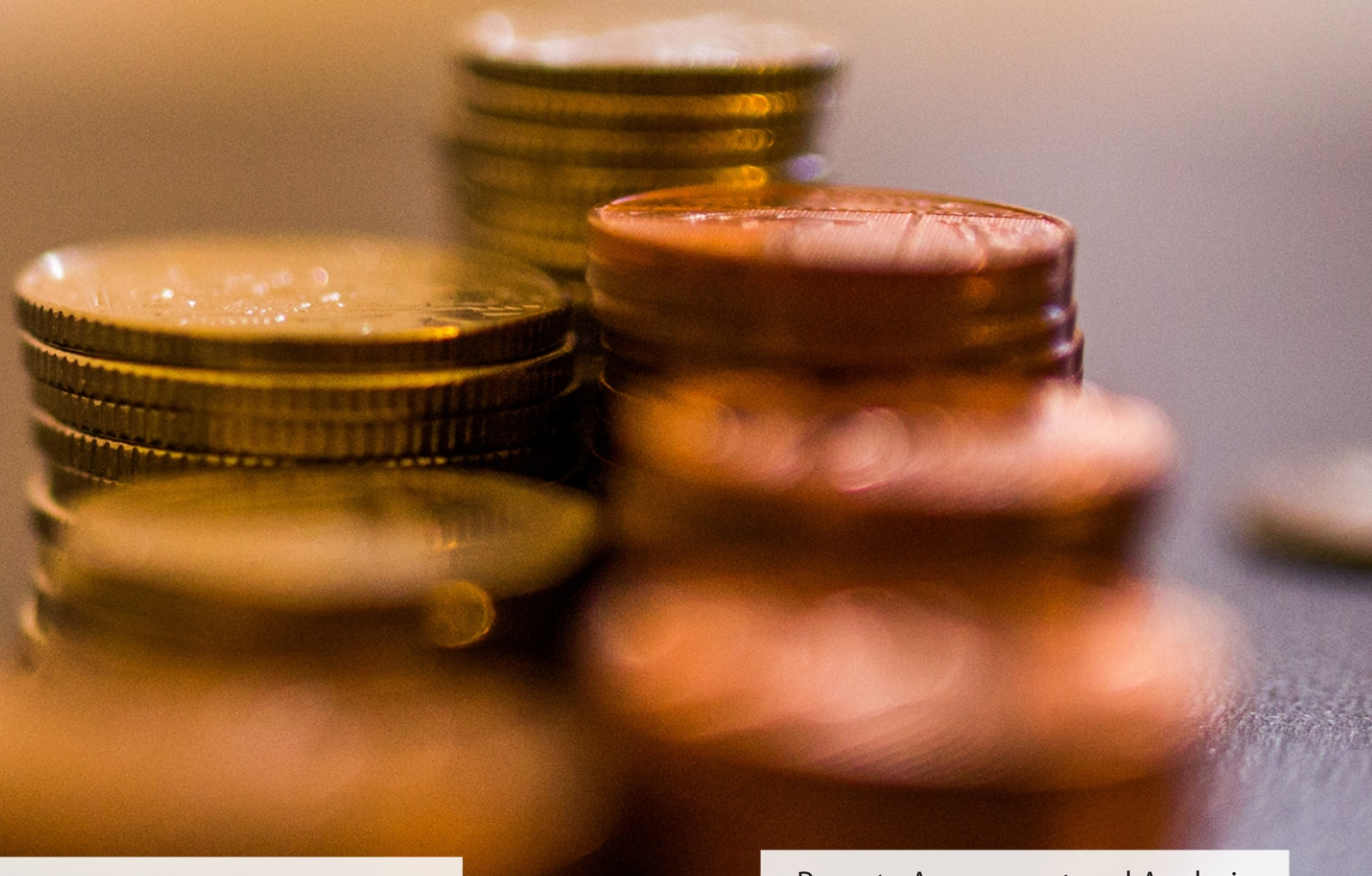


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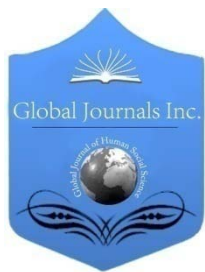
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Risque D'instabilité Socio-Politique Et Attractivité Des Investissements Directs Etrangers (IDE) Au Cameroun

By Marcel René Gouenet

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

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

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

Marcel René Gouenet

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

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

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

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

I. INTRODUCTION

Par rapport à certains pays africains, le Cameroun n'a pas connu heureusement les cas d'instabilités socio-politique extrêmes à l'exemple de la guerre civile, mais il a traversé tout de même depuis son indépendance d'importantes situations de risque d'instabilité politique ainsi que des crises économiques qui intègrent les facteurs explicatifs du climat des

affaires et des investissements¹. Il s'agit entre autre: des mouvements de révoltes menés par les leaders de l'UPC dans les années d'indépendance, la crise de succession à la tête de l'Etat en 1982 qui aboutit au coup d'Etat manqué du 6 avril 1984, la transition démocratique 1990-1992 avec ses crises de « villes mortes » et « la désobéissance civile », les conflits frontaliers et les protestations électorales (Gouenet 2009). Ces événements ont particulièrement marqués l'environnement des affaires et de l'investissement dans les décennies 80 et 90, et pourraient également contribuer à l'explication de la volatilité du flux d'Investissements Directs Etrangers (IDE)².

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

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

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

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

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

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

- Les mouvements de révolte pour l'indépendance menés depuis 1955 par l'Union des Populations du Cameroun (UPC) et qui se sont poursuivis après les indépendances (1960-1970) sous l'appellation de « Maquis ».
- La crise de succession de 1982-1984 qualifiée de « bicéphalisme » à la tête de la magistrature suprême, qui aboutit au coup d'Etat manqué du 6 avril 1984³.
- La transition démocratique difficile de 1990-1992 ponctuée par les mouvements de « villes mortes », la désobéissance civile, l'incivisme fiscal et les pertes en vie humaine.
- Le conflit frontalier qui a opposé le Cameroun au Nigeria dans la péninsule de Bakassi depuis 1993 et qui aboutit en 1996 à des affrontements ouverts des troupes en concentration sur ce site⁴, suivi des pertes en vie humaine et des prisonniers de guerre de part et d'autre.
- Les années électorales (1992, 1997 et 2002) ayant été marquées par diverses protestations avec notamment des mots d'ordre de boycott, des soupçons de fraude et des contestations de résultats ont également fait peser une incertitude sur la stabilité politique et économique.

Les causes⁵ les plus plausibles de l'instabilité socio-politique sont très complexes. Une étude consacrée sur ce sujet met l'accent sur des déterminismes d'ordre culturel opposant certains groupes sociaux (Véron 2008). Toutefois, ces causes sont latentes dans nombre de pays en développement et notamment là où la construction nationale est la plus récente comme en Afrique Centrale. C'est effectivement

le cas pour les velléités sécessionnistes observées dans les provinces anglophones au Cameroun et qui traduisent l'une des manifestations explicites du « problème anglophone »⁶.

Dans d'autres circonstances, ce sont plutôt les inégalités socio-économiques entre ethnies qui ont été à l'origine de nombreux conflits. La colonisation a contribué cependant à accentuer ces inégalités en Afrique en accordant plus de privilèges à certaines tribus pour l'accès et la gestion des ressources⁷. Ces traitements de faveur ont souvent créé des sentiments d'injustice sociale (injustice socio-économique⁸, l'inégalité d'accès au pouvoir politique comme le confirment les études d'Alesina et al. (1996))⁹. Collier (2008) le confirme cela lorsqu'il souligne que ces inégalités engendrent de la haine et de la révolte qui rendent difficile la construction des Etat-Nation en Afrique¹⁰. Le conflit frontalier ayant opposé le Cameroun au Nigéria sur la péninsule de Bakassi s'inscrit également dans la logique coloniale, dans la mesure où cette colonisation a redéfini certaines frontières qui font l'objet des conflits actuels.

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

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

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

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

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

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

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

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

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

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

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

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

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

Face à la crise économique les autorités seront amenées à adhérer aux Programmes d'Ajustement Structurel (PAS) en 1988 sous la conduite du Fond Monétaire International (FMI) et de la Banque Mondiale (Kamgnia et Touna, 2002). C'est en effet sous les

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

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

Bien que l'on ne maîtrise pas de façon exhaustive les facteurs qui déterminent les écarts de performance économique entre les sociétés, au cours des deux dernières décennies, l'essor économique spectaculaire de la Chine et de l'Inde grâce aux flux entrant d'IDE a changé quelque peu la perception des pays d'Afrique Subsaharienne, qui, par le passé voyaient plutôt en cette forme d'investissement une sorte de politique néocoloniale (Ngouhouo 2008). L'IDE est aujourd'hui au cœur des stratégies de développement car il représente à la fois une source d'emploi et une opportunité pour impulser une dynamique du développement¹¹. Dans le contexte de mondialisation, la libéralisation des économies, le processus de privatisation engagé dans les pays émergents, ainsi que la volonté des entreprises de bénéficier de ce nouveau contexte international ont suscité une forte croissance des IDE à destination des ces pays émergents (Djaowe 2009). C'est dans cette optique que le Cameroun fait appel aux capitaux étrangers dans le cadre des privatisations engagées dans les PAS. Toutefois, le flux à destination des pays africains en général et du Cameroun en particulier reste

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

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

La littérature économique ne converge pas toujours en ce qui concerne l'analyse des déterminants de l'IDE. La décision pour l'implantation d'une firme dans un autre pays est fonction de la stratégie et des facteurs internes à la firme, mais aussi et surtout fonction des facteurs relatifs au pays d'accueil¹². De nombreux auteurs ont mis en exergue l'importance des facteurs externes au pays qui accueille les capitaux privés (Calvo (1996), Kim (2000), Ferrucci et al. (2004)). Parallèlement à cette approche, un plus grand nombre d'études s'accordent quant à elles sur le rôle dominant des facteurs internes dans l'explication des entrées de capitaux privés (Root et Ahmed (1979), Gastanga et al. (1998), Asiedu (2002)). A propos, Dunning (2001) soutient que les firmes multinationales vont s'installer là où les avantages spécifiques maximisent leurs intérêts. Il énumère entre autre la taille du marché, le régime fiscal qui permet de réduire les coûts d'implantation de la firme, ou encore la qualité des institutions. En ce qui concerne les facteurs spécifiques à la firme, on note entre autres les économies d'échelles, la présence d'actifs intangibles spécifiques à la firme comme la technologie de production ou des savoir-faire managériaux.

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

Sachs et Sievers (1998) constatent, dans une enquête sur les sociétés d'appartenance étrangère en Afrique, que le plus grand souci des propriétaires

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

Collier et al. (2003) soulignent à propos que *la guerre civile entraîne une diminution de la production nationale en détruisant les infrastructures et le capital physique, mais également en détournant les ressources vers le secteur non productif comme des dépenses militaires*. Elle provoque aussi dans les ménages une perte de leur patrimoine, voire la destruction et la transformation du capital social (Colletta et Cullen 2000, Collier et al. 2003). En mesurant l'instabilité politique par la durée au pouvoir, Omgba (2007) trouve un effet négatif sur le flux d'investissement de portefeuille à destination de certains pays africains. Etant donné que les IDE représentent des flux à court terme, ils sont pourtant très sensibles aux mouvements d'instabilités socio-politiques qui caractérisent ces régimes politiques¹³.

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

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

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

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

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

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

II. MÉTHODOLOGIE ET DONNÉES

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

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

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

a) Modèle économétrique et tests de validité

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

i. Equation et les variables du modèle à estimés

Considérons une économie dotée d'une fonction de production relativement simple, à l'instar de

celle de Mankiw (2002) dans son exposé sur la croissance.

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

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

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

$$\text{Log} Y_t = \text{Log} A_t + \alpha \text{Log} K_t + (1-\alpha) \text{Log} L_t \quad (2)$$

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

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

$$\text{Avec} \quad \begin{cases} k_t = d\text{Log} K_t \\ n_t = d\text{Log} L_t \end{cases} \quad \text{et} \quad \begin{cases} k_t = d\text{Log} K_t \\ n_t = d\text{Log} L_t \end{cases}$$

Le terme a_t désigne la part de la croissance non expliquée par l'évolution du capital et du travail, ce paramètre que la littérature (Mankiw, 2002) appelle le « résidu de solow » est en réalité une variable composite qui regorge tous les autres paramètres non pris en compte dans le modèle. Comme ce résidu est plus élevé pour les estimations réalisées dans des économies africaines, les modèles ainsi élaborés n'expliquent pas parfaitement la réalité de ces pays. Pour corriger la performance du modèle, introduisons dans ce résidu les IDE et un indicateur de risque agrégeant les facteurs de l'instabilité socio-politique¹⁴. Dans cet ordre d'idées, on peut écrire:

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

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

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

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

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

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

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

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

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

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

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

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

β_j : coefficient; ν_t : terme d'erreur.

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

ii. Les tests de validité du modèle

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

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

b. Test de normalité des résidus

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

H_0 : les résidus sont normaux;

H_1 : les résidus ne suivent pas une loi normale.

La statistique du test quant à elle est la suivante:

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

Où: k = nombre de paramètres estimés

S = coefficient de skewness¹⁵

K = coefficient de kurtosis¹⁶

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

Tableau 2 : Test de normalité des résidus

	Jarque-Bera	df	Prob.
Joint	17.88113	10	0.0570

Source: calcul auteur.

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

c. Test Hétéroscédasticité des erreurs

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

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

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

des Moindres Carrés Ordinaires ne sont plus à variance minimale. Il existe un grand nombre de test d'hétéroscédasticité. Celui que nous utiliserons est le test de White (1980). Le test de White est fondé sur l'existence d'une relation entre les carrés du résidu d'un

modèle et une (ou plusieurs) variable(s) explicative(s) à niveau ou au carré. Pour un modèle de la forme: $Y_t = \alpha_1 + X_{1t} + X_{2t} + \dots + X_{kt} + \epsilon_t$, il s'agit d'effectuer la régression suivante:

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

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

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

Tableau 3 : Test d'hétéroscédasticité des résidus

Chi-sq	df	Prob.
298.6035	330	0.8920

Source: calcul auteur

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

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

Alors que certains pays émergents qui étaient au même niveau de développement que ceux de l'Afrique Subsaharienne dans les années 60, tirent aujourd'hui une grande partie de la relation économique internationale, le continent africain n'est pas aussi assez attractif¹⁷. Avec 12% de la population mondiale, l'Afrique représentait seulement 1% du PIB mondial et de l'investissement international et 1,8% des exportations mondiales en 2002¹⁸. La littérature ci-dessus présente l'instabilité socio-politique comme un déterminant de l'IDE. Alors que les PAS au Cameroun ont été mis en application pour favoriser le secteur de l'investissement privé dans un contexte de crise économique, les crises socio-politiques pouvaient conduire à un effet inverse,

car l'étude de Touna Mama et Tsafack (2000) sur l'impact des PAS souligne plutôt une situation de « désindustrialisation ». Cette section propose (sur la base de nos données primaires et secondaires) une analyse du comportement de l'IDE dans ce contexte de la crise socio-politique et pose un diagnostic sur la perception par les investisseurs des effets de l'instabilité socio-politique sur leurs activités.

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

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

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

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

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

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

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

Le taux moyen négatif de l'IDE entre 1990 et 1994 peut être expliqué par la combinaison de la crise économique avec ces crises socio-politiques. La reprise quoique timide de l'IDE en 1996 confirme la baisse de ces tensions socio-politiques. Toutefois, la seule analyse statistique ne pourrait permettre d'établir une

véritable causalité entre le comportement de l'IDE et crises politiques au Cameroun. L'analyse économétrique du paragraphe (2.2.3) permet ainsi d'apporter un éclairage sur l'impact de l'instabilité sur le flux d'IDE.

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

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

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

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

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

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

Contrairement à certaines enquêtes faites dans d'autres lieux où le contexte socio-politique y était stable et qui montrent que l'environnement des affaires a favorisé l'activité des entreprises (Fries et al. 2004), notre enquête montre qu'au Cameroun le

risque d'instabilité socio-politique (qui détermine l'environnement des affaires) a pénalisé l'activité privée et l'IDE¹⁹.

c) Résultats de l'évaluation économétrique

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

Tableau 4 : Coefficients des variables estimées

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

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

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

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

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

III. CONCLUSION

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

En guise de recommandations de politique économique pour l'amélioration du climat des affaires et partant celui de l'IDE, les autorités se doivent *au plan politique* de renforcer le dialogue politique. Ils doivent à cet effet clarifier « les règles du jeu », notamment, en établissant la crédibilité du système électoral²⁰. Dans le

cadre de ses relations avec les pays voisins, la coopération internationale et la diplomatie doivent prévaloir en cas d'éclatement de conflit qu'on n'a pas pu éviter, dans l'optique de préserver l'environnement des affaires et les acquis du développement économique.

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

Au plan économique, il faut surtout mettre en œuvre de bonnes politiques de redistribution de la richesse nationale. La politique fiscale de l'Etat doit dans un tel contexte devenir un instrument pour corriger les inégalités et les injustices socio-économiques. En outre, avec des politiques économiques transparentes²¹, les pouvoirs politiques afficheront leur volonté à stabiliser le climat politique et économique, et la volonté de sécuriser l'activité des investisseurs privés et étrangers²². En l'absence d'un système d'assurance privé qui couvre les pertes liées aux risques d'instabilité socio-politique pour les investisseurs, l'Etat doit prendre la mesure incitative en donnant une garantie aux investisseurs de rembourser (même à une certaine proportion) les pertes éventuelles que pourraient engendrer les futurs mouvements socio-politiques.

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

domaines qui divisent très souvent les acteurs politiques afin de réduire la contestation systématique, les contentieux et les tensions pré et post-électorales.

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

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

²⁰ A titre d'exemple, l'Assemblée Nationale doit revoir les procédures de vote des lois qui fixent les règles du jeu politique du moins dans les

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

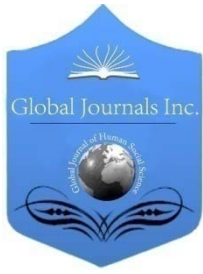
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Role of National Bank for Agriculture and Rural Development (NABARD) and Small Industries Development Bank of India (SIDBI) in Indian Microfinance

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

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

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

Jahangir Ahmad Bhat ^α & Dr. Pushpender Yadav ^σ

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

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I. INTRODUCTION

Small savings of the economically deprived people for the purpose of their future requirement and for the resolution of credit, insurance services and to meet special goal of empowerment of such privileged group is the basic need of development for any developing country. To ensure these amenities microfinance came into existence. The concept of microfinance has become the master concept in deprived countries of Asian, since the success and innovative idea of microfinance by Grameen bank of Bangladesh. The concept of microfinance does not remain restricted to Asian countries only it has widen all around the world and emerged as a powerful tool for poverty alleviation, especially in third world countries including India, it has established its standard in developing countries as imperative means for diminution of poverty. Microfinance is all about finance the inclusive financial system is associated with faster growth and better income distribution (Badu & Jindal, 2000). Microfinance is meant for the wealth supply to people who are extremely poor, as Mohammad Younis founder

of the innovative concept of micro finance in Bangladesh said conventional banks look for the rich but Grameen bank look for the absolute poor this clearly indicates that such scheme is meant for unfortunates, and unfortunately people of India is said to be the home of one third of the world's total unfortunate population. The factor like abject poverty, low education, diseases, and infrastructure are major issues which Indian fail to address since its independence. Keeping in view all the factors of socio-economic of poor the World Bank has categorized India under the low income class (World Bank, 1990). So the notion of microfinance has set up an optimistic field in Indian economy.

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

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

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

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

Microfinance was in India since independence but has attained its recognition in the late years of 1970's with the motive of equality, equity and mutual self-help and on the philosophy of cooperation and mutual benefits. There is no unique definition of microfinance, different countries and different people define it differently, however many initiators who have worked for elevation of microfinance has defined microfinance as. At the initial stage it was believed that microfinance is a narrow concept of financial services, that is general services like saving and credit there to (Ledgerwood, 1999). Later it is said that it can also include other financial services such as insurance and payment services. (Schreiner & Colombet, 2001). With the passage of time and the improvement of microfinance, people start to believe that microfinance is a "provision of carefulness of credit and other financial services and products of very small amounts to the poor in rural, semi urban and urban areas, for enabling them to raise their income levels and improve living standards" (Microfinance study mode, 2009). Further Indian Micro Finance Bill defines it as Micro Finance is an economic development tool whose objective is to assist the poor to work with their way out of poverty. It covers a range of services which include, in addition to

the provision of credit, many other services such as savings, insurance, money transfers, counseling, etc. (Standing Committee On Finance, 2014). All together we can summarize microfinance as the service rather than the core meaning of finance, it is the service of providing the finance and financial services to the people in rural, semi urban and urban areas for assisting them to raise their income level and improve living standard. Microfinance is for the intensive development; (severe) growth strategy of microfinance sector can be cost effective and ensure the long term sustainability of the sector (Craig and Cheryl, 2006). Microfinance is now mostly concerned with rural people as the urban market has become overcrowded and vast area of rural is to cover yet, microfinance institutes with the collaboration of central development banks and Non-Government organizations(NGO's) carrying out the operation in these areas.

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

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

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

a) *Status of microfinance in India 2008 onwards*

Microfinance in India is running under two basic models of microfinance one is Self Helping Group (SHG) Model and other one is Micro financial institute model. The SHG model works on the principle of directly financing to SHG by the banks and MFI model covers financing of micro finance institutions(MFIs) by banking agencies for the purpose of lending the same amount to SHG's and other small borrowers (NABARD, 2009). From one side it is Self Help Group (SHG) which is based upon the saving of groups (SG) that is self-managed community based groups that provide their members access to basic financial services. SHGs are composed of 15 to 25 self-selected individuals who

meet regularly (usually weekly or fortnightly) to save and, if desired, borrow for short periods, paying monthly interest at a rate set by the group (Aga Khan Development Network [AKDN]) even government is coming forward to help these SHG's. From the other side microfinance institutes find out the deprived ones and helps them to have access to finance with their own and from government organizations especially from NABARD and SIDBI.

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

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

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

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

Year	Refinance by NABARD			Cumulative Refinance by NABARD		
	Total of the Year	Growth		Total	Growth	
		Amount	%		Amount	%
2009-10	3175.56	555.53 (3175.56-2620.03)	21.2	12861.65	3175.36 (12861.65-9686.09)	32.7
2010-11	2545.36	(-631.2) (2545.36-3175.56)	-19.9	15407.01	2545.36 (15407.01-12861.65)	19.8
2011-12	3072.59	527.36 (3072.59-2525.36)	20.7	18479.60	3072.59 (18479.60-15407.01)	19.9
2012-13	3916.64	844.05 (3916.64-3072.59)	27.5	22396.24	3916.64 (22396.24-18479.60)	21.2
2013-14	3745.84	-170.8 (3745.84-3916.64)	-4.3	26142.08	3745.84 (26142.08-22396.24)	16.72

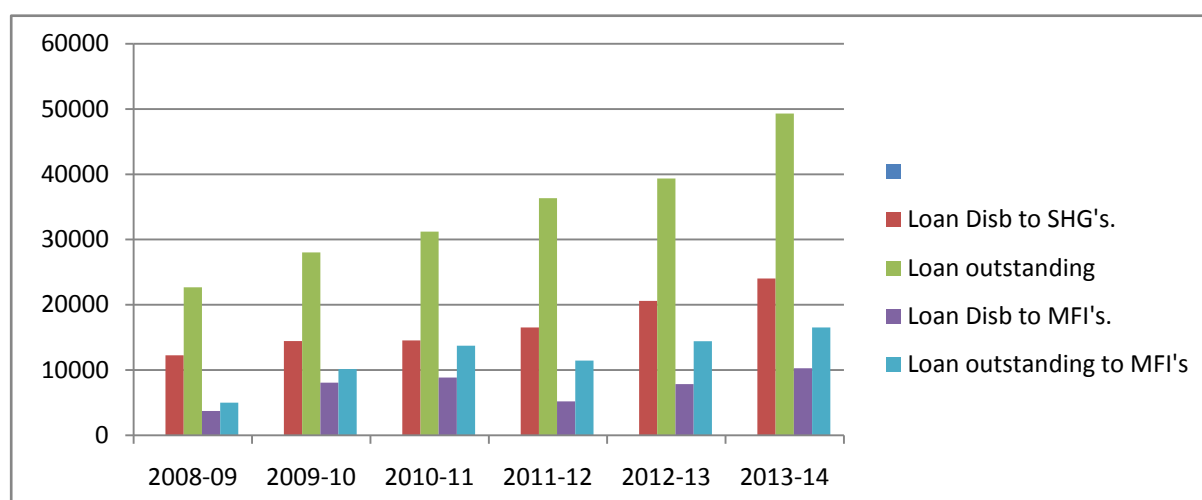
The table above shows two important aspects related to the microfinance, *first* one is the table shows the increase and decrease in the number of *Self Help Group* which has marvelous growth in number during the year 2009-10 and 2010-11 but in very next two years it has shown downward trend in the growth of numbers.

Further under SHG we have taken how much loan has been distributed and how much loan is outstanding in particular year. The increasing and decreasing trend of loan distribution has been calculated and shown in the graph by taking 2008-2009 as a base year. The loan distribution has shown positive growth in each year

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

In the second part, the table shows the growth and decline in the number of Microfinance institutions with that it also shows how much loan has been distributed through MFI's and how much loan is outstand yet. The number of MFI are not great in number yet, its total number has been struggling since last five years the number has not touched the 1000 mark yet many MFI came into existence but only few has sustained in the market the number was 581 and 691 in the year 2010 and 2011 but unfortunately and miss management of these MFI the number is coming down and has reached to 545 in the year 2014. However the financial support of these MFI's is quite inspiring, the

loan distribution shown positive growth from the year 2009 till 2012 but unfortunately the distribution has come down with sharp decline in the year 2012-13 but there after it has again moved towards positive distribution direction. Further the loan outstanding is also shown against the amount of loan disbursed. If we analyze the data we came to know that loan repayment is good in case of MFI's even though amount loan distribution is small in MFI's. This loan repayment is the future growth of microfinance sector, good will be loan repayment better will be the growth of the sector at all. SHGs and MFI's, needed bit batter approach for the repayment and timely repayment of credit this definitely will increase the number of barrowers and will take that microfinance sector in India to the new success.



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

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

Microfinance in India is playing an important role in poverty alleviation and is widely credited for its success both nationally and internationally. As we know India's labor force is composed of Agriculture (60%), Industry (12%) and services (28%) which clearly indicate that even today agriculture is a major source of income and employment, keeping this in view government of India came up with National Bank for Agricultural and Rural Development (NABARD) in the year 1982 as a National development bank. The institute was accredited with all matters concerning to policy, planning and operational in the field of credit for agriculture and economic activities further all necessary matters patterning to providing & Regulation of credit and other facilities for the promotion and development of agriculture, village industries, handicrafts and other rural crafts. The corporate mission of NABARD is to make microfinance available to the abject poor and under privileged group of the rural areas. It offers a means for reaching the poor who are left out of the

formal financial sector. NABARD is essentially new way to create a scalable and sustainable employment and to meet the unmet availability of funds for business related to agriculture. It has provided linkage to Self Help Group's since last three decades; NABARD had assigned itself the role of a facilitator and a mentor of the initiative. The focus was on bringing in various stakeholders on a common platform, building capacity among the stakeholders to take the movement forward while extending 100% refinance to all banks participating in the program (NABARD, 2012). Besides that NABARD conducts large number of seminars, workshops and training programs to create awareness about the microfinance program among all the stakeholders.

c) Nabard Linkage With Shg's

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

substantial positive effect on non-farm employment and output also (Binswanger & Khandker, 1992). NABARD provides refinance support, micro development equity fund, small credit and other facilities for promotion, expansion, of Self Help Groups not only self-help groups its provides support to individual level for the drive of plummeting poverty and allied activities for the purpose of development of the people mostly rural. It has become link between Reserves Bank, Commercial Banks and the people and further Microfinance institutions could also serve as intermediaries between borrowers and the formal financial sector and on-lend funds backed by a public sector guarantee (Phelps 1995). It has envisaged as an organizational device to provide undivided attention, forceful direction and a

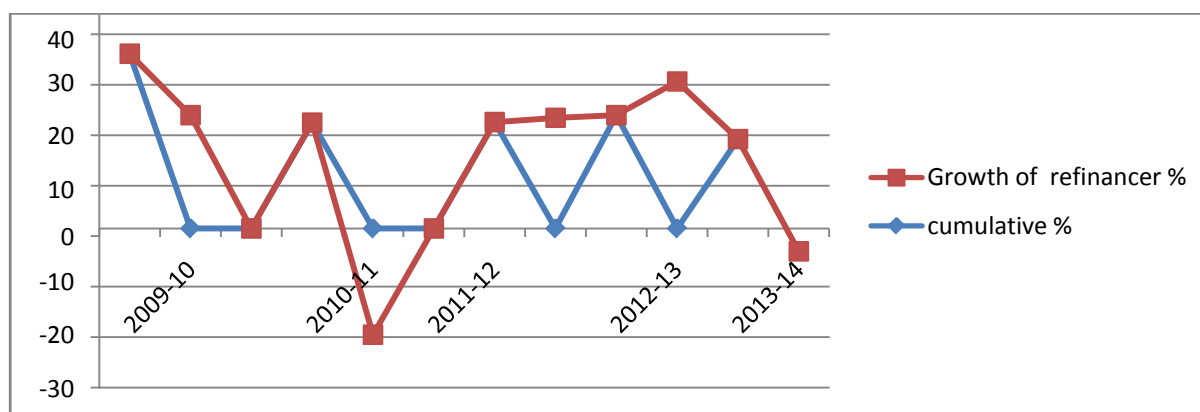
pointed focus to the credit problems arising out of an integrated approach to rural development, NABARD provides Opportunities to keep safe their occasional small surpluses in the form of saving and access to consumption loans to meet emergent needs so that people have free access to financial services and products, including loans for micro-enterprises.

d) Refinance Support

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

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

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



Graph 2 : Showing Comparison of cumulative growth

e) Promotional Support

i. Micro Finance Development and Equity Fund (MFDEF)

It is microcredit initiative by NABARD for the motive of providing promotional support to social enterprises, stake holders of SHG's and microfinance clients by providing micro-capital for their small and medium business needs. The government of India in the year 2000-01 introduced this promotional support program with the name Micro-finance Development Fund (mFDF) and its initial corpus was Rs 100 crore to

be funded by Reserve bank of India, NABARD and Commercial banks in the ratio of 40:40:20. Further in the year 2005-2006 the name has been modified as Microfinance Development and equity Fund(MFDEF) and the budget of this program has been increased to 200 crore in the same ratio (NABARD, 2006). NABARD is socially conscious and is working continuously for the promotional support. In the year 2010-11 the corpus of MFDEF has increased 400 crore and NABARD has contributed Rs29.95 crore as grant towards various promotional activities out of that Rs. 17.45 crore was for the capital support.

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

II. SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA SIDBI AND MICROFINANCE

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

towards the poverty reduction it is a complete focus on development and negotiation between outreach and efficiency (Rhyne, 1998).

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

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

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

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

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

III. FINDINGS

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

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

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

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

finance, bills finance, subsidies and promotion and development to small and medium entrepreneurs.

- The SIDBI and NABARD are two model institutes, for poverty alleviation and an groundbreaking approach to ensure access in rural contexts of India, where few options for financial services exist.

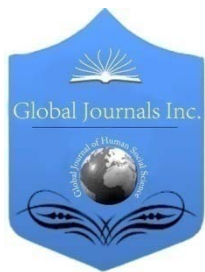
IV. CONCLUSION

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

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

By Nicholas E. Nikusekela & Eliafura M. Pallangyo

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

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

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

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

GJHSS-E Classification : FOR Code: 149999



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1. BACKGROUND INFORMATION

a) Overview

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

In the developing countries, the problem of youth unemployment draws attention due to several reasons. Foremost, the youth constitute a significant

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

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

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

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

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

b) *Problem statement and justification*

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

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

Stakeholders in educational provision generally see education as an investment. In addition, it is believed that the higher one climbs the education ladder, the easier it is to secure an attractive job. Nyirenda (2012) points out that, total number of fresh higher learning graduates who each year enters into the labor market are over 700,000 and the market can only absorb up to 200,000 people leaving thousands of young higher learning graduates roaming in the streets and various offices in the urban centers in search of

seemingly unavailable jobs. It is this sense the researcher therefore examined the influence of supply side factors, specifically the curricula and demographic factors on employability of fresh higher learning graduates in Tanzania taking Arusha city as a case study.

II. METHODS AND PROCEDURES

a) *Description of study area*

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

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

b) *Research design*

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

c) *Sample and sampling procedures*

i. *Sample size*

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

ii. *Sampling procedure*

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

iii. *Sampling technique*

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

d) Data collection methods and tools

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

i. Interview structured questionnaire

The major sources of primary data for the research were obtained through interview. This method enabled a researcher to get more direct information on the matter under study and it shortened the time that

e) Econometric model

The logistic regression model is represented as follows:

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

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

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

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

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

In equation (2) β_0 is a constant, $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7, \beta_8, \beta_9$ and β_{10} are parameter vectors and ε_i denote distributed error terms with a mean of zero and a variance σ^2 .

Where

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

III. RESULTS AND DISCUSSION

a) Demographic characteristics

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

would have been spent in waiting for the questionnaires. The interview method of collecting data involves presentation of oral-verbal stimuli and reply in terms of oral-verbal responses from higher learning graduates and employers (Kothari, 2004).

ii. Documentary review

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

i. Sex of the respondents

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

ii. Distribution of respondents by age

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

iii. Marital status of respondents

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

Overwhelming majority of fresh graduates were not married (single) persons, the plausible explanations could be due to the fact that married persons are highly engaged with a lot of responsibilities that require enough money to curter for many issues. For instance school fees for their children, health services

(medication) and food security. Distribution of respondents does not vary among marital status and between wards where the fresh graduates are residing because chi-square values ($\chi^2=4.855$) are insignificant at confidence interval of 95%. The values obtained are above the critical value ($P>0.05$).

iv. Distribution by level of education

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

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

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

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

b) The effects of curricula and demographic characteristics on employability

Binary logistic analysis was carried to examine the effect of curricula and demographic characteristics on employability of fresh higher learning institutions graduates. A logistic model implies that employability of higher learning graduates (EMPLOYABILITY) is a function of sex, age, marital status, class degree obtained, language used, practical experience, scientific

and technical expertise and information, communication and technology. The Nagelkerke correlation coefficient (R^2) value of about 0.334 means that about 33.4 percent of the variation in employability is explained by sex, age, marital status, class degree obtained, entrepreneurship skills, knowledge of information, communication and technology, knowledge of language, scientific and technical knowledge and knowledge of practical experience. The results in Table 2 also shows that the

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

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

Knowledge of practical experience obtained through field practical/placement, study tours and campus experts visits was significant at $P < 0.05$ and having a positive relationship with employability of higher learning graduates. These requirements pose a challenge for fresh graduates as most of them do not

have working experience, and cannot expect to obtain working experience for as long as they have not obtained a job (Nyirenda, 2011).

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

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

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

Table 2 : Logistic analysis results with employability as dependant variable

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

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

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

IV. CONCLUSION AND RECOMMENDATIONS

a) Conclusion

From the analyses given, a large mismatch appears to exist between higher learning outputs and labor market demands. Without doubt, one main reason

for this mismatch is the policy environment, which in this case includes the institutions that structure incentives to reward investment in productive assets. The second reason is the inadequate level and quality of higher learning graduates those employers in the economy employ. One vital input is the skilled human resources, especially the quality of the higher learning graduates -

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

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

b) *Recommendations and policy implications*

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

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

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

consultations, faculty attachments, student placements and research funding are very important to reduce the higher learning graduate unemployment rate in Tanzania.

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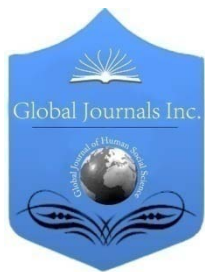
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Poverty Assessment and Analysis of Factors Affecting Income of the Poor Khmer Households in Loan My Village, Tam Binh District, Vinh Long Province

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

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

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

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

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

I. INTRODUCTION

Poverty is a problem of global as well as is a big challenge of nation. An approximate half of world population lives under 2.50 USD being equivalent to 50.000 VND per day (UNICEF, 2013). In Vietnam, poverty reduction is a long-term objective in the process of the socio-economic development because the poverty reduction is the main factor to ensure for the social equality and the sustainable economy growth. The numbers of poor households decreased over year by year but the poor people still exist, especially for the ethnic people. In most cases, the poor are mainly farmers whom have low education, limited ability of

accessing information; in particular, the infrastructure where the poor have lived is less development. Most incomes of the poor have depended on agriculture with the limited resource; therefore, the change of the agricultural occupation towards the non agricultural one is more difficulties. The poor have still faced to disadvantages in accessing to the policies and the programs for their life improvement (Goverment, 2008a).

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

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

II. RESEARCH OBJECTIVES

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

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III. RESEARCH METHODOLOGY

a) Selection of Research Site and Households

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

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

b) Data Collection and Analysis

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

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

IV. RESULTS AND DISCUSSIONS

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

i. Human capital

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

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

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

ii. Social Capital

About 36% of poor Khmer households do not participate in the social organizations. This is a disadvantage for the poor households because they lack opportunity to access the policy, so they are very

difficult to understand more information and to enlarge the social relationship when they do not engage into the local associations. At present, the activities of local associations have been improved by the interconnected aid programs which are very helpful for the poor. In fact, the poor Khmer hesitate to participate in the local association with many reasons; for instance, they are rather afraid of contacting officials, their low education, busy housework, taking care children and working outside village.

iii. Financial Capital

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

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

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

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

iv. Natural Capital

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

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

v. Physical Capital

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

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

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

c) Production Activities

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

lands are small and the numbers of animals are inconsiderable.

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

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

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

Table 1 : The factors effecting income of poor Khmer households

Independent Variables	Unstandardized Coefficients		Standardized Coefficients	Value t	Value p
	B	Std. Error	β		
Constant	42.294,4	46.639,6		0,888	0,376
X ₁ Main labor	109.955,5	26.261	0,318	4,187	0,000
X ₂ Non-farm hired labor	93.349,2	23.710,9	0,294	3,937	0,000
X ₃ Outside hired labor	113.705,2	49.345,5	0,161	2,304	0,023
X ₄ Income of householder	0,04	0,02	0,189	2,704	0,008
X ₅ Total area	31,6	14,3	0,146	2,207	0,029
X ₆ Participation of association	56.336	22.735,8	0,174	2,478	0,015
X ₇ Asking for loan	-5.837,2	22.591,3	-0,019	-0,258	0,797
R		0,676			
R ²		0,457			
Sig.F		0,000			

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

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

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

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

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

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

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

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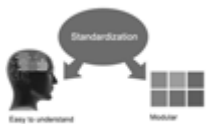
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Title: The title page must carry an instructive title that reflects the content, a running title (less than 45 characters together with spaces), names of the authors and co-authors, and the place(s) wherever the work was carried out. The full postal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

Abstract, used in Original Papers and Reviews:

Optimizing Abstract for Search Engines

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

Key Words

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

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

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

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



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

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

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

Acknowledgements: Please make these as concise as possible.

References

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

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

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

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

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TECHNIQUES FOR WRITING A GOOD QUALITY RESEARCH PAPER:

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

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- Please note the criterion for grading the final paper by peer-reviewers.

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- Fundamental goal
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- Significant conclusions or questions that track from the research(es)

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Content

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- Manuscript should complement any figures or tables, not duplicate the identical information.
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Approach

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- Give details all of your remarks as much as possible, focus on mechanisms.
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- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

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<i>Introduction</i>	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
<i>Methods and Procedures</i>	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
<i>Result</i>	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
<i>Discussion</i>	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
<i>References</i>	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring



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