

[4] L'astuce de la régression logistique consiste non pas à modéliser la variable qualitative Y mais la probabilité que celle-ci se réalise

[5] Le modèle de Cox, nommée ainsi d'après le statisticien britannique David Cox est une classe de modèles de survie étudient le temps écoulé avant qu'un évènement ne survienne.

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Variables	Libellés	Modalités	Signe attendu
ImpC	Impact sur l'auto emploi	1. Non 2. Oui	
Genen	Genre de l'enquêté	1. Masculin 2. Féminin	+/-
Nivin	Niveau d'instruction	1. N'a pas été à l'école 2. Ecole coranique 3. Primaire 4. Moyenne 5. Secondaire 6. Université	+
Ageen	Age de l'enquêté		+/-
Reac	Le revenu de vos activités après le microcrédit, vous a permis d'épargner	1. Faible 2. Moyen 3. Elevé	+/-
Montant	Montant crédit		+/-
Maroquinerie	Maroquinerie	1. Non 2. Oui	+/-
Acgricul	Agriculture	1. Non 2. Oui	+/-
Acforge	Forge	1. Non 2. Oui	+/-
Couture	Couture	1. Non 2. Oui	+/-

Le modèle est estimé pas la méthode dite du maximum de vraisemblance, qui est une technique qui, sous l'hypothèse que les variables ont une distribution connue, usuellement la distribution normale, permet d'estimer les paramètres d'un modèle (d'une équation ou d'un système, linéaire ou non linéaire) avec des restrictions sur les paramètres (coefficients, matrice de variances et covariances) ou non. Plus spécifiquement, la technique consiste à construire une fonction appelée fonction de vraisemblance (construite à partir de la fonction de densité) et à maximiser son logarithme par rapport aux paramètres inconnus. Nous obtenons le modèle suivant.

$$Logit[p(\mathrm{Im}_{pc}\left(1\middle|\begin{matrix}Genen, Nivin, Maroquinerie\\ Ageen, Reac, Montant, Couture,\\ Acgricul, Emploi + \beta_{10}Acsforge\end{matrix}\right)] = \beta_1 Genen + \beta_2 Nivin + \beta_3 Maroquinerie + \beta_4 Ageen + \beta_5 Reac + \beta_6 Montant + \beta_7 Couture + \beta_8 Acgricul + \beta_9 Emploi + \beta_{10} Acsforge$$

De part cette conception, le modèle économétrique ainsi formulé essaye d'évaluer l'effet des services financiers sur les différentes activités économiques financées par le PADER mais aussi et surtout sur sa capacité à employer des jeunes ruraux dans les différentes localités d'implantation du projet.

V. Résultats

a) Caractérisation de la population

L'évaluation des AGR (Activités Génératrices de Revenu) dans le cadre d'une analyse d'impact vise principalement à mesurer les secteurs d'activités qui engendrent le plus de profit aux bénéficiaires à cet effet, plusieurs secteurs d'activités ont été financés par le PADER au courant de l'année 2012.

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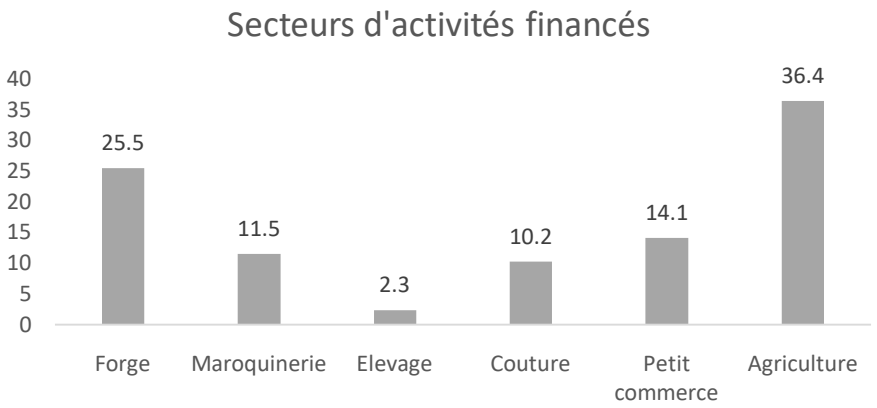


Figure 1

Il ressort de l'histogramme ci-dessus que, l'agriculture est le secteur d'activité possédant la plus grande importance dans la vie économique de la population d'étude, en effet 36.4% de la population d'étude pratique cette activité et se localise principalement dans la localité de Bogo, suivi de ceux réalisant la forge avec 25.5% et se localisant principalement dans la localité de Maroua II[ème.] suivie de ceux réalisant le petit commerce (14.1%), maroquinerie (11.5%). Ces résultats s'expliquent d'avantage par le fait que, les populations ainsi enquêtés sont essentiellement rurales, malgré l'urbanisation galopante du département. En captant la perception de la population d'étude par rapport à l'impact du microcrédit obtenu sur leurs activités économiques, on obtient la figure ci-dessous.

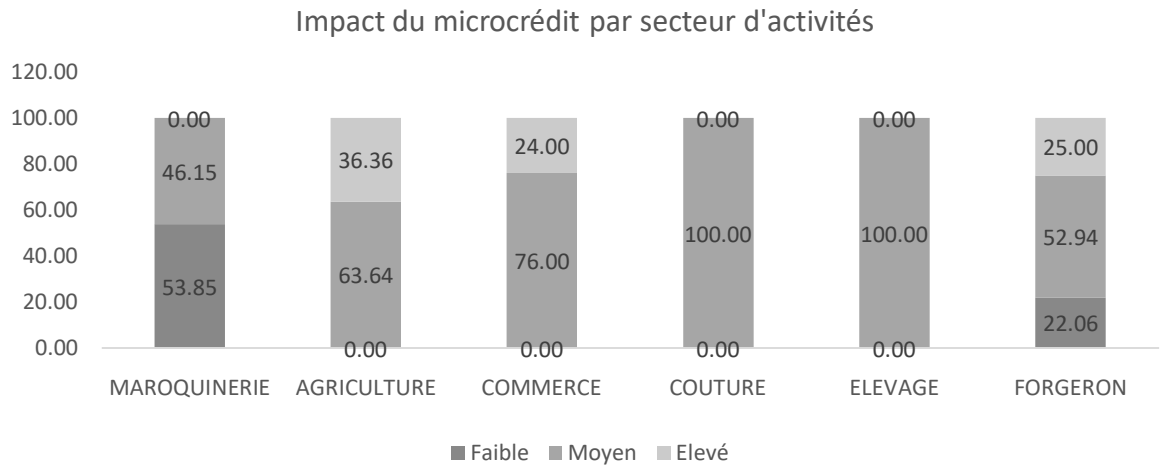


Figure 2

L'analyse permet de constater que, l'activité pour lequel les bénéficiaires prétendent avoir un impact moyen est celles de la couture et de l'élevage ; cela s'explique par le faible effectif de ces activités par rapport aux autres activités. L'impact élevé est rencontré dans l'agriculture suivi de la forge et du commerce. L'impact élevé provient du fait que, ces activités ne nécessitent pas d'investissement lourd dans ces localités; Il s'agit pour l'essentiel d'activités de subsistances.

Dans la suite de nos analyse, grâce à une échelle de Likert, il est capté la perception des enquêtés vis-à-vis de l'impact du microcrédit reçu du PADER sur leur quotidien, leur revenu et enfin sur la lutte contre le chômage dans le département; les résultats sont regroupés dans la figure ci-dessous.

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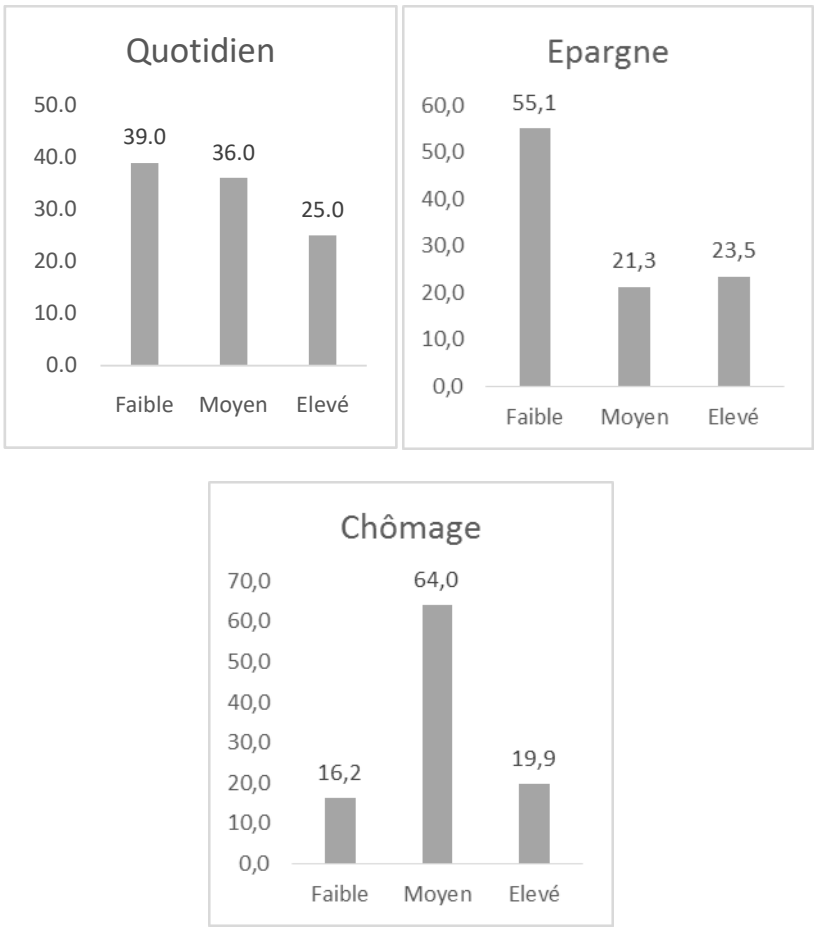


Figure 3

Il est constaté que, 39% de la population considère que le microcrédit à impacté faiblement sur leur quotidien, une proportion relativement faible 36% considère avoir un impact moyen et la minorité 25% un impact élevé. Il faut noter que les montants alloués par ce programme se trouve être très faible pour pouvoir créer une perception de satisfaction réel chez les ruraux. A la question de savoir « Le revenu de vos activités après le microcrédit vous a permis d'épargner », les analyses de la figure ci-dessus révèlent que le microcrédit a eu un impact faible pour l'épargne pour la majorité des enquêtés 55,1%. Aussi, pour 23,5% d'enquêté le microcrédit a eu un impact élevé. Enfin, pour 21,3% d'enquêtés le microcrédit a eu un impact considérable sur l'épargne. En effet, la réalisation de l'épargne comme processus d'amortissement d'un choc endogène ou exogène futur est principalement réalisé par les ménages pouvant subvenir à leur besoin présent, ce qui n'est pas le cas de notre population d'étude mais aussi et surtout pour ceux de la région de l'Extrême-Nord Cameroun, qui est l'une des régions les plus pauvres du pays selon INS (2010). Nous constatons également sur la même figure que pour la majorité des personnes soit 64% d'enquêtés, la lutte contre leur chômage est moyenne. Aussi, pour 19,9% de personnes enquêtées la lutte contre le chômage est élevée et enfin pour 16,2% de personnes enquêtées, la lutte contre le chômage est faible.

b) Analyse économétrique

Dans cette section, grâce au modèle économétrique formulé au niveau de la méthodologie, nous déterminons l'impact de microcrédit sur les différentes variables d'intérêt pour ladite étude. Le programme utilisé pour l'estimation du modèle est le programme STATA 15.1; à la sortie du programme, on obtient les résultats suivants.

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Table 3

Variables	Odds Ratio	Std. Err
Acgri	2.428614**	0.950
Genen	0.0494666	0.106659
Couture	1.816	0.622698
Forge	4.150435***	0.821325
Maroquinerie	1.981195	3.899052
Nivin	0.0457122	0.0584967
Age	0.267359***	0.142986
Montant	0.9743489*	0.0097066
Reac	1.96032392	0.6636
Emploi	0.457122	0.584967
Constante	0.985621	0.01528
Log pseudolikelihood	-11.356755	
Pseudo R	0.345	
Wald Chi-square (10)	49.450	
Prob > chi2	0.0000	
Numbers of obs	300	

*Note: *** p<1%, ** p<5%, * p<10%*

En analysant les résultats contenu dans le tableau ci-dessus, s'agissant de la conception du modèle, ce dernier est significatif même à un seuil de 1% (Prob>chi2=0.0000). Ce qui voudrait dire que ce dernier est capable d'expliquer le phénomène faisant l'objet de notre étude. Ainsi donc l'équation économétrique permet d'expliquer l'impact du microcrédit sur le chômage dans notre population d'étude.

Des paramètres de l'équation économétrique ainsi estimé, 4 paramètres sont significatifs et exploitables. L'interprétation de ces paramètres suggères que le montant de crédit accordé est significatif dans la lutte contre le chômage en milieu rural. La création d'emploi se trouve elle aussi significatif dans l'évaluation du nombre de personnes embauchés grâce à ce microcrédit ; il faut aussi noter que les personnes ainsi employées se trouvent en dessous du SMIG. En effet, pour la plupart des secteurs étudiés, les employés sont rémunérés par tâche réalisée et varient en moyenne de [750-1500] par jour. De tous les secteurs étudiés constituant le modèle c'est l'agriculture qui possède une ratio plus important s'agissant de l'impact du microcrédit; ce qui s'explique en grande partie par les charges moins importantes et le retour sur investissement plus important que les autres secteurs financés. Les autres secteurs d'activités ne sont pas significatif à cause des charge trop élevée donc ils ont besoin pour démarrer leur activités, c'est le cas des couturiers et des forgerons qui, pour réaliser leurs activités, ont besoin de matériels dont le coût d'achat est largement au-dessus du montant[6] accordé. S'agissant de ceux réalisant la maroquinerie, la guerre avec la secte Islamique « Boko-Haram » est à l'origine de l'effondrement du secteur ; En effet, le secteur avait pour principaux clients les expatriés et touristes ; à la fermeture des frontières et à la déclaration de l'Extrême-Nord comme zone dangereuse, le marché s'est effondré. Les artisans ont des difficultés à commercialiser leurs produits donc la consommation locale est très faible pour pouvoir stimuler le marché.

Grâce aux analyses issues de ce travail de recherche et des avis collectés sur le terrain provenant des divers entretiens réalisés sur les bénéficiaires de la localité de Bogo et de Maroua 1 et 2, nous pouvons émettre des recommandations et suggestions dans l'optique de pouvoir améliorer les services qu'offre le PADER dans la région de l'Extrême-Nord. Il est à noter que le souci majeur de l'Etat est de réduire la pauvreté[7] au sein de sa population en luttant efficacement contre le chômage. Il ressort ainsi que, pour améliorer l'impact de ces microcrédits il faut:

- Augmenter significativement le volume de l'offre financière du projet PADER: De l'analyse économétrique ainsi réalisée, il ressort que le montant du microcrédit fourni est certes significatif dans la lutte contre le chômage mais relativement très faible pour induire des effets escomptés. Augmenter le volume de l'offre directement utilisable par les bénéficiaires serait une avancée très significative dans ce processus de lutte contre le chômage en milieu rural.
- Augmenter les investissements dans les secteurs clés et particulièrement celui de l'agriculture: Il ressort des secteurs d'activités que l'agriculture est le seul secteur ayant eu un impact positif grâce au montant alloué pour sa pratique ; les autres

[6] Il est à noter que, certains bénéficiaires ont bénéficié d'un montant de 350000 pour la réalisation de leurs activités

[7] D'après la théorie économique il est impossible de totalement endiguer la pauvreté dans le meilleur des cas, il restera la pauvreté incompressible qui est une constante donc les politiques ne peuvent influencer significativement

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secteurs à l'instar de la maroquinerie sont victimes de la conjoncture économique qu'est victime la région de l'Extrême-Nord. Cette conjoncture économique est causée par la guerre opposant le Cameroun et ses alliés à la secte islamique boko haram. Tout ceci a entrainé une réduction drastique des touristes et expatriés dans la région ainsi donc, la conséquence a été la réduction des apports financiers dans ce secteur.

- Assurer un suivi continu des activités des bénéficiaires avec des experts du domaine: Il est remarqué et déploré par les bénéficiaires l'absence de techniciens susceptibles d'accompagner les bénéficiaires ; c'est dans le secteur de la forge que le manque s'est fait le plus observer ; Ces artisans essayant tant bien que mal de sortir de l'informel pour s'ériger en structure solides ont besoin d'un appui supplémentaire pour pouvoir réaliser une transformation de ce secteur très porteur en terme d'opportunités pour les jeunes Camerounais désireux de réaliser des activités génératrices de revenus.
- L'utilisation de la langue locale comme outils de formation: Les bénéficiaires déplorent le fait que la langue utilisée pour la communication lors des séances de formation, ne soit pas adéquate et sollicite davantage l'utilisation de la langue locale comme outil de communication, pour permettre à ces derniers de mieux comprendre la formation mais aussi et surtout de pourvoir interagir avec les formateurs lors des séances d'échanges.

VI. Conclusion

La réalisation d'une étude d'évaluation d'une politique publique devient un impératif lorsque ce dernier est actionné depuis plus de 10 ans, dans cette optique, le Fonds National de l'emploi s'est vu attribuer une mission par l'Etat, celui de réduire de manière significative le chômage dans la population Camerounaise. A cet effet le FNE, parmi ses outils développés pour atteindre cet objectif a mis sur pieds un programme dénommé PADER qui accorde des microcrédits à des entrepreneurs en milieu rural dans le souci de lutter contre la pauvreté et au passage contre le chômage. En utilisant la technologie développée par Yunus Mohamed au Bangladesh, pour sortir de l'extrême pauvreté mais aussi de la pauvreté les individus qui ont été exclus du système bancaire classique. C'est un espoir pour beaucoup des pauvres des pays en développement et des pays développés.

Cependant, la microfinance, pour qu'elle puisse jouer pleinement son rôle d'intermédiation financière et faire réintégrer les exclus du système bancaire, doit maîtriser les risques de défaut et assurer la viabilité des institutions. Pour catalyser l'entreprenariat en milieu rural, la politique du FNE fut d'utiliser la microfinance comme moyen de financement de l'entreprenariat en milieu rural, en prenant comme appui l'année 2012 comme année de référence, nous avons évalué l'impact de cet outil sur l'entreprenariat dans le département du Diamaré en collectant des informations 300 individus financés au cour de la période. En adoptant une démarche welfariste, qui consiste à évaluer l'impact du microcrédit en terme de bien-être chez les bénéficiaires, grâce à un questionnaire administré dans les différentes localités, des données collectés une base de donnée a été conçu grâce au programme IBM SPSS Statistical Package version 25.0, débutant par des analyses descriptives qui permettent de décrire la population d'étude ainsi que l'impact du microcrédit sur les AGR ; Par la suite nous modélisons ~~grâce au programme STATA 15.1~~ une équation économétrique en utilisant la régression logistique binaire comme technique économétrique pour la résolution du modèle, la méthode de log maximum vraisemblance est appliquée pour l'estimation des coefficients βj donc le souci est de mieux comprendre l'impact de cet outil sur la lutte contre le chômage, il en ressort que le modèle est significatif et qu'il permet d'expliquer le phénomène ainsi étudié dans le cadre de notre recherche.

D'après les résultats ainsi générés, le microcrédit est certes significatif dans la lutte contre le chômage mais très faible pour pouvoir avoir un impact qui puisse perdurer dans le temps, ce qui confirme ce que les bénéficiaires évoquaient lors des enquêtes et des entretiens selon lesquelles, « Les microcrédits octroyés par le FNE aux entrepreneurs permet de développer l'entreprenariat en milieu rural».

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Global Journal of HUMAN-SOCIAL SCIENCE: E
Economics
Volume 21 Issue 3 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460x & Print ISSN: 0975-587X

Microfinance Access and Women Empowerment in the Far North Region of Cameroon

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Abstract- The objective of our paper is to analyze the effects of Microfinance access to women empowerment. The work aims to measure the contribution of Microfinance on women entrepreneurship in the Diamare Division of the Far North Region in Cameroon. To achieve these results, we used data collected from the population established data from Ecam 4. Using the stata 14 to captured the induced effects of this instrument , we used the binary logistic regression model to determine female access to Microfinance. on the results, we recommend that the state through different political, can put in place different instruments to encourage financial services by providing a regulatory system assistance with paying salaries and utility bills. Microfinance is a way forward for women empowerment in Cameroon and particular the Far North region, considered as an economically depressed region by the Cameroonian state. But to achieve this, the government should create an enabling environment in which banks are free to pursue the innovations necessary to reach low-income consumers while realizing profits.

Keywords: *microfinance, access, women empowerment, women political participation.*

GJHSS-E Classification: *FOR Code: 150299, 349999*



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Microfinance Access and Women Empowerment in the Far North Region of Cameroon

Njang Joan Ayamoh [α], Mohammadou Nourou [σ] & Kamgang Ndada Alex [ρ]

Resume- L'objectif de notre article est d'analyser les effets de l'accès à la microfinance sur l'autonomisation des femmes. Le travail vise à mesurer la contribution de la Microfinance sur l'entreprenariat féminin dans la Division de Diamare de la Région de l'Extrême Nord au Cameroun. Pour atteindre ces résultats, nous avons utilisé les données collectées auprès de la population établie à partir de Ecam 4. En utilisant le logiciel stata 14 pour capturer les effets induits de cet instrument, nous avons utilisé le modèle de régression logistique binaire pour déterminer l'accès des femmes à la microfinance. Sur la base des résultats, nous recommandons que l'Etat, à travers différentes politiques, puisse mettre en place différents instruments pour encourager les services financiers en fournissant un système de réglementation et une assistance pour le paiement des salaires et des factures. La microfinance est une voie d'avenir pour l'autonomisation des femmes au Cameroun et en particulier dans la région de l'Extrême-Nord, considérée comme une région économiquement déprimée par l'État camerounais. Mais pour y parvenir, le gouvernement doit créer un environnement favorable dans lequel les banques sont libres de poursuivre les innovations nécessaires pour atteindre les consommateurs à faibles revenus tout en réalisant des profits. Il est donc recommandé d'envisager des programmes d'éducation financière et des compétences en matière d'entrepreneuriat ciblant spécifiquement les femmes pauvres vivant dans les zones rurales, afin de tirer pleinement parti du potentiel d'investissement associé aux institutions de microfinance pour promouvoir l'accès à cette gamme de services.

Mots-clés: *microfinance, accès, autonomisation des femmes, participation politique des femmes.*

Abstract- The objective of our paper is to analyze the effects of Microfinance access to women empowerment. The work aims to measure the contribution of Microfinance on women entrepreneurship in the Diamare Division of the Far North Region in Cameroon. To achieve these results, we used data collected from the population established data from Ecam 4. Using the stata 14 to captured the induced effects of this instrument , we used the binary logistic regression model to determine female access to Microfinance. on the results, we recommend that the state through different political, can put in place different instruments to encourage financial services by providing a regulatory system assistance with paying salaries and utility bills. Microfinance is a way forward for women empowerment in Cameroon and particular the Far North region, considered as an economically depressed region by the Cameroonian state. But to achieve this, the government should create an enabling environment in which banks are free to pursue the innovations necessary to reach low-income consumers while realizing profits. It is therefore recommended to consider financial education programs and entrepreneurship skill specifically targeting poor women living in rural areas, in order to take full advantage of the investment potential associated with Microfinance institutions to promote access to this range of services.

Keywords: *microfinance, access, women empowerment, women political participation.*

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I. Introduction

The Origin of Microfinance has started in 1976 by Muhammad Yunus in Bangladesh; it has positive impacts on Poor people and societies. Grameen Bank (GB) provides Microfinance services for people in rural regions so they can use the capital for productive work and become financially stable and independent. Muhammad et *al,* (2017). The history of Microfinance is closely linked to poverty reduction. Although the beginning of cooperative savings and credit activities can be traced back as far as in 1849 with the foundation in Rhineland of the first cooperative society of saving and credit by Raiffeisen, it is truly with Yunus in 1976 with the creation of the Gramen Bank that one can situate the birth of "modern Microfinance" (Blondeau, 2006). Microfinance was originally conceived as an alternative to banks, which in most developing countries serve only 5 to 20% of the population (Gallardo *et al*., 2003), and informal moneylenders. With the passage of time, the Microfinance sector has evolved. Microfinance Institutions (MFIs) now have more than 100 million clients and achieve remarkable repayment rates on loans (Cull *et al*, 2009).

The success of Microfinance in Bangladesh has increased the interest of the research community in finance, notably in terms of its potential impact on poverty reduction, and the development of women's economic activities. This upsurge in interest has awakened the conscience of political authorities and economic and financial institutions on the practice and the importance of finance (Guérin, 2005). Furthermore, finance in general, and Microfinance in particular, have been considered as a crucial tool to help in the achievement of the Millennium Development Goals (MDG). In this regard, several Microfinance programmes will be developed that target the most vulnerable groups, which are largely comprised of women (Dahoun et al., 2013). Several of these programmes focus mostly on developing countries in general, and on African countries in particular with Cameroon being our focus point and from the Far North Region.

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Despite this, most writers contradict this idea. (Goetz and Sen, 1996) question the level to which Microfinance benefits the women. They do not really see the activities of MFIs to be profitable to women empowerment. (Baham, (1995) also argues that Microfinances divert the attention of women rather than to assist them. So according to them, they have more to profit from their activities with women than they contribute to their life and with this we try to solve the problem of women gaining power and control over their lives, participate in some movement and emancipation. Be able to make some strategic life choices that women have been previously denied from, reaching gender equality rights and responsibility and opportunity of individual will that will not depend whether you are born male or female to empower the women of the Diamare Division.

According to Commission on the Status of Women (CSW) of United Nations (UN), women's empowerment means women gaining more power and control over their own lives. Riano, (1994), empowerment is not just individual achievements or assessing certain power positions, but "the way of energizing of individual and collective objects to participate in social movements and process of emancipation. Women empowerment comes from the root of the idea of power (Sharifah, 2015). Women empowerment refers to increasing the spiritual, political, social, educational, gender or economics strength of individuals and communities of women (Rajeshwari, 2015). Besides that, women's empowerment also can be defined as "women's ability to make strategic life choices which they had been previously denied from" Anjuet *et al.,* (2009). In a nutshell, women's empowerment can also be seen as an important process in reaching gender equality, which is understood to mean that the "rights, responsibilities and opportunities of individuals will not depend on whether they are born male or female" and according to the UN Population Fund, an empowered woman has a sense of self worth.

According to Golla, *et al.,* (2011) women are economically empowered when they have the ability to succeed, power to make and act on economic decisions. In fact, according to UN World Survey on the Role of Women in Development 2014 there are proven synergies between women's empowerment and economic, social and environmental sustainability. Women's active participation in decision making facilitates the allocation of public resources to investments in human development priorities including education, health, nutrition, employment and social protection. For example, as female education levels rise, infant and child mortality rates fall and family health improves. Education also increases women's participation in the labour force and their contributions to house and national income. Financial empowerment is a proven set of interventions that helps people with low incomes to move along this spectrum from crisis to stability and onward to opportunity.

II. Literature Review

A lot of research has been done on the topic of Microfinance access to women empowerment in Cameroon but we are going to specialize on women entrepreneurship that is to see if Microfinance really empowered the women, if women are included in the managerial field of the economic.

Kabeer (2001) outlines three dimensions of empowerment, explaining these are the pathways through which empowerment occur. Resources are in form of material, human or social in form. Resources increase the ability to exercise choice and are the means through which agency is carried out. She makes note of a few distinctions and nuances regarding agency. She distinguishes between passive and active agency. Passive agency means when an action is taken under circumstances with few realizable options, and active agency refers to purposeful behavior. Kabeer also differentiates between agency that is effective agency and transformative agency. Effective agency provides women with greater efficiency in carrying out their roles, whereas transformative agency gives women the ability to challenge the restrictive nature of their roles. Transformative agency provides women with greater ability to consider and respond to the patriarchal constraints in their lives.

Ledgerwood (1999) in his part discussed the impact of policy and regulatory issues on MFIs. Many policy issues are addressed, but two are recognized as playing a large role for sustainability, an appropriate regulatory environment and strong property rights. Woller and Woodworth (2001) cited many impact studies and conclude that governments must "create a macroeconomic environment characterized by stable growth, low inflation, and fiscal discipline". They further suggested that poor macroeconomic, regulatory and trade policies will undermine the viability of small business owners and the MFIs that support them. Hubka and Zaidi (2005) found that governments can help market-based Microfinance by eliminating unfair competition from public institutions; undertaking overall regulatory reform; and improving the overall business environment.

Many evaluations of MFIs have shown that Microfinance services have a positive impact on women (Hashemi *et al*., 1996; Khandker, 2005; Lakwo, 2006; Mahmud, 2003; McNelly & Dunford, 1998, MkNelly & Dunford, 1999; Morduch, 1998; Osmani, 2007; Pitt & Khandker, 1998; Pitt *et al*., 2006; Pitt et al., 2003; Rai & Ravi, 2011; Schuler & Hashemi, 1994; Schuler *et al*., 1996). Hashemi *et al*. (1996) found that credit programs had significant effects on eight different dimensions of

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women's empowerment. They found that women's access to credit was significant determinant of the magnitude of economic contributions reported by women; of the likelihood of an increase in asset holdings in their own names; of an increase in their exercise of purchasing power; of their political and legal awareness as well as of the value of the composite empowerment index (Kabeer, 2001a). In Ghana, MkNellyand Dunford (1998) found that participants experience an increase in monthly non farmine come of 36, compared to 17 for the control group. Pitt and Khandker (1998) found that program credit has a larger effect on the behavior of poor household in Bangladesh when women are the program participants. They also found that annual household consumption expenditure increases 0.22 for every additional 1.22 borrowed by women from credit programs, compared with 0.13 for man. Barnes, Morris and Gaile (1999) found that participation in Microfinance programs had positive impact on client households acquiring assets. Mahmud (2003) found that microcredit program participation has only a limited effect in increasing women's access to choice-enhancing resources, but has a much stronger effect in increasing women's ability to exercise agency in intra-household processes.

Consequently, program participation is able to increase women's welfare and possibility to reduce male bias in welfare outcomes, particularly in poor households. Furthermore, MkNelly and Watetip (1993) found that credit enhanced women empowerment in Thailand, such as increased self-confidence and better cooperation with neighbours. Rai and Ravi (2011) in their paper female empowerment and microfinance found that clients spouses use more health insurance in terms of filling claims than those of non-clients, and that women who are clients make significantly more use of health insurance than non-clients women who have obtained the insurance through their husband. Their findings provide evidence that women who are members of MFIs are more empowered than nonmembers. Becchetti and Castriota (2011) analyses the effectiveness of MFIs as a recovery tool after a natural disaster. In their paper they examine the contribution of MFIs loans in helping people who were hit by tsunami in Sri Lanka in 2004. They found that loans obtained from the MFI after the catastrophic event have a positive and significant effect on the change in real income and in weekly worked hours, and that the impact on performance variables is significantly stronger for damaged than non damaged borrowers. Their study provides a strong evidence for effectiveness of MFIs as recovery tool (Hermes & Lensink, 2011). Kabeer (2005,) stated that 'it becomes apparent that while access to finance services can and does make vital contributions to the economic productivity and social well-being of poor women and their households, it does "automatically" empower women.

"The concept of *Empowerment"* refers to the delegation of some authority and responsibility to employees and involving them in the decision-making process, not in mere job activities, but rather at all. We have been through so many times where people are talking about women empowerment and gender equality. The movements have been around for years. The fact that we can access education, have equal rights, have a quota in parliament or even in the workforce is the blueprint of the movement that has been evolving for decades. The ease of access towards that privilege was not born by itself; it required a persistent hard work by feminists out there. Thus, I think we need to understand how this issue was raised and feminist movements have been revolving.

"Women violence was made as a headline in the 21st century and International Women's Day has been celebrated annually by then. The movement started by women-led marches, strikes and other protests since 1909, followed by Women's Day observance on the same year in New York. The International Women's Day then was observed in 1911 in some countries in Europe in which the issue of the rights to vote and holding public office was raised as well as a form of protest against employment sex discrimination.

The demonstration happened in Saint Petersburg initiated the February Revolution in 1914. Russian women went on strike to demand the end of World War I and the end to food shortages. The strike was followed by October Revolution and the establishment of the Soviet Union and by then an official day was celebrated in communist and socialist countries. In the West, International Women's Day was first observed after 1977 when UN General Assembly invited member states to proclaim 8 March as the UN Day for women's rights and world peace."

A perceived channel to easily surmount gender inequality is women empowerment (FAO, 2012). The conceptualization of empowerment varies widely. Consequently, Mehra (1997) cautions that effort must be made to ensure the definition of empowerment is quantified according to specific contexts. Literature shows that many scholars accentuate 'agency' as an essential element of empowerment, although they use different terms. Kabeer, (2001); Abu-Lughod, (2009); Schuler & Ife Psychologia (2017). Efforts to define empowerment are often faced with many challenges as there are often contradicting general set of indicators. Consequently, Santillan, *et al.* (2004) observe that: Although general 'domains' or 'dimensions' developed in one setting may be transferable to another, specific indicators will need to be developed in any given setting, taking into account the purpose for which they are to be used. Deriving from the growing focus on women's empowerment, there has been a corresponding rising body of literature attempting to define the concept.

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Definition of empowerment in broad terms is often situated within two concepts – process and agency. With respect to women empowerment, empowerment as a process is seen as the development of policies and programmes that will enable girls and women to challenge current norms and change conditions. Mehra, (1997) also notes that 'the definition of empowerment should include the expansion of choices for women and an increase in women's ability to exercise choice. 'Kabeer, (2001) defines empowerment as "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them". The position of Malhotra, *et al*(1995)concurs with the definition by emphasizing that the definition highlights a transition from relative powerlessness to greater equity in the exercise of power and as such differentiate "empowerment" from the general concept of "power", as espoused by dominant individuals or groups. They argue further that to be considered 'empowered', women themselves must be significant actors in the process of change. That is, women must engage in agency. For example, health and development strategies may support or enable women's empowerment, but they cannot provide empowerment as if they were health services or commodities themselves. Said Santillan, *et al*. (2004).

a) Empowering women: some lessons from the literature

Women hold the key to a future free from hunger and poverty. By supporting women's education, training them as business leaders, equipping them to become better farmers and aiding those displaced by conflict, the Women's Empowerment Fund is giving WFP and its supporters a new way to help them do that.

As mothers, farmers, teachers and entrepreneurs, a great deal hinges on their success. Evidence shows that with equal access to education, training and means, women can raise the living standards of their families and inject new life into the local economy.

Evidence shows that women in Africa re-invest about 90 percent of their income back into their households compared to between 30 and 40 percent for men. Giving women the knowledge and skills they need to run successful farms and businesses is an efficient way to strengthen poor families.

Women produce between 60 and 80 percent of the food in most developing countries, despite having less access to land and credit than men do. Providing them with the tools and training they need to raise quality and yields is one of the best ways to increase food production in countries prone to hunger.

Women are particularly vulnerable in times of conflict, even as their role as providers becomes more important than ever. Easing their return home by giving them the tools and training they need to rebuild can kick-start the recovery process for an entire community. Two thirds or the approximately 75 million children denied educations around the world are girls. Yet studies show that educated women have healthier children, who are more likely to live longer and attend schools themselves. Educating women is thus an important first step towards beating poverty and hunger. The following are some empowerment activities that can build self-esteem in young women and girls.

b) Women participation in polities

In most societies, women have little to no say on the issues affecting them, such as governance, allocation of resources, marriage, childbearing, etc. Right from the family level, women should be participants in the decision-making process. Of all the activities for women's empowerment, providing a path to leadership is the most instrumental. It does not only instill confidence but also puts women at a level where they can be able to empower other women. In a male-dominated society, affirmative action is the only way to help women to achieve leadership roles.

Empowering girls and young women is not an 'option' for a modern society it should have already happened a long time ago. The following are some ways we can all help empower young women and girls to be the best that they can be.

UNDP supports gender responsiveness of political institutions and facilitates women's access to opportunities and skills to exercise their political rights, participate in decision-making, exercise leadership, and contribute to development processes. UNDP does this by:

- Supporting women's coalitions in political parties and representative bodies.
- Encouraging political parties to: (i) remove all barriers to the participation of women, (ii) develop their capacity to analyze issues from a gender perspective, and (iii) adopt policies and/or quotas to promote women's participation at all levels of decision-making;
- Promoting coalition building and networking among women representatives and decision-makers;
- Supporting gender mainstreaming in parliaments through induction training for MPs on gender issues, mainstreaming gender impact reviews into parliamentary committee work, gender analysis of proposed laws, gender-sensitive budgeting, support for cross-party women's caucuses, and women's mentoring programs.

UNDP collaborates with women's networks and academia; and works closely with its sister agencies including UN Women, DPA, OHCHR, UNICEF; and inter governmental organizations such as OSCE/ODIHR; and Civil Society Organizations (CSOs) working on women's political participation, including IDEA, USIP and *Interpeace*, as well as regional and national CSOs.

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III. Methodology

Since the 1970s, several studies have focused on the analysis of effects of finance on the empowerment of women, notably in developing countries. In Africa particularly, the studies carried out in this manner focused on Cameroun, Ghana, Senegal, South Africa, Zimbabwe, Benin, etc. (Dahoun et al., 2013; Ganle et al., 2015). In order to properly appreciate the influence of credit on the development of women owned business in Cameroon, this study has adopted a binary model approach, given the type of data used, in order to take into account the effect of credit on the profits of women owned enterprises. Using the ECAM 4 database, we filter information on women in the Extreme region and particularly in the Diamaré department. From this operation we obtained a sample of 1140 individuals. We selected the variables that would allow us to carry out the modeling. This variable part has been summarized in the table below for a better understanding and to show the used variables of the research work.

Table 1: Summary of variables

Variables	Etiquette	Modalities	Awaitedsign
SPC	Socio Professional Catégories	1-Employer 0-Employee	
Microfinance	Access to the services of Microfinance	1-Yes 0-No	+/-
Association	Belonging to an association	1-Yes 0-No	+/-
ONG	support of NGO	1Yes 0-No	+/-
NIVINS1	Education level of respondant	0-No schhol 1-Primary 2-Secondary 3-University	+/-
FORIN	Sectorofactivities	1-Formal 0-Informal	+/-

With the information contained in the table above, we can estimate the two models of this paper.

IV. Results

In this last part of the paper we present the results of the different analyses.

a) Presentation of the variables of women entrepreneurship

Table 2: Variables of women entrepreneurship

SPC	Dependant variable of women entrepreneurship	
	Odds ratio	Standard error
Microfinance	2.77**	0.13
NIVINS1	1.43***	0.18
ONG	3.90	0.37
FORIN	2.93	0.34
Constante	0.27***	0.08
Number of obs = 1140	LR chi^2(4) = 11.23	Prob> chi2 = 0.0241
Log likelihood = -784.57255	Pseudo R2 = 0.2071	

*Note: *** (**) (*) significative à 1% ; 5% ; 10%*
****= P<0.01; **= P<0.05; *=P<0.10.*

According to the information in the table suggests that the binary logistic regression model is robust in its ability to explain women's self-employment in the region. Indeed the interpretation of Prob> chi2 returns the information according to which, the model is significant at a threshold of 5%, as well as by the significance of the model. The interpretation of the pseudo R^2 gives the information that the explanatory power of the model is 20.71%; thus, the model accounts for 20.71% of the fact that women can be self employed in our study population. According to Mushumbusi and Jan (2013), shows that members of MFIs indicated that

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they were able to make different contribution to their household and community, and they felt self-worth and that woman should have equal rights to men. Women are more empowered due to contribution they make in their households. This further indicates that women self-perception and perception from others have positively changed compared to before they were members of MFIs but that is not the case in the Diamare Division because the women are still lacking behind maybe it is due to the culture and religion which states that women must always be at home and their husband provide for them.

After interpreting the ability of the model to explain the phenomenon so it is the subject, it is the question of being able to look at the determinants to explain the fact that women can be in situation of self-employment. The interpretation of the model suggests the existence of significant variables in the binary logistic regression model. The variable "Microfinance" is one of the significant variables of the model, its interpretation returns the information that this variable by its odds ratio of 2.77 > 1 has a high probability of being able to positively influence the self-employment of women in the locality. Study Similar results have been found by Kabeer (1999), Khamar (2016) for which access to financial services allows women to escape poverty but also to support themselves. Majority of respondents' members of MFIs indicated they could interact freely and talk directly and with confidence with different people in the community on their ability to manage alone have increased.

The level of education as the previous variables significantly explains women's self-employment; the interpretation of the Odds Ratio suggests that the latter increases the probability of women being able to take charge of themselves, in fact the higher the level of study, and the more women, through the knowledge acquired during their schooling, are able to be able to better analyze and interpret the information coming from their environment and mainly from the market. Several authors like Kabeer (1999), Kharmar (2016), Anh, (2018) in their work demonstrates the importance of this variable In the explanation of women's empowerment, according to their different studies, a woman with a high academic level is better able to master her environment but also to be able to ensure good management of their small businesses. Similar results were obtained by Anh, (2018), who, looking at the impact of microfinance on women's self-employment in Vietnam, developed a binary logistic regression model to highlight the determinants of self-employment of women he notes that, membership of an association by a woman allows the latter to significantly increase its capacity to support However, the non-significance of the variable "NGO" is noticeable, the ODDSRATIO interpretation of this variable suggests that it will be able to improve women's self-employment, but this is not significant in this research and we also have the sector of activities which is 2.93>1 on how the relationship between Microfinance and sector of activity can empowered the women in our society. One interesting remark from the estimation is that married women appear to be less empowered in all dimensions compared to the rest (ie. those who are divorced, widowed, or single).

The odds ratio is especially very significant (p-value is <0.2021) and its estimate of 0.3 indicates that married women are 70% less likely to be empowered than the comparison group. It seems that marital status has the most negative impact on household decision-making dimension It can be seen that for those who are divorced, widowed, or single, most of them (80%) are reported to be the family's principal decision makers. Also, all divorced women are remarkably believed to be the household's leader, which suggests that if there is an absence of the husband, these women are assumed to lead their family without channeling this role to their sons (if applicable) or to their male relatives..

As Goetz & Gupta (1996) has shown, if there is an absence of a husband, women are still subject to the supervision of their male relatives who would be therefore responsible for the allocation of household's resources and the finalization of family's decisions are reported to be the major decision makers. But the case of the Far North, this could be due to the possibility that single women tend to be young, and thus they are still living with their parents who are leading the family at that moment.

b) Presentation of dependent variable of women political participation

Table 3: Variables of Political Participation

SPC	Dependant variable of women political participation	
	Odds ratio	Standard error
Association	2.29**	2.64
NIVINS1	1.76	0.13
ONG	3.90***	1.15
FORIN	2.93**	1.39
Constante	0.27***	0.08

*Note: *** (**) (*) significative à 1% ; 5% ; 10%*
****= P<0.01;**= P<0.05;*=P<0.10.*

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The second significant variable in the model is membership in an association. Its interpretation suggests that belonging to an association can significantly increase women's ability to self-employ. This can be explained by the fact that, membership in an association allows women to share their experiences and benefit from the advice of each other, but also to be able to save and contributions allowing them to be in solidarity.

The information on the dependent variable table suggests that the binary logistic regression model is robust in its ability to explain women's self-employment in the region. Indeed the interpretation of Prob> chi2 returns the information according to which, the model is significant at a threshold of 5%, as well as by the significance of the model. The interpretation of the pseudo R^2 gives the information that the explanatory power of the model is 32.90%; thus, the model accounts for 32.90% of the fact that women can be self employed in our study population and odds ratio value of 2.29. which means that the second hypothesis is been validated. After interpreting the ability of the model to explain the phenomenon so it is the subject, it is the question of being able to look at the determinants to explain the fact that women can be in situation of self-employment.

The hypotheses of our research work which is Microfinance has strong effects on the promotion of women entrepreneurship and Microfinance has no effects on the promotion women political participation has been justify which show that the hypotheses are true. Accordingly, the meaningful participation of women in national, local and community leadership roles has become an important focus on global development policy. Still, some may ask why it matters if women become political leaders, elected policymakers, or civil society activists. Why does the world need more women involved in all aspects of the political process? Women's political participation results in tangible gains for democracy, including greater responsiveness to citizen needs, increased cooperation across party and ethnic lines, and a more sustainable future.

V. Conclusion

Microfinance has been hailed as a veritable tool for the socio-economic growth of less developed economies in the past five years. The role of these institutions has been said to encompass wide range of the economic life. In this direction therefore, its ability to ensure socio-economic equity is through its activities to the less reached by the mainstream financial services has come to be a veritable anchor for the emphasis of these institutions in developing economics where the perception and opinion of MFI in Cameroon tend to be positive on the whole it is generally believed that MFIs is a force greatly aids in the development of the country and in the alleviation of poverty this generally held positive perception without a doubt has aided in the rapid growth in shows the effects size and in number of MFI institutions experienced since the early 1990s. The research paper examines the effects of MFI participation and membership duration on the degree of women's empowerment with a case study in Cameroon.

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Global Journal of HUMAN-SOCIAL SCIENCE: E
Economics
Volume 21 Issue 3 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460x & Print ISSN: 0975-587X

Financial Development and Poverty Reduction in Bangladesh: Evidence from the ARDL Bound Testing Approach

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Abstract- This paper investigates how financial development is related to poverty reduction in a developing nation such as Bangladesh. Employing the ARDL bound testing approach to cointegration, the study finds that the variables representing poverty reduction and financial development are cointegrated. The long-run and the short-run estimations indicate that financial development reduces poverty. In particular, on average, a 1 percent increase in financial development reduces poverty by 0.6 percent in the long run, and in the short run, the rate is 0.4 percent. The results are robust even when controlling for military expenditure and macroeconomic stability variables. The study also discovers that even though military expenditure may seem innocuous in the short run, it hurts poverty reduction in the long run.

GJHSS-E Classification: *FOR Code: 149999*



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Financial Development and Poverty Reduction in Bangladesh: Evidence from the ARDL Bound Testing Approach

Kazi Mezbah Uddin Ahamad [α], Shakil Mahmood Shaon [σ] & Noushin Farjana Huda Chowdhury [ρ]

Abstract- This paper investigates how financial development is related to poverty reduction in a developing nation such as Bangladesh. Employing the ARDL bound testing approach to cointegration, the study finds that the variables representing poverty reduction and financial development are cointegrated. The long-run and the short-run estimations indicate that financial development reduces poverty. In particular, on average, a 1 percent increase in financial development reduces poverty by 0.6 percent in the long run, and in the short run, the rate is 0.4 percent. The results are robust even when controlling for military expenditure and macroeconomic stability variables. The study also discovers that even though military expenditure may seem innocuous in the short run, it hurts poverty reduction in the long run.

I. Introduction

It is proven in many empirical studies that financial development has an influential role in the economic growth of a nation (Beck and Levine, 2004; Levine, 2005; King and Levine, 1993). A large body of studies has chiefly concentrated on finding the nexus between finance and growth, while the implication of finance on poverty has been uncharted. Specifically, in the developing nations where poverty is a predominant social problem, questing for better policy options to subdue poverty by focusing on the link between finance and poverty will be of paramount importance. In the SDGs ending poverty in all of its forms has been identified as the most prioritized goal (UN, 2019). Still, in this world, about 9.2 percent of the total population live below the international poverty line of $1.90 a day (World Bank, 2020a). And, the middle-income countries are mainly the host of this large share of the population. In 2016, about 14.3% of the total population was below the poverty line in Bangladesh. The country intends to bring the number to below 3% by 2030. The present study aims at unearthing the link between financial development and poverty in an error correction model so that the long run, as well as the short-run implication of finance on poverty reduction, can be better understood from the perspective of Bangladesh. The next section surveys the existing literature concerning the role of finance in poverty reduction, and the remainder of this paper is structured as follows. Section 3 provides a brief overview of poverty and the financial sector from the perspective of Bangladesh, and section 4 specifies and describes the model and the data. Section 5 and section 6 present the estimation method and analysis of the obtained results, respectively. Section 7 concludes the study.

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II. Literature Review

Financial development is indispensable for the healthy growth of an economy. The positive association between financial development and growth is empirically proven in many studies (Levine, 2004; Levine, 2005; Beck and Levine, 2004). But there is a dearth of literature on the nexus between financial development and poverty reduction. Jeanneney and Kpodar (2011), with a large sample of developing countries over the period 1966-2000, find a positive association between finance and poverty reduction. But their results are sensitive to the financial deepening variables, finance as measured by the ratio of M3 to GDP produces strong outcome-confirming the McKinnon 'conduit effect' (McKinnon, 1973) — as opposed to the ratio of credit to the private sector which has a rather weaker positive effect on poverty reduction. They also corroborate the findings of Akhter and Daly (2009) that financial instability as an outcome of better financial development hurts the poor. Beck *et al.* (2007) extensively examine the role of finance on the poor. They find that financial development can be both quite effective for the poor through the channel of aggregate growth and by reducing the income inequality amongst the poorest quintile. Also, utilizing the data on a fraction of the population living on less than $1 per day, they observe the favorable role of financial development in poverty alleviation. Donou-Adonsou and Sylwester (2016) use the data of 71 developing countries and find an overall positive effect of financial development mainly measured by the credit to GDP ratio on various poverty measures such as headcount ratio and poverty gap. Their study also reveals that microfinance institutions do not influence poverty. Rewilak (2017) separates financial development into four components and finds that financial deepening and greater access to finance significantly reduce poverty. Few studies focus on the income inequality and poverty nexus. For example, Clarke *et al.* (2006) find that financial development is

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inversely related to the level of the Gini coefficient. They make use of the data of a panel of countries ranging from the period 1960-1995. Omar and Inaba (2020), using the data of 116 developing countries between 2004 and 2016, observes that financial inclusion plays a favorable role in poverty alleviation and reducing income inequality.

Several studies investigate the country-specific link between financial development and poverty reduction, and these studies, in particular, examine the causal relation between the variables following a co-integration test. Odhiambo (2009) inspects the causality among financial development, poverty, and economic growth for the data of South Africa ranging the period 1960-2006 to find that both financial development and economic growth Granger-cause poverty reduction in the country. Kheir (2018), using the data covering the period 1980-2015, finds for another African nation, namely Egypt, that there exists bi-directional causality between financial development and poverty reduction both in the short-run and long run. The study uses the ratio of household final consumption expenditures to GDP as a proxy for poverty data. For financial development variables, it employs domestic credit to the private sector as a percentage of GDP, and the ratio of liquid liabilities to GDP (M3/GDP). Uddin *et al.* (2014), using quarter frequency data for 1975–2011, find that poverty, financial development, and economic growth are co-integrated and financial development contributes to poverty reduction. Abdin (2016) also discovers a favorable role of financial development in poverty reduction using the data of Bangladesh for the period 1974-2013.

III. Poverty and Financial Development in Bangladesh: An Overview

Table (1) provides a brief overview of the poverty scenario in Bangladesh between the years 1991 and 2016. Even though data on poverty headcount ratio is rare and usually observed with a 5-year interval, and so is the data on the Gini index—a measure of income inequality—we have compiled the available data to assess the progress Bangladesh has made concerning poverty reduction. During 1991, about 43.5% of the population in Bangladesh was living below the poverty line of $1.90 a day. By 2000, the scenario improved a lot. Since then, a host of targeted pro-poor policy actions and possibly the boom of export-oriented RMG sectors reduced the poverty figure dramatically.

Table 1: Overview of the Poverty Situation in Bangladesh

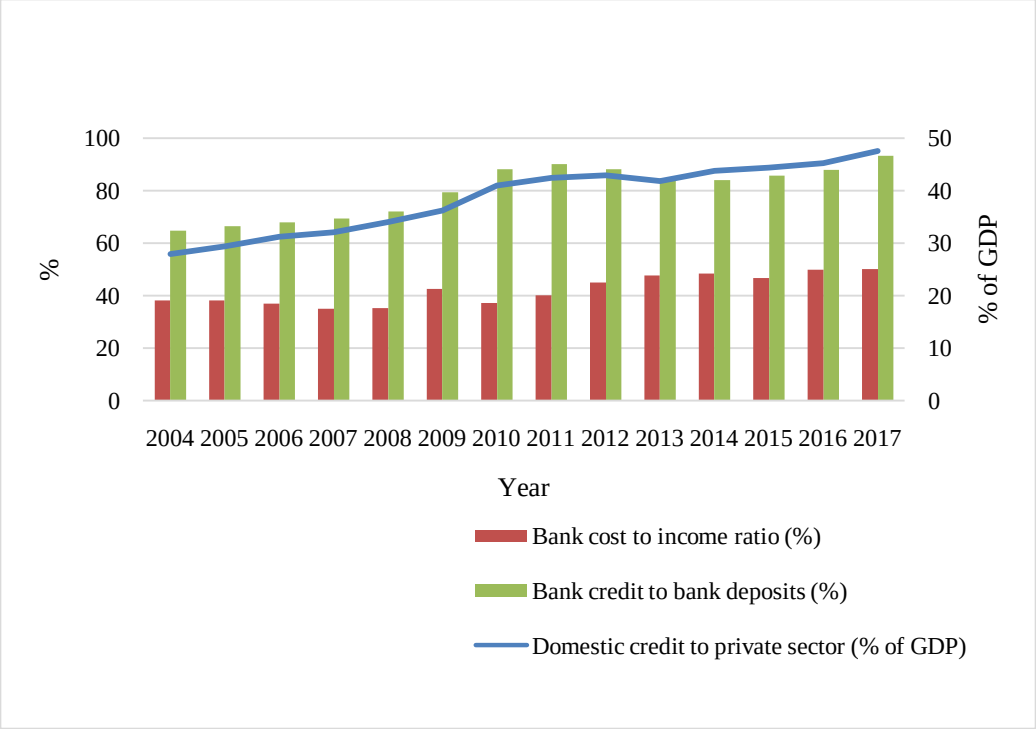
Time	Poverty headcount ratio at $1.90 a day (2011 PPP)	Gini index	GDP per capita (USD, PPP)	Households and NPISHs Final consumption expenditure, PPP (100 million)
1991	43.5	27.6	1534.5	1.58
2000	34.2	33.4	1937.7	2.04
2010	19.2	32.1	2883.5	3.24
2016	14.3	32.4	3920.3	4.28

Source: WDI 2020

By the year 2012, Bangladesh had already achieved the MDG goal of halving the proportion of people living below the poverty line. Despite achieving extensive success in poverty reduction, a bleak picture could be visible when it came to income inequality. Between the years 1991 and 2016, the Gini index was 31.3, indicating a moderate inequality existed in Bangladesh. Nevertheless, the picture concerning the economic development as measured by the level of per capita GDP in constant 2011 USD adjusted for PPP was superior. The level of per capita GDP increased by more than double to USD 3920.3 in 2016 from USD 1534.5 in 1991. Household expenditure, a measure of poverty reduction adopted in this study, also showed the same trait.

In gauging the performance of financial development in Bangladesh, we categorize the financial development variable into four components in line with the Cihak *et al.* (2013), namely financial deepening, financial access, financial efficiency, and financial stability. In this study, we have used domestic credit provided to the private sector by all financial intermediaries as a percentage of GDP to represent the financial deepening as well as the key financial development variable. The bank credit to deposit ratio and cost to income ratio represent financial stability, financial efficiency, respectively. Figure 1 illustrates the scenario that prevailed in the financial sector between the years 2004 and 2017. Only the data on credit to the private sector contains a decent number of observations, so we conduct our main regression analysis with it. Still, for assessing the overall condition of the financial sector, we make use of the available data on the financial stability and efficiency along with financial depth.

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Source: WDI 2020

Figure 1: Scenario in the financial sector in Bangladesh (2004-2017)

According to the available data, it is apparent that the financial sector operated with a fair amount of efficiency between the years 2004 and 2017. In this period, banks' profitability measured by the cost to income ratio remained fairly constant, and the average was about 42.4%. The financial stability represented by the credit to deposit (CD) ratio also depicted a similar picture. Between the years 2004 and 2017, on average, the CD ratio was a little over 80% which was indicative of better financial stability during this period. Data on ATMs per 100,000 adults and bank accounts per 1,000 adults obtained from the WDI 2020 revealed that in terms of financial access, the country still needed to pave a long way to achieve decent success. In 2009, only one ATM was available per 100,000 adults, and around 2017, the number slightly increased to a mere eight ATMs. As to the bank account, about 248 people among 1000 adults had it in 2004, and the number slowly rose to 715 per 1000 adults in 2017.

IV. The Model and Data

The present study aims at unearthing the effect of financial development on poverty reduction. We formulate the following model, in line with Beck *et al.* (2007), Odhiambo (2009), and Kheir (2018) to assess the nature of the relationship.

$$pov_t = \alpha + \beta_1 y_t + \beta_2 fin_t + \beta_3 x_t + e \qquad (1)$$

In equation (1), *pov* corresponds to our poverty measure, *y* and *fin* represent the level of economic development and the financial development, respectively, *x* is a set of control variables. All the series considered in this study are annual and span the period 1990-2019. Table 2 provides the descriptive statistics of the variables.

Table 2: Descriptive Statistics of the Variables

	Household final consumption expenditure (100 million)	GDP per capita (PPP)	Consumer Price Index	Domestic credit to the private sector (% of GDP)	Military expenditure (% of GDP)
Mean	2.81	2554.98	83.57	30.33	1.31
Median	2.45	2225.61	66.88	28.63	1.30
Maximum	5.30	4753.73	179.68	47.58	1.58
Minimum	1.58	1517.73	32.25	14.55	1.06
Std. Dev.	1.11	940.83	45.60	11.37	0.16

Source. Author's calculation

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There is a substantial lack of data on the most common poverty measure headcount ratio. For Bangladesh, we observe data with only a 5-year interval. To circumvent this problem, we have employed the logarithm of household final consumption expenditure in constant 2011 USD adjusted by PPP. Studies such as Odhiambo (2009), Kheir (2018), Uddin *et al.* (2012) use household expenditure as a reliable proxy for poverty variable because usually, the income of the poor is consistent with their expenditure.

We have used the log of the per capita GDP in constant 2017 USD adjusted for PPP to gauge economic development. A positive sign on the coefficient of GDP will point to the fact that an increase in the level of economic development will reduce poverty. Domestic credit to the private sector (% of GDP) is the proxy for financial development. This proxy is superior compared to the ratio of broad money (M2 or M3) to GDP as the domestic credit to the private sector as a percentage of GDP captures the movement of savers' money to the private firms. This measure is also reliable as it includes the activity of the other non-bank financial intermediaries involved in the financial sector, and at the same time, excludes credit to the public sector. We have also used military expenditure as a percentage of GDP to capture the fact that spending on the military may hinder the progress of poverty reduction. To capture the macroeconomic stability we make use of the log of consumer price index data. World Development Indicator (WDI) 2020 by the World Bank is the source of all the data series.

V. Method

This study employs the ARDL (autoregressive distributed lag) bound testing approach of cointegration developed by Pesaran and Shin (1995), Pesaran and Pesaran (1997), and Pesaran *et al.* (2001). ARDL technique to test for cointegration has several merits over the cointegration approach developed by Johansen (1998), Johansen and Juselius (1990), and Engle Granger (1987). ARDL approach is still applicable regardless of the variables being purely I (0) or I(1) or an admixture of both. It provides superior results even in the smaller sample size. The approach requires a single equation set-up as opposed to the other conventional methods, which need a system of equations. Additionally, the ARDL approach yields unbiased estimates of the long-run model, although some variables are endogenous (Odhiambo, 2009).

Our data involve the period 1990-2019, and the series are annual. Owing to this fact, we have kept the maximum lag length to two periods following Pesaran and Shin (1998), Narayan (2004), and Ahamad (2019). We express the model in the following ARDL form:

$$\Delta pov_t = \alpha + \sum_{i=1}^{k} \beta_i \Delta pov_{t-i} + \sum_{j=0}^{l} \beta_j \Delta y_{t-j} + \sum_{u=0}^{v} \beta_u \Delta fin_{t-u} + \sum_{m=0}^{n} \beta_m \Delta x_{t-m} + \delta_1 pov_{t-1} + \delta_2 y_{t-1} + \delta_3 fin_{t-1} + \delta_4 x_{t-1} + e_t \quad (2)$$

Here, e_t is the white noise error term, and Δ denotes the first difference operator. The variable pov represents our poverty measure. The chosen proxy is the natural log of households and NPISHs final consumption expenditure adjusted for PPP. And, *y* denotes the level of economic development for which the proxy is GDP per capita at PPP. Here, *x* is a vector of control variables that includes consumer price index (CPI) and military expenditure as a percentage of GDP.

The existence of a long-run relationship or cointegration among the variables of interest is confirmed by calculating joint F-statistic or Wald statistic. The null hypothesis, in this case, is H0=1=2=3=4=0 implying that there is no level form relationship or no cointegration among the variables. The alternative hypothesis is Ha1234≠0, which implies that there exists a long-run relationship among the variables or, more precisely, the variables are cointegrated. The computed F-statistic is compared against two sets of F-statistic critical values, namely, lower bound F_L: I(0) and upper bound F_U: I(1). If the computed F-statistic exceeds the upper bound value, then the null is rejected to confirm that there exists a long-run relationship among the variables. In case the computed value is smaller than the lower bound critical value, then the null cannot be rejected. If the computed F-statistic falls between the upper and the lower bound critical value, then the test will be inconclusive. The long-run and the short-run equation are as follows,

$$pov_t = \alpha + \sum_{i=1}^{a} \delta_i pov_{t-i} + \sum_{j=0}^{b} \delta_j y_{t-j} + \sum_{u=0}^{v} \delta_u fin_{t-u} \sum_{m=0}^{c} \delta_m x_{t-m} + \eta_t \quad (3)$$

$$\Delta pov_t = \alpha + \sum_{i=1}^{k} \beta_i \Delta pov_{t-i} + \sum_{j=0}^{l} \beta_j \Delta y_{t-j} + \sum_{u=0}^{v} \beta_u \Delta fin_{t-u} + \sum_{m=0}^{n} \beta_m \Delta x_{t-m} + \phi ECT_{t-1} + \epsilon_t \quad (4)$$

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Here, *ECT* is the error correction term and coefficient ϕ represents the speed of adjustment. More intuitively, it means how much of the disequilibrium in the previous period adjusts in the present period so that the system moves on to converge to the long-run equilibrium. The coefficient should be negative and statistically significant to meet the condition of convergence.

VI. Results Analysis

a) Unit root test

Although the ARDL bounds testing approach to cointegration does not require the pretesting of the data series for unit root, it is customary to eliminate the possibility of any I(2) series among the variables considered in the study. The presence of I(2) series produces spurious regression and renders the whole process futile. Augmented Dicky-Fuller (ADF) and Phillips-Perron unit root tests check the order of integration I(d) among the variables of interest. Table (2) reports the test results on the unit root test.

Table 2: Unit-root Test of the variables

Variables	ADF Statistics (with trend)	PP Statistics (with trend)	5% Critical Value	10% Critical Value
y	-0.25	0.31	-3.58	-3.23
Δy	-3.49*	-3.55*	-3.58	-3.23
pov	0.96	1.99	-3.58	-3.23
Δpov	-4.49**	-4.39**	-3.58	-3.23
fin	-2.45	-2.52	-3.58	-3.23
Δfin	-4.74**	-4.68**	-3.58	-3.23
cpi	0.61	0.38	-3.58	-3.23
Δcpi	-3.97**	-3.97**	-3.58	-3.23
mil	-1.59	-1.86	-3.58	-3.23
Δmil	-3.62**	-3.64**	-3.58	-3.23

Notes. Δ denotes first difference operator, ** and * denotes statistical significance at 5% and 10% respectively

According to the output of ADF and PP unit root tests, it is apparent that all the variables are stationary after taking their first differences. We have included trend and intercept while carrying out the tests. The null hypothesis of the unit root test of both ADF and PP is the time series is non-stationary. We have not reproduced the mathematical details of the testing process to conserve spaces.

b) Cointegration test

The next step involves estimating equation (2) for cointegration among the variables. Two ARDL models are estimated. The first one includes only the level of economic development and financial development and the second one contains both of the variables as well as the control variables such as CPI, which is a proxy for macroeconomic stability in the country, and military expenditure as a percentage of GDP to capture the spending by the government in non-developmental avenues.

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Table 3: F-Bounds Test to Cointegration

	Model	Optimal Lag Length	F	LM Test χ^2	ARCH χ^2	JB Test χ^2
1	Sample (1990-2019)	ARDL(2,1,1)	3.73	2.96(0.22)	0.82(0.31)	0.23(0.89)
2	Sample (1990-2019)	ARDL(2,0,1,1,1)	7.39	5.73(0.06)	1.01(0.31)	0.71(0.69)

Finite Sample: n=30 k=2 (Model 1)			Finite Sample: n=30 k=4 (Model 2)		
Significance level	*I(0)*	*I(1)*	Significance level	*I(0)*	*I(1)*
10%	2.915	3.695	10%	2.525	3.56
5%	3.538	4.428	5%	3.058	4.223
1%	5.155	6.265	1%	4.28	5.84

Notes. The null hypothesis of bound test: no levels relationship, I(0) and I(1) denote lower and upper bound critical value respectively. For the LM, ARCH, and JB tests, inside the parentheses, P-value associated with the corresponding χ2 value is attached.

To choose the optimal lag length, this study makes use of the Akaike information criterion (AIC). For both of the models, the lag-lengths that minimize the Akaike information criterion (AIC) are ARDL (2, 1, 1) and ARDL (2, 0, 1, 1, 1). Table (3) contains the cointegration test results. For model 1, the computed F-statistic is 3.73 that exceeds the upper bound critical value for finite sample size n=30 at the 10% level. That is, in model 1, the variables are cointegrated or, there is a long-run relationship among the variables.

As for model 2, the variables are also cointegrated as the computed F-value is 7.39, which is greater than the upper bound critical value for finite sample n=30 at the 1% level of significance. An array of diagnostic tests implemented in this study checks for the presence of autocorrelation, heteroscedasticity, and normality of the error terms. As indicated by the test results, both models are free from the problems posed by autocorrelation, heteroscedasticity, and non-normal residuals.

c) The Short-run and the Long-run findings

Table (3) reports the long-run estimation results. The results indicate that in the long run, the level of economic development reduces poverty. In both models GDP per capita at PPP, which is a proxy for the level of economic development registers a highly significant positive coefficient.

Table 3: Long-run Estimation

Dependent Variable: log of poverty variable (*pov*)				
	Model 1		Model 2	
Variable	Coefficient	t-Statistic	Coefficient	t-Statistic
y	0.792604	(8.710862)***	0.961633	(12.80859)***
fin	0.006022	(2.329256)**	0.005012	(2.331573)**
mil			-0.06643	(-3.141236)***
cpi			-0.05224	(-0.652512)
c	19.84848	(31.62293)***	18.92711	(56.85097)***

*In the parentheses, a t-statistic is provided for the corresponding coefficient. ***, ** denote significance at the 1% and 5% level respectively*

The key variable of interest, financial development indicator, for which the proxy is domestic credit to the private sector (% of GDP), appears with a significant positive coefficient in both models. The positive sign confirms that financial development indeed has a positive role in the poverty reduction in Bangladesh. The most interesting finding here is that the positive link between financial development with poverty reduction holds even when controlling for other relevant variables. Also, the long-run elasticities are nearly the same across the two specifications we have tested here. On average, in the long run, a 1 percent increase in the domestic credit to the private sector may contribute to a 0.6 percent decline in poverty. The coefficient on the military expenditure is negative and highly significant to imply that military expenditure increases poverty.

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Perhaps, it is because military expenditure takes away funds that can otherwise be invested in the development of health and education.

Table (4) reports the short-run findings on the two models. According to the results, the financial development variable replicates the same trait in the short run, just it does in the long run. In the short run, the elasticities are also almost the same across the two specifications. That is, on average, a 1 percent increase in the domestic credit to the private sector in the short run will favorably enhance the household final expenditure by 0.4 percent, i.e. reduce poverty by 0.4 percent.

Table 4: Short-run Results

Dependent variable: *Δpov*				
	Model 1		Model 2	
Variable	Coefficient	t-Statistic	Coefficient	t-Statistic
Δpov(-1)	0.275259	(1.593674	0.507119	(5.665513)***
Δy	1.962343	(7.514775)***		
Δfin	0.004166	(2.529394)***	0.003012	(1.907131)*
Δmil			-0.00561	(-0.20221
Δcpi			0.262591	(3.239281)***
ECT(-1)	-0.59624	(-4.12826)***	-0.93794	(-7.52602)***

*In the parentheses, a t-statistic is provided for the corresponding coefficient. ***, **, and * denote significance at the 1%, 5%, and 10% level respectively.*

Military expenditure shows no significant impacts on poverty in the short run, as indicated by the findings. The error correction terms in both models appear with the correct negative sign and the level of significance. The speed of adjustment to the long-run equilibrium in model 1 is 59.6%, whereas it is 93.8% in model 2. This higher speed of adjustment in model 2 justifies the inclusion of relevant control variables in its specification.

VII. Conclusion

This paper attempts to find the link between financial development and poverty reduction in a developing nation by taking Bangladesh as a case. The findings in this paper corroborate the results of many past studies concerning the role of financial development in poverty reduction. In particular, the error correction model employed in this paper reveals that both in the short-run, as well as in the long run financial development reduces poverty. The study also provides valuable insight regarding military expenditure and its role in poverty reduction. Despite showing no significant effect in the short-run on poverty, military expenditure, in the long run, exerts a detrimental negative role in poverty reduction. The findings of this paper can be used as an important policy guide. The government in a developing nation can always reduce poverty by enhancing the depth of the financial sector and by ensuring easy access of the people who need credit the most. We should also bear in mind that excessive government interventions may divide the credit facilities in the financial market in such a way that the most influential borrowers obtain credit at subsidized rates of interest. In contrast, less advantaged groups often need to acquire credit at a higher interest rate from the informal market (Kirkpatrick 2000). If policy-makers address this issue, finance may not appear as a growth-limiting factor and play a progressive role in poverty reduction.

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Global Journal of HUMAN-SOCIAL SCIENCE: E
Economics
Volume 21 Issue 3 Version 1.0 Year 2021
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals
Online ISSN: 2249-460x & Print ISSN: 0975-587X

Counting the Invisible Working Hands in India

By M. Balaji

Abstract- This paper enquires into the problem faced by migrant labors in the informal sector in India. It argues for the registration and tracking of migrants, particularly interstate migrants, as they constitute a significant proportion of the labour force. The mobility of labor is the natural mechanism for infusing inclusive and faster growth across the globe, and tracking the poor migrants would lead to investment in human and social capital, paving the way for integrating poverty alleviation policies and development strategies for overall better outcomes.

Keywords: *poverty, labour economic, human capital.*

GJHSS-E Classification: *FOR Code: J6, J28, O1*



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Counting the Invisible Working Hands in India

M. Balaji

Abstract- **This paper enquires into the problem faced by migrant labors in the informal sector in India. It argues for the registration and tracking of migrants, particularly interstate migrants, as they constitute a significant proportion of the labour force. The mobility of labor is the natural mechanism for infusing inclusive and faster growth across the globe, and tracking the poor migrants would lead to investment in human and social capital, paving the way for integrating poverty alleviation policies and development strategies for overall better outcomes.**

Keywords: poverty, labour economic, human capital.

I. Introduction

Migrant workers in the informal sector in India have long been exposed to stretched working hours, unsafe working conditions, bonded labor instead of debt, different forms of modern slavery and, an unhygienic living milieu (Bhagat, 2010). Migrants are, to a significant extent, exploited by the forces whose primary objective is to mediate the economic conundrums despite statutory safeguards provided to them (Haan, 2011). The multiple hardships faced by several thousand migrants erupted like a volcano during the COVID- 19 lockdown. Most of them, after succumbing to neglect and deprivations, left the cities and towns where they worked to their native places, and many decided to walk hundreds of miles. Some died during their journey, and the rest traveled in the cargo compartments of trucks and containers huddled like a herd of cattle (Mukhra et al. 2020). The mass exodus of migrants during the lockdown was reminiscent of India's partition in 1947 and had turned the spotlight on them as this vulnerable section is estimated to be around 93 percent of India's informal workforce and contributes around 10 percent to India's GDP (Shome, 2021).

II. Is Migration a Necessary Phenomenon for Growth?

The migrant population is mired with uncertainty and deprivation and often jostled into shocks and new realities (Keshri and Bhagat, 2012). The policy objectives focusing on reducing the number of migrants seem to be socially desirable. Still, evidence shows that the mobility of labor is the natural mechanism for infusing inclusive and faster growth across the globe (Haan, 2011). The remittance amount migrants send home enhances the probability of their family moving upward in the income quintile and aids them to escape from the gnawing clutches of poverty. On average, it is estimated from the NSSO survey that the migrants within India send Rs. Thirteen thousand per year, and it is spent mostly on goods for household consumption and acts as a 'safety valve' for the poorer households (Kapur,2012). MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) has made a significant contribution in reducing 'distress migration' and has provided a choice to the poor households to find work in and around their villages rather than inflicting social and other pressures on their families by migrating elsewhere. But the labor mobility being a part of the growth trajectory and established livelihood strategies of poor households, migration will continue and even increase with rapid urbanization and development in the future (Coffey, 2013). So, what we need to focus on is not to minimize the migration or laissez-faire approach but to understand the complexity of migration patterns, perspectives of migrants, and their motives and design strategies to facilitate such labor mobility for overall better development outcomes.

III. Understanding the Interstate Migration from the Perspective of Migrants

Desperation, acute unemployment, seasonal unemployment, indebtedness, and chronic poverty are the major causes of migration; some households are being driven by the idea of better opportunities and thrust their young men and women into the informal migrant labor force in order to broaden their horizon. Clear governing principles are required to understand the distribution and movement of the interstate migrant population as they constitute a large part of the total labor force in this country (Haas, 2010). A migrant initially *departs* from a place, which can be defined as a state of origin or a place of departure; it is usually the area of residence at the beginning of his/her migration. The migrant's move terminates at the *destination* where the migrant is expected to reside for a specific *duration.* Destination State would be different from the State of departure or origin.

The *duration* of stay may be definite or indefinite. Indefinite migration is about the lack of a definite time reference on the last place of residence or a lifetime migration, which is not the subject under examination. Therefore it can be ignored. The definite migration is one of the governing principles for the movements of the informal workforce and thus requires

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elaboration. The migrants participate in enhancing the growth and overall well-being of the destination states. Still, the destination States tend to have a 'sedentary bias' towards a migrant that is excluding them from any social, and welfare measures and focuses only on the resident population (Mohanty et al. 2014). Most of the destination states regard the migrants as vagrants and perceive migration as a threat to their stability and social order. The access to PDS (Public Distribution System), health care, housing, immunization, and schooling are generally not made available to the migrant family at times, the migrants themselves refrain from obtaining the resident status in the destination states to retain their links with the place of departure or state of origin (Mohanty et al. 2016). Therefore, for the purpose accounting the duration of work for interstate migrants the period up to which a migrant laborer works in the destination States by retaining his or her residency in the place of departure or the state of origin can be counted.

The movement of migrants from some reasonable minimum *distance* should only be qualified as migrations by standard definitions (Lee, 1966). However for the purpose of interstate migration by the informal workforce, the distance criterion satisfying the three aspects above of departure, destination and duration would suffice. The mobility of a migrant can be counted as the distance traveled when his/her departure state is different from the destination state, and he/she resides for a certain duration in the destination state for an informal work. Applying these *4d principles,* with the help of the national data collection mechanism, the net inflow of migrants into any destination state can be computed by adding up the net outflow of skilled, semi-skilled and unskilled workforce from all other states who moved into that destination state to participate in the informal workforce, after excluding the lifetime migrants, immigrants, and males and females migrated on account of marriage. Such an accounting would provide details on the dominant stream and reverse stream of the informal migrant workforce between states, which would further strengthen the policy formulation on poverty alleviation, skill development, and help in addressing the regional imbalances.

IV. Counting and Tracking the Interstate Migrants – National Migration Registry

The censuses, population register and NSSO survey, are the major sources of information on internal migration, but they represent only the past behavior of the population. Internal migration constitutes Intra, and interstate migrations. Intrastate migrations are the movement of people within a state from urban to urban, urban to rural, rural to urban, and rural to rural (NSSO, 2010a). From the standpoint of the safety net and other welfare measures provided by the states to their respective residents, intrastate migrant laborers are better off compared to interstate migrants. Therefore the interstate labour migrants require special attention, and focus on tracking. The rights for the interstate migrants are enforceable through the occupational Safety, Health and Working Conditions (OSH) Code, 2020, which mandates decent working conditions, minimum wages, grievance redressal mechanisms, protection from abuse and exploitation, enhancement of skills, and social security to all categories of organized and unorganized workers, but when it comes to the question of boosting the economy versus rights of these invisible working hands, the former grabs attention and lead. The latter is by, and large neglected. It is also an irrefutable fact that the stagnation in real wages can hurt the consumption capacity of the poor and thereby worsen the plight of the migrants.

The NITI Aayog has recently proposed the development of a comprehensive National Database of Unorganized worker (NDUW) and has also launched a survey to track the socio-economic conditions of migrant workers (Bhagat, 2020). The 4d principles may be made central to the proposed data base to collect the movement details on interstate migrants/ unorganized workers, which can help in formulating policies on food, shelter, immunization, schooling, reskilling, credit, cash transfer, health and insurance for migrants and their children. Real-time tracking of migrants also can aid the governments in providing relief and rehabilitation measures during unforeseen circumstances like floods, drought, other natural calamities, and pandemic situations. It is pertinent to mention here that the National Commission for Enterprises in the Unorganized Sector (NCEUS) set up in 2004 has also recommended a universal registration system and smart social security cards for migrants (Bhagat, 2020). With increasing teledensity and technology, geo-coded data collection from the mobile telephones of migrants can also be explored for the purpose of registration and real-time tracking.

V. Conclusion - Benefits in the Long Run

The data collected on the movement of interstate migrants can be used to understand the dominant stream, reverse stream, and circular stream of migrants and surplus and deficit labor locations within the country. The migration improves the economic well-being of the poor households at the point of origin through remittances, but the remittance amount varies by state and migrants. The dominant stream would clearly indicate the presence of transient poverty at the point of origin. It will also indicate the presence of a significant number of poor households at the point of origin who are non-migrants by choice. They may lack initial endowments to trigger the migration leading to a

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higher incidence of chronic poverty and income inequality among them. Any policy intervention such as private investment, skill development, human capital up gradation, health care, immunization, education, housing, poverty alleviation program should consider the heterogeneous nature of poor migrant and non-migrant households. Such a data collection would also help understand the phenomenon of poor households escaping and falling into poverty across the country better. In the destination states, the migrants with low social capital are generally subjected to discrimination, exploitation, and abuse. The informal workforce is largely engaged in food processing, construction, mines, quarries, service industries etc. With the information from the National Migration Registry database made available to the destination states, stricter enforcement of labour legislations, better banking system for secure transfer of remittances, social protection schemes and basic amenities can be provided to the target interstate migrant population as they have already become an integral part of the thriving economy of the destination states. Integrating migration into the development strategies have to become an integral part of policy making as these invisible hands, despite hardships are also turning the wheels of the Indian economy to a significant extent.

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

8. Make every effort: Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

9. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. Use proper verb tense: Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

11. Pick a good study spot: Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. Know what you know: Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. Use good grammar: Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice.

Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. 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 for your topic. You may also maintain your arguments with records.

15. Never start at the last minute: Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

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

17. Never copy others' work: Never copy others' work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. Go to seminars: Attend seminars if the topic is relevant to your research area. Utilize all your resources.
Refresh your mind after intervals: Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

19. Think technically: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.

20. Adding unnecessary information: Do not add unnecessary information like "I have used MS Excel to draw graphs." Irrelevant and inappropriate material is superfluous. Foreign terminology and phrases are not apropos. One should never take a broad view. Analogy is like feathers on a snake. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Never oversimplify: When adding material to your research paper, never go for oversimplification; this will definitely irritate the evaluator. Be specific. Never use rhythmic redundancies. Contractions shouldn't be used in a research paper. Comparisons are as terrible as clichés. Give up ampersands, abbreviations, and so on. Remove commas that are not necessary. Parenthetical words should be between brackets or commas. Understatement is always the best way to put forward earth-shaking thoughts. Give a detailed literary review.

21. Report concluded results: Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

22. Upon 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 for 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 of your research.

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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 criteria peer reviewers will use for grading the final paper.

Final points:

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

The introduction: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

The discussion section:

This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to 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 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.



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Mistakes to avoid:

- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.
- Use paragraphs to split each significant point (excluding the abstract).
- Align the primary line of each section.
- Present your points in sound order.
- Use present tense to report well-accepted matters.
- Use past tense to describe specific results.
- Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
- Avoid use of extra pictures—include only those figures essential to presenting results.

Title page:

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

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite 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 approaches 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. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a 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 limit the initial two items to no more than one line each.

Reason for writing the article—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 for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- Single section and succinct.
- An outline of the job done is always written in past tense.
- Concentrate on shortening results—limit background information to a verdict or two.
- Exact spelling, clarity 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 of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- Explain the value (significance) of the study.
- Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- Briefly explain the study's tentative purpose and how it meets 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 for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory 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 soundly written procedures segment allows a capable scientist to replicate 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 to give the least amount of information that would permit another capable scientist to replicate 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 section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show 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:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- Report the method and not the 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—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and 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.



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Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as 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. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.

Content:

- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give 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 manuscript.

What to stay away from:

- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit 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 section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an 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 implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully 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 the prospect, and let it drop at that. Make a decision as to whether each premise is supported or 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 an experiment might be personalized to accomplish a new idea.
- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of 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 other available information. Present work done by specific persons (including you) in past tense.

Describe generally acknowledged facts and main beliefs in present tense.

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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

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ISSN 975587

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