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AFRICA DEVELOPMENT AFRIQUE & DEVELOPPEMENT

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Editor / Rédacteur en Chef
Tade Akin Aina

Vol. XXI, No. 1, 1996

Africa Development is the quarterly bilingual journal of CODESRIA. It is a social science journal whose major focus is on issues which are central to the development of society. Its principal objective is to provide a forum for the exchange of ideas among African scholars from a variety of intellectual persuasions and various disciplines. The journal also encourages other contributors working on Africa or those undertaking comparative analysis of Third World issues.

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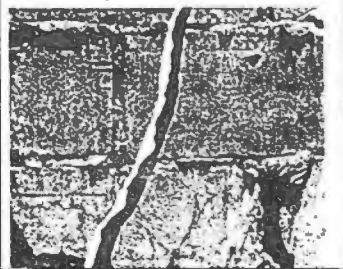
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VIENT DE PARAÎTRE SÉRIE DE LIVRES DU CODESRIA

PROCESSUS DE DÉMOCRATISATION EN AFRIQUE

PROBLÈMES ET PERSPECTIVES

Sous la direction de
Eshetu Chole et Jibrin Ibrahim



Réfléchir sur le processus de démocratisation, c'est d'abord essayer d'aller au-delà de l'effet de mode pour s'interroger sur la manière dont l'Afrique poursuit son expérience d'autodétermination face aux défis de l'histoire. C'est ensuite, transcender le mythe passionnant qui fait vibrer l'imaginaire social africain d'un espoir nouveau. C'est enfin, rechercher les permanences et les ruptures afin de comprendre en quoi l'Afrique d'aujourd'hui, dans sa construction, diffère de celle d'hier ou lui ressemble. Dans l'effervescence politique en cours, certains pouvoirs ont été «marginalisés», d'autres résistent ou essaient de se réadapter aux nouvelles exigences. Les langues se délient, les

organes de presse se multiplient. Tout cela, en surface, donne une impression de mouvement. Est-ce pour autant que les choses changent en profondeur?

L'Afrique subsaharienne francophone n'aurait-elle pas mal enclenché son processus de démocratisation? Telles sont certaines des questions auxquelles tente de répondre l'auteur de ce livre préfacé par Amady Aly Dieng.

L'auteur, **Francis Akindès**, est sociologue. Docteur de l'Ecole des hautes études en sciences sociales (Paris). Maître-assistant à l'Université nationale de Côte d'Ivoire, Centre universitaire de Bouaké et chercheur associé à l'ORSTOM UR52 GPMSA, il est également membre de GIDIS-CI (Groupement interdisciplinaire en sciences sociales, Côte d'Ivoire) et de plusieurs autres réseaux de recherche. Il prépare actuellement un ouvrage sur la transformation des sociétés africaines sous les contraintes de la globalisation.

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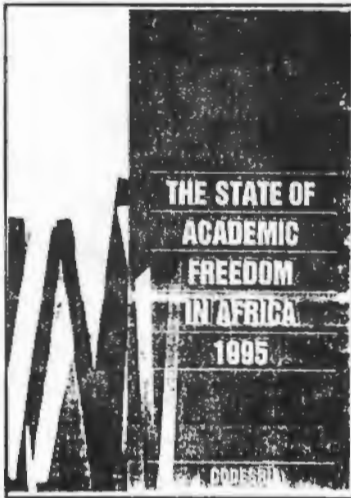
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Thandika Mkandawire is the Executive Secretary of the Council for the Development of Social Science Research in Africa, Dakar, Senegal. His recent publications include *Africa's Recovery in the 1990s: From Stagnation and Adjustment to Human Development* (co-edited with G. A. Cornia and R. Van der Hoeven, 1992 UNICEF).

Adebayo O. Olukoshi is Associate Research Professor at the Nigerian Institute of International Affairs, Lagos, Nigeria. He is graduated from Ahmadu Bello University, Zaria, Nigeria, and Leeds University, England. He has published extensively on Nigeria's contemporary political economy. His most recent publication is a book he co-edited on *Structural Adjustment in West Africa*.

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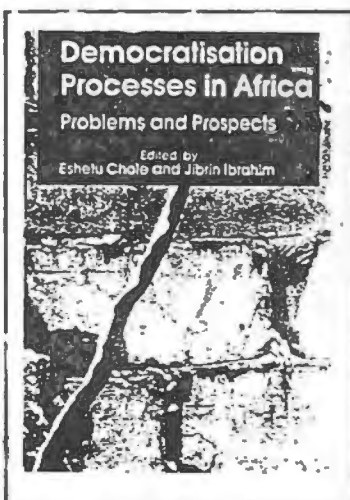
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aspiration is to develop strength, imagination and inspiration which enables them to speak differently of Africa, while using different perspectives and languages. This approach has led them to soberly address the most complex issues relative to the current democratisation process in Africa, using very sound theoretical references. They monitor, identify and name the logic and dynamics of the current changes.

They also dissect the foundations of democratic discourses to determine their structuring. Finally, they call on us to take due cognisance of the severe social and historical constraints, as well as to the African potentialities.

This book is a valuable contribution to our understanding of developments occurring in the African continent as we approach the end of the twentieth century.

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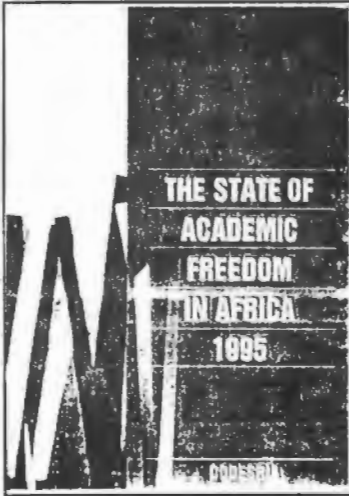
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Diagnostic du système éducatif béninois

Eléments pour une réforme novatrice des systèmes éducatifs africains

Dénis Amoussou-Yeye*

Abstract: *This article shows that in Benin, the School Guidance Law of 23 June 1995 has shortened the educational system cycles, reduced the operational costs, professionalized higher education and introduced national languages in the curricula. However, the States Generals of 9 October 1990, have concluded that the Beninois educational system was blocked, following an evaluation of its internal and external efficiency. The author suggests self-funding for graduate and post-graduate studies and refocussed educational and pedagogical strategies.*

Introduction

Au lendemain des indépendances, les gouvernements africains prirent une conscience aiguë du rôle capital que l'éducation peut jouer dans le processus du développement économique et social. Aussi, dans la mouvance du discours-programme pour une Politique nouvelle d'indépendance nationale du 30 novembre 1972 inaugurant la Révolution démocratique et populaire dont l'objectif était de construire une «société où il fera bon vivre pour tous et où chacun pourra disposer du minimum nécessaire pour une vie décente», était-il incontournable d'opérer une réforme du système éducatif, afin que l'école béninoise soit un véritable instrument de lutte contre le sous-développement. Pour ce faire, on pensait qu'il suffisait de «décoloniser» le système éducatif calqué tant dans ses structures, son orientation générale que ses programmes sur le système français, d'opérer une réforme révolutionnaire du système éducatif (école nouvelle).

En effet, par la loi d'orientation du 23 juin 1975, le gouvernement béninois a profondément réformé le système éducatif en:

- Remplaçant le modèle français traditionnel (6 + 4 + 3) par un nouveau modèle (5 + 3 + 3) suivi de la refonte des programmes et du calendrier scolaire.
- Mettant l'accent sur l'introduction d'activités pratiques, les écoles étant tenues de créer des coopératives afin de contribuer pour 20% aux dépenses de fonctionnement.
- Introduisant des cours à finalités professionnelles dans l'enseignement supérieur et en développant les programmes de l'enseignement moyen.

- Projetant de créer un Centre populaire d'éducation, de perfectionnement et d'initiation à la production (CPEPIP) pour offrir des services éducatifs à ceux qui n'ont pas achevé leur scolarité ou qui n'ont jamais fréquenté l'école.
- Projetant l'introduction des langues nationales dans les programmes d'enseignement.

Cette réforme devrait résoudre le problème de l'adéquation entre école et emploi. L'article 3 de l'ordonnance 75 — 30 du 23 juin 1975 (loi d'orientation de l'école nouvelle) stipulait en effet ceci: «L'élève ne sort de l'école qu'avec un métier». L'article 8 est encore plus explicite: «l'Etat doit garantir des débouchés à chaque fin de cycle et en préparer les structures d'accueil».

A travers l'équation révolutionnaire: école nouvelle = Unité de production, la Réforme visait à: 1) assurer l'autofinancement partiel du système éducatif; 2) concilier travail manuel et travail intellectuel à travers la création des coopératives scolaires où il y avait une gamme variée d'activités productives (souvent manuelles) et culturelles, comme le maraîchage, le jardinage, l'agriculture, la pisciculture, les arts décoratifs, la vannerie, le tissage, le tressage, la broderie, la poterie, la teinture, la sculpture, la couture, etc.

L'école nouvelle dans son orientation s'était fixé comme finalité de concourir au développement économique et social. Elle tendait vers la formation d'un type nouveau d'homme dont le profil est défini comme suit: un homme informé des problèmes de développement qui se posent à son pays et des stratégies possibles pour les résoudre; un homme intégré à son milieu et engagé aux côtés des aspirations légitimes du peuple béninois à la justice et au progrès social; un homme physiquement équilibré et moralement sain; un patriote libéré des complexes d'extraversion et d'aliénation.

L'école nouvelle se voulait d'abord un instrument de développement à la base, parce que lieu privilégié de la participation à la promotion des initiatives productrices de valeur ajoutée locale en harmonie avec les communautés de base. Elle voulait cesser d'être une école privilégiant une activité hautement intellectuelle en vue de former une élite de gens raffinés qui n'avaient pas à se salir les mains en accomplissant des tâches manuelles, pour dispenser une éducation de masse.

Malgré ces objectifs révolutionnaires, l'école nouvelle, après quinze (15) ans d'existence, offre un tableau plutôt affligeant.

Le bilan de l'école nouvelle fait apparaître les lacunes suivantes (*cf.* état-général de l'éducation du 2 au 9 octobre 1990): insuffisance, précarité et vétusté des établissements; atrophie de l'enseignement technique et professionnel, notamment les options agricoles et industrielles; financement insuffisant en masse monétaire; absence de politique cohérente dans

l'élaboration des curriculums et des programmes; manque de formation permanente des enseignants; médiocrité de la formation initiale; pénurie de matériels didactiques; mauvais procès de sanction des études; système de contrôle et d'évaluation inexistant; blocage du développement scolaire et universitaire; manque de rigueur dans la planification et l'administration du système éducatif.

Ce n'est donc pas faute d'avoir pensé à une bonne articulation entre le procès éducatif et les exigences du développement que le système éducatif béninois est dans une telle impasse. Selon Belloncle (1984), tous les systèmes éducatifs africains sont dans l'impasse:

Question éducative et non scolaire: le problème de la grande majorité des pays africains aujourd'hui n'est plus en effet de s'acharner à poursuivre une scolarisation universelle totalement hors de leur portée mais de s'efforcer avec patience et ténacité de mettre au point des nouveaux systèmes éducatifs permettant de donner une éducation de base à la plus grande partie de la population.

Les causes du blocage des systèmes éducatifs africains sont connues et se résument à cette double impasse — qualitative et quantitative — dans laquelle se trouve aujourd'hui enfermée l'école africaine. Il y a d'abord ce paradoxe cruel d'une dramatique sous-scolarisation et d'une tout aussi dramatique «sur-scolarisation» compte tenu de la capacité d'absorption des produits finis du système éducatif (efficacité externe). Cette «sur-scolarisation» se mesure aussi à l'incapacité du système à bien prendre en charge toute la population en âge d'être scolarisé (efficacité interne). Ce double constat appelle des formules éducatives novatrices (innovation et rénovation du système). L'Ecole nouvelle béninoise n'a pas pu relever le défi malgré des objectifs on ne peut plus louables.

Aussi, dans le cadre de son Programme national de population formulé avec l'aide du Fonds des Nations Unies pour les activités de population (FNUAP) (deuxième cycle de programmation allant de janvier 1988 à décembre 1993), le nouveau gouvernement Béninois a-t-il pris une conscience aiguë de la situation dramatique qui découle du décalage ahurissant entre son taux d'accroissement démographique annuel (3,4% par an) et son taux de croissance économique (0,1% en 1988). D'où la péjoration des investissements démographiques, surtout dans les secteurs de base que sont la santé et l'éducation. Ce serait donc cette «surcharge démographique» qui serait la principale cause du blocage du système éducatif béninois.

En effet, avec 60% de la population juvénile, le secteur de l'éducation subit les effets pervers de la forte poussée démographique que connaît le Bénin. Aussi au vieux paradigme Education/Développement, se substitue un autre qui prend en compte les problèmes de population que l'accroissement démographique pose au secteur de l'éducation, à savoir Education —

Population — Développement. Ces problèmes de population sont notamment à la source des effets pervers qui conduisent à la perte de l'efficacité (interne et externe) du système à cause de la dégradation du milieu scolaire suite à la réduction de l'espace vital, à la précarité et à la vétusté des infrastructures.

Le blocage du système éducatif

L'une des illustrations du blocage du système éducatif béninois réside dans son incapacité à couvrir les besoins éducatifs de la Nation. Il se développe d'abord une sous-scolarisation de la population en âge d'être scolarisée et, concomitamment une surcharge des infrastructures scolaires que Belloncle (1984) dénomme paradoxalement une sur-scolarisation. Enfin ce système éducatif hérité de la colonisation sans aucune transformation en profondeur alors que son homologue métropolitain est en continuelle remise à jour est en porte-à-faux avec les besoins du marché local et les exigences du développement. Voyons donc.

Couverture des besoins

Seulement 15% des Béninois savent lire et écrire. Le pays a l'un des taux d'analphabétisme (85%) les plus élevés d'Afrique. L'enseignement maternel accueille à peine 10% du groupe d'âge correspondant et l'enseignement primaire 50% des enfants de 6 à 11 ans; ce qui classe le Bénin parmi les pays d'Afrique ayant les plus bas taux de scolarisation. Ce taux était pourtant de 62,21% en 1983 et cache par ailleurs d'importantes disparités entre les six départements du pays: 38,7% pour le Borgou, 45,6% pour l'Atacora, 45,3% pour le Mono, 72,7% pour l'Atlantique, 66% pour le Zou et 77% pour l'Ouémé. Quant à la répartition par sexe, le taux de scolarisation est de 68% pour les garçons contre 34% pour les filles.

A l'enseignement secondaire, les taux bruts de scolarisation sont de 24% pour le premier cycle et 8% pour le niveau II. Comme on le voit, l'analyse de l'évolution des effectifs scolaires montre un net fléchissement de l'expansion scolaire depuis une décennie. Le taux d'accroissement de 42,24% en 1981 a baissé de 17,79% en 1982, 12,12% en 1983, 7,94% en 1984 et 2,12% en 1987 dans l'enseignement de base pendant que le taux de croissance démographique s'est maintenu à 3,43% en moyenne par an. L'enseignement secondaire a connu un taux d'accroissement négatif entre 1984 et 1988 (-7%) de même que l'enseignement technique (-8,5%).

Ce fléchissement régulier des effectifs scolaires est assez inquiétant car il indique que le Bénin court lentement mais sûrement vers une faillite totale de son système éducatif.

En ce qui concerne l'infrastructure scolaire, l'ensemble des institutions de tous les ordres d'enseignement comprend actuellement: seize établissements d'enseignement supérieur formant l'Université nationale du

Bénin; vingt six établissements d'enseignement technique; cent cinquante établissements d'enseignement secondaire; deux mille quatre cent écoles primaires; trois cent six écoles maternelles ou Centre d'éveil et de stimulation de l'enfant (CESE).

Il y a lieu de constater dès l'abord un net déséquilibre entre l'enseignement technique et l'enseignement secondaire (le nombre des établissements d'enseignement secondaire est près de 6 fois supérieur à celui des établissements d'enseignement technique alors que ce devrait être le contraire dans un pays en développement qui a besoin de techniciens compétents de haut niveau).

Efficacité interne du système

En considérant pour une 1ère cohorte évoluant de 1978 à 1984 le nombre d'années-élèves passés dans le système au niveau de l'enseignement primaire, on est arrivé à trouver comme input $N = 3993$ années-élèves là où il aurait fallu seulement 834 années-élèves si les conditions d'études étaient telles qu'aucun élève n'abandonnait et ne redoublait non plus du CI (1ère année) au CM2 (6ème année).

$$\begin{aligned} \text{Soit donc} \quad \text{input} &= N = 3993 \\ &\text{output} = N' = 834 \end{aligned}$$

$$\begin{aligned} \text{Soit le rapport} \quad R &= \text{input} / \text{output soit } N/N' = 3993/834 = 4,79 \\ R' &= \text{output} / \text{input soit } N'/N = 834/3993 = 0,21 \end{aligned}$$

$$\begin{aligned} \text{D'où} \quad R &= 4,79 > 1,5 \\ R' &= 0,21 < 0,5 \end{aligned}$$

L'efficacité du système pour cette cohorte définie par un rapport output/input serait mesurable au niveau de R' ($R' = 0,21 < 0,5$); les normes de l'UNESCO sont respectivement:

$$\begin{aligned} R &< \text{ou égal à } 1,5 \\ R' &> \text{ou égal à } 0,5 \end{aligned}$$

En prenant la deuxième cohorte évoluant de 1982 à 1988 nous avons dès l'abord un rendement réel de 2,6% et un rendement apparent de 8,8%. Si nous prenons derechef N_2 et N'_2 représentant respectivement l'input et output relatif à cette deuxième cohorte puis R_2 et R'_2 , les rapports input/output et output/input, nous aurons les résultats suivants:

$$\begin{aligned} N_2 &= 3832 \text{ années/élèves} \\ N'_2 &= 444 \text{ années/élèves} \\ R_2 &= N_2/N'_2 = 383/444 = 8,63 > 1,5 \\ R'_2 &= N'_2/N_2 = 444/3832 = 0,12 < 0,5 \end{aligned}$$

Ici l'efficacité du système est $0,12 < 0,5$.

La conclusion est que non seulement le système éducatif béninois est inefficace, mais encore qu'il devient de moins en moins efficace au fil des ans!

Les taux d'abandon et de redoublement sont, d'autre part, très élevés, les taux de promotion peu performants (18,65% pour l'enseignement de base, 10,90% pour le niveau I et 16,2% pour le niveau II de l'enseignement secondaire). Le taux de passage d'une classe à l'autre est de 60% dans l'enseignement de base (25% de redoublants et 15% d'abandons). A peine 34% des élèves restent à l'école jusqu'à l'achèvement des 6 années du cycle primaire et cela après 8 années de scolarité en moyenne. Le plus grand nombre des abandons se trouve parmi ceux qui ont fait difficilement 4 années des 6 années. Quant à l'enseignement secondaire, le taux de redoublement est de 34% au niveau I et de 39% au niveau II. Aussi les enfants béninois quittent-ils souvent l'école après 4 années seulement sans savoir lire, écrire et compter en français, la langue d'enseignement.

D'autre part, la faiblesse des taux de réussite aux examens sanctionnant le premier et le deuxième cycle de l'enseignement secondaire confirme l'inefficacité du système. En 1985, les taux de réussite étaient de 2% pour le BEPC et 12% pour le Baccalauréat.

L'efficacité externe

Nous notons ici une inadéquation entre la formation donnée et les exigences de la vie sociale et économique d'où: augmentation du nombre des diplômés sans emplois actuellement près de 5.000; difficulté de reconversion des travailleurs licenciés ou déflatés; baisse généralisée du niveau d'acquisition des connaissances.

L'Ecole nouvelle, en l'occurrence, n'a pleinement atteint aucun des objectifs qu'elle s'était fixé à savoir:

- combattre le mythe de l'«akowé»;
- rompre avec l'équation: diplôme = salut individuel au profit de la nouvelle équation: diplôme = salut collectif, en assurant la promotion de capacités techniques véritables chez les individus;
- former un nouveau type d'homme débarrassé des tares habituelles du néo-colonisé en voie de développement (corruption, inconscience professionnelle, cynisme) et politiquement engagé.

On voit bien que le système éducatif béninois est dans l'impasse et court le risque d'un blocage total à plus ou moins brève échéance, comme d'ailleurs la plupart des systèmes éducatifs africains, si aucune réforme originale ne vient le rénover. Si on prend, par exemple, le cas du cycle primaire, on se rend compte que seulement 50% à peine des enfants en âge d'être scolarisés commencent les classes. Cette réduction n'améliore pas pour autant l'efficacité du système caractérisé par un fort taux de redoublements et

d'abandons et un très faible taux de promotion. Le comble est que ceux qui, malgré tout, arrivent à tirer leur épingle du jeu et à terminer leur cursus, ne trouvent pas d'emplois pour autant au bout de leur formation.

Parmi les facteurs déterminants de cette situation de blocage total, nous accorderons une attestation particulière à la pression démographique.

La pression démographique, principal facteur déterminant du blocage du système éducatif

Le Bénin: une bombe démographique

Il y a une paupérisation constante, une baisse graduelle du pouvoir d'achat pendant que la population croît. La population de la République du Bénin qui est estimée en 1991 à 4.588.533 personnes, s'accroît de 17 personnes par heure soit 416 personnes par jour et 151.680 par an. Le nombre moyen d'habitants au km² passera de 43 en 1991, de 56 en l'an 2000 et 115 en l'an 2025. En 1979, 64% de cette population avaient moins de 25 ans contre 61% en 1991. La population béninoise, doublera tous les 22 ans au taux de croissance démographique constant de 3,23%. Comme dans toute l'Afrique subsaharienne, la population béninoise vit ce paradoxe dramatique décrit par le Fonds des Nations-Unies pour la population: «Elle vit de plus en plus mal mais elle n'a jamais augmenté aussi rapidement».

Si nous considérons que le produit intérieur brut (PIB) évolue à un taux annuel de 1% environ alors que le taux moyen d'accroissement démographique est de 3,32%, nous sommes en présence d'une situation source de grandes explosions sociales à plus ou moins brève échéance, vu l'ahurissant décalage entre la croissance démographique et la croissance économique.

Conséquences sur les investissements démographiques

L'accroissement effréné de la population a des conséquences immédiates sur les investissements dits démographiques (logement, infrastructures sanitaires et éducatives notamment). Ainsi l'une des conséquences de l'accroissement rapide de la population est-elle l'aggravation du paupérisme par suite de l'impossibilité de satisfaire les besoins vitaux, notamment les besoins en éducation et en santé.

Les dépenses d'éducation au Bénin représentent globalement 33,4% du budget de fonctionnement de l'Etat (1/3) réparties comme suit: enseignement maternel et de base: 49,5%; enseignement secondaire: 31%; enseignement supérieur: 19,5%.

Les salaires des personnels représentent 50%. A l'enseignement supérieur plus de 80% du budget sont consacrés aux bourses d'étudiants. Il apparaît que peu de fonds sont disponibles pour l'acquisition des moyens pédagogiques et pour la recherche dans l'enseignement supérieur. En outre, l'Etat n'arrive pas à dégager les moyens suffisants pour l'extension des

établissements et leur équipement, pour l'acquisition du matériel d'appui pédagogique.

Au Bénin, l'environnement scolaire est peu favorable à l'épanouissement de l'élève. Les cours se font souvent dans des hangars mal couverts soumis à toutes les intempéries, le sol est en terre battue et le mobilier souvent de fortune. Les installations sanitaires et les conditions d'hygiène collective sont peu satisfaisantes. Les classes sont souvent pléthoriques avec plus de 50 élèves. Il y a visiblement inadéquation entre l'accroissement des effectifs scolaires et les investissements scolaires. Or, le milieu scolaire dans lequel l'enfant passe plus de 40% de son temps journalier exerce une influence décisive sur son développement psychologique.

On voit de par ces données que l'Etat béninois ne peut plus faire face aux dépenses qu'exige le bon fonctionnement de son système éducatif qui de ce fait, se trouve dans une véritable impasse.

Eléments pour une réforme novatrice du système éducatif béninois

En attendant que le Programme national de population dont un des objectifs est de contribuer à la baisse du taux de croissance démographique ait quelque efficacité, il est urgent de réformer le système éducatif béninois afin d'en accroître l'efficacité interne et externe sans être contraint d'augmenter la participation financière de l'Etat dans le secteur. Les propositions suivantes ont été faites aux Etats généraux de l'éducation (2 au 9 octobre 1990) pour la rénovation du système béninois, mais elles demeurent valables pour tout système éducatif africain.

Orientation générale

La ligne directrice de la politique sectorielle doit viser à plus ou moins brève échéance l'autofinancement total sinon partiel (de 20 à 30%) du système surtout au deuxième et au troisième degré. Pour cela, il faut opérer une révolution dans la stratégie éducative et pédagogique en:

- opérant une professionnalisation accrue du 2^e ou 3^e degré par l'introduction de cours à finalités professionnelles dans l'enseignement supérieur, par le développement des programmes professionnels au niveau secondaire;
- opérant une liaison thématique entre travail manuel et travail intellectuel;
- introduisant dans le cursus des activités pratiques rentables comme les coopératives scolaires;
- rénovant les curriculums dans l'optique d'un corpus éducatif homogène: l'éducation pour le développement.

De cette manière, l'école peut, dans son orientation, se fixer comme objectif de concourir véritablement au développement économique et social de la nation et tendre vraiment vers la formation d'un nouveau type de citoyen

dont le profil avait été bien défini par l'Ecole nouvelle, avec ce supplément capital qu'elle doit tendre à créer une société démocratique et progressiste fondée sur le respect du droit et des libertés publiques sans négliger les valeurs traditionnelles, ouverte aux innovations scientifiques et capable de valoriser le travail manuel ou le travail productif en général, à l'école comme facteur d'éducation et de transformation du milieu.

Donc, ce citoyen modèle doit être: informé des problèmes de développement qui se posent à son pays et des stratégies possibles pour les résoudre; intégré à son milieu et engagé aux côtés des aspirations légitimes du peuple béninois à la justice et au progrès social; un patriote libéré des complexes d'extraversion et d'aliénation, c'est-à-dire véritablement et sincèrement disponible pour le dialogue entre les cultures; physiquement équilibré et moralement sain.

Pour remplir ces nobles objectifs, l'école doit d'abord être un instrument du développement à la base et être le lieu privilégié de la participation à la promotion des initiatives productrices de valeur ajoutée locale en association avec les communautés de base. Le programme de travail manuel, outre sa dimension pédagogique doit contribuer au développement de l'école et de la communauté environnante.

Cependant, si ce programme n'est pas partie intégrante du programme scolaire et sanctionné comme tel, si les relations entre les activités productives et les matières académiques ne sont pas clairement définies, si ce programme n'est pas planifié, organisé et exécuté soigneusement afin d'être compris, apprécié et accepté par les élèves et leurs parents, il ne peut pas jouer son rôle de développement des attitudes, valeurs et comportements (aspect pédagogique) et contribuer au développement de l'école et du milieu (aspect développement à la base). L'école béninoise doit cesser d'être une école privilégiant une activité intellectuelle en vue de former une élite de gens raffinés qui n'auraient pas à se salir les mains en accomplissant des tâches manuelles, pour dispenser une éducation de masse débouchant sur la formation professionnelle au bout d'un cycle court (3 à 4 ans après le Certificat d'études primaires), moyen (3 ans après le niveau 3^e) ou long (formation professionnelle de niveau universitaire). Elle doit délaissier cette vieille tradition spéculative que nous avons héritée de l'Antiquité gréco-romaine par le biais de la colonisation française et qui continue de privilégier un enseignement général abstrait aux dépens de la formation technique et professionnelle qui est dès lors marginalisée, pour n'avoir d'autre finalité que de former des gens pratiques à la fin d'un cycle donné et prêts à entrer directement et utilement dans la vie active. Pour que l'école puisse doter le pays des compétences nécessaires à sa reconstruction économique, capables de promouvoir des technologies alternatives et de créer des petites et moyennes entreprises (PME) seules ou en coopératives et professionnellement efficaces, il faut d'abord *briser la dichotomie*

enseignement général/enseignement technique et professionnel et ce, surtout à partir du 2^e cycle de l'enseignement secondaire. Cette dichotomie est un héritage de notre passé colonial parce qu'elle épouse la logique historique du système éducatif français durablement dominé par l'idéal aristocratique de l'honnête homme et privilégiant la culture générale réservée en priorité aux enfants de la noblesse et de la haute-bourgeoisie.

Sans vouloir occulter les problèmes spécifiques inhérents à tout système éducatif, il y a lieu de remarquer que cette dichotomie n'existe pas dans les pays anglo-saxons ou les pays proches d'eux de par leur système éducatif. Au Canada, par exemple, il n'y a, au second cycle, que des Collèges d'enseignement général et professionnel (CEGEP). Les CEGEP seraient chez nous des unités de production et d'enseignement qui devraient se suffire à elles-mêmes. Ils attendront peu des subventions de l'État qui, outre les dépenses de fonctionnement, n'aura comme charges supplémentaires que d'y supporter les frais scolaires et peut-être les bourses des élèves qu'il (l'État) y enverra directement à la suite de concours sélectifs. La subvention budgétaire du secteur de l'éducation s'en trouvera fortement allégée. Ainsi le CEGEP ou LEGEP (Lycée d'enseignement général et professionnel) jouira de son autonomie administrative et financière.

En effet, les pays africains ne gagneront le pari du développement que grâce au redéploiement des compétences techniques mises au service de la gestion rationnelle des ressources naturelles dans le respect de l'écosystème. Le «Know-how» est la condition du développement. La réforme du système éducatif dans les contenus des programmes, doit viser à développer l'esprit d'initiative et de créativité sociale en vue de l'auto-entreprise.

La promotion de l'éducation pour le développement

Cette réforme structurelle indispensable doit être accompagnée d'une réforme «idéologique» au sens premier du mot. En effet, tous les programmes scolaires doivent être conçus dans l'esprit d'une éducation pour le développement fondée sur de solides valeurs morales et culturelles, afin d'accroître les capacités du citoyen à faire face aux problèmes du développement du pays et à s'adapter à un monde moderne en mutations.

Il s'agira aussi de former des citoyens informés des droits de l'homme et des libertés publiques ainsi que de leurs devoirs civiques, de développer la notion d'un contrat social fondé sur la solidarité, la coopération et le sens du devoir patriotique, de promouvoir le fonds culturel national. La stratégie pédagogique de l'éducation pour le développement doit se situer en droite ligne dans les travaux et recommandations de l'UNESCO en vue de la rénovation des systèmes éducatifs du monde en voie de développement. L'éducation pour le développement sera une source de rénovation du procès éducatif de par les innovations pédagogiques originales qu'elle doit susciter. Aussi la recherche en éducation en Afrique doit-elle se fixer pour but d'aller

dans le sens des recherches de rénovation et d'innovation éducatives afin que l'éducation pour le développement aille au-delà de la simple instruction et contribue à une prise de conscience et à la résolution des problèmes de développement. L'UNESCO (1980:6) formule ces exigences de la manière suivante:

Le processus ne se limite pas à l'acquisition d'un ensemble abstrait de concepts scientifiques; son but est de permettre aux élèves de prendre en toute connaissance de cause, des décisions collectives qui affectent le développement économique et le bien-être familial.¹

Pour pouvoir participer pleinement à la rénovation du procès éducatif, l'éducation pour le développement nécessite l'élaboration de nouvelles méthodes d'enseignement et d'apprentissage. Elle doit procéder d'une stratégie pédagogique novatrice tant dans les contenus des curriculums, que dans les méthodes et techniques pédagogiques.

L'éducation pour le développement doit s'appuyer sur une stratégie pédagogique novatrice puisqu'elle doit permettre aux apprenants d'acquérir les moyens de définir, de comprendre et d'analyser la nature, les causes et les conséquences des phénomènes de développement dans leur connexion avec les réalités de la vie économique, sociale et culturelle et... de prendre en toute connaissance de cause, des décisions concernant leur vie et de participer pleinement aux décisions collectives qui affectent le développement économique et social. Il ne s'agit pas seulement de connaître et de comprendre (savoir), mais de se sentir impliqué en vue d'un engagement pour l'action (savoir-être) débouchant sur des prises de décision (savoir-faire). Ainsi les trois niveaux d'organisation psychique (cognitif, psychomoteur, affectif) seront atteints pour former un homme complet. Il va sans dire que la réforme éducative que nous préconisons ne tolère pas de déchets puisque l'élève doit en sortir avec un métier.

Modèle structurel

Organigramme

Maternel: 2 ans; études de base: 6 ans; 1er cycle: 3 ans études fondamentales; 2ème cycle: 4 ans études générales (éducation pour le développement) et professionnelles.

Explications

Après les deux ans de l'enseignement maternel dans les Centres d'éveil et de stimulation de l'enfant (CESE) existants, l'enfant abordera les études primaires (études de base) pour une durée de 6 ans. L'éducation de base est

1 UNESCO, 1980, L'Éducation en matière de population et la formation des enseignants, suite pratique, Paris, UNESCO.

gratuite et obligatoire. Au bout de la scolarité primaire, où aucun renvoi n'est souhaité, l'écolier sortira avec un Certificat d'études primaires (CEP) ou à défaut avec une Attestation de fin d'études primaires (AFEP), entrera en apprentissage dans un centre de formation professionnelle (public ou privé) ou chez le maître artisan. Les meilleurs des écoliers intégreront après l'examen d'entrée en sixième, l'enseignement secondaire de niveau I (1^{er} cycle) où leur seront dispensées les études fondamentales (3 ans) dans les Lycées et Collèges d'enseignement général (CEG). Les établissements d'enseignement secondaire niveau II (2^e cycle) peuvent être baptisés Collège d'enseignement général et professionnel (CEGEP) ou Lycée d'enseignement général et professionnel (LEGEP). A l'université, il y aura autant de départements et de filières que de branches professionnelles créées dans les Unités de formation professionnelle (UFP).

Conclusion

Un agronome français original exécuté par les Africains parce qu'il avait osé dans l'euphorie enivrante des indépendances, affirmer que l'Afrique noire était mal partie, a persisté dans ses points de vue pessimistes sur l'évolution socio-économique de l'Afrique subsaharienne. Mais contrairement aux coryphées de l'Afro-pessimisme, il n'indiquait à l'Afrique comme remède pour sortir de l'impasse, rien de moins que l'utopie, c'est-à-dire la créativité: l'utopie ou la mort. Confrontée à la même impasse, l'Europe a réagi par la révolution industrielle. Quelle sera la nature de la révolution africaine, nécessaire et incontournable si elle ne veut pas disparaître de la carte du monde? En tout cas, elle doit faire preuve d'audaces créatrices si elle veut relever les défis que lui lance le poids de cinq siècles d'humiliation, d'abâtissement et d'exploitation.

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The Structural Adjustment Programme and the Transition to Civil Rule in Nigeria (1986-1993)

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Résumé: L'auteur essaye de démontrer le lien organique entre les Programmes de transition économique (PTE) et le Programme de transition politique (PTP) dans le cadre du processus de désengagement sous Babangida au Nigeria. Le PTP était un mécanisme destiné à faire diversion pour la mise en oeuvre du PTE qui était envisagé dans le Programme d'ajustement structurel (PAS). La prolongation du PTP reflétait la capacité de Babangida d'utiliser l'instrumentalité du SAP pour coopter et élargir la classe économiquement mais aussi politiquement dominante. La résistance de la population au PTP fût à l'origine une conséquence de la crise engendrée par le PTE. La résistance au PTE a entraîné la création de structures dont les travailleurs se servent pour défier l'Etat. Cependant, l'opportunisme de la classe politique et les querelles internes parmi les forces démocratiques a en effet renversé la tendance et affaibli les structures de la résistance.

Introduction

The current Nigerian economic crisis has its origins in the International Monetary Fund (IMF) Jumbo loan taken in 1978 by the Obasanjo regime. The civilian government of Shehu Shagari inherited this and was unable to control its squandermania and coupled with the world oil recession, the Economic stabilization Act was introduced or the popular 'austerity measures' (Abba *et al.* 1985; Usman 1986; Bangura 1986). The manner the measures were discriminatorily implemented and their differential impact on varying social classes created social tension and strife. The toiling people looked up to the 1983 elections for changes in leadership. However this was massively rigged (Adamolekun 1985; Falola and Ihonvbere 1985; Joseph 1987; Ayeni and Soremekun 1988). Indeed as Forrest argues (1986:22), the loss of economic control was the prime reason for the downfall of the regime. Heavy rigging in the elections contributed to its unpopularity (Forrest 1986).

When the dominant fraction of the bourgeoisie realised that the interest of the bourgeoisie in general was endangered (Othman 1984), they decided to sponsor a military coup in December 1983. Indeed, the coup was greeted by an euphoria because of the momentary relief it granted. Soon after the Buhari Junta arrived, it promulgated draconian decrees and established all sorts of Tribunals to govern the society and deal with the civilian politicians

and the entire civil society. The Junta's attitude to economic recovery was harsh and anti-people. The people were not taken into debt repayment (Forrest 1986; Olukoshi and AbdulRaheem 1985:97; Dike 1990). A reign of terror was unleashed on the people, their social conditions did not improve and yet there was no time-table of return of power to civilians.

It was in the context of this growing disenchantment, low morale and militarization that the Babangida military junta took over power in August 1985. The Babangida coup is popularly referred to as the 'IMF coup'. This is because the coup settled the jinx over whether Nigeria should take the IMF loan, the coup was generally welcomed by the international community and financial speculators, above all the coup introduced the Structural Adjustment Programme (SAP), a programme designed by the IMF/World Bank which indeed has similar or worse effects and consequences for Nigerians. The Babangida junta knew this. But to defuse tension and sway the people the junta opened up the IMF loan question to an open debate by the public. And overwhelmingly the Nigerian people rejected the loan and asked for a popular and autochthonous strategy of economic development. This strategy the government claimed is found in a 'Home Grown' SAP (Ayagi 1990:97-98). The regime put in motion the economic package in light of severe external pressures, but to contain domestic internal disenchantment, the government had to put in place a Transition Programme with two facets, the political which will usher in a Transition to civil rule i.e. the Political Transition Programme (PTP) and the economic programme through a vigorous implementation of SAP which will mark the Economic Transition Programme (ETP).

At the outset therefore, it could be discerned that the Nigerian military government had a conception of the kind of economic and political programmes it wanted to implement and indeed institutionalize. And the attitude towards the two programmes were contradictory. Although the main objective was to fulfil and meet the interest of foreign creditors, however the conditions imposed, both economic and political have produced contradictory results. While economic liberalization has led to more opening up and worsening conditions of the toiling people and accumulation by both the external and internal fractions of the bourgeoisie, political reforms have led not to a complementary liberalization but authoritarianism and repression. This is for two reasons: first the political arena needs to be shrunk to contrive the space so as to avoid dysfunctionality in the system, second the state required a high dosage of leverage to control and check the people whose resistance to SAP policies were going to upturn the system.

This brings us to a crucial issue namely the interest of foreign powers and agencies in democratisation, in the light of the contradictory implications of SAP and second that the dominant fraction of the indigenous ruling class are not so much concerned with the transition to democracy as

they are with mere transition to 'civil rule' and they are more concerned with accumulation of capital than with any serious agenda of political power. This is at least the case with Nigeria where the current SAP policies have thrown up the so called 'New breed' politicking against the 'old breed', and has created an opportunistic 'SAP political class' that was nothing other than a *hallelujah* political class having benefited from the 'settlement' or largesse and pilfering outlets created in the economy by Babangida who operated an economy worse than Schatz's pirate capitalism.

SAP : Principles, Objectives and Impact.

As a concept, adjustment was the idea of Dr. J.S. Odama, the Economic adviser to President Shehu Shagari, who as the head of a Committee of Experts set up by the Federal Government in 1983, recommended it, as a way out of the country's economic crisis.

... a fundamental Structural Adjustment directed primarily towards self reliance. The period of crisis as the one we are currently experiencing ironically provides a unique opportunity to effect such fundamental structural adjustment. The process would no doubt be painful, but the adjustment in our view offers the best prospects for a virile and responsive economy (Odama 1987:11; Harrison 1993).

It was since that time that the phrase 'Structural Adjustment' became popularised.

Babangida, in his address to Nigerians upon the announcement of SAP, on June 26, said (Ayagi 1990:98; Olukoshi 1991; Collective 1988; Phillips and Ndekwu 1987):

Our Structural Adjustment involves new uses of wealth, new property relations, new products and production processes, new attitudes to work; new consumption habits, and new interaction with the rest of the world. It seeks to harmonize what we consume with what we produce. Using our own domestic endowment of human and material resources.

Four points need to be underscored here. First, the opening up of the IMF standby loan for debate was meant to mobilise broad based support for the Babangida junta, second, even before the debate on IMF loan was considered, the government had introduced a 15 month national economic emergency, and through its 1986 Budget proposals (Olukoshi 1991:69).

... the Babangida administration articulated and implemented measures which were akin to the recommendations of the IMF for structural Adjustment in Nigeria. Not only was the petroleum subsidy reduced by 80 percent, the government also committed itself to a policy of privatising and commercialising public enterprises... (and) liberalise the country's trade and exchange system.

Third, the Adjustment measures were given the semblance of being original and indigenous whereas they are a creation of the IMF. Fourth, SAP

pretends to demand equal commitment and sacrifices from all, whereas, it was actually directed at the toiling people and the manufacturing class.

The objectives of SAP in Nigeria are (Olukoshi 1991:70-71): (a) restructuring and diversification of the productive base of the economy in order to reduce dependence on the oil sector and on imports; (b) the achievement of fiscal and balance of payments viability over the period of implementation of the programme; (c) the creation of the basis for a sustainable non-inflationary or minimal inflationary growth; and (d) the reduction of the dominance of unproductive investments in the public sector, the improvement of that sector's efficiency, and the enhancement of the growth potential of the private sector.

The main elements of the Nigerian SAP are: (a) strengthening of demand management policies; (b) adoption of measures to stimulate domestic production and broaden the supply base of the economy; (c) adoption of a realistic exchange rate policy through the establishment of a Second-tier Foreign Exchange Market (SFEM); (d) rationalisation and restructuring of the tariff regime in order to aid the promotion of industrial diversification; (e) progressive trade and payments liberalisation; (f) reduction of complex administrative controls, and fostering reliance on market forces; (g) adoption of appropriate pricing policies for public enterprises and (h) rationalisation and commercialisation/privatisation of public sector enterprises.

The core measures around which the Nigerian SAP are built are meant to:

- (a) redress the serious overvaluation of the naira through the establishment of viable Second-tier Foreign Exchange coupled with adjustments to the official rate with a view to attaining a convergence of the two rates;
- (b) relieve the country's debt burden and attract a net inflow of foreign capital while keeping a lid on foreign loans, and
- (c) overcome observed public sector inefficiencies through improved public expenditure control programmes and the rationalization of parastatals.

SAP has not improved the Nigerian economy and indeed it has left it worse off, the debt crisis has assumed a monumental dimension, in industry there is low capacity utilisation, the peasantry has been further pauperized, the working class social condition has fast deteriorated with wage freeze, cut in provision of social and infrastructural services, the middle class has virtually decomposed and has been reconstituted, the ruling class now has an entrant SAP economic class (Bangura and Beckman 1993; Mustapha 1993; Nnoli 1993; Asobie 1993; Aina 1989; Bangura 1991).

Ihonvbere (1991:81-82) summarised the position thus:

the regime pursued a vigorous trade liberalization policy, devalues the currency by over 600 percent, sought and obtained loans from the World Bank, provided very generous incentives to transnational corporations and

kept up the policy of retrenchment and privatisation and/or commercialisation of public parastatals. In addition, the regime introduced a floating interest rate, relaxed the indigenization decrees, controlled the rate of growth of money supply by squeezing domestic credit, placed an embargo on appointments, froze wages and deregulated the economy in general. At the same time, funding to the educational sector was cut by about 35 percent; schools were closed or merged; subsidies were removed from social services and petroleum and related products, and emphasis was placed on regular debt servicing.

... only transnational corporation, speculative drug pushers, currency traffickers, consultants and middlemen, as well as top army officers and bureaucrats are full of praise for the SAP.

Various agencies as the UNICEF have come to advocate the need for 'SAP with a human face' though the Social Dimensions of Adjustment (SDA), while the World Bank itself through its most celebrated report, 'Sub-Saharan Africa: From Crisis to Sustainable Growth', not only one admitted of the faults in SAP but also requested for human centred policies and programmes by African Governments, which it accused of corruption and maladministration (World Bank 1989:5-10).

However, the critique by those agencies and institutions still remain faulty because they fail to challenge the underlying philosophical assumptions and bases of SAP (Momoh forthcoming).

SAP: The Political Question and Democracy

Most scholars agreed on the relationship between SAP and politics. Indeed, it is contended that 'specific adjustment policies throw up specific types of politics and institutional structures' (Bangura 1986:24). And the emphasis on the market mechanism as the chief regulatory force of resource allocation is seen as an attempt to strengthen the bourgeoisie and weaken the limited strength of the working class (Bangura 1986:25). In other words, the bourgeoisie attempts to reconstruct the social base of its power over the state to meet the fresh demands of adjustment programmes (Bangura 1986:6). The objective being to realign classes and fractions of classes in line with beneficiaries and those disadvantaged by adjustment programmes, this now determines the direction and tenor of politicking.

Herbst (1990:592) shares in the foregoing viewpoint when he submits that the political logic of structural adjustment: '... involves not only the switching of constituencies by African governments, but an entirely new mechanism through which leaders relate to their clients. Under the political systems established after independence, governments were able to provide a variety of resources — jobs, low prices for basic goods, preferential access to government projects — to favoured constituencies. The whole point of structural adjustment is to eliminate, or at least significantly curtail government's ability to offer these kind of advantages to their

constituencies'. Of course such leaders know that this is at the risk of a political cost. And the International Monetary Fund (IMF) who also recommend these harsh measures cannot pretend not to know their political import, this is what makes the whole charade of external pressures for democracy hollow. Because either way, for military rule or democratic autocrats, authoritarianism requires to be unleashed as a complementary measure to co-optation, bribery and corruption of the elites and leaders of popular circles and movements.

As Olukoshi notes (1991:8)

... authoritarian and populist measures form part of the arsenal of the post-colonial state enmeshed in the politics of adjustment, simultaneously trying to relate to the external and internal supporters and opponents of the programme, the former being overwhelmingly made up of international financiers led by the IMF and the World Bank, the latter made up of the majority of the citizens of the adjusting country. The extent to which a state is a strong, a weak or a middle-of-the-road adjuster, or even a non-adjuster is a creation of the way in which politics of the reform process is played out among the key actors involved in it.

As we shall demonstrate shortly, the role of these actors defined in class context more than anything else shapes and determines the limits and possibilities of the project of democracy. Most of the polemics and argumentations on the subject matter of democracy under a structural adjustment regime fail to take into account the inter-relationship of those social categories and process in their inter-connections and entanglement with the post colonial state. The additional problem this poses is that it does not allow us, given the particularities of individual countries to know whether the limits of one form of democracy has been explored or exhausted and why. So, our argument here is that it is not so much that popular democracy or liberal democracy as mutually exclusive or organically related projects cannot be carried out, however, their defining character remain the specific social milieu and balance of forces prevailing at every historical conjuncture.

There is no law that says a liberal democratic project must be accomplished before popular democracy is put on the agenda. On the most part, this attitude is text-bookish, analytical and clinical.

There are three major reasons why SAP is a political question and hence brings to contest the issue of the nature and control of the state and governance. First, the economic problems which occasioned SAP are blamed on the 'failure of the state'. Second, although the market forces strategy is canvassed in order to open up and further dominate the economy by external forces, the advocates of SAP require adequate state protection, guidance and direction for SAP to be implemented as a corollary, the recomposition of social classes and accumulation also means the redefinition

of the objective of the state. Third, the way the economic policies are implemented even within the context of the non-interventionist state and all the faulty assumptions that are made to rationalise this, which Agbaje (1992) summarises poses the Nigerian state as an obstacle to development because it dominates economy and society, corrupt, renew and encourage private capitalism — the state is likely to receive the backlash because the adjustment state has not restructured the Nigerian political economy, positively. At any rate, the theatre of class struggle and the objective of class politics is the capture of the state or political power. Social crisis and social contradictions only provide the substratum for that.

When the International Monetary Fund leaders talk of market forces and opening up the economy, it is not in the hope that the National bourgeoisie will participate although some fractions of the domestic bourgeoisie will benefit, but it is in the assumption that Multinational Corporations will further consolidate their stronghold over the local money. What this also means is that the state will partially abdicate 'Sovereign authority for policy making to the World Bank as the international Monetary Fund' (Bratton and Rotchild 1991:266). And what this has done is to undermine and to undercut rather than boost the legitimacy of incumbent home governments. Worse still, those agencies go to the ridiculous point of blackmail in ensuring that their conditionalities are carried out. What then is the essence of governance, what then is the essence of independence no matter how shallow? The answer to these questions cannot be sought at this superficial level. This is because the Neo-colonial state was structured not to promote good governance, democracy or a radical strategy of development (Nzogola-Ntalaja 1989:121). The substructure that created the African State, 'monopolistic production, the primitive accumulation of capital and petty commodity activities, encourage the growth of authoritarian values, political malpractices and patron-client relations' (Bangura 1988:34). However, because the bourgeoisie in post-colonial Africa is still in formation, there is no way it can abandon corrupt democratic practices and the primitive accumulation methods in order to build and consolidate itself. It is for this reason that the argument for a return to pure market forces, a stage which Western Monopoly capitalism itself has outlived, is rather premature.

Bangura (1988) summarises:

The advantages derived by the national bourgeoisie in the use of monopolistic and primitive methods of business activities have not yet been exhausted. The transition programme in Nigeria is, therefore, more concerned about political order and laying the political foundations— a new authoritarianism for the successful implementation of the structural adjustment programme than with the development of democracy.

What comes out clearly here, is that accumulation is central to the authoritarian disposition of African states and this has to do with the nature

of their political economy which gave rise to specific domestic ruling classes which are still in their formative stages and therefore are not in a haste to embrace the 'Market forces argument'.

Beckman (1992:2) disagrees with the haste with which the African state is written off because

It is less helpful for those struggling to make the state serve the interest of national emancipation and popular democracy. The misreading of the state and the balance of forces at work is an invitation to all sorts of dangers including defeatism, adventurism and co-optation on the side of popular democratic forces.

He identifies three statist tendencies which cut across the left-right genre that attempts these discussions, first the neo-patrimonial theory, the monopolistic theory and the comprador theory. He faults those theories on the premise that first, they fail to take the African ruling classes seriously in their economic and ideological commitments, second, the stake of external forces is underestimated in processes of state and ruling class formation and third, the organisational experience of subordinate classes and their ability to have impact on the state is ignored. Such an undialectical attitude, he argues, will only reinforce a vicious cycle of decline or decay in the understanding of theories of state and crisis and stir social and political forces of their capacity for responses (Beckman 1992:11).

The fundamental issue that arises here is one of understanding the process of the reconstitution of the Nigerian dominant political class and its relationship to the democratic agenda. Although there is no agreement about who is to build the liberal democratic project. Ibrahim (1986) sees it as a collective project of all forces, both the bourgeoisie and the masses, whilst Bangura (1988:34) sees it as a project that falls on the shoulders of the 'oppressed, popular forces'. Ake (1992) does not even agree any longer that democracy in the libertarian conception is feasible in Africa any longer, rather he now prefers direct community representation unmediated by political parties.

The whole linkage between politics and economic development arises precisely because of the failure of economic policies of the past and the growing uncertainty and insecurity arising with the misery and poverty SAP has brought. Hence it is argued that '... without renewed economic growth, many emergent democracies in Africa will fail'. (Joseph 1991:194). Turok (1990:110) shares a similar view, 'Development strategy is a matter of politics and therefore a function of democracy in form as well as content. This implies that aspirations to democracy must be linked to development within a single project'.

It is in the foregoing context that the debate between Nyong'o (1988a, 1988b) and Mkandawire (1988) was set. One major oversight in this debate is that although Nyong'o made as his starting point a comparison between

practising democracies and autocratic states he however does not demonstrate in his subsequent rejoinder that the identification of principles of accountability, etc., are meant to show the limits or the extent of the impact of liberal democracy in Africa. In all, the entire debate failed to reconcile their arguments with the character of the state which in both the struggles to implement SAP and exercise political control, reflects a contradiction between national and international capital, and between the two and the toiling people. Such then is the premise of our own analysis.

This is why the democracy and the conditionalities the west preaches are both suspect and dubious. Not so much because liberal democracy is not worth embarking upon, but because imperialism has not demonstrated a capacity to market it. Above all, the failure of the neo-colonial state is essentially an indictment of international capitalist activities in the peripheries.

African countries demand multi-party system but reject SAP through national conferences (Mkandawire 1992) and open debates. But the imperialists and their agencies insist that SAP has to be implemented and impose harsh conditionalities but then go ahead to say they support the clamour for democracy and multi-partism. Meanwhile African governments are encouraged by any means necessary to defend the 'gains of SAP' and protect them from those wishing to reverse them. Even in industries, MNCs try to defend the 'gains of SAP' through authoritarian means, intolerance towards trade unions, hostility of management to workers, cut in pay and welfare packages, etc.

It is clear that SAP programmes can only be sustained by authoritarian as opposed to democratic regimes. This is why donor countries and imperialist agencies do not feel strongly about their 'political conditionality' for the economy and loans, but feel strongly about 'economic conditionality' for political support i.e. implement SAP and you shall be given all the political backing. General Ibrahim Babangida's nebulous concept of 'guided democracy' and the Two-Party system were celebrated by the West because Babangida was one of the most faithful prosecutors of SAP.

Apart from the arguments of welfare benefits and political alienation or authoritarianism SAP has wrought, we could pose a dispassionate question. In what ways has SAP helped to build a virile or lay the foundation for a capitalist economy?

The adjustment process constitutes a derailment of a process of capitalist transformation of colonial economies into 'normal peripheral capitalist economies, with more or less national control. It is a defeat of the 'nationalist project' by International Capital (Mkandawire 1991:91).

The political implication of the foregoing quote is that, the failure of SAP can create room for broad alliances of struggles for building the liberal democratic project especially by social classes, both dominant and

dominated who do not stand to benefit from SAP. What does the Nigerian experience tell us about this and how has the state responded? We shall return to that presently. It is only apt to state here that much of the political interest of Nigerians had taken place at the level of popular participation or resistance to SAP and this has engendered a certain level of political consciousness. By some miraculous coincidence in May every year since 1988, the Nigerian toiling masses have come out en masse to resist SAP. As Beckman (1991:69) correctly submits:

In resisting SAP, interest groups seek to secure greater autonomy from the state. The confrontation enhance their stake in a pluralist order. While in pursuit of the material interest of their members; interest groups enter into alliances in defence of autonomy and rights of organization. Demands for democratic reforms at the level of the state, including the reform of legal institutions and procedures, become tied to the defence of such organizational rights. They serve as a bridge between the material grievances of members and the questions of the democratic constitution of the state. Interest groups conception of the legal and political regulation of their mode of operation is central to the process of democratisation.

Economic Transition Programme (ETP) vs. Political Transition Programme (PTP)

We have dwelt extensively on SAP, that by itself constitutes the ETP, to the extent to which it was incorporated into the general Transition Programme that was meant to have terminated in July, 1988. However it was not terminated, because government now realised that it required to be made part of the 'institutional mechanism and workings of the state'. In other words SAP is to last forever ! But by this time the biting effects of SAP on the toiling masses, retrenchment, unemployment, cut in provision of social services, etc., had commenced meanwhile the SAP accumulating class was emerging. The government had to meet the ever increasing conditionalities set by the international financial system. The fragile nature of the economy and the uncertainty of the role of the popular forces, now made the military government to set in motion a correlating political transition programme which will serve as a stop-gap, a safeguard for whatever follows as the backlash of the SAP or ETP. In a word, *the objective of the Babangida regime was to create the necessary political condition for the implementation of SAP through the ETP*. And as Diamond (1987:201) argued the prospects of democracy in Nigeria were conditioned upon the economic adjustment. Although Ihonvbere (1991:89-90) will not agree that what was initially intended by Babangida was a transition to Democracy. Ihonvbere (1991:92) contends:

The crisis of dependent capitalism and the negative pressures generated by the SAP will make transition to bourgeois democracy impossible. If a

transition is made, through repression, incorporation, intimidation and manipulation, it will not live longer than the defunct Second Republic.

The PTP started in 1987 with the establishment of the Political Bureau which conducted a Nation-wide debate to decide which political system Nigerians needed. Nigerians voted for socialism. But the government rejected it on the ground that it did not want to impose an ideology on Nigerians. Conversely when Nigerians debated and rejected the IMF stand-by loan a year earlier, Babangida jumped at the verdict to implement the SAP. The implementation of SAP has created and realigned social classes such that the now dominant political class encourages the military which produced it to consolidate its stronghold over the state. The pre-SAP domestic fraction of the bourgeoisie are divided between Northern and Southern bourgeoisie, in NACCIMA, Manufacturer Association of Nigeria (MAN), etc. For example, a fraction of the Northern bourgeoisie sees the privatisation of public enterprises as an attempt to favour and cheaply handover Nigeria's asset to the southern, especially Yoruba fraction of the bourgeoisie (Agbaje 1992:126). There is a contradiction between ETP and PTP, while the former preaches liberalization and the market logic, the latter is increasing becoming authoritarian and repressive. We shall document this presently.

To Mbembe (in Bratton and Rotchild 1991:278-279):

There cannot be a transition to a market logic, if alongside Structural Adjustment Programme, no attempt is made to reduce the weight of authoritarian institutions on society.

Although four arguments can be made to counter this view. The first is that SAP was never faithfully implemented. Second, it is argued that the domestic bourgeoisie has not exhausted its means of accumulation through primitive, and authoritarian methods that do not require accountability. In this sense, democracy is seen as a threat to the interest of the bourgeoisie, at times heightening intra-bourgeois conflict (Ibrahim 1993:129). Third, it is contended that authoritarianism seen in the foregoing sense addresses formal participation. Shaw (1991:206) identifies when he calls 'Informal democracy' and this occurs at the level of the civil society and it also encourages shrinkage of the state under adjustment.

Fourth, it is argued that the military has set itself apart through it is inherited and created professional privileges and entrenched interests that are not predisposed to democracy or require authoritarian means to defend or consolidate (Ihonvbere and Ekekwe 1991; Vivekananda and James 1990; Yacub 1992; Adekanye 1993).

Quite contradictorily, however, the struggle for democracy and against authoritarianism are created by the same conditions and forces which created SAP. As Beckman (1991) rightly noted:

... it is resistance to SAP, not SAP itself, that breeds democratic forces. SAP can be credited with having contributed to this development, not because of liberalism but because of its authoritarianism.

What are the social forces that facilitated the authoritarian state in Nigeria in the era of transition to civil rule? What is the content of this authoritarianism and how was it resisted? It is to these we now turn.

The SAP Political Class

The SAP political class in our usage is that emergent appropriating class which benefited from the exploitative situation created by SAP and therefore had enough wealth and resources to take part in politicking in spite of the booby traps set by Babangida. Indeed many of these SAP political class members were consciously sponsored and promoted by Babangida to subvert the transition programme. This class emerged by four different means. First, through the ban on so-called 'old Politicians' and the promotion of the 'New Breed'. Second, those who fell within this category were mostly a group of new rich, 'walking on the fast lane' upstarts, who exploited the system by laundering and speculating currency, peddling drugs, etc. Third, were a group of AGIP (Any Government in Power) who sang *halleluya* chorus, some of them either directly participated in the Babangida regime and later resigned or were at the sideline as consultants, contractor, etc., they were all encouraged by Babangida to join politics. Fourth, are those who were part of the 'settlement' (an euphemism for Babangida's bribe to individuals) under the regime.

The SAP political class was at the outset a compromised political class they therefore had nothing to lose by throwing their money around even when they knew it would not translate to civil rule. Several of the genuine politicians who knew that Babangida was not going to leave office as promised either engaged in sit and watch *à la* Bola Ige or joined politics with caution and curiosity in the hope that through the politics of *entrism*, Babangida could be forced out of office to allow for proper transition to take place. In order to uniformly compromise the entire political class, Babangida ensured that when he imposed his two political parties on the politicians he stated that they would be financed by the government; their secretariat and other facilities including cars were also provided by the government. Soon, allegations of corruption and lack of accountability emerged necessitating in part the dissolution of the two political parties.

It should be stated that Chief M.K.O. Abiola and Alhaji Bachir Tofa, the two presidential candidates who stood elections under the aborted transition to civil rule programme both benefited immensely from SAP. The way they exploited the option A4 formula which legalised party corruption from the Ward level to the National Convention, is unprecedented in the annals of Nigeria's history of political corruption (Collective 1993).

Militarised Transition

The Babangida junta ensured that it supervised a transition programme that fulfilled its objectives of implementating SAP. Although people looked forward to the elections with enthusiasm, because they were suffocated by the effects of SAP, however Babangida made the PTP hostile and unencouraging or worthy of participating in. This was done in several ways.

First, a group of old politicians who participated in the first and second Republic were banned. Second, Babangida stimulated the Political Bureau into recommending a two party system for Nigeria and he subsequently dissolved (Akinola, Agbaje 1991), by discrediting the 13 political Associations that seek registration from the National Electoral Commission. Third, the working class especially civil servants were barred from participating and if they so chose they must first resign their jobs. Fourth, the government said it knew those it would not handover power to (Gahia 1993), and these were the 'extremists' (the left). Fifth, tribunals were brought to subvert and undermine the role of the civil courts in both civil and criminal matters, including the PTP. NEC was given unbridled and unsurpassed powers to disqualify candidates without any explanation to the person involved and he had no right to go to any civil court.

This era then heralded the politics of departicipation. For all the 13 associations that seek registration, Babangida gave them a set of questions to answer, cardinal among them being whether or not they would continue the implementation of SAP. And in the name of the 'Politics of Registration' all the 13 associations accepted to implement SAP — to avoid the Babangida political blackmail.

The regime came out to say there was no alternative to SAP. All those who challenged government on this and proffered alternatives were either hounded, maimed or incarcerated. They were accused of attempting to 'Derail the Transition Programme' or having 'A Hidden Agenda'.

The government continued to subvert the rule of law (Anonymous 1990). Those who spoke against the government were arbitrarily arrested and detained. It was in this context that the human rights group started emerging in 1986. People such as Gani Fawehinmi, Beko Ransome Kuti, Femi Falana, etc., have gone into detention no less than sixty times under Babangida's rule.

Ouster clauses (Faweheimi 1991) were introduced into the law at will, and the powers of the Courts subverted on several political matters involving the state and citizens. During a Court proceedings, the Lagos State Chief Judge Ligali Ayorinde, had to confess that Babangida was a 'Kabiyesi' (an absolute monarch in the Yoruba language). The press was gagged and suppressed and journalists arbitrarily imprisoned. Eight press houses were closed down during the campaign for upholding the June 12 mandate.

Several Vocational trade unions, the National Association of Nigerian Students (NANS) and the Academic Staff Union of Universities (ASUU) were banned and unbanned several times for their opposition to or resistance to government authoritarianism (Jega 1993).

But government unleashed all this in the name of 'guided democracy'. Under this model, whatever Babangida and his retinue of technocrats, and experts on political engineering, led by a formidable team of professors of political science, said was infallible and unquestionable. Any contrary opinion is seen as opposition to the regime and an attempt to derail the PTP.

Popular Resistance

At the risk of repetition, the resistance to the Babangida Junta started as a resistance to SAP. Soon, it became apparent that the Nigerian people needed more enduring structures for waging the struggle against the regime. The first major opportunity for waging such a struggle was provided by the May 1986 mass killings of defenceless students by the regime at the Ahmadu Bello University. The working class, students and market women genuinely showed interest in the repressive act.

Subsequently, those forces found a common ground for resistance and struggle in the anti-SAP and anti-withdrawal of fuel subsidy struggles of 1987-1992. Within this period the National Consultative Forum and later the Campaign for Democracy (CD) were formed. The latter became the platform for forty-two mass democratic organisations to struggle.

Although CD had articulated its principled disagreement to the PTP, dismissing it as a charade and insisting that Babangida had a 'hidden agenda' not to leave power, however, their view was dismissed by the SAP political class as coming from 'skeptics and cynics'.

The social base and the struggles of the CD became solidified for three reasons. First, Babangida shifted the handover date four times (from October 1990 to October 1992 to January 1993, and finally to August 1993), and on all occasions, he blamed the political class for his action. It became very apparent, that Babangida was unwilling to leave in spite of his swearing by the Holy Quran, on one occasion. Second, Babangida began to reconstitute new boards, create more states, promulgate new decrees that further consolidated his rule and people saw in these not the intent of transiting but the objective of consolidating military rule. Thirdly and more importantly, was the Presidential (Anonymous 1993) elections held on June 12, 1993 and Babangida attempted to find dubious reasons to justify its cancellation which he eventually did, but the Nigerian people were no longer willing to take anything further from him. Hence the national resistance that commenced for the upholding of the June 12 mandate. The struggle lasted between July and November, 1993 and started to wane due to the opportunism of the political class.

The point must be made that a preponderant number of the SAP political class supported Babangida on the annulment of the June 12 elections. And they ensured that the two imposed Babangida political parties, the Social Democratic Party (SDP) and the National Republican Convention (NRC) were demobilised and insulated from the struggles. Indeed, the two parties at a joint meeting reached a consensus to accept the Babangida formula of an Interim National Government which was nothing more than another booby trap. A few of the genuine politicians supported the CD campaign. However, when the SAP political class and some of these genuine politicians found that CD had taken the political steam out of them, they started clustering around ethnic and other primordial sentiments to rebuild their power base. The SAP political class from the North opposed June 12, a few genuine politicians there supported it and over time when they discovered that the stakes were no longer high for them they finally abandoned it. Same was the case in the East. In the West where Abiola, the winner of the election came from, the SAP political class and the genuine politicians wanted to out do themselves in demonstrating commitment to June 12; However they could not contend with the powerful force of CD, which organised its struggles not because of Abiola but because of the objective and principle he represented in the attempt to push aside military dictatorship. Soon, the politicians of this part of Nigeria appealed to ethnic sentiments, Egba, Ijebu, etc. Some of them now traded these ethnic clout for money either directly from Babangida or from Abiola or from both. On a national scale this was what happened to the political class except for a very few of them.

Meanwhile, the resistance against Babangida to leave was high, and he eventually left, after he constituted the Interim National Government (ING) with his cronies in charge. They were also resisted by the Nigerian people. General Sani Abacha, seized the opportunity to take over power on November 17, 1993. He then quickly dissolved the ING; the two Babangida political parties and proclaimed full military rule.

Unsure of their future, the SAP political class and the opportunistic genuine politicians now started hobnobbing with the regime seeking political appointments. At one time there were nine former presidential aspirants serving as ministers on the Abacha cabinet. Three reasons have been advanced for their action. First, a lot of them want to recover the monies they expended during the Babangida PTP. Second, some of them hope to use ministerial offices as leverage to do some political spade work that would facilitate government's implementation of welfare and populist programme. In this way they hope that the electorate will vote for them under the next civil dispensation.

The Manufacturer Association of Nigeria (MAN), a group of 'concerned professionals', the working class, a minor segment of the traditional rulers and the international community also supported the June 12 cause. However,

because the struggles of June 12 paralysed the economy for four months, multinational corporations and a large sectors of the money launderers, and the domestic bourgeoisie began to explore means of overcoming this paralysis. In desperation, whatever was going to restore normalcy, was acceptable to this class.

But the toiling masses and particularly the working class saw the military as a chronic problem. The military was seen as the epitome of authoritarianism and the social hardship in the country. Seen in this sense, democracy and improvement in the social well being of the toiling people became the logical negation and basis of the popular struggles of the Nigerian toiling people. Whether conceptually this could be said to amount to 'Development Democracy' remain an issue open to discourse.

A word on the international community. Initially, several European countries sent representation to join the international monitoring group during the election. And when Babangida annulled the elections, some of them placed sanctions and strongly condemned it. For others as the United States of America, palliative measures were taken. The bold condemnation of Babangida's action by the Director of USIS in Nigeria was very impressive. With time, the initial enthusiasm showed by the EEC countries and the US frizzled out. This is not unexpected against the four months losses of MNC's and their subsidiaries. But this goes a long way to show to us how much Western nations are concerned about liberal democracy in Africa.

When the General Abacha military junta took over on November 17, 1993, very few Western nations condemned it. Several salient lessons and implications emerge from this attitude. First, it shows that Africans alone have to struggle for and build democracy in Africa. Second, Africans have to construct the kind of democracy they need.

Conclusion

The Nigerian toiling masses are not at all happy with the manner Abiola squandered his mandate, first by agreeing to meet with Babangida, details of their discussion were never made known to Nigerians. And second, the opportunistic manner the politicians (including those in the June 12 Campaign) joined the Abacha regime.

It should be stated that the future of the struggle for democracy has been truncated by two events first, the diversionary 'Constitutional conference' which is meant to nip in the bud the CD's call for a sovereign national conference. Second, there is the internal wrangling within the CD itself which has led to a split in the organisation at its National Convention in February 5, 1994. It is apparent that this would have a demobilising effect on the toiling masses, while the politicians were busy recomposing

themselves around Abacha and the Constitutional Conference in order to counter and overcome the force of popular forces.

Abiola is one of the leading members of the bourgeoisie in Nigeria. However, the Nigerian toiling masses engaged in a protracted struggle to ensure that the mandate given to him by his victory at the presidential polls on June 12 was upheld. This presupposes that the toiling masses are interested in the liberal democratic project. And there are three reasons for this. First the belief that civil rule no matter how bad is more acceptable than military rule, because the former involves popular will and choice. Second, liberal democracy courts accountability. Third, military rule is inherently and intrinsically authoritarian and this is unacceptable in this era of human civilization.

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A Preliminary Study of the Socio-Economic Impact of HIV/AIDS in Africa

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Résumé: L'article présente une étude préliminaire de l'impact socio-économique du SIDA/VIH en Afrique. Examinant l'évolution générale de la propagation de la pandémie et son impact sur les différents aspects de la vie économique et sociale, l'auteur démontre que les réponses nationales et locales au niveau des pays africains, bien qu'elles constituent un début, n'en demandent pas moins beaucoup d'attention et de moyens. L'auteur termine son article en suggérant ce qu'il est possible de faire à tous niveaux pour la prise en charge de la pandémie.

Introduction

HIV/AIDS is an epidemic that is reaching phenomenal proportions in Africa. By the end of 1991, more than 850,000 people in Africa had died from AIDS. Out of this number, 200,000 died during 1991 only. The World Health Organization (WHO) estimates that close to 9 million Africans, are currently infected with the HIV virus (African Bank Group 1993a:5), another 1.200.000 have already died from full blown AIDS (African Bank Group 1993a:6), and that cumulative deaths will reach 5.5 millions by the end of the year 2000 (Kambou *et al.* 1992:112). The WHO Global Programme on AIDS (WHO/GPA) however estimates that the true number of cases may be ten times larger due to under-reporting.

Within Sub-Saharan Africa, HIV infection is unevenly distributed across geographic areas, age groups and socio-economic classes. The percentage of the population infected with HIV ranges from less than 1% across most of the continent to more than 50% in certain sub-regions. The most seriously affected countries are those roughly clustered around Lake Victoria. They include Rwanda, Uganda, Burundi, Tanzania, Kenya, Malawi, Zaire, Central African Republic and Congo.

In spite of the general belief that many more women than men in Africa are infected by HIV/AIDS, Kambou *et al.* (1992:113) argued that in Africa 'AIDS cases are almost evenly divided among men and women, reflecting the fact that heterosexual intercourse is the principal transmission mechanism for HIV'. Most of the infection occurs, however, among the most economically active groups of adults, especially those aged between 15 and 44 years. Again there is recent evidence that the prevalence rate of HIV

infection is highest in the more advanced social classes. For example, a study of seroprevalence in a large textile factory in Kinshasa (Zaire), revealed that HIV infection rate for executives was 5.3% as against 4.6% for foremen and almost double the 2.8% rate for workers (Over 1992:58). For the estimates of HIV-1 sero-prevalence see Table 1.

A national survey of HIV cases in Rwanda revealed an infection rate of 30% among urban adults with more than primary schooling as against the 20.8% rate for those with less schooling. On the other hand, a 1991 sample of Zambian hospital patients found progressively higher infection rates among patients with greater schooling, from 8.0%. Studies confirm the view that the epidemic is striking disproportionately the groups with the highest level of productive skills and human capital. (Whether this is because they are more affected, or because they have better access to health services and therefore are counted, is not yet clear). From the foregoing analysis, it is clear that HIV/AIDS is 100% fatal, kills adults in their economically most productive years and knows no social class boundaries. Consequently it has a tremendous socio-economic impact on the society, particularly as it lowers life expectancy and increases mortality rates.

Impact of HIV/AIDS on Households

At the household level, where fundamental economic decisions are made, HIV/AIDS strips families of their main sources of financial and non-financial support. For the affected individuals, the consequences include the psychological and emotional distress caused by illness and death, a critical need to care for those infected and to find ways of replacing their contributions to the household and the community, a decrease of labour productivity resulting in loss of income and food, reduced support for the elderly, as adult children die, and a growing burden of orphans is left on the extended family and other concerned friends, and as a result, the coping mechanisms have come under severe strain. Besides, more time and money are generally spent on the AIDS patients there by reducing not only the time which adult caretakers would have spent working but the disease also reduces family consumption and savings. On the other hand, many family members most frequently without remunerations may feel pressured to give up work entirely and as a result, the difficulty of being financially dependent on some one else arises.

Table 1: Estimates of HIV-I, Sero-prevalence by Residence and Risk Factor for Selected African Countries : HIV Sero-prevalence (%)

Country	Cities	Rural	High Risk
Benin	0.1	6.7	4.5
Botswana	0.8	0.1	1.2
Angola	1.3	-	14.2
Burkina Faso	1.7		18.5
Burundi	17.5	-	18.5
Cameroon	1.1	0.4	8.6
Cape Verde	1.1	0.4	8.6
Central Afr. Rep.	7.4	3.7	20.6
Congo	3.9	1.0	34.3
Côte d'Ivoire	8.5	3.3	23.8
Djibouti	0.3	0.0	2.7
Equatorial Guinea	0.3	0.3	-
Ethiopia	2.0	0.0	18.2
Gabon	1.8	0.8	-
Gambia	0.1	-	1.7
Ghana	2.2	-	25.2
Guinea	0.6	0.2	-
Guinea Bissau	0.1	0.0	0.0
Kenya	7.8	1.0	59.2
Malawi	23.3	-	55.9
Mali	0.4	-	0.0
Morocco	0.0	-	7.1
Mozambique	1.1	0.8	2.6
Nigeria	0.5	0.0	1.7
Rwanda	30.3	1.7	79.8
Senegal	0.02	0.0	2.3
Sierra Leone	3.6	-	2.7
Somalia	0.0	-	0.4
South Africa	0.1	-	3.2
Sudan	0.0	-	16.0
Tanzania	8.9	5.4	38.7
Tunisia	0.1	-	1.9
Uganda	24.3	12.3	86.0
Zaire	6.0	3.6	37.8
Zambia	24.5	13.0	54.0
Zimbabwe	3.2	1.4	-

Note: Data not available - 'High Risk': Prostitutes

Source: Kambou, G., *et al.* 'The Economic Impact of AIDS in an African country: Simulation with a Computable General Equilibrium Model of Cameroon', *Journal of African Economics*, Vol.1, No.1, 1992.

As observed by Ainsworth, evidence indicates that households in Africa spend heavily on medical care for AIDS patients. For example, Davachi *et al.* estimated that one 25 day episode of in patient treatment for a paediatric AIDS case at Mama Yemo Hospital in Kinshasa Zaire, costs the households \$90 being three times the average monthly income (Ainsworth 1993:4). A subsequent study in the same hospital found that prior to admission, HIV-positive patients had spent \$109 on medical treatment compared with half that amount among HIV negative patients (Ainsworth 1993:5). And greater spending on caring for the person with AIDS may mean that less is available for the health care of other family members. Apart from this, when the patient dies, the household does not only lose his/her time and skills but may also lose access to land, housing and other assets which he or she might have acquired. Such a death does generally result to reduced schooling and higher child malnutrition. For example, a household survey in central Kampala revealed that of the families with orphans, 47% reported not having enough money to send children to school compared with 10% of families with no orphans (Hunter 1990:681-690).

Furthermore, if a family should experience a death resulting from HIV/AIDS infection, then widows or widowers and orphaned children are left with little income and high funeral expenses. In Africa, funeral expenses are sometimes higher than medical costs. For example, in Zaire, the average out of pocket costs of funeral and wake for a paediatric AIDS death in Kinshasa has been estimated at \$320 which is equivalent to 11 months income and several times greater than the cost of a 25 day hospital admission for treatment (Davachi *et al.* 1988).

Similarly, in Southern Zambia, a basic coffin can be bought for about \$66 but it is common for a house hold to spend about \$200 or more. According to the law, all persons who die in the towns must be transported to the mortuary. In addition, the family must arrange for transportation, food and accommodation of mourners. These certainly are additional major expenses for the surviving family members.

WHO predicts that by the year 2000, over 10 million HIV — negative children under age 10 will be in Sub-Saharan African (African Bank Group 1993a:64). However, children, themselves will not escape this epidemic. According to UNICEF, due to HIV/AIDS, the under — 5 mortality rates in Central and Eastern Africa will rise from 159 to 189/1000 rather than fall to 132/1000 as previously expected (African Bank Group 1993a:69). In Rwanda for example, children account for one of every five AIDS cases while in Zambia it was estimated that in 1988, 6,000 babies were to be born with HIV/AIDS infection (Oyekanmi 1994:159). Discussing the impact of HIV/AIDS on African children, Preble (1990:671-680) also revealed that in ten Central and Eastern African countries paediatric HIV infection and AIDS are the major causes of child morbidity and mortality. It is expected

that in these countries AIDS and HIV infection will cause a quarter to half a million child deaths annually increasing the under-five mortality rate (Preble 1990:675). In addition, current reported increases in adult deaths from AIDS are creating a large number of children under the age of 15 who have lost their mothers to AIDS. It is estimated that during the 1990S, AIDS will kill a total of 1.5-2.9 million women of reproductive age in the region, leaving 3.1-5.5 million orphans (Preble 1990:675).

This has serious implications. Firstly AIDS orphans will exhaust all forms of long-term child care services which are in themselves limited. Secondly, placing orphans poses a number of problems, namely they may be adopted by relatives and this may result in less care and neglect of health, education and nutritional needs of orphans which represent several steps back in development and possibilities for the children. Apart from this, orphanages which could provide a quick and lasting solution are very rare in Africa and where they are available, they are often poorly equipped and staffed. Some of the time, these orphan children are simply abandoned on the streets and as a result, they become vulnerable to HIV infection as they exchange sex for food and money. At times, premature deaths due to neglect and illness is a possible outcome which explains why morbidity and mortality of orphans is higher than that of African children cared for by their mothers.

The Impact of HIV/AIDS on the Industrial Sector

Like in the case of the households, the impact of HIV/AIDS has also been quite devastating in the industrial sector. The industrial sector seems to suffer most from the AIDS epidemic because as the households, it has a considerable stock of physical and human capital in terms of physical assets, skills and experience of its work force. To the extent that the workers in the firms are increasingly HIV-positive, the workforce and its stock of skilled labour is reduced, productivity is lowered, absenteeism increases, firms experience higher turnover rates and higher training and recruitment costs. For example, researchers in South Africa, Zambia and Zimbabwe have estimated that 'absenteeism and fatigue on the job due to AIDS illness may be more costly to firms than the deaths' (Panos Institute 1992).

The firms in addition also incur greater outlays for health, unemployment, funeral and death benefits. For example, Ainsworth (1993:6) has estimated that 'as many as 10% of the Uganda Railway corporation's 5,600 employees have been lost to AIDS in recent years; producing a labour turnover rate of 15% per year and the annual hospital bill for the Corporation has risen to \$3177.300' (African Bank Group 1993:7). At this rate, HIV/AIDS will certainly destroy the industrial sector which is the key development sector with many employees. Besides, many countries will become increasingly economically vulnerable since in some cases, up to

80% of their export earnings come from the industrial sector in which 30% of the managerial personnel may be HIV infected.

The adverse effects of HIV/AIDS on the work force may encourage firms to use capital — intensive rather than labour-intensive methods of production. Some may even introduce HIV-screening but that may change the criteria for promotion and for advancement from competence to the ability to remain HIV negative. This method is certainly not the best since an employee may likely contact AIDS either after his employment or advancement. Some firms on the other hand may 'recruit and train more workers than actually needed for a specific job in anticipation of some losses to AIDS' (AIDS TECH 1992) while others may be forced to employ the services of expatriate workers who are definitely more expensive than the local experts. Consequently, such a policy will lead to higher costs of production for the firms.

The impact of HIV/AIDS on the Health and Education Sectors

The health sector is also severely affected by the HIV/AIDS epidemic. HIV/AIDS patients absorb an increasingly large proportions of the hospital system's resources and take up the bed-space of patients with curable diseases. Confirming this, Burce, *et al.* (1992), revealed that in 1991, about 28% of all in patient admission and 43% of the adult bed days in a 250-bed hospital in Southern Zambia were for HIV — related illnesses. Similarly in Kenya, it is estimated that 40% of the hospital beds are occupied by HIV— positive patients (AIDS TECH 1992:27). On the other hand, WHO revealed that in some of the severely affected countries, up to 80% of the beds in several hospital wards are now occupied by patients suffering from AIDS (WHO 1992:3). The cost of care has soared in the most severely affected countries despite the fact that none of them is employing the most expensive brands of drugs for the palliative management of AIDS patients.

HIV/AIDS according to current evidence is far more expensive than any other disease; making the cost of treatment often 3 times more than the average monthly income of a Sub-Saharan African country (African Bank Group 1993a:55). Between 1987 and 1988, for example, HIV positive patients in Zaire spent between \$132 and \$1585 on treatment, patients in Tanzania spent \$104 — \$631 per case and in Zimbabwe 'expenditure per case is thought to range between \$64 and \$2574 with a mean expenditure of \$614 depending on the cost of hospitalization' (White 1991).

In spite of the high cost of treating AIDS patients, the hospital system is increasingly losing some of its workers to HIV/AIDS and this will certainly affect the supply of medical care. For example, a study conducted in Kinshasa Zaire in the mid 1980's revealed that 6.4% of a sample of 2,384 hospital workers at the Yemo Hospital were seropositive (Ainsworth 1993:10). On the other hand, mortality rates among nurses in two hospitals

in Southern Zambia has risen from 0.5% per year in 1980 to 2.7% in 1991; presumably due to the AIDS epidemic (Buve *et al.* 1992).

The education sector like the other sectors of the economy has not escaped the impact of the AIDS epidemic. For example, Ainsworth observed that the 'high risk of contracting HIV among the educated may lower the returns to education from the household point of view, resulting therefore, in lower schooling investment (Ainsworth 1993:10). If the spread of the epidemic is not halted, then not only will the demand for schooling drop, but the cohort size entering school will be smaller than would have been without AIDS. Besides, enrolment rates will decline while the number of drop-outs will increase because of the inability of the affected parents or surviving relatives to pay for schooling. Apart from that, children may be needed to stay home and help out with the household chores, earn a living or care for the AIDS patients.

On the other hand, HIV/AIDS will reduce the workforce in the schools. It will certainly affect the number of teachers needed, their training costs and the efficiency of the entire system. This scenario will leave some countries like Tanzania, with 14,460 teachers less by the year 2010 and 27 000 by the year 2020. Furthermore, the training of replacement teachers will cost the country about some \$37.8 million (African Bank Group 1992a:63).

In view of the current economic crisis and additional problems resulting from the HIV/AIDS epidemic, the public may put undue pressure on the authorities to exempt children who have lost their parents to AIDS from paying school fees. Though human, reasonable and acceptable, such a decision may stigmatize AIDS orphans and make their integration into normal school like difficult if not impossible. On the other hand, the school system which depends largely on revenues from school fees for the payment of staff salaries and the purchase of school equipment and supplies will have to face the problem of shortages of funds.

Besides, exempting AIDS orphans from paying fees will most likely create huge financial burden for other children's families, a majority of whom are already very poor. It may simply create tension in the schools as other children considering the economic situation of their parents may argue for the same treatment.

Preventive Measures

The foregoing analysis confirms the view of the African Bank Group that HIV/AIDS is a challenge to human survival, human rights and human development. In view of the imminent danger which the epidemic poses to individuals and society, African Governments and all concerned organizations such as WHO and other UN agencies have to devise and adopt preventive policies and strategies which are likely to have an impact on the epidemic, provide resources that are needed to halt the spread of the disease,

provide support and care for people living with HIV/AIDS; their families, those caring for them and those who survive after the death of the affected family members. In addition, efforts should be made to involve all concerned groups such as local leaders, health professionals, traditional and non-governmental organizations, the private sector, trade unions, religious and political bodies, youth and women groups, etc. in the fight against HIV/AIDS.

In the absence of a vaccine, treatment or cure, the preventive measures or strategies which have been identified are those which are primarily going to promote behaviour change. Confirming this view, Dr. Merson, Director of WHO Global Programme on AIDS argued that 'There is now no doubt that even without a vaccine or cure, we can slow down this epidemic through carefully mapped out strategies (WHO 1992:2). These strategies among others include:

Sensitization Campaigns

Mass and small media communication campaigns are an important way of sensitizing and raising levels of knowledge among the population about HIV/AIDS. These campaigns if properly organised can and have led to behaviour change particularly as they do encourage interpersonal discussion of AIDS especially among couples which in fact is an important step towards protection.

A number of successful communication campaigns have been carried out in Africa firstly to sensitize the general public to the danger of HIV/AIDS and secondly to reduce the stigmatization of those suffering from AIDS. For example in Uganda and Zambia, governments' official recognition of the threat which HIV/AIDS poses to human survival has contributed to the acceleration of responses in both the public and private sectors thus creating 'a suitable environment for public debate on AIDS'. In addition, the stigma attached to AIDS has reduced tremendously and people with HIV/AIDS have played a significant role in public education on AIDS (African Bank Group 1993b:83).

Zaire is one of those countries in the Central Africa Sub-region which has devised a number of these AIDS prevention motivation campaigns. For example between 1988 and 1990 musicians here worked in collaboration with the Ministry of Health and the Media industry to launch a huge television and radio campaign against AIDS. In pre and post campaign surveys, the percentage of respondents spontaneously citing fidelity as an HIV prevention strategy increased from 29% to 46% while the percentage of condom use increased five fold. During the same campaign, condom sales increased in Zaire by 1000% from 900,000 in 1989 to 18 million in 1991 (African Bank Group 1993b:84). Highlighting the important role these sensitization campaigns play in changing behaviour and with particular

reference to Zaire, WHO confirmed that in Zaire the most outstanding achievement is the dramatic year by year increase in condom use. In 1987, fewer than half a million condoms were distributed mainly by government clinics to a population of nearly 30 million people. The sale of condoms during this period totalled less than 100,000. But by 1991, condom sales had soared to over 18 million (WHO 1992:3).

Community Mobilization Programmes

Community Mobilization programmes which are well known in some African countries especially those severely inflicted by HIV/AIDS have been found to be quite useful because they hasten, exposure to peer endorsements of change and to peer role models for change. Specific interventions here include person to person communication through peer educators or outreach workers, and assistance to the community in developing local organisations. These community programmes which have been targeted at high risk groups have succeeded in changing the behaviour of a good number of people. The peer to peer approach is the most effective way of reaching the youth and it is a suitable complement to like skills education which should be made an integral part of the school curricular since it has the potentials of helping the youth to better control their lives.

One of the most effective approaches reviewed by WHO, is a community-based programme in Zimbabwe where much HIV transmission is from men who have sex with casual partners and then pass the virus on to their wives. The programme organisers chose commercial workers and community actors and musicians to act as educators. Using these people to promote condom use among their peers and warn them personally against the danger of HIV infection, has been quite successful in boosting condom use, proving that advice and support from others in the community are powerful AIDS prevention tools (WHO 1994:21).

In view of the apparent impact of HIV/AIDS among the youth in Rwanda, the authorities of six districts have taken the responsibility of mobilizing the youth against AIDS. With the help of the Ministry of Youth and Associative Movement of Rwanda, they have created out of school youth associations to examine and suggest solutions to the problems facing the youth population including that of HIV/AIDS which seems to be the major preoccupation of every African today. Because of the participative and the indigenous character of the association, its impact has been felt through out all the districts involved. The issue of AIDS is addressed in the broader context of like skills development. Other known activities undertaken by the association include sport, drama and film viewing. This is organised specifically by the youth themselves under the control and supervision of a district staff trained in youth mobilization. These activities have helped in changing behaviour such as reduction of alcohol

consumption, adoption of positive gender attitudes, positive attitudes towards people with HIV/AIDS and safe sexual habits including abstinence and consistent use of condoms (African Bank Group 1993b:84).

In view of the recorded successes of the Rwanda programme in changing the behaviour of the youth, the Ugandan Government recently launched a similar programme called Saved Youth from AIDS (SYFA). The only difference from that of Rwanda is that this one is supported by religious bodies, NGOs, and the local communities. Local initiatives in favour of young people facing the threat of AIDS have also been carried out in the copper-belt region of Zambia and Botswana. In order to empower the affected youths, attempts are being made to either help them return to school, provide them with vocational training or promote income generating activities for them. These programmes have been quite successful because HIV/AIDS messages have been integrated with other topics of interest to young people such as relationships, sex, school and employment.

Community mobilization programmes are also quite suitable for women because women individually may find it impossible to change their partners' behaviour but collectively they may change community sexual norms and behaviour. These programmes have been quite successful among highly sexually active groups such as commercial sex workers, their clients, truckers, soldiers and fishermen. The fact that these people share common experiences and concerns or work and live together makes the programmes or approaches particularly suitable for them. To reinforce and promote this approach, in Tanzania, Botswana, Zimbabwe and Uganda, the governments, trucking companies, unions and NGOs have developed plans to mount person to person education programmes with a view to halting the spread of HIV/AIDS epidemic (African Bank Group 1993b:85-86).

Confirming the efforts which are being made by the various groups in Africa to halt the spread of the AIDS pandemic, WHO observed that the private sectors in some countries are playing an important role in the reduction of job-related high risk behaviour. For example the trucking companies and unions of Tanzania, the Zimbabwe bi-partisan employer-union, National Employment Council for the transport industry, the Copper Belt company of Zambia and the Coca Cola and Shell Oil Companies of Kenya have joined efforts with Governments and NGOs to either mount person to person education programmes or help finance programmes to mobilize workers through national wide peer education networks (WHO 1994:3).

These mobilization programmes, it is true have been quite effective in helping people to change their behaviour. However, one must also admit that they have so far focused only on condom use without addressing the underlying and basic issues such as gender disparity, poverty, employment and so on which often push young people to get involved in high risk

behaviour. Considering the economic crisis which most African countries are currently facing, the number of young women engaged in commercial sex work for survival will definitely increase. Consequently, there is need to devise other approaches and strategies which will focus on issues of concern to women such as education, poverty, employment, political participation, etc. There is the need also to examine other alternative sources of income for women and youth and also to reduce the rate of urbanization.

Condom Promotion

Condom promotion, it has been admitted the World over, is a very useful HIV prevention strategy. They must therefore be made available in all countries of the world since HIV/AIDS is a universal disease. As pointed out by the African Bank Group (1993b:86), recent evidence suggests that well designed condom promotion campaigns can lead to dramatic increases in the demand for condoms. For example, 'Condom Social Marketing (CSM) which is the promotion and sale of condoms at subsidized prices using private and informal net works, energy and salesmanship, have had a degree of success in Africa where the number of CSM programmes rose from 1 in 1986 to 20 in 1992.

Supporting this view, WHO observes that there are signs in Sub-Saharan Africa that it is possible to encourage people to change their behaviour to avoid infection. For example 'more and more condoms are being sold and distributed, and there is increasing anecdotal evidence that bars and discos that serve as sex trade centres are losing clientele. Rates of sexually transmitted diseases (STDs) reported from primary health clinics in Harare, Zimbabwe show a substantial decline to up to 63% between 1990 and 1993. All of this point to encouraging changes in sexual behaviour (WHO 1994:2).

It is however important to mention that any successful condom campaign will depend on the support and good will of the government. For example realizing that the 300,000 condoms distributed free each year to Zaire's 38 million people were insufficient to reduce HIV transmission, the Government commissioned a Social Marketing Programme in 1988. After consumer research 'Prudence' the condom for the man who was sure of himself was launched. Conventional distribution outlets such as pharmacies, dispensaries and health centres were saturated with condoms which were promoted through point of purchase advertising, rock concerts, bar parties, prudence T-shirts and shopping bags. After this, an 18 months survey was undertaken and the findings revealed that consumers were largely confined to the educated middle class. To reach the other segments of the population distribution was extended to large companies, NGOs, hotels, bars, night clubs, street vendors and traditional healers. In 1989, the project was extended to the cities of Goma and Matabele and by 1991 it had been established in 10 out of 11 regions in Zaire (African Bank Group 1993b:87).

Apart from this, WHO has also revealed that in Côte d'Ivoire, condom sales have reached 6 million a year, in Zambia 440,000 condoms were sold in the first 19 days of a Social Marketing programme while in Burkina Faso in just four months 2.7 million were sold through 68 wholesalers and over 800 retailers (WHO 1994:3).

Prevention of STD and Transmission Through Contaminated Blood

Medical professionals have revealed that untreated STDs can facilitate both the acquisition and subsequent transmission of HIV. The control of STDs through early diagnosis and treatment is therefore, an important control measure that would directly reduce the spread of HIV. To accomplish this, efforts should be made to ensure that STD services are made not only available but that they are appropriate, accessible, convenient, efficient and non-threatening to the patients. An integrated national STD and AIDS programme according to the report of the Regional Director of WHO, should be established to provide effective leadership and co-ordination in strengthening the capacity of health facilities to deliver their services. STD drugs should be placed on the essential drug list and procurement mechanisms strengthened to ensure optimal economy and efficiency. Syndrome-based STD patient management approaches at all primary health clinics should be used, 'supported by strategically placed referral training and supervision centres (WHO 1992:7-9). In addition, counselling, partner referral, community out reach especially among very sexually active groups and condom promotion should be considered an integral part of all STD services.

While focusing attention on condoms, STD control and other prevention strategies, instruments used at the hospital should not be forgotten. In other words, efforts should be made to prevent the transmission of HIV through injections and the use of other skin-piercing instruments. To reduce the transmission of HIV/AIDS through contaminated blood, attempts should be made to provide a clean blood supply for transfusions. This can be done by ensuring that rapid testing equipment and supplies for collecting blood for eventual transfusion are provided to all health units and on time. Perhaps the most important thing to do is to ensure that blood transfusions take place only when it is absolutely necessary and unavoidable. In the light of this, medical doctors (and even the public) should be adequately sensitized so that they do not get into the habit of prescribing for blood transfusions when other methods could have been used. The best thing to do perhaps is to advise doctors when to transfuse and when other options can be employed. In doing this, patients and even doctors have to be sensitized to the fact that blood transfusion is in fact a high risk behaviour.

The foregoing analysis reveals that threatened by the AIDS pandemic some African countries have devised and adopted a number of preventive

strategies to halt the spread of this deadly disease which have successfully changed the sexual behaviour of a good number of people to some extent. However, these approaches are limited to condom promotion, community mobilization programmes, person to person education and control of STDs without taking the underlying issues which often encourage people especially the youth and young women (the most vulnerable groups) to get involved in these high risk behaviours. Besides, since promoting the use of condoms in many African societies is a sensitive issue, no mention has been made of the fact that in promoting the use of condoms, the local customs and beliefs of the people have to be taken into consideration.

Summary, Conclusions and Recommendations

From the foregoing analysis, it is evident that AIDS is a socio-economic development problem. It affects generally the most productive age group, it is widespread and fatal. It destroys human resources, affects production, consumption, savings and investment decisions and distorts the development of many sectors of the economy especially those which depend on skilled manpower. It affects the demand for schooling, increases drop out rates and reduces enrolment. It increases the number of people in poverty as well as public and private health expenditures.

Africa will not possibly achieve sustainable development if countries continue to allocate a large and growing portion of meagre national resources to the treatment of AIDS cases, if personal incomes decrease due to high mortality rates among working age adults and if 'exchange rates are misaligned, distorting the system of incentives' (Kambou *et al.* 1992:113). Since the AIDS epidemic has its greatest impact on the highly productive segment of the labour force, the current emphasis on a development strategy that is 'people-centred' is bound to fail because a majority of the people involved in this people centred development are being rapidly eliminated by the HIV/AIDS epidemic.

However, some African countries have devised HIV/AIDS preventive strategies which include the promotion of condom use and control of STDs, educational programmes aimed at long distance truck drivers, fisherman and other high risk groups, person to person AIDS messages and care for other sexually transmitted diseases which if left untreated could increase the risk of HIV transmission.

If adequate and carefully designed preventive measures are not taken in the whole region to halt the spread of this deadly disease, then the population growth rate in Africa as suggested by many studies may decline from roughly 3% to 2% per annum, after 25 years (Ainsworth 1993:15), the crude death rate will increase to 21 per thousand in 1995-2000 (Armstrong 1992), while life expectancy will drop from 51 to 43 years on the average

(Ainsworth 1993:10). For the projected life expectancy at birth *with* and *without* AIDS see Table 2.

Table 2: Projected Life Expectancy at Birth, With and Without AIDS

		1975-1980	1975-1980	1990-1995	1995-2000
Malawi	with AIDS	43.1	45.4	41.2	43.9
	without AIDS	43.1	47.0	49.0	51.0
Rwanda	with AIDS	45.0	47.2	46.2	45.9
	without AIDS	45.0	48.5	50.5	52.5
Uganda	with AIDS	47.0	44.6	41.8	41.2
	without AIDS	47.0	48.0	50.0	52.0
Zambia	with AIDS	49.3	48.6	44.1	42.7
	without AIDS	49.3	53.4	55.4	57.4
Benin	with AIDS	42.0	45.5	46.3	47.0
	without AIDS	42.0	46.0	48.0	50.0
Burundi	with AIDS	46.0	48.4	48.1	48.3
	without AIDS	46.0	49.5	51.5	53.5
Congo	with AIDS	48.7	52.0	51.5	50.8
	without AIDS	48.7	52.7	54.7	56.7
Zaire	with AIDS	48.0	51.6	51.6	51.5
	without AIDS	48.0	52.0	54.0	56.0

Source: United Nations, 1993, *World Population Prospects*. The 1992 Revision, New York.

In spite of the efforts being made by African countries to fight against the epidemic, Dr. Marson says more needs to be done. In his words ‘Africa has developed magnificent models of prevention and care, but these are not yet being replicated widely enough, well enough or fast enough. Every section of the society must be involved-including people with HIV or AIDS who must be welcomed as partners in these efforts. And the commitment must start on top. No doubt top-level political commitment does exist in some African countries, some countries are putting impressive resources into the fight. But too many others are lagging behind in both commitment and resources’ (Who 1993:2).

Explaining why some countries are lagging behind both in commitment and resources, Dr. Merson observed that three societal forces were driving the spread of HIV and blocking effective prevention and care. These are denial, discrimination and disempowerment. As he pointed out ‘it is clear that until we overcome these societal factors such as denial, discrimination and empowerment, we will never bring the epidemic under full control (WHO 1994:2). In support of this, Dr. Nakayima, Director General of WHO speaking at the opening session of the 10th International Conference on

AIDS said that 'fear, indifference, poverty and denial have been the main enemies to effective HIV/AIDS prevention' (WHO 1994:3).

In view of the foregoing observations, the following recommendations are pertinent. Political leaders in Africa must first of all find the courage to provide leadership despite the sensitivity and taboos around AIDS. They have to accept that AIDS exist and is fatal. Therefore, discriminatory laws and practices must be abolished and those who are powerless must be given the means to protect themselves. Confirming these views WHO argues that 'political, religious and community leaders must overcome their own reticence and speak openly about AIDS, accommodating frank messages within the context of their country's social, cultural and religious norms (WHO 1991:2). Second, total national commitment should be seen as a precondition for the control of HIV/AIDS epidemic. In other words, national response to the pandemic must embrace all segments or facets of the society. AIDS programmes cannot just be seen as the Ministry of Health's programmes. They require action, support and resources from Ministries of Finance, Planning, Education, Information, Labour and Agriculture etc., from the private sector and community groups including NGOs. Effective working relationships between national authorities and community— based groups are essential to bring about social response required to combat the epidemic.

Third, governments must fight complacency and denial and ensure that they commit themselves to equity and justice in confronting the AIDS pandemic. There is certainly need for regional solidarity in meeting the ever-increasing demands on resources of AIDS prevention and of care; and for national solidarity in ensuring that programmes for the prevention and control of AIDS get their fair share of the resources available. In addition, effort should be made to ensure that people with HIV infection and AIDS receive human and dignified care and that they are not stigmatized or discriminated against.

Fourth, prevention programmes which must be initiated early and urgently should focus mainly on the youth, women and very sexually active groups. These programmes must respond to those factors which do lead to the spread of the AIDS virus as the status of women in the society and the socio-cultural and economic pressures that render young people particularly young girls vulnerable to HIV infection. Therefore special efforts should be made to keep these young girls in schools and provide them with skill based education that protects them against AIDS. Prevention programmes must combine media and person to person education with condom promotion and STD prevention and control services that are accessible and acceptable to both men and women.

Fifth, Community — based home care programmes for HIV — infected/ AIDS patients and their families should be established in the region. One

must however admit that some Sub-Saharan African countries such as Congo, Rwanda, Uganda, Zambia, Zimbabwe etc. have developed home care services to cater for the AIDS patients. However, it is important that the quality of these community home-based programmes be improved. To realise this, WHO declares the following mandatory:

- Government should strengthen health systems, in particular primary health care, to include activities in community— based care and control of sexually transmitted diseases and AIDS.
- Clear policies and guidelines should be established on the management and discharge of AIDS patients from facilities in preparation for community/home care.
- Communities should be empowered to strengthen their capabilities for coping with appropriate aspects of management and control of AIDS through effective decentralisation of activities the ‘ideal model of home care for Africa’ does not exist, but must be developed locally, regionally, nationally with the participation of all persons in the area to be served.
- Governments and NGOs should promote sustainable income-generating activities to enhance the quality of life of people with HIV/AIDS and their families.
- There should be training and capacity building for health and community workers to enhance the quality of life of people with HIV/AIDS and their families.
- A mechanism to monitor on a continuous basis ongoing activities in community/home based care and control of HIV/AIDS should be developed.
- Counselling services should be provided to HIV positive and AIDS patients in all health centres.
- As it is already the case in Burundi, Malawi and Uganda, necessary drugs to care for AIDS patients with recurrent episodes of opportunistic infection should be obtained. Apart from this, educational programmes should be developed for target community groups such as women, youth, community leaders and traditional leaders to participate in providing care for the sick (WHO 1992:9-19).

It is however important to mention that caution is needed, especially to avoid allowing the full burden of home care to fall on females what ever their ages. The distribution of labour within the family should be carefully considered, and communities should develop supportive net works composed of neighbours, religious groups and clubs. This will be easily realised considering the African spirit of generosity and solidarity.

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Le secteur informel une réalité à réexplorer: ses rapports avec les institutions et ses capacités développantes

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Abstract: This paper analyses the informal sector concept by integrating legitimacy and legality variables, as well as its relations with the modern and traditional sectors. It comes out of this analysis a classification of informal sector activities according to criteria of survival, subsistence, promotion and transition towards the modern sector.

Introduction

Le secteur informel est l'ensemble des activités de commerce, de production de biens et de services à valeur marchande, de pratiques associatives d'épargne et de crédit, de transfert ou de redistribution des ressources, toutes se menant à une échelle plus ou moins réduite, qui échappent partiellement ou totalement à la législation et/ou aux normes dominantes qui régissent le champs des activités et des pratiques de même catégorie.¹

Ces activités et ces pratiques ne jouissent pas du même statut socio-institutionnel parce qu'ils n'ont pas le même degré de légitimité et ne se situent pas au même niveau de conformité par rapport à la loi. L'étude du secteur informel par rapport à ces variables que sont la légitimité et la légalité permettrait d'introduire des nuances catégorielles qui sur le plan analytique rendraient le concept moins «magnétique» et plus opératoire.

De même le secteur informel présente une certaine diversité quant à la manière dont il intègre les éléments constitutifs de son environnement culturel économique technique et technologique d'où une certaine hiérarchie dans les capacités développantes des entreprises qui le constituent.

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1 Cette définition élargit le champ de celle qui était donnée dans la revue *Université, recherche et développement* No.1, mars 1993 p.26. Elle inclue les pratiques de survie tels la mendicité, le vol, etc.

L'objet de cet article est d'éclater le concept de secteur informel pour le rendre plus lisible en renvoyant chacun de ses morceaux à une réalité spécifique que nous tenterons de nommer par un nouveau concept.

Nous nous aiderons pour cette analyse des informations portant sur des mécanismes de fonctionnement de vingt-huit (28) entreprises de branches d'activités et de tailles différentes: menuiserie ébénisterie: six (6); menuiserie métallique: quatre (4); confection: quatre (4); transport: quatre (4); cordonnerie: trois (3); commerce: septième (7).

Afin de bien pénétrer l'univers socio-économique de ces entreprises nous avons privilégié les entretiens qualitatifs. Notre capital de connaissance acquise sur le secteur informel suite à de nombreuses études de terrain portant sur ce domaine nous aura également aidé.

Le secteur informel: la légitimité et la légalité de ses activités

La variable légitimité

Nous définirons la légitimité comme suit: elle est la valeur sociale négative ou positive attachée à une conduite, un acte, une décision et qui manifeste implicitement ou explicitement le degré d'adhésion, ou d'acceptation de la collectivité en ce qui les concerne.

Cette valeur sociale peut être déterminée soit en fonction du degré de conformité de l'acte avec les règles, ou les lois, soit tout simplement en rapport avec le degré de satisfaction qu'il procure à la collectivité eu égard à certaines attentes. Dans un espace densément réglementé, la base de la légitimité est la règle, surtout si celle-ci fait l'objet d'une forte adhésion et devient un élément structurant des conduites quotidiennes. Dans ce cas nous pouvons parler de légitimité légale. Par contre, dans un espace moins maillé par la règle et plus permissif au social, la base de la légitimité est la satisfaction des attentes; et la conformité aux valeurs et normes collectives; on parlera ici, plutôt de légitimité sociale. Ces deux formes de légitimité peuvent être convergentes ou divergentes à des degrés divers définissant entre eux des rapports différenciés qui fondent ce qu'on peut appeler la légitimité institutionnelle de l'activité. C'est cette dernière forme de légitimité qui détermine le degré de tolérance de l'Etat ou encore les formes de répression que celui-ci développe à l'endroit de l'activité considérée.

Selon ce critère nous avons plusieurs catégories d'activités auxquelles correspondent pour chacune d'elle un type particulier d'articulation entre ces différents types de légitimité et de manière corollaire un niveau de tolérance institutionnelle déterminée.

La catégorie de légitimité de l'activité du secteur informel est fonction de sa plus ou moins grande utilité reconnue ou supposée et de son degré de conformité en tant que pratique aux valeurs et normes sociales. Plus la légitimité sociale de l'activité considérée est grande, plus l'est aussi la

tolérance institutionnelle dont elle peut jouir du côté de l'Etat malgré son état de conformité aux lois.

Tableau 1: Secteur informel: catégories et type de légitimité

Secteur informel	Légitimité sociale	Légitimité institutionnelle	Tolérance
Légitime	positive	problématique	positive
Illégitime	négative	négative	négative
A légitimité marginale	faiblement positive	positive négative	positive négative
A légitimité dichotomique	négative positive	négative	négative

Source: Composé par l'auteur.²

En dernière analyse, on peut penser que le degré et la nature de la répression institutionnelle qui frappe une activité du secteur informel sont fortement dépendants de la valeur de sa légitimité sociale.

Cette proposition se vérifie particulièrement pour les activités qui relèvent du secteur informel légitime, illégitime ou marginal, dont la valeur de la légitimité institutionnelle se détermine en fonction de l'utilité sociale de l'activité et du degré de préjudice qu'elle peut occasionner soit à la collectivité entière soit seulement à une partie d'elle. Là où l'utilité est exclusive d'un préjudice quelconque ou l'emporte largement sur ce dernier, la répression institutionnelle est nulle ou légère. Inversement là où le préjudice l'emporte sur l'utilité, la répression institutionnelle est forte.

Pour les activités relevant du secteur informel à légitimité dichotomique et qui sont caractérisées par une double légitimité sociale antagoniste, la légitimité institutionnelle semble forte surtout quand la pratique de l'activité

- 2 La production et la vente de stupéfiant sont des activités à la légitimité sociale négative en raison du préjudice réel qu'elles causent à la société. Elles font l'objet d'une forte répression institutionnelle.
- 3 Pour les différentes catégories d'activités du tableau 1, voici des exemples qui illustrent chacune d'elle:
 - système informel légitime: les activités de menuiserie-ébénisterie; les activités de vente de produits non prohibés; ou encore les activités de cirage de chaussures.
 - système informel illégitime: la production ou la vente de drogue; les pratiques de recel.
 - système informel à légitimité marginale: la prostitution clandestine à laquelle on s'adonne comme pratique de survie.
 - système informel à légitimité dichotomique: la contrebande; la vente de produits provenant de la fraude.

a des conséquences préjudiciables pour l'Etat et pour un large secteur de la vie économique mais dont le pouvoir de pression sur l'Etat ou ses institutions habilitées à prendre des mesures répressives est forte.

La répression institutionnelle du secteur, quant à sa nature et ses modalités, semble être le résultat d'une négociation entre son utilité reconnue ou supposée et qui peut être plus ou moins élevée et les préjudices réels ou supposés, variables en degré, que ces dernières peuvent causer à la collectivité ou à ses parties (dont le poids social ou économique est pris en compte) ou encore à l'Etat. De cette considération, il découle que la marge de tolérance institutionnelle pour une activité donnée peut non seulement être variable d'un moment à un autre sur une même période mais aussi peut varier d'une période à une autre. Il y a donc une grande flexibilité dans les modalités de répression du secteur informel. Tout laisse penser que cette flexibilité n'est que la traduction d'une certaine ambivalence des autorités quant à leur jugement sur le rapport utilité/préjudice du secteur informel.⁴

Cette ambivalence est surtout notoire à l'égard des nouvelles activités et pratiques émergentes qui surprennent la législation dont l'impréparation, pour en rendre compte, la place dans une position d'hésitation et de réversibilité quant aux mesures à prendre dans les cas où l'activité jouit d'une forte légitimité sociale, ces mesures peuvent être de tolérance et même des définitions de nouvelles formes de légalité qui viendrait réglementer les nouvelles pratiques.

La variable légalité

Cette variable se compose de deux aspects fondamentaux importants qui sont d'une part la nature licite, déclarée de l'activité elle-même et d'autre part la conformité de celle-ci aux lois et règlements dans les différents domaines concernant son fonctionnement.

Dans les cas où l'activité, dans son mode d'existence se conforme à la loi, on parle de légalité en ce qui la concerne. Par contre on parlera d'illégalité dans les cas où ce mode d'existence n'est pas conforme aux lois existantes. Quant à la semi-légalité, elle caractérise les activités où on peut noter une conformité partielle de son mode d'existence aux lois en vigueur.

Par mode d'existence nous entendons la nature de l'activité elle-même et son degré de préjudice pour la société, les différentes étapes de son procès ainsi que les différents aspects de son fonctionnement qui font l'objet d'une réglementation par les institutions et enfin son fonctionnement réel.

La valeur heuristique de ce concept de mode d'existence se situe à un triple niveau.

4 La reconnaissance officielle de l'utilité des « taxis clandestins » après plusieurs années rythmées de répression et de tolérance, illustre bien le phénomène.

D'abord il postule l'ouverture des activités dans tous les domaines qui concernent leur fonctionnement sur leur environnement.⁵

Les coutumes locales, les règles et les lois, les techniques et technologies traditionnelles ou modernes, les catégories économiques de l'économie de subsistance ou de l'économie moderne, etc., peuvent être incorporées à des degrés divers et articulés à des niveaux différents, pour définir la rationalité fonctionnelle de l'activité.

Ensuite, il suggère que l'activité, en rapport avec ses contraintes spécifiques peut sécréter ses propres normes de fonctionnement dans une gamme plus ou moins large de domaines essentiels de son existence et de son développement, dans ce cas, ces normes de fonctionnement sont différentes des coutumes et lois existantes dans la société globale.

Enfin, il indique que de manière prépondérante, il existe un décalage entre le fonctionnement réel de l'entreprise (les pratiques en rapport avec la loi) et la façon dont celle-ci devrait fonctionner selon la législation ainsi qu'une différence entre le statut réel de l'entreprise et ce que la loi en matière de création d'entreprise impose comme condition. Il renseigne aussi sur la nature de l'activité et sur le degré de préjudice que celle-ci peut porter à la société à ses institutions, dans ce cas l'activité peut-être déclarée licite ou illicite. Selon le degré de conformité des pratiques aux lois existantes et régissant, différents aspects du mode d'existence des entreprises du secteur informel, nous avons répertorié quatre catégories d'activités dont les spécificités figurent dans le tableau 2.

Certaines désignations catégorielles qui figurent dans le tableau 2 méritent d'être expliquées pour lever l'ambiguïté qu'elles peuvent introduire dans la définition du système informel considéré par la plupart des analystes comme l'ensemble des activités et pratiques qui se déroulent en marge de la loi, mais qui sont tolérées par elle. Il s'agit en l'occurrence des concepts de système informel légal et de système informel illégal qui sont de nouveaux concepts que nous avons introduits.

5 Cet environnement comporte plusieurs aspects au niveau de réalité: qui influencent plus ou moins le fonctionnement des activités du secteur informel et d'où celles-ci sélectionnent des éléments qu'elles combinent pour structurer leur fonctionnement, ce sont principalement les environnements institutionnel, culturel, technique, technologique, économique.

Tableau 2: Catégories de système informel et spécificité

Catégorie	Nature		Statut juridique		Législation du travail	Législation fiscale
	licite	illicite	déclaré	non déclaré		taxation
Légal	+		+		+	+
Semi-légal	+		+		+	+
Illégal	+			-	-	-
Illicite et illégal		-		-	-	-

Source: Composé par l'auteur.

Secteur informel légal

D'abord il faut dire qu'il existe beaucoup d'activités qualifiées d'informelles par les institutions elles-mêmes, mais qui remplissent toutes les conditions imposées par la loi pour mériter le qualificatif de formel c'est le cas de la plupart des taxis urbains et des commerçants qui disposent de souks ou de cantines dans les marchés⁶ et qui respectent à la lettre toute la réglementation imposée pour l'exercice de leur activité.

En rapport avec la loi et les réglementations, le qualificatif d'informel ne se justifie pas pour ces activités. D'autres critères en toute apparence sont entrés en jeu pour maintenir les activités concernées dans le secteur informel: il s'agit de la petitesse de l'activité et surtout de l'impossibilité pour les institutions d'appliquer rigoureusement à leur endroit le même système de contrôle qu'elles appliquent sur les grandes entreprises du secteur formel. Ceci étant dû au fait qu'alors que celles-ci tiennent un système comptable sur la base de données formelles dont l'authenticité peut être vérifiée, contrôlée, les activités du secteur informel n'enregistrent elles

6 Par exemple pour être en conformité avec la loi, le commerçant doit disposer d'un registre de commerce, payer régulièrement le loyer de son souk à la commune et s'acquitter de la patente annuelle. Ces dispositions sont respectées par la majorité des locataires de souks dans les marchés placés sous le contrôle de la commune.

aucun mouvement de leurs facteurs de production ou en tout cas ne le font ni de façon explicite, ni de façon systématique,⁷ ce qui rend inapplicables les critères formels d'objectivation de l'effectivité de l'application de la loi utilisés par l'Etat à des fins de contrôle et de vérification.

De telles activités, connaissent aussi le plus souvent, une forte mobilité territoriale ce qui rend plus difficile leur contrôle par les institutions. En bref les activités ne sont dites informelles que parce qu'il y a une impossibilité pratique du côté des institutions de caractériser leur ressources, de les évaluer avec objectivité et de les taxer sur la base d'un système fiable.

Le secteur informel semi-légal

Ce concept désigne les activités non frappées d'aucune interdiction qui pourrait résulter de leur nature elle-même, qui sont régulièrement déclarées et bénéficient donc d'un statut juridique légal, mais qui dans certains autres aspects de leur mode d'existence ne se conforment pas aux dispositions législatives en vigueur. Les domaines où la législation est la plus enfreinte sont la couverture sociale des travailleurs et la fiscalité.

Certaines entreprises concernées par cette catégorie ont pignon sur rue. L'équipement productif se chiffre à plusieurs millions dans certains cas et les chefs d'entreprise présentent des signes extérieurs d'aisance matérielle.

Le système informel illégal

Il désigne l'ensemble des activités non prohibées par la loi mais dont l'exercice se mène de façon non conforme aux dispositions de celle-ci. De telles activités peuvent être rencontrées au niveau de tous les secteurs d'activité. En rapport avec le critère de légalité ce sont de telles activités qui répondent le mieux à la définition du secteur informel. C'est le cas des boutiques de quartier qui ne sont pas déclarées, ne disposent pas de registre de commerce et ne s'acquittent pas de la patente annuelle, mais qui continuent à fonctionner au vu et au su de tous parce que revêtant une utilité sociale reconnue.

Le concept du secteur informel illégal est à distinguer de celui du secteur informel illicite et illégal qui, lui, désigne les activités prohibées par la loi mais dont l'existence quoique souterraine n'en est pas moins réelle: c'est le cas de la prostitution clandestine, des débits clandestins de boissons alcooliques, etc. De telles activités à cause même de la prohibition qui les frappent ne peuvent dans aucun domaine de leur mode d'existence être en

7 L'analphabétisme constitue une caractéristique des promoteurs des activités du secteur informel qui le plus souvent gèrent personnellement et directement leurs affaires. D'où l'impossibilité dans bien des cas de la tenue d'un cahier comptable; ils sont taxés par le fisc sur la base d'une estimation de leur chiffre d'affaires ou de leur revenu. (taux forfaitaire).

conformité avec la loi. Nous les appellerons les activités infra-informelles. Elles s'exercent clandestinement. Le contrôle institutionnel répressif qu'elles subissent est fonction dans une large mesure tant dans sa nature que dans ses modalités des jeux de complicité entre les agents chargés du contrôle et de la répression et les personnes qui exercent ces activités.

Le secteur informel illicite et illégal

Il désigne les activités dont ne veulent apparemment pas les autorités et qui, en raison même de leur nature et du préjudice qu'elles sont censés causer à la collectivité, sont interdites par la loi, prohibées. De même le secteur informel dont la légitimité est bâtie sur l'utilité sociale reconnue de ses activités, n'en veut pas. Aucun aspect du mode d'existence de telles activités ne peut être en conformité avec la loi aussi longtemps que celles-ci feront l'objet d'une prohibition. Elles font en général l'objet d'une forte répression institutionnelle dont elles cherchent à s'échapper en passant du statut d'activités souterraines à celui d'activités invisibles s'effectuant au grand jour mais suivant des modalités telles que tout contrôle serait vain ou frappé de cécité opérationnelle, la vente de drogue par exemple.

La légalité et les dispositifs institutionnels de contrôle

Beaucoup d'analystes identifient le secteur informel aux petits métiers urbains. Il n'est pas pris en compte dans leurs définitions toutes les petites activités de même type qui s'exercent en milieu rural.

Le milieu rural est considéré à tort ou à raison comme un espace sociologique où les lois et les réglementations sont absentes parce que non relayées par les dispositifs qui en assurent le contrôle, et où par conséquent, la seule référence à toute action devient la tradition dont la prégnance est telle qu'elle est l'élément structurant de toute chose. L'absence de dispositifs de contrôle de l'application de la loi fait qu'on ne peut pas se référer à celle-ci qui le plus souvent est ignorée.

En conséquence et en toute logique, ne pourraient être considérées comme relevant du secteur informel que les activités et pratiques se déroulant hors du cadre de la légalité et dans un espace où il existe des dispositifs de contrôle de l'application de la loi ou un projet institutionnel de formalisation en cours d'application.

Un tel milieu, sociologiquement répond au milieu urbain, lieu de concentration des pouvoirs institutionnels, d'élaboration des décisions et où sont présents tous les dispositifs de l'appareil de contrôle de celles-ci.

Le champ des activités couvertes par le secteur informel est donc fonction du domaine et de l'objet du projet institutionnel de formalisation et de la capacité réelle de maîtrise du processus de celui-ci par des institutions. Cette proposition est d'autant plus pertinente que beaucoup d'activités marchandes du milieu rural incorporent aujourd'hui de plus en plus dans une dynamique d'évolution des éléments techniques et technologiques modernes,

novateurs, qui à la fois accroissent leur capacité d'accumulation et rétrécissent les frontières qui les séparent des activités urbaines. Cependant parce qu'elles se déroulent en milieu rural, elles sont exclues des projets de formalisation, ceux-ci n'ayant pas les moyens de contrôler leur fonctionnement réel.

Ce type d'analyse sur le secteur informel emprunte une démarche pragmatique et soucieuse de réalisme, à ce titre il pêche par son côté réductionniste car la référence à la loi n'est possible ou nécessaire, que là où il existe des dispositifs institutionnels de contrôle de son application. Or le caractère universel de la loi transcende les dispositifs de médiation en matière de contrôle de son application car elle est prescriptive, systématique et est supposée être connue de tous. Par conséquent elle doit être la référence de base par rapport à laquelle s'évaluent les pratiques qu'elle a déjà définies. Dans cette mesure on devrait pouvoir parler de secteur informel pour toute activité marchande non agricole se menant à une petite échelle en milieu rural, mais qui ne respecte pas entièrement les dispositions de la loi. Ce qui importe c'est de comparer, sans autre forme de considération la loi et les pratiques et d'évaluer le décalage qui existe entre elles.

Le secteur informel «théorique» caractérise les petites activités marchandes du milieu rural non placées sous un contrôle institutionnel réel. Le concept de secteur informel réel est réservé aux activités se déroulant dans un espace où existent de façon tangible les éléments du contrôle institutionnel de l'application de la loi.

Le secteur informel réel serait constitué de toutes les activités informelles se déroulant en milieu urbain et semi-urbain, toute forme de légitimité et tout degré de conformité à la loi confondus. Cette catégorisation dichotomique du secteur informel a l'avantage de prendre en compte les deux réalités du phénomène dans leurs conditions particulières d'existence ainsi que de rendre compte des deux démarches d'analyse de celui-ci.

Il faut cependant préciser que le champ des activités couvertes par le secteur informel «théorique» aura tendance à se rétrécir au fur et à mesure que l'urbanisation se développe et que la capacité de contrôle des institutions se renforce. Dans ce cas à terme toutes les activités relevant du secteur informel théorique se transformeront en activités du secteur informel réel.

Le secteur informel et les technologies traditionnelles ou modernes

La définition du secteur informel a donné lieu à beaucoup de controverses dans le milieu des chercheurs.

Cette absence de consensus étant due d'abord à la diversité et à l'hétérogénéité des activités et pratiques que ce concept prétend couvrir, et

ensuite à la diversité des niveaux d'analyse et des orientations données à celle-ci.

Ce non-consensus a donné lieu à la formulation de nombreux et nouveaux concepts substitutifs, mais dont chacun traduit implicitement une préoccupation théorique particulière, et ne rend compte que des aspects limités du phénomène perçus comme caractéristiques.

C'est ainsi qu'à la place du secteur informel seront utilisées les terminologies suivantes: secteur non structuré, secteur de transition, activités marginales, activités tradi-modernes, etc. Ces terminologies, même si elles renvoient à des problématiques particulières font toutes références à une seule et même chose: le secteur moderne, qui, dans toutes les littératures consacrées au secteur informel, constitue le modèle contradictoire de référence qui inspire toutes les analyses sur le sujet. Cette référence au secteur moderne pour caractériser négativement le secteur informel, mérite que l'on s'interroge sur sa pertinence. Il faut se demander s'il n'existe pas un autre modèle de référence assimilable à un système économico-socio-culturel, qui aurait sa propre cohérence et produirait une normalité particulière qui serait différente de celle du secteur moderne et à laquelle se référerait le secteur informel dans son mode de fonctionnement. Cette question est d'autant plus fondamentale que les pays du tiers monde et surtout d'Afrique ont connu un autre mode de production, différent du mode de production capitaliste avant l'introduction de ce dernier dans les pays concernés par le biais de la colonisation. Ce mode de production recelait de formes particulières d'organisation du travail, de dégagement des surplus et de leurs emplois. Le mode de production capitaliste, bien qu'il se soit imposé comme modèle dominant dans les pays d'Afrique n'a pas pu pour autant annihiler tous les éléments constitutifs des systèmes de productions antérieurs. Ceux-ci en effet survivent là où l'influence du mode de production capitaliste est encore très marginale dans le milieu rural profond surtout, soit sous la forme de normes d'orientation des rapports sociaux dans le travail ou d'affectation du surplus là où l'influence du capitalisme est plus prégnante (dans le milieu urbain).

En Afrique et surtout au Sénégal, les promoteurs du secteur informel en général dont la grande majorité est composée d'analphabètes et de personnes dont le niveau d'instruction ne dépasse guère le certificat d'études primaires, subissent l'emprise des valeurs et des normes de leur environnement socioculturel traditionnel.

Ces valeurs et normes sont transposées au niveau des unités de production et deviennent des éléments structurants de leur fonctionnement: la répartition des tâches et des responsabilités, la distribution du pouvoir, les rapports sociaux dans le travail, l'emploi des ressources, les rapports avec les clients, etc., sont placés sous le registre de la tradition dans bien des cas.

Ainsi à cause de cette influence du salariat s'est substituée la prise en charge effective des producteurs directs (apprentis, aides) par les promoteurs en ce qui concerne la reproduction de leur force de travail alors que toutes les conditions économiques (*Revue université* No.1/1993:44) sont potentiellement réunies pour l'application du salariat. C'est également pour cette raison que le rapport au client s'inscrit sous un autre registre que celui exclusivement marchand. Le client est d'abord considéré sous le double angle de sa singularité intrinsèque et de son identité sociale avant d'être regardé comme un acheteur particulier. Mais le secteur informel, en raison même de son développement en milieu urbain, qui est le lieu par excellence de l'implantation du mode de production capitaliste, subit aussi les influences de celui-ci. Elles s'exercent sur différents domaines qui peuvent être ou non les mêmes que ceux de la tradition. Ce sont les domaines techniques et technologiques, de l'organisation du travail, de la rémunération, etc., tout ne dépendant que des caractéristiques psycho-socio-culturelles des acteurs et de leur degré d'ouverture à la modernité.

Le secteur informel subit deux types d'influence, celles qui procèdent de la culture traditionnelle et celles qui procèdent du mode de production capitaliste. Ces deux influences en réalité se combinent et s'articulent de façon diverse au niveau des unités constitutives du secteur informel et c'est cela qui lui confère toute son originalité par appropriation à titre individuel par le promoteur du capital de départ constitué grâce aux contributions collectives de son groupe familial, utilisation simultanée de techniques et technologies traditionnelles et modernes, pratique du salariat informel, possibilité donnée à certains travailleurs d'auto-reproduire leur propre force de travail, prise en charge directe par le promoteur des besoins de reproduction de la force de travail d'une catégorie de travailleurs, investissement ostentatoire dans le social d'une partie des profits, etc. Ces deux influences que subit le secteur informel de la part des deux systèmes socio-techniques traditionnel et moderne fait que selon leur nature, les domaines où elles s'exercent, leur importance respective, la manière particulière dont elles se combinent dans les unités, les rapports de celles-ci avec leur environnement pertinents, etc. On peut opérer de nouvelles catégorisations dans ce secteur en privilégiant les variables technologique et organisationnelle.

A partir de ces deux variables, le secteur informel peut être divisé, en deux grandes catégories que sont les secteurs informels traditionnel et moderne.

Le secteur informel traditionnel

Il est la composante la plus endogène du point de vue technologique du secteur informel réel en milieu urbain. Il se caractérise dans sa forme la plus pure par l'emploi exclusif de technologie (connaissance, savoir-faire,

moyens techniques, mode d'organisation du travail, etc.) locale et traditionnelle, c'est le cas de la tannerie et de la cordonnerie traditionnelle en milieu urbain par exemple.

Aux éléments matériels et techniques de cette technologie d'origine locale est associée ordinairement un système d'organisation des rapports sociaux dans le travail dont l'origine est également traditionnelle, c'est l'aîné du groupe de travail qui a la charge de diriger le travail, de négocier avec les clients, d'ordonner l'affectation des ressources et cela quel que soit son niveau de compétence car la détermination des statuts et responsabilités professionnelles obéit à une autre logique que celle de la compétence, ici la logique sociale se soumet à la logique fonctionnelle et aux différentes classes d'âge, par une socialisation fonctionnelle programmée correspondent des niveaux de compétence et d'expertise différents entraînant une coïncidence entre classe d'âge et niveau de responsabilité.

A cette forme pure de secteur informel traditionnel se substitue cependant de plus en plus des formes hybrides qui consistent en une combinaison à des degrés divers de moyens de travail et procédés techniques, de connaissances ou de savoir-faire relevant à la fois des systèmes moderne et traditionnel. Cet hybridisme a cependant des limites car il doit laisser intact le noyau technologiquement traditionnel qui fonde l'identité traditionnelle de l'activité.

Deux formes hybrides ont pu être identifiées correspondant à deux sous catégories d'activités du secteur informel traditionnel.

Le secteur informel traditionnel de substitution

Certains moyens de travail et procédés opératoires du système traditionnel sont remplacés par des moyens et procédés modernes, dans certains cas ce sont des outils traditionnels de travail qui sont remplacés par des outils fabriqués par des artisans en imitant des modèles de fabrication industrielle.

Cette incorporation dans le procès de travail traditionnel d'éléments technologiques étrangers n'entame pas l'identité traditionnelle de l'activité car les modifications que celle-ci subit ne donne pas lieu à un gain technologique, tout au plus permettent elles d'alléger la charge physique de travail ou de donner plus de finition au produit final.

En réalité cette modification consiste le plus souvent en la substitution d'un élément technologique traditionnel ayant une polyvalence fonctionnelle en une multiplicité d'outils modernes à fonction spécifique mais de même niveau technologique que l'outil traditionnel qu'il remplace ou encore dans la substitution d'un produit intermédiaire de type traditionnel par un autre jugé de qualité supérieure mais de type moderne. Un exemple d'activité où ces deux cas de figure s'illustrent le mieux est la cordonnerie traditionnelle où l'album est remplacé par un emporte pièce et une aiguille à coudre et où la colle à base de farine fabriquée par le cordonnier lui même ainsi que le

cuir qu'il tannait sont remplacés par la colle forte et le simili cuir de fabrication industrielle (Niang 1988).

Le secteur traditionnel évolutif

Ici l'incorporation d'une technologie moderne au procès de travail traditionnel pour une activité donnée, confère à celle-ci une nouvelle image. Les éléments étrangers incorporés sont d'un niveau technologique supérieur à ceux qu'ils remplacent et à ceux auxquels ils sont associés directement dans le procès de travail. Le noyau technologique traditionnel de base est cependant maintenu soit pour des raisons de conformisme culturel soit parce que son remplacement occasionnerait des coûts exorbitants et un supplément de formation nécessaire pour sa maîtrise réelle. L'exemple qui illustre le mieux cette deuxième catégorie d'activité c'est la bijouterie traditionnelle «moderne» où le laminoir électrique remplace la filière archaïque (une plaque de fer de quelques millimètres d'épaisseur percée de trous de diamètre variables) et où le chalumeau à gaz se substitue à la lampe à souder à pétrole de fabrication artisanale. Dans cet exemple, malgré les innovations importantes introduites dans le métier de la bijouterie traditionnelle, le creuset traditionnel est maintenu: il s'agit de la partie basse d'un canari à base d'argile que l'on chauffe dans un four à charbon. Cet élément technologique coûte moins cher et est plus maîtrisable qu'un creuset électrique dont l'emploi entraînerait, outre des modifications structurelles du procès de travail et structurales dans l'espace de production, une augmentation importante du coût de production rendant le produit final peu accessible au consommateur.

Le secteur informel moderne

Constitué des activités informelles exogènes du point de vue de la technologie de production utilisée, il était originellement, essentiellement circonscrit en milieu urbain où il constituait une composante importante du secteur informel réel. Aujourd'hui avec la culture mécanisée qui a accru les capacités financières du monde rural et développé en son sein de nouveaux modèles de consommation signes de modernité, le secteur informel moderne commence à faire son apparition aussi dans les campagnes.

Ce qui caractérise essentiellement ce secteur c'est donc contrairement au secteur informel traditionnel l'emploi exclusif de technologie moderne pour produire des biens et des services modernes ou innovés à partir de produits traditionnels. C'est le cas par exemple des unités de production de menuiserie-ébénisterie, de mécanique-auto et de confection-broderie. Ces activités qui relèvent du secteur informel moderne peuvent être réparties en plusieurs sous-catégories selon le niveau technologique atteint par l'unité.

Distinguons trois sous-catégories:

Le secteur informel moderne à technologie élémentaire

Les moyens techniques quoique de fabrication industrielle sont rudimentaires et consistent en un outillage manuel, technique plus ou moins complet et dont le renouvellement ne s'opère que par suite d'une usure totale il devient inutilisable. Il est le plus souvent acquis de seconde main qu'acheté neuf.

Les activités qui entrent dans cette première sous-catégorie sont soit des activités nouvellement créées, avec de faibles moyens au départ soit des activités qui végètent sans aucune perspective de développement ou encore dans certains cas des activités volontairement maintenues par des promoteurs dans cet état pour des relations d'opportunité.

Le secteur informel moderne à technologie évolutive

L'outillage manuel qui est de fabrication industrielle est combinée avec des machines-outils qui peuvent être soit de fabrication industrielle également soit confectionnés par des artisans locaux qui dans ce cas recopient des modèles occidentaux.

Comme dans le cas précédent, la plus part des outils manuels et des machines-outils sont acquis de seconde main auprès d'autres opérateurs ou de revendeurs professionnels. Dans les unités qui correspondent aux activités relevant de cette sous catégorie on constate un début de spécialisation pour les opérations sur machine. Cette spécialisation est le fait des travailleurs les plus expérimentés et est vécue par ceux-ci comme une véritable promotion professionnelle. Pour un même corps de métier, les activités de cette sous-catégorie constitue un premier niveau de progression technologique.

Le secteur informel moderne rationalisant

L'unité incorpore des moyens technologiques importants en quantité et en degré de sophistication. Leur mise en oeuvre requiert l'emploi de travailleurs spécialisés dans un certain nombre de tâches de production et une partie très importante du procès de travail est effectuée grâce à l'aide des machines-outils. Dans un même corps de métiers, les unités correspondant à cette sous-catégorie occupent le haut de l'échelle du développement technologique. Seules les entorses faites à la législation du travail et aux dispositions légales en matière d'imposition permettent de maintenir de telles unités dans le secteur informel tant l'investissement en capital technique de production moderne est important.

C'est dans cette dernière sous-catégorie du secteur informel moderne que l'on observe la plus forte aspiration des promoteurs à moderniser l'appareil de production et à organiser de façon opérationnelle et fonctionnelle l'espace de travail et les ressources à disposition.

L'espace de production est aménagé et est nettement séparé de l'espace de direction où il existe un secrétariat doté d'une machine à écrire, d'un téléphone enseigne avec la raison sociale de l'entreprise. C'est aussi dans ces entreprises et surtout parmi les plus assises sur le plan économique que le salariat dans sa forme institutionnelle et légale fait son apparition, même si c'est souvent à titre occasionnel.⁸

En vérité ce qui existe le plus souvent dans cette sous-catégorie et qui tranche avec les pratiques courantes dans les autres unités du secteur informel en général, c'est le salariat informel. Le travailleur en raison d'une certaine compétence, est rémunéré périodiquement d'une somme dont le montant non déclaré se situe le plus souvent en dessous du salaire minimum garanti (SMIG). Ce salariat informel qui traduit un effort de modernisation non encore arrivée à terme est à distinguer du système d'allocation de mandats qui s'applique ordinairement aux apprentis et du métoyage économique qui est un autre système de rémunération appliqué aux travailleurs adultes, compétents et apparentés aux patrons ou jouissant en tout cas de son style.

Ces travailleurs ont le statut de travailleurs indépendants mais ne disposent pas de moyens de travail propres, ce qui les oblige quand ils ont une commande à eux adressée, de l'exécuter en se servant des moyens du chef d'entreprise à qui ils versent une partie de leur gain pour compenser l'usure du matériel employé et l'énergie électrique consommée.

Dans certains cas, cet effort de modernisation et d'investissement en moyens de production coûteux ne s'accompagne pas d'une demande suffisante susceptible de permettre leur amortissement dans un délai raisonnable. Dans ce cas l'équipement est très sous-utilisé et est considéré par le promoteur comme de l'épargne «capitalisée» susceptible d'être reconvertie en argent pendant les périodes de vaches maigres. Un tel investissement qui à première vue s'apparente beaucoup plus à du snobisme économique ou à de l'ostentation et qui peut être considéré comme un acte économique irrationnel, traduit non seulement une aspiration à la modernisation mais aussi un esprit de prévoyance qui anticipe sur les solutions relatives aux conséquences des risques pris en matière d'investissement.

Cette modernisation ne constitue pas un phénomène irréversible car elle est susceptible à tout moment de subir une régression importante due non seulement à la fragilité de la base économique des unités concernées, mais

8 Dans les domaines industriels, la plupart des entreprises sont de même niveau technologique que les entreprises de cette sous-catégorie. Cependant les entreprises des domaines industriels sont plus à cheval sur la législation du travail et la législation fiscale.

aussi à l'hétérogénéité de leur nature et l'incohérence de leur fin. Des éléments constitutifs du système de référence de l'action économique des acteurs du secteur informel dans leur système socio-mental sont soumis à des logiques sociales, économiques, différentes, antagoniques, en confrontation constante. Les valeurs de la modernité et de la tradition cherchent à s'y soumettre réciproquement. Le profit valorisé recherché n'est pas seulement une source d'investissement additionnel car il doit aussi être investi dans le social, afin de conjurer le mauvais oeil et la mauvaise langue ce qui est une condition importante d'après le chef d'entreprise, de garantie de la prospérité de ses affaires. La concurrence, acceptée parfois avec un fatalisme résigné, n'est pas toujours quelque chose que l'on doit chercher à maîtriser rationnellement car tout un chacun ne reçoit que sa chance et celle-ci est inéluctable, d'où une certaine attitude attentiste constatée chez certains acteurs. L'investissement est considéré souvent non pas en terme de rentabilité mais d'épargne/équipement et le but du travail est tantôt la simple recherche d'une promotion sociale et tantôt la quête d'un progrès économique pour l'entreprise.

Selon la logique qui domine dans le système socio-mental de l'acteur à un moment donné, nous pouvons assister à des efforts importants de modernisation et d'investissement ou au contraire à des actions de désinvestissement prononcé.

Le secteur informel et ses capacités développantes

De toutes ces considérations, il résulte que les acteurs du secteur informel sont ballottés entre deux systèmes de référence par rapport auxquels ils réinterprètent les catégories économiques pour leur donner un sens particulier, celui-là même qui s'adapte aux caractéristiques particulières de leur système socio-mental. Nous pensons que le sort de l'entreprise informel dépend dans une très large mesure du sens dont sont investis ces catégories économiques. Le degré d'adhésion des acteurs du secteur informel à l'un ou l'autre système de référence, l'interprétation particulière qu'ils peuvent faire à l'une ou l'autre de leurs catégories économiques, leur projet d'avenir, leur caractère personnel, etc., sont autant de facteurs qui définissent la nature et la façon dont ils investissent leurs entreprises.

De cet investissement dépend dans une certaine mesure le sort de l'entreprise c'est-à-dire ses capacités plus ou moins grandes à produire les ressources nécessaires à sa reproduction et à la promotion de nouvelles activités productives. Deux indicateurs majeurs nous permettent de saisir ces capacités-là, que l'on peut qualifier de développantes, il s'agit du rapport profit-investissement et de l'application qui est faite du surplus dégagé. En rapport avec ces variables nous distinguons plusieurs catégories d'activité.

Le secteur informel de survie

Le capital investi pour l'exercice de l'activité est des plus dérisoire. L'activité qui est le plus souvent licite mais illégale est positionnée socialement au bas de l'échelle des activités du secteur informel et son exercice ne réclame aucune formation spécifique de la part du promoteur. Le revenu est en deçà du minimum vital et seule l'insertion du promoteur dans des réseaux de solidarités à finalité «alimentaire» lui permet éventuellement de faire des économies. Ces réseaux sont destinés le plus souvent à financer d'autres activités d'auto-réinsertion qui constituent le vrai projet professionnel personnel du promoteur.⁹

En définitive on peut penser que les activités qui relèvent du secteur informel de survie sont des «activités de passage», des activités que l'on ne mène qu'à titre transitoire en attendant de créer les conditions d'une mobilité vers d'autres activités plus aspirantes et plus valorisantes. A titre d'exemples, nous mentionnerons les métiers de cireurs de chaussures, de laveurs de voitures, de porteurs dans les marchés comme faisant partie de cette catégorie d'activités.

Ces activités de survie sont les seules sources de revenus pour ceux qui les exercent et à ce titre elles sont à distinguer des activités dites d'appoint que l'on peut avoir à exercer accessoirement pour se procurer une source de revenus complémentaires, c'est le cas de la ménagère qui exerce une petite activité de commerce mais dont l'essentiel des besoins sont pris en charge par son mari qui exerce une activité salariée ou rémunératrice. Ces activités d'appoint peuvent cependant se transformer en activité de survie si la source de revenu principal se tarissait. En reprenant l'exemple précédent, le petit commerce, activité d'appoint se transforme en une activité de survie si le chef de ménage venait de perdre ses sources de revenus et se retrouvait dans la situation d'un chômeur de longue durée.

En rapport avec toutes ces considérations on peut penser que les activités qui relèvent du secteur informel de survie sont des «activités-refuge», c'est-à-dire des activités que l'on est contraint d'exercer, qui ne correspondent nullement à la vocation de ceux qui les exercent, qui ne permettent guère de produire un revenu suffisant pour la couverture des besoins de reproduction des acteurs en tant que force de travail et que l'on est prêt à abandonner pour d'autres activités plus rémunératrices ou tout au

9 Les activités de laveurs de voitures et de cireurs par exemple rentrent dans cette catégorie. Les laveurs de voiture utilisent leurs gains capitalisés pour acheter un permis de conduire et devenir chauffeur de taxi ou de «car rapide» tandis que les cireurs utilisent leurs gains pour leur reconversion dans le commerce ambulancier de tissus ou pour émigrer en direction d'autres pays d'Afrique.

moins à les associer à d'autres pour se procurer des revenus complémentaires.

Dans l'ensemble, de telles activités ont une capacité développante nulle en raison même de leurs caractéristiques propres et sont d'un faible investissement psychologique et économique de la part des promoteurs.

Le secteur informel de subsistance

Les activités qui entrent dans cette catégorie sont caractérisées par une production irrégulière et d'un niveau faible; elles constituent une part importante du secteur informel licite légal, ou illégal. Elles peuvent tout aussi bien relever du secteur informel moderne que traditionnel.

L'investissement technique est dans tous les cas faible et consiste pour l'essentiel en un outillage manuel assorti ou non d'une machine-outil rudimentaire. Les revenus sont bas, irréguliers et prioritairement et essentiellement affectés aux dépenses domestiques. Les charges fixes tels le loyer du local qui abrite l'entreprise, les factures d'électricité ou encore les dépenses d'entretien et de reproduction des moyens de travail passent au second plan après les dépenses domestiques qui sont prioritaires. Ces dépenses relatives au fonctionnement de l'entreprise ne peuvent être satisfaites le plus souvent qu'en comprimant au maximum les besoins domestiques pour générer une marge.

Dans ce type d'entreprise, la confusion est totale entre le budget de l'entreprise et le budget du ménage. Cette confusion est liée au fait que dans la détermination des coûts de production de l'entreprise ne sont pris en compte essentiellement que les coûts des matières et ceux de la main-d'oeuvre qui, elle même confond deux choses, à savoir le coût de la reproduction de la force de travail et le profit escompté. Dans cette situation ni le coût de l'amortissement du matériel, ni celui de son entretien, ni les dépenses d'entretien de la force de travail des apprentis ne sont pris en considération. L'entrepreneur perçoit pour un travail effectué, pour la «main d'oeuvre», bien en deçà du minimum nécessaire pour assurer à la fois la reproduction de la force de travail des producteurs (les apprentis) et faire face aux dépenses domestiques et celles concernant l'entretien et le renouvellement du matériel de travail.

D'où trois conséquences: le matériel de travail subit une usure avancée sans qu'il soit possible de procéder à son renouvellement à temps. Les frais d'exploitation là où ils existent, ne sont pas régulièrement couverts. Les dépenses domestiques ne sont pas régulièrement assurées.

Le chef d'entreprise bien qu'il ait reçu une formation plus ou moins solide dans son domaine et qu'il s'attache plus ou moins à son métier, manifeste le désir de quitter celui-ci pour un emploi salarié pouvant lui procurer des revenus plus substantiels et plus réguliers. Ce désir de désertion du métier est d'autant plus net et manifeste chez le chef d'entreprise que sa

clientèle se réduit au voisinage, au cercle de parenté et des amis et que ceux-ci sont peu solvables. L'entreprise du secteur informel de substance est investie par son promoteur sur le plan psychologique plus comme un moyen de se procurer sa substance au quotidien qu'autre chose comme par exemple s'enrichir ou acquérir des signes de prestiges par des dépenses ostentatoires.

L'action du chef d'entreprise s'inscrit sous le registre de la logique de l'économie de subsistance, aucune perspective de développement n'est réellement envisagée par le chef d'entreprise soumis à la routine de son métier et aux impératifs de subsistance au quotidien.

Le secteur informel de promotion

Dans cette catégorie, les entreprises disposent en général de moyens de travail fonctionnels constitués d'outils et quelques fois d'une ou de plusieurs machines-outils. Le niveau de compétence technique et de maîtrise des ficelles du métier est élevé chez le chef d'entreprise qui en général totalise une dizaine d'années d'ancienneté professionnelle. La clientèle exède le voisinage immédiat et le cercle des parents pour concerner un ensemble plus ou moins important de localités auxquelles peuvent s'ajouter des entreprises privées, des services de l'Etat, etc., la production est plus régulière et la qualité du travail satisfaisante pour les couches moyennes citadines. Il y a une nette volonté chez le chef d'entreprise plus ou moins instruit et plus ou moins initié aux techniques de gestion de séparer le budget domestique et le budget de l'entreprise. De même les charges et coûts de facteurs afférents à la production sont pris en compte même si les modalités de leur traduction comptable dans le temps peuvent varier d'une entreprise à l'autre et au sein d'une même entreprise. Dans tous les cas, il y a un effort réel, manifeste chez le chef d'entreprise de créer les conditions de la reproduction au moins simple de son unité de production et de faire des profits. Ce surplus qui est dégagé n'est que très rarement réinvesti dans l'entreprise pour assurer son développement. Il est utilisé pour conforter la position sociale de l'entrepreneur, améliorer sa condition matérielle par l'achat d'un terrain, la construction ou réfection d'une villa, l'acquisition d'une nouvelle épouse, une aide financière octroyée à des proches, le pèlerinage aux lieux saints, etc.

Le profit dégagé sert principalement à la réalisation d'un projet personnel de mobilité sociale. Toute la motivation de l'entrepreneur est suspendue à ce projet personnel d'ascension sociale qu'il va s'efforcer de réaliser et qui va définir le fondement de toute sa rationalité dans la conduite des affaires de l'entreprise. Seuls les segments connus et déjà maîtrisés de son environnement l'intéressent, il n'avance qu'en terrain connu et sûr, il évite de prendre toute initiative ou d'entreprendre toute action comportant un risque de chute pour sa nouvelle position sociale, il manifeste en général une aversion notoire à l'égard du crédit des institutions bancaires, etc.

L'autofinancement, le conformisme professionnel, et la prudence en matière de prise de risque sont érigés en principe d'action. Le fonctionnement l'emporte sur le développement et la consommation ostentatoire du profit prend priorité sur son réinvestissement dans l'appareil de production. Un tel type d'entreprise peut être rencontré dans toutes les branches d'activités du secteur informel.

Le secteur informel de transition

Cette dernière catégorie d'unités du secteur informel est celle qui mobilise et met en œuvre le plus d'éléments de technologie productive moderne. C'est également celle où l'effort d'organisation est le plus effectif et le plus systématique et où la recherche du profit semble plus détachée de considérations sociales extra-économiques.

Dans ces entreprises, la production est régulière car en dehors des commandes faites par des particuliers et des institutions, elles peuvent produire en série des biens qu'elles livrent directement sur le marché. La clientèle se recrute au niveau de toutes les localités de la ville où elle est implantée et même au-delà et se compose en partie et en nombre important non seulement de cadres moyens et supérieurs mais aussi des professions libérales des entreprises privées, d'organismes non gouvernementaux ainsi que des institutions de l'Etat. L'entreprise jouit d'une bonne image de marque en raison de la qualité de ses produits et de la compétence professionnelle de ses travailleurs. C'est dans ces entreprises que l'on trouve le plus de travailleurs qualifiés et spécialisés.

Le salariat de type formel y existe également même s'il n'est pas encore le rapport social dominant et qu'il se présente le plus souvent sous la forme de contrat à durée déterminée, le temps d'exécution d'une commande ou d'un marché important requérant l'emploi davantage de travailleurs spécialisés et en nombre suffisant. Le salariat de type informel par contre y est légion. C'est également dans ces catégories d'entreprises où l'on a plus de chance de rencontrer des patrons qui s'extraient complètement de la production directe pour ne s'occuper que de la gestion et en particulier dans le domaine comptable et financier (dans ce cas il est souvent aidé d'un comptable recruté), du recouvrement des créances auprès des débiteurs et de la négociation des marchés. Quant à la gestion directe du personnel et du matériel de travail, elle est déléguée par le chef d'entreprise à ses collaborateurs les plus compétents et les plus anciens. Le chef d'entreprise dispose d'un ou de plusieurs comptes bancaires et obtient souvent les crédits qu'il sollicite auprès des institutions bancaires. Il bénéficie auprès de celles-ci d'une certaine crédibilité grâce à ses biens fonciers qu'il peut à tout moment faire hypothéquer ou encore à la consistance de ses dépôts bancaires réguliers qui sont des prélèvements opérés sur ses profits et capitalisés à des fins de réinvestissement en équipements productifs.

La motivation d'entreprendre de l'entrepreneur s'étaye non pas sur une volonté d'accès à une promotion sociale qui est déjà acquise mais surtout sur une volonté d'extension,¹⁰ de reproduction à une échelle élargie de ses activités. Pour cet entrepreneur, la réussite va au-delà du développement personnel et de la promotion sociale, car le domaine le plus pertinent et le plus valide de sa manifestation est l'économique, qui constitue son champ privilégié d'intervention et le lieu où se prouvent et s'éprouvent ses capacités d'innovation, son esprit d'entreprise et son pouvoir sur les choses.

Du point de vue du fonctionnement de son entreprise et des projets d'avenir qu'il nourrit à l'endroit de celle-ci, il est manifeste que le chef d'entreprise s'inspire des modèles de fonctionnement et des stratégies de développement des entreprises du secteur moderne. Les unités qui répondent aux caractéristiques déjà énumérées nous les avons regroupées sous le vocable de secteur informel de transition.

Le choix du concept de transition se justifie ici par le fait que l'élément générateur et organisateur de toutes les caractéristiques déjà énumérées se trouve être la volonté du promoteur d'inscrire délibérément certains aspects de sa pratique entrepreneuriale sous le même registre référentiel que celui des chefs d'entreprises du secteur moderne.

Si les prescriptions légales en matière de salaire et de fiscalité sont rarement respectées par le chef d'entreprise par contre celui-ci assure la tenue d'une comptabilité (même sommaire), sollicite des crédits bancaires, recherche une organisation du travail plus fonctionnelle et plus performante, se soucie d'accroître son profit ainsi que la capacité de production de son entreprise ou encore de diversifier ses activités. Ainsi, tout en ressemblant par certains côtés aux entreprises typiques du secteur informel, les unités concernées s'en distinguent cependant par d'autres qui les rapprochent des entreprises du secteur moderne et du système capitaliste.

En référence à cette ressemblance par certains côtés entre les entreprises modernes de type capitaliste et les entreprises du secteur informel de transition, nous aurions pu regrouper ces dernières sous le vocable générique de secteur informel paracapitaliste pour mieux faire ressortir leurs similitudes avec le système capitaliste du point de vue de leurs normes de fonctionnement et des pratiques sociales et professionnelles qui y ont cours. Cette parenté du secteur informel de transition ou encore paracapitaliste avec le système capitaliste résulte en vérité d'un processus de «subvertissement»

10 Dans le secteur informel commercial qui fera l'objet d'une étude prochaine les promoteurs d'entreprises arrivées à ce même niveau de développement réinvestissent le plus souvent dans l'immobilier ou le transport. Selon nos investigations il n'existe pas encore de recyclage de capitaux du secteur informel commercial dans le secteur informel de production.

des rapports sociaux traditionnels qui structuraient la double relation du chef d'entreprise avec les moyens de travail et les travailleurs d'une part et au revenu ou surplus dégagé d'autre part et ceci au profit d'un nouvel ordre de rapports qui s'inspire du capitalisme.

Ce processus passe par trois étapes qu'on peut associer respectivement au secteur informel de subsistance, au secteur informel de promotion et au secteur informel de transition ou paracapitaliste.

L'emprise domestique sur le capital

Au cours de cette première étape, le promoteur de l'activité qui est souvent d'origine modeste a recours aux ressources tant financières, matérielles qu'humaines de son groupe d'appartenance qu'il associe à ses ressources propres à des fins de constitution du capital nécessaire pour le démarrage et le fonctionnement de son entreprise.

L'entreprise se trouve placée sous l'emprise du groupe familial dont les besoins de reproduction constituent une charge pour l'entrepreneur et englobent l'essentiel de son revenu. Nous avons affaire au secteur informel de subsistance caractérisé par l'existence d'un capital collectif, par l'absence du salariat auquel est substitué la prise en charge directe totale ou partielle par le chef d'entreprise des besoins de reproduction de la force de travail des producteurs directs, c'est-à-dire les apprentis et les aides familiaux (repas de midi, soins de santé, habillement, etc.) et l'emploi des revenus à des fins domestiques, et de soutien financier à des parents en situation difficile.

Soumission du capital par le système traditionnel

Le chef d'entreprise s'approprie le capital collectif et augmente même ses ressources productives en faisant de nouvelles acquisitions d'équipement à la faveur d'un gain substantiel suite à un marché important gagné. Cependant il continue à faire usage des ressources humaines de son groupe (voir avec système informel de subsistance pour les apprentis) sur lequel cette fois-ci il se décharge quasi-complètement pour l'entretien de la force de travail des travailleurs. Il en résulte pour le chef d'entreprise la possibilité de réaliser des gains plus substantiels que dans la première étape, une partie importante de ses gains serviront à l'acquisition de biens d'équipement domestiques et d'autres signes de distinction sociale qui doivent refléter son ascension sociale et le consacrer dans son nouveau statut. A ce stade ce n'est plus le groupe familial avec ses besoins primaires qui exerce son emprise sur l'entreprise mais plutôt tout le système traditionnel avec son arsenal de normes de consommation ostentatoire quand il s'agit pour un individu de se hisser à une position sociale plus valorisée et plus valorisante.

Le système traditionnel est soumis au capital parce que le surplus dégagé et approprié par le chef d'entreprise n'a pu l'être que grâce à la mobilisation et l'emploi par ce dernier de la force de travail gratuite et que la finalité de

celui-ci est la confrontation du système traditionnel, le renforcement et la reproduction des modèles de ce dernier.

Nous avons affaire au secteur informel de promotion caractérisé par le conformisme professionnel et un mode de consommation ostentatoire des revenus acquis.

Soumission du système traditionnel par le capital

Au cours de cette étape, le promoteur après s'être approprié du capital collectif et avoir renforcé celui-ci grâce à de nouvelles acquisitions propres, utilise le surplus qu'il dégage par la mise en oeuvre et la combinaison des ressources disponibles non plus à des fins de consommation domestique ou d'acquisition de nouveaux éléments de prestige social, mais plutôt à des fins d'investissement productif. Cependant, même si le salariat est utilisé, le salaire payé sauf exception est nettement au dessous du minimum nécessaire pour la reproduction de la force de travail du producteur qui de ce fait sera très souvent obligé de recourir à sa famille pour la couverture du reste de ses besoins.

Le surplus dégagé est plus élevé que dans la deuxième étape, puisque la compétence des travailleurs et la qualité de leur travail sont plus grandes et que le marché visé est plus large et constitué en partie de couches aisées citadines. La destination de ce surplus qui est son emploi à des fins d'investissement pour la reproduction à une échelle élargie de l'unité, suggère ici que l'on parle de soumission du système traditionnel (prise en charge d'une partie des besoins de reproduction de la force de travail du producteur par sa famille par exemple) ou le capital (le producteur est non seulement propriétaire des équipements mais utilise le surplus pour renforcer le capital).

Cette étape de l'évolution de l'entreprise du secteur informel aboutit au secteur informel de transition dont la caractéristique principale est qu'elle s'inscrit dans une logique capitaliste de reproduction, le profit dégagé devant consolider les bases du capital investit.

Conclusion

Le secteur informel peut-il se développer? Nous avons répondu partiellement à cette question en retraçant les différentes étapes de son évolution et en montrant la distanciation et le rapprochement progressifs qui s'opèrent d'une étape à une autre entre le mode de fonctionnement des unités et les systèmes traditionnels et modernes.

Cependant d'autres questions corollaires restent posées. Quel est le degré d'autonomie et de dépendance du secteur informel par rapport à son environnement économique moderne? Les activités du secteur informel peuvent-elles constituer un pôle de développement endogène?

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The Electricity Supply Industry in Ghana: Issues and Priorities

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Résumé: *Le Ghana dispose d'un système hydro-électrique depuis presque une trentaine d'années. La Volta River Authority (VRA) a pour mission, la production et la transmission de l'énergie électrique. Jusqu'à une date récente, la distribution de l'électricité dans tout le pays était assurée par l'ECG (the Electricity Corporation of Ghana), c'est-à-dire, qu'au moment où il fut décidé de confier la partie nord du pays au NED (Northern Electricity Department), un démembrement de la structure chargée de la génération et de la transmission de l'électricité (VRA). Le présent article étudie la performance de ces deux services publics au Ghana et compare la performance de l'industrie d'approvisionnement en Energie Electrique du Ghana avec celle des industries similaires dans les pays voisins. Il relève une faiblesse de la VRA qui participe de son manque de capacités technologiques pour le developpement de projets de centrales électriques, et se fonde sur l'expérience coréenne pour indiquer plusieurs possibilités d'apprentissage technologiques que peut saisir l'industrie ghanéenne d'approvisionnement en électricité (ESI), pour briser le syndrome de la dépendance technologique.*

Background

Ghana gained her independence from the British in 1957 and soon after becoming independent, a National Development Plan was launched. Introducing the plan in Parliament, the first Prime Minister of Ghana, Dr. Kwame Nkrumah, stated that 'I have always been convinced that an abundance of cheap electrical power is the soundest base for the expansion of industry in a country such as ours'. This statement, perhaps more than any other, reveals the political underpinnings of Ghana's Electricity Supply Industry (ESI) in the early post-independence era. In 1961, the Volta River Authority (VRA) was established by an Act of Parliament and placed directly under the Office of the Prime Minister. The act gave VRA responsibility for generation and high-voltage transmission of electricity throughout Ghana. The Government capitalised VRA with £35 million, a significant sum of money at the time, and also undertook to guarantee any obligation entered into by VRA. Construction of the country's first hydro-electric plant proceeded in earnest and the first four units at Akosombo, with a total installed capacity of 558 MW, were completed in 1965.

The Government of Kwame Nkrumah was overthrown in a coup d'état in 1966 and in 1967 the Electricity Corporation of Ghana (ECG) was

established, by a decree of the military government, to replace the Electricity Department which had been operating under the bulk from VRA for distribution throughout the country to all categories of consumers with the exception of the Volta Aluminium Company (VALCO), which operated an aluminium smelter, and the Akosombo township. Meanwhile, growth in VRA's generation system occurred fairly rapidly. Two additional units, with an installed capacity of 324 MW, were completed at Akosombo in 1972, followed by a 160 MW plant at Kpong, also on the Volta River and downstream of Akosombo, which was completed in 1981.

Ghana's economy, however, deteriorated continuously during the 1970s, which also saw several changes in military/civilian governments. The economic decline was exacerbated by the two world oil price shocks and reached its nadir in the early 1980s when a severe drought nearly wiped out what was left of the country's agro-industrial base. The period between the second oil price shock of 1970/80 and the drought of 1983 marked the worst and most deteriorated to rather dismal levels, both in terms of its distribution system and its organisational structure.

An Economic Recovery Programme (ERP) was initiated by the new 'revolutionary' government in 1983. The ERP helped to bring about a turn-around in economic performance and between 1984 and 1986 Ghana's real growth rate averaged 6.3% (Akuffo 1992). Encouraged by the achievements of the ERP, the government made a commitment to extend the reach of electricity to all corners of the country over a 30-year period (MFP 1990a). In order not to over-stretch the resources of ECG, which was itself undergoing major rehabilitation and restructuring, VRA established a Northern Electrification Department (NED), and took over responsibility for the distribution of power to all categories of consumers in the northern regions of Ghana in 1987 (Volta River Authority 1987). Thus, at present, VRA (including NED) and ECG constitute the two power utilities involved in Ghana's electricity sub-sector. VRA, on the one hand, is responsible for generation and transmission throughout the whole country as well as distribution in the northern regions; VRA is also responsible for the direct supply of electricity to the mines, certain industries (including VALCO) and the townships where its generation facilities are located. ECG, on the other hand, has responsibility for the distribution of electricity in the rest of the country and still operates a few diesel plants in those areas of southern Ghana which are outside the reach of the national grid. It should be pointed out that VRA's activities are confined not only to electricity generation, transmission and distribution (especially where NED is concerned) but also to a whole variety of other socio-economic activities for which it has specifically set up a few subsidiaries (Volta Lake Transport Co., Kpong Farms Ltd. and Akosombo Hotels Ltd.). Furthermore, VRA is responsible for the civil governance of the Akosombo and Akuse/Kpong townships

(where the activities range from the running of public schools and hospitals to sewerage treatment and 'slum clearance') as well as the running of a health service for communities around the Volta Lake, the largest man-made lake in the world (Moxon 1992).

The main aim of this paper is to evaluate the performance of the two utilities and the Ghana ESI as a whole. This will be done by comparing the ESI in Ghana with those in neighbouring West African states, especially, Côte d'Ivoire whose ESI has similar characteristics to that in Ghana and is perhaps the most developed economy in the sub-region with a 1990 GDP per capita of US\$750 compared to Ghana's US\$390 (UNDP 1992). The key issues emerging from this evaluation will be discussed and the key priorities for the future will be identified, drawing upon lessons from the Republic of Korea (which has recorded probably the most impressive achievements of any developing country ESI since the mid-1970s).

Technical Performance

Installed Capacity and Plant Performance

By the mid-1980s Ghana had a total installed hydro-electric capacity of 1072 MW. Thermal generation in Ghana employs diesel plants and is used to supply isolated load centres, with the exception of a 30 MW plant at Tema which is currently undergoing rehabilitation for eventual integration into the hydro-electric grid. Estimates of thermal generation capacity in Ghana vary widely, from 55 MW (Lazenby 1987) to 108 MW (UN 1982). The lower figure is, therefore, used in Table 1 below, to compare installed capacity in Ghana and her neighbouring countries as at 1990.

Table 1: Electricity Generation Capacity (MW) for Selected Countries in West Africa

	Hydro	Thermal	Total
Ghana	1072	55	1127
Côte d'Ivoire	604	331	935
Burkina Faso	14	65	79
Togo	2	126	128
Benin	-	57	57
Nigeria	1,900	5,300	7,200

Source: Compiled by author.

The figures in Table 1 show that Côte d'Ivoire's power system is the closest to Ghana, in terms of installed capacity, and Nigeria has the largest system in the sub-region. It should, however, be pointed out that whereas Ghana's

hydro plants are all active, the same cannot be said of plants in the other countries, many of which can be considered as decommissioned, for all practical purposes (De Oliveira 1992).

Hydro energy accounts for more than 90% of total energy generated in Ghana, with thermal (diesel) plants providing the remainder and operating outside the grid. Therefore, Ghana can be considered as having, effectively, an all-hydro system. Figure 1 shows the variation of plant factor¹ and reserve factor² since 1966. Ignoring start-up and the drought-affected years around 1983-84, the plant factors for the period varied between 50 and 60%, reaching 66% in 1980. These values are much higher than the corresponding ones for Côte d'Ivoire which rose from about 13% to 24% and then fell to 22% between 1975 and 1990.

System Losses, Interconnection and Reliability

Transmission and distribution losses in Ghana require careful treatment. VRA's other activities, apart from generation, are usually classified under transmission but VRA does some distribution as well (in four northern regions through NED and directly in the two townships of Akosombo and Akuse/Kpong).

In the same vein, ECG does some sub-transmission and even though most of its losses may be classified as distribution losses they do not represent the system as a whole, considering that they now cover six out of ten regions in the country. The available data is presented in Table 2 which also includes the total system losses calculated on the basis of the total energy supplied to final consumers by VRA and ECG combined, and the total energy transmitted by VRA. Between 1987 and 1989, VRA's transmission losses averaged 2.3% while ECG's average was 18.8%, resulting in a value of 7.0% for total system losses. In comparison, Côte d'Ivoire total system losses averaged 15.1%, between 1985 and 1988, which suggests that Ghana's overall system performance was not as bad as ECG's losses tend to suggest.

1 Plant factor = Average Load/Plant Capacity.

2 Reserve factor = Peak Load/Plant Capacity.

Figure 1 : Hydro Power Plant Performance in Ghana

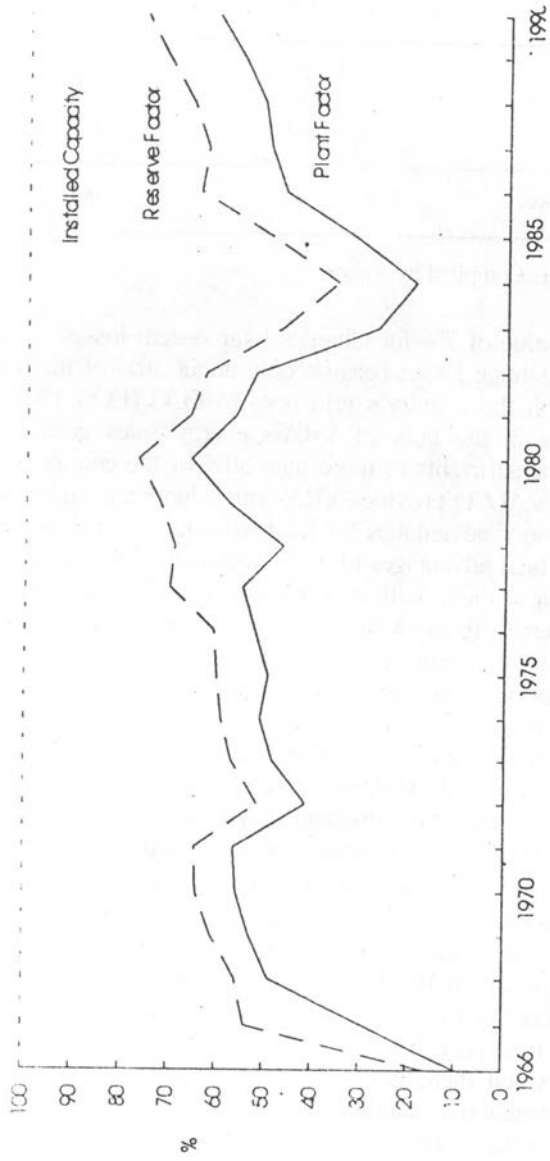


Table 2: System Losses in Ghana

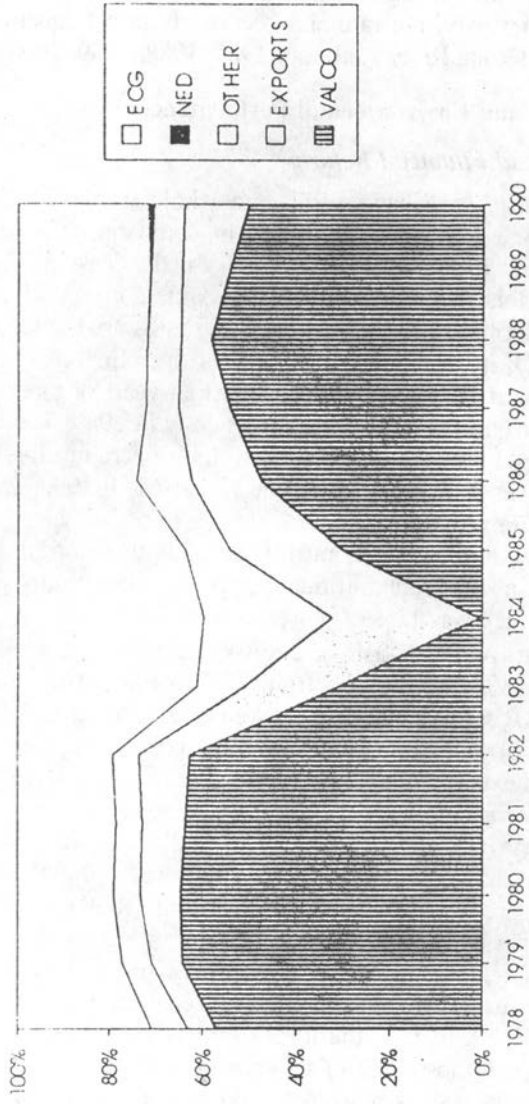
	VRA's Losses (%)	ECG's Losses (%)	Total System Losses (%)
1987	2.4	20.7	6.9
1988	2.2	18.1	6.7
1989	2.4	17.6	7.3
Average	2.3	18.8	7.0

Source: Compiled by author.

The value of 7% for Ghana's total system losses appears low in relation to ECG's huge losses because only about 30% of the total energy transmitted through the country's grid goes to ECG (ECG 1987, 1989). As shown in Figure 2, the bulk of VRA's energy sales goes to VALCO which has contractual rights to more than 50% of the energy generated at Akosombo. Thus VALCO provides VRA with a large and stable year-round load which has major advantages for load management and system stability. There are additional advantages of a non-technical nature associated with the VALCO load and these will be discussed in subsequent parts of this paper. One problem with the VALCO load is its unpredictability in the long term. The contract to supply power to VALCO expires in 1997. However, VALCO has the option of extending the contract for another 20-year period provided that it gives notice of its intention to do so 3 to 4 years before the contract expires (i.e. by 1994). Thus the future of the VALCO load is currently unknown and this is creating major load forecasting difficulties. Nevertheless, it is important to note that the large share of energy consumed by VALCO constitutes an important feature of the Ghana electricity system.

Another important feature of the Ghana system is the high degree of interconnection between Ghana and her neighbours. As shown in Figure 2, the level of electricity exports to Togo, Benin and Côte d'Ivoire is quite significant; in 1990 these exports constituted 14% of the total energy VRA supplied to its customers. An intertie with Côte d'Ivoire allows VRA not only to export, but also to import electricity when supply exceeds demand (i.e. when there is a possibility of spillage over dams in Côte d'Ivoire). Construction of another interconnection with Burkina Faso is at an advanced stage with exports of electricity scheduled to begin in 1994. An intertie with Nigeria has also been under consideration for some time (Danish Power Consult 1984).

Figure 2: Electrical Energy Sold by VRA



Data on system reliability in Ghana, especially at the level of distribution, is scarce. However, blackouts are known to occur frequently in many parts of the country, including urban areas, sometimes at rates as high as once or twice a week and low voltage is a recurrent feature.³ Incidents of total system collapse, however, are rare and occur only at a frequency of about once in two years (Volta River Authority 1987, 1988, 1989, 1990).

Economic, Social and Environmental Performance

Operating Costs and Financial Returns

Total operating costs for Ghana's ESI as a whole were 17 US\$/MWh in 1987 and fell to 13 US\$/MWh by 1989. In comparison, Côte d'Ivoire's production costs in 1987 were 230 US\$/MWh, the least in Francophone West Africa, and this was more than ten times the corresponding value for Ghana. Within the Ghana ESI, VRA's operating costs are the least, followed by ECG and NED, in that order. NED's total operating costs have fallen considerably between 1987 and 1990, the first four years of its existence, but the 1990 value for NED is still twice ECG's costs in 1989. These relatively high operating costs for NED translate into high operating losses of more than 600% of power sales in 1989 and nearly 300% in 1990. Even though ECG has also been making losses (40% and 7% of power sales in 1987 and 1988, respectively), the levels are much lower than those of NED and there is an indication of a turn-around in financial performance with ECG's recent operating profit which was 12% of power sales in 1989.

With respect to profits and losses, VRA stands out far ahead its wide profit exceeding 50% of power sales from 1987 to 1990. Apart from its wide profit margin, VRA's financial health is well grounded on 'solid rock' with up to 80% (in 1990) of its power sales revenues coming in foreign exchange from VALCO and exports to neighbouring countries. Thus, VRA presents us with a radical departure from the dire financial straits in which many developing country utilities, including ECG (and NED, if it did not have VRA to lean on) have found themselves in recent times. VRA's good financial health is reflected in its Rate of Return (ROR) on Average Net Fixed Assets, shown in Table 3. Where ECG shows negative values, VRA's RORs are positive and in the last three out of the five years for which data is available, they exceed the World Bank covenanted ROR of 8% (Volta River Authority 1990). In fact, the level of VRA's financial standing is so high that it is able to absorb ECG's losses in addition to NED's and still leave, for the Ghana ESI as a whole, a positive ROR of 3.92% in 1987 compared with Côte d'Ivoire's negative ROR of -8.5% for that same year.

3 Author own experience living in Kumasi, Ghana, between 1984 and 1992.

Table 3: Rates of return (ROR) on Average Revalued Net Fixed Assets

	1986	1987	1988	1989	1990
VRA	6.6	6.76	9.1	9.62	9.16
ECG		-14.25	-4.5	6.19	

Note: VRA: Volta River Authority
ECG: Electricity Co-operation of Ghana.

Source: Compiled by author.

The difference in the financial performance of VRA (the generator), on one hand, and ECG and NED (the distributors), on the other, is so striking that further analysis is required. Indeed, interesting results emerge from a study of the direct costs of power supply : generation and transmission, in the case of VRA, and power purchases, diesel generation and distribution, in the cases of ECG and NED. The ratio of power sales revenues to the direct costs of supply (Sales/Direct-Costs Ratio) for VRA varied between 12 and 21 for the 1987-90 period. ECG's Sales/Direct-Costs Ratio rose slightly from 1.4 to 1.9 between 1987 and 1989 and NED's remained below 1 for the entire period. Thus NED's direct costs of diesel generation and purchase of power from VRA far exceeded its power sales revenue and under these circumstances it was simply impossible for NED to pay for its administrative and other costs, let alone make a profit. Fortunately, many of the diesel plants are being decommissioned, thanks to the grid extensions taking place under the National Electrification Programme and this appears to be the dominant factor responsible for the reduction in NED's losses in 1990.

Tariffs and Billing Effectiveness

The cost of power purchases from VRA constitute more than 80% of ECG's direct power costs. Thus in the case of ECG (and increasingly for NED) the ratio of average tariffs for power sales to that for power purchases from VRA becomes very important. Table 4 shows that between 1987 and 1989 the ECG Sales/Purchases Tariff Ratio increased from 1.88 to 2.77; the significance of this modest increase in the tariff ratio with respect to ECG's similarly modest turn-around from loss-making, could be the subject of a more rigorous statistical analysis in future.

Table 4: ECA's Sales/Purchases Tariff Ratio

	1987	1988	1989
ECG's Average Power Sales Tariff, \$/MWh	28.4	31.4	26.4
ECG's Average Power Purchases Tariff, \$/MWh	15.1	12.2	9.6
ECG's Sales/Purchases Tariff Ratio	1.9	2.6	2.8

Source: Compiled by author.

Two additional observations can be made on tariffs in Ghana. First, the average power sales tariff for ECG in 1987 was 28.4 US\$/MWh and this was far lower than that for Côte d'Ivoire, which at 160 US\$/MWh was the lowest in Francophone West Africa (Girod 1991). Second, a study by Acres International showed that in real terms tariffs fluctuated considerably with the overall effect of a decline between 1985 and 1990 and furthermore there was a wide gap between current tariffs and long run marginal costs (LRMC) (World Bank 1992). The combination of low and declining tariffs cannot augur well for any utility but the earlier discussion on the turn-around in ECG's financial performance suggests that the tariffs structure, reflected in ECG's power sales/purchases tariff ratio, may be as important as (if not more important than) the LRMC and the appreciation or depreciation of tariffs in real terms.

With respect to billing effectiveness, VRA reports an average debtors credit period which varied between a high of 151 days in 1986 and a low of 59 days in 1989. VRA's revenues collection effectiveness can be assumed to be nearly 100% because its sales take the form of bulk supply, with the exception of the distribution activities in Akosombo and Akuse which are two very small townships. Financial arrangements between VRA, ENG and the Government of Ghana ensure that ECG's debts (owed to VRA) are paid for (in effect) and NED's bills, if not paid for in cash, are at least properly entered in VRA's books. In any case, NED's power purchases are only a tiny fraction of VRA's power sales revenues (1.5% in 1990) and NED's metering effectiveness was 92% and 99% in 1989 and 1990, respectively.

ECG, however, reports only a 'gradual shift from quarterly to monthly' billing duration (ECG 1989) and in the authors own experience billing delays of six months and more are not unheard of in Ghana. ECG's revenue collection effectiveness, as the number of meters installed as a percentage of the targeted number of meters are presented in Table 5. ECG's improvement in revenues collection effectiveness from 69% in 1988 to 90% in 1990 is impressive. It is not clear what the basis of the targeted number of meters is

but the levels (25%-29%) are appalling. The figures tend to suggest that the 75% of customers who were unmetered in 1989 accounted for only 10% of potential sales revenues and this may look like a small amount of money not commensurate with the scale of metering effort required. A cost-benefit analysis of going after what appears to be a 'widow's mite' may, therefore, be necessary.

Table 5: ECG's Revenues Collection and Metering Effectiveness

	1989	1990
Revenues Collection Effectiveness, %	69	90
Metering Effectiveness, %	29	25

Source: Compiled by author.

Labour Productivity and Socio-economic Impact

Labour productivity data for VRA, NED and ECG were 1988, 55 and 301 MWh/Employee respectively. In 1988, the corresponding value for the Ghana ESI as a whole was over 700 MWh/Employee. This is much higher than that of the ESI in Côte d'Ivoire which, at 475 MWh/Employee was by far the highest among the Francophone West African countries (Girod *et al* 1991).

With respect to socio-economic impact, Ghana has seen some interesting developments in recent times. By the mid-1980s distribution of electricity was heavily concentrated in the urban areas and the national grid covered a rather small section in the southern part of the country. A District Capitals Electrification Programme was first initiated to connect all district capitals (including those that had diesel plants) to the national grid. A National Electrification Planning Study was also commissioned and the government made a commitment to extend the reach of electricity to all corners of the country within 30 years (i.e. by the year 2020). By 1990, out of 110 districts capitals, 62 (56%) were connected to the national grid (MFP 1990b). At the national level, access to electricity grew from about 12% of the population in 1989 to 33% in 1992 (Botchway 1993). This implies that Ghana could now have a higher level of electrification than Côte d'Ivoire, which had an access rate of 25% in 1988, the highest in Francophone West Africa (Girod *et al*. 1991). The National Electrification Planning Study Report, submitted by Acres International in 1991, concluded that Ghana's National Electrification Scheme 'represents an economically efficient application of national investment resources' and this has received the stamp of approval from the World Bank (1992). Armed with this, the Government of Ghana stands poised to make good its commitment to electrify the whole country by the year 2020.

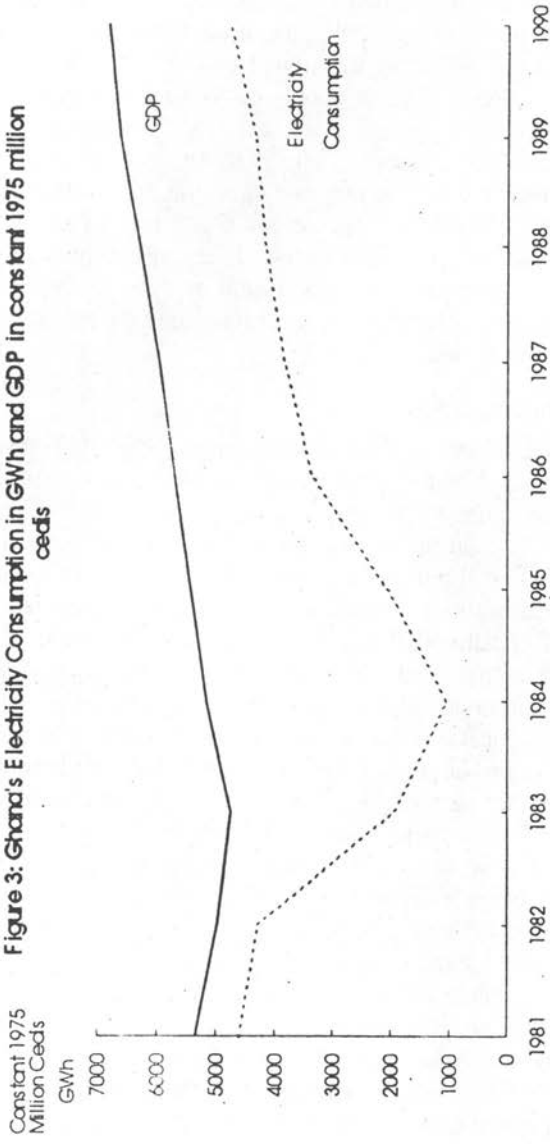
It is important to situate Ghana's recent gains in electricity access rates and the NES within wider context of growth in the national economy since the launching of the Economic Recovery Programme. Figure 3 shows the GDP in constant 1975 cedis and electricity consumption in GWh for Ghana during the 1980s. Ghana's economy has grown steadily since 1984, with GDP growth rates averaging 5.2% per annum in the first five years. Electricity consumption followed GDP very closely throughout the decade, with the exception of the more pronounced effect of the drought. In the post-drought economic recovery period, electricity consumption has risen steadily at an average of 9.3% per annum from 3.354 GWh in 1986 to 4.776 GWh in 1990 (barely exceeding the pre-drought 1981 level of 4.597 GWh). This growth in electricity consumption is a result, on the one hand, of recovery from the drought of 1984 and, on the other hand, increasing demand from different sectors of the economy. Investment flows into the ESI have also been relatively high. Between 1983 and 1990 the energy sector attracted external loans to the tune of US\$ 466 million ; the ESI alone accounted for 74% of all these loans with VRA taking 42% and ECG, 32% (MFP 1990b).

What was a 'lost decade' for most of Sub-Sahara Africa was, in the case of Ghana, a period of 'economic rebirth' and electricity consumption will almost certainly continue to grow for as long as growth in the economy is sustained, given the greater-than-one GDP elasticity of electricity demand recorded in recent times. Ghana's GDP growth rate fluctuated between 3% and 5% around the turn of the decade and there is speculation that even higher growth rates could be achieved if Ghana pursues the 'right' policies (World Bank 1993). As things stand now, GDP per annum is forecast to grow at 5% up to the year 2000 and the Government remains committed to extending electricity to all corners of the country by the year 2020. Thus, the stage seems set for significant increases in electricity demand and the ESI is certain to be called upon to deliver, not only the higher quantities but, also, an increasing quality of service.

Environmental Impact

The development of Ghana's hydro-electric system has not been without costs to the environment and, in particular, local populations around the dams. The Akosombo dam alone flooded 5% of the whole country and required the resettlement of about 78,000 people from 700 towns and villages (Moxon 1987). These figures translate into flooded-area capacity ratios of 38 km²/MW and 86 people/MW. Brazil is one country whose case of hydro-related displacement of indigenous populations has attracted a lot of international attention. However, specific and aggregate data is unavailable for comparison with Ghana.

Figure 3: Ghana's Electricity Consumption in GWh and GDP in constant 1975 million



Ghana's hydro-related environmental problems go beyond flooding and displacement of people. Water-borne disease — malaria, schistosomiasis, elephantiasis, onchocerciasis (river blindness), etc. — increased sharply after the construction of the Akosombo Dam and it is estimated that in the Volta Basin alone up to 70,000 people are now blind from onchocerciasis (Lazenby and Jones 1987). As mentioned earlier, VRA has been making some efforts at redressing these problems. A recent Ministry of Energy environmental impact assessment concluded that 'from a public health point of view, the Volta River Project helped to solve some health problems through better medical attention and immunisation, but created other serious health and sanitation problems which are still unsolved (World Bank 1992). Thus, much work still remains to be done and judging from recent government pronouncements, environmental concerns should receive a higher priority in technology policy decisions relating to Ghana's electric power sub-sector, in future.

Options and Opportunities

From the forgoing discussion, a key question emerges with respect to the technical and financial performance of the two electric power utilities. VRA, on one hand, has managed to maintain very high performance standards throughout its more than 30 years lifetime. Its plant factor, load factor and transmission losses rival those of the Newly Industrialising Countries (NICs) and leading industrialised countries. Its financial performance is also impressive, with positive RORs often greater than the World Bank's covenanted value of 8%; and VRA has been described as having 'a strong reputation for corporate efficiency' and being 'on the whole, ... a well-managed, technically efficient and financially sound institution' (World Bank 1992). ECG, on the other hand, has been 'struggling between life and death' for the greater part of its 26 year history. Its electricity distribution losses are just as bad as those found in many Sub-Sahara African countries and the utility is known to have been in dire financial straits for many years. NED, in spite of being a department of VRA, has not fared any better. Its financial losses are huge that they make ECG's losses look like 'child's play'. This had led to some concern about the possibility of the distribution part of the industry being and inherently loss-making activity, as far as 'less developed countries' are concerned.

A major problem for the Ghana ESI, therefore, is the poor financial (and, in the case of ECG, technical) performance of the distributors, compared to the impressive performance of the generator. How and why is it that two public utilities operating in the same country can have such strikingly different levels of performance and what can be done to improve the situation?

An analysis of the problems confronting the distributors in Ghana shows quite clearly that they have been subjected to tariffs that are well below the levels required for even their day-to-day operations. ECG, in particular, has also had to operate within rather bureaucratic government structures. In contrast, VRA, the generator, obtains most of its revenues in foreign exchange, under international agreements, and until the mid-1980s, VRA also enjoyed a 'most-favoured company' status, with direct access to the Office of the Head of State.

Thus, there are major issues concerning tariffs and the institutional arrangements that are most likely to enhance the performance of the ESI, as a whole, and the distributors, in particular. With respect to tariffs one option is to increase tariffs on the basis of specific criteria such as average costs or long-run marginal costs. In the particular case of Ghana, which is a major exporter of electricity in the West African sub-region, it appears that there may be room for using some of the export revenues, in view of the higher costs in neighbouring countries, to cross-subsidise domestic consumers. Given the importance of electricity as a key input for modern industries and a highly valued social amenity, any possibilities for supplying electricity to Ghanaian consumers at 'least cost' will need to be explored. Nevertheless, the financial viability of the utilities cannot be sacrificed and it is therefore necessary that tariffs are set in a manner that is both rational and transparent. Here too, there are several options, one of which is to appoint an independent regulator, with powers to determine tariffs, as is the case in many industrialised countries. However, this option has serious political implications in a developing country like Ghana and the human and institutional capacities required should not be under-estimated. Therefore, a more feasible option with respect to tariff-setting may be to concentrate efforts on building the necessary capabilities within the country.

With respect to the institutional framework within which the utilities operate, there are many options which include streamlining the relevant government executive machinery, introducing private participation and splitting up the utilities to promote competition and effectiveness. VRA no longer enjoys direct access to the highest political authority in the land. It is, therefore, imperative that the Government machinery that deals with the utilities is well streamlined so that both VRA and ECG are not subjected to a frustrating bureaucratic environment. Any attempt at splitting up the utilities would also have to take into account the fact that Ghana's ASI is a small one, in terms of energy generated and consumed, when compared with ESIs in industrialised countries. Ghana already has two distributors— ECG and NED — and the difficulties of a wide geographical coverage may warrant a certain degree of splitting up but some caution will be necessary in view of the well established principle of scale economics. In the particular

case of VRA, a strong national utility would be required if VRA was to continue playing an active role in the regional energy market.

VRA currently occupies a position of technical and financial superiority within the West African sub-region. However, VRA has some serious deficiencies. Practically all its power plant project development activities are undertaken by foreign consultants. This over-dependence on foreign consultants could be suppressing its growth towards technological maturity. Thus, the whole ESI in Ghana is characterised by technological dependence and this includes ECG, which has not even been able to develop the institutional capability necessary for conducting its technical and financial operations efficiently. Therefore, a key priority for the industry over the next few decades, would be to seize as many learning opportunities as it can to break out of the technological dependency syndrome by which it now finds itself afflicted.

Drawing on lessons from the ESIs in other developing countries like the Republic of Korea, which have managed to develop technological and managerial capabilities to remarkably high levels, may be a useful exercise for the Ghana ESI. In the case of Korea, between 1960 and 1980, that country quadrupled its GDP per capita from US\$ 780 while increasing industrial output and electricity consumption by 25 and 20 times, respectively (UNCTAD 1985). Economic growth was industry driven and electricity played a strategic role with 70% of consumption attributed to the industrial sector. The Korean Government ceased to rely on straight turn-key arrangements with foreign companies for the supply of power equipment and engineering services, from the mid-1970s. From that time onwards, a deliberate technological learning objective was pursued in a determined and systematic manner, with the Korean Electric Power Company (KEPCO) accumulating technological and managerial capabilities covering all its functional areas. There were acquisition within KEPCO and selected Korean firms and these investments in technological learning were reinforced with pay and promotional incentives. By 1987, indigenous technological capacity in Korea had reached such a high level local content ratio for hydro power plants and transmission lines which was nearly 100% and for thermal and nuclear plants, about 92% and 75%, respectively.

These are several technological learning opportunities which the Ghana ESI can take advantage of, in its own process technological accumulation. VRA has embarked on a Generation Expansion Programme which seeks to install between 500 and 1000 MW of thermal power plants over the next 15 years (World Bank 1992). There is also the National Electrification Scheme to which the Government of Ghana is committed and which, if implemented, would see the reach of electricity being extended to all corners of the country over the next 30-years (MFP 1990b). The generation Expansion Programme and National Electrification Scheme represent major

technological learning opportunities. A strategic development of Ghana's Hydro resources, alongside the thermal power development programme, could also provide significant opportunities. Other technological learning opportunities include twinning arrangements with utilities in industrialised countries, such as the one that currently exists between VRA and Ontario Hydro of Canada; a similar arrangement for ECG could also prove to be beneficial if it is based on learning and research, such as the School of Engineering of Ghana's only University of Science and Technology, would also provide a bedrock for the accumulation of even deeper technological capabilities.

Conclusions

Ghana at present has two power utilities involved in the electricity sub-sector — VRA (together with NED) and ECG. VRA, on one hand, has managed to maintain very high performance standards throughout its more than 30 years lifetime. ECG, on the other hand, has performed poorly during the greater part of its 26 year history. A key priority for the Ghana ESI, therefore, is to reform its macro-policy environment and institutional framework in order to bring about major improvements in ECG without endangering VRA's position as a leader in the regional electricity market.

Several options for implementing the necessary reforms have been discussed in this paper. A serious deficiency in VRA, in spite of its impressive performance, has also been identified and various technological learning opportunities indicated. Thus, Ghana currently finds itself faced with a range of opportunities which she can either ignore or seize, following the example of Korea and other NICs, to break out of the technological dependency syndrome and further research will be needed to identify those factors that will play a major role in turning this strategic policy decision one way or the other.

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Analysis of Commercial Bank Lendings to African Countries

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Résumé: *L'étude tente d'expliquer la diminution du volume des prêts des banques commerciales au profit des pays africains, notamment durant les années 1980. Parmi les facteurs évoqués, figurent ceux susceptibles d'avoir influencé l'attitude de la communauté bancaire internationale et, dans une certaine mesure, la nécessité du crédit bancaire extérieur pour ces pays mêmes. De nombreux autres facteurs sont également étudiés: menace de la dette actuelle; performance du service de la dette; niveau des réserves en devises; taille des échanges extérieurs; indicateurs économiques intérieurs; fluctuations des termes de l'échange; ouverture initiale à la communauté bancaire internationale; qualité de membre de la zone monétaire CFA; et enfin, les dispositions d'assainissement de portefeuille prises par les pays de l'OCDE envers leurs banques. Des données annuelles durant la période 1980-1990 concernant 39 pays, ont été collectées et mises à contribution dans l'analyse. Il semble que la plupart des facteurs considérés ont un impact sur les prêts octroyés par les banques commerciales.*

Introduction

As compared with bilateral and multilateral sources of external finance, external loans from commercial banks can be costly and disadvantageous when viewed from the perspectives of interest payments; the maturity structure; and periods of grace. Thus, the recent reductions or even terminations of commercial bank lendings to most African countries may be viewed as a blessing in disguise. However, this view needs not be correct. One reason, among many others, is the fact that different sources of external finance perform correspondingly different role so that what is called for is a proper mix. Second, one of the greatest aspects of the external debt problems of African countries especially since the latter part of 1980s even stem from multilateral debts (Stymne 1989:19).¹ For instance, net resource transfers have been recorded by these countries as a group to the IMF since

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1 As rightly pointed out by Stymne (1989, p.19), 'Multilateral institutions are by convention preferred creditors, which means that a significant share of African debt service cannot be relieved through rescheduling'. This inflexibility is a disadvantage, among others, of multilateral debts.

the latter part of 1980s and the situation with the World Bank too is not much different from this.² This is not to talk of the conditionalities and political consequences of having to approach these institutions as well as bilateral creditors for finance. Third, commercial banks provide rather unique ancillary services with their finance and these services are in need by the African countries, especially in connection with foreign trade. Therefore, while caution should be exercised by African countries in being more neck-deep in external debt, they also need a proper mix for a given level of total indebtedness.

Policies along this direction require an identification of how to attract various types of external finance and, hence, the factors that affect their flows to different countries. This is the issue addressed in this paper. A few recent studies have been undertaken on commercial bank lending to developing countries in general, e.g., Eaton and Gersovitz (1980, 1981a); Hajivassiliou (1987); and Gooptu and Peria (1992). The present study should enrich the existing scanty studies with recent experiences from Africa. This would complement a recent non-quantitative study reported on the subject by Sirleaf and Nyirjesy (1991).

The remaining discussion is organised into 4 sections. In the next section, we shall discuss the nature and magnitudes of commercial bank lendings to Africa. The methodology of the study is described in section 3 while the empirical results are presented and evaluated in section 4. The last section is on summary and conclusion, after which there is an appendix on the data employed and countries covered by the study.

Nature and Magnitudes of Commercial Bank Lendings to Africa

In this section, we shall briefly discuss the types and extents of commercial bank lendings to African countries. In Table 1, we present some statistics related to commercial bank credits in the region during 1980-90 period.

Four main risk categories of cross-border lendings by commercial banks to African countries have been identified by Sirleaf and Nyirjesy (1991). The first is *unsecured lending*, comprising (i) short-term revolving facilities provided to the central and commercial banks for meeting the obligations to offshore suppliers, usually in the form of letters of credit confirmations and negotiations and similar short-term advances; (ii) short-term loans to non-bank borrowers; and (iii) medium-term loans for investment projects. The second is *export-secured lending*, including pre-export finance. The

2 For instance, in connection with IMF loans, according to World Debt Tables (1989-90, p. 82), the excess of debt service payments over disbursements in respect of Sub-saharan region amount to 41, 433, 954, 892, 492, and 673 millions of US dollars for the years 1984 to 1989.

third is *asset-based finance*, for financing acquisition of high-value and usually movable assets like ships and aircrafts and with liens on such assets. The last category is *secured lending*, which is collateralized by identifiable external sources of repayment, including offshore cash deposits; undertakings from official agencies; cross-guarantees among suppliers or customers; etc.

Apart from risk, we can also classify the lendings according to their maturity. In this regard, we would have short- medium- and long-term lendings. This is the criterion that form the basis of the figures presented in Table 1 below — available statistics do not permit total lendings to be analysed on the basis of risk — categories. The total lendings are classified into only short- and long-term maturity categories in the Table,³ because this is what the available data source too does and, hence, permits. According to the source, long-term loans are those with *original* maturities of more than one year while others are short-term loans.

The figures on long-term lendings in column 1 of the Table are the annual averages (in current US dollars) over 1980-90 period of disbursements from the commercial banks and the average of their annual ratios to that of the GNP over the same period are those presented in column 3. The trend movements of the annual dollar values and annual ratios in relation to GNP are as presented in columns 5 and 7 respectively. These trend values are respectively obtained by regressing the 11 annual dollar values and the ratios with respect to GNP on a constant and a trend variable.

Concerning the short-term debt, the available data do not analyse between the commercial bank and non-commercial bank short-term debts. But the general presumption is that they are predominantly commercial bank type, e.g., see Sirleaf and Nyirjesy (1991:5).⁴ Thus, in the absence of more disaggregated data on commercial bank short-term lendings, we employ the total short-term debt as the proxy. Unlike the long-term lendings that are in flow form by being annual disbursements, the short-term debt is the end-of-year outstanding value and it is taken to represent annual

3 This is because the data source does not provide separate information on medium-term debt-only information on combined medium-and long-term debts is provided. It should therefore be understood within the context of our subsequent reference to 'long-term' debt in the paper that we are actually referring to the combination of both medium-term and the conventional long-term debts.

4 The data source is the World Debt Tables, by the World Bank. While there are alternative sources -viz.: The Maturity and Sectoral Distribution of International Bank Lendings, by the Bank of International Settlements (BIS), Basle and the OECD External Debt Statistics — they do not yield consistent annual series. Sirleaf and Nyirjesy (1992) discuss contradictions between data on commercial bank lendings as reported in these three sources.

disbursement because it has a maximum original maturity of 1 year, by definition. Thus, any outstanding end-of-year value is deemed to have been disbursed during the particular year. However, non-repayments when due and arrears of interest (in as much as they have not been formally rescheduled and hence re-classified as long-term debt) would tend to make the end-of-year value over-state the actual disbursements during the year in the same manner that a repayment before the end of year (in respect of disbursements during the year) would under-state it.

As it can be seen from the Table, the inflows of long-term commercial bank lendings are relatively small in dollar amount. In fact, some countries did not receive any lendings during the period. This smallness becomes more glaring when compared with the size of Gross National Product (GNP), as it can now be seen that only two countries received up to 10% of their GNP in form of long-term lendings (*viz.*: 12.7% and 10.5% Côte d'Ivoire and Congo respectively) while the next highest percentage recorded is that of 3.2% by Niger. Higher percentages are recorded for the outstanding short-term debt-GNP ratio, probably because of inability to repay or otherwise formally reschedule the debts as they mature,⁵ the lower risk entailed by short-term loans that make them this category.

The Table also shows that there is the general tendency for a trend fall in the inflow of long-term lendings by the banks — both absolutely and in relation to GNP — during the decade. Thus, it is only in 8 countries that an upward trend of absolute dollar lendings are recorded while it is only in 4 countries that the loans disbursed in relation to GNP showed an upward trend. Again, a different situation characterises the short-term equivalents. For instance, it is in only 10 countries or just about 25% of the total that a decreasing trend of dollar value of short-term debt occurred and in only 12 countries where there was a decreasing trend of this debt in relation to GNP. The explanations given in the last paragraph might also be responsible in this case, concerning the tendency for an upward trend in the short-term debt and a downward trend in the case of the gross inflows of long-term lendings. In any case, further explanations of these are what the analysis in the remaining part of this paper is about.

5 Non-repayment would swell the figures. Non-rescheduling (formally) of short-term debts too would have the same effect since formally rescheduled arrears of interest and principals are categorized under the long-term loans.

Table 1: Magnitudes and Trends in Commercial Bank Lendings to African Countries During 1980-90 Period. Average Value, 1980-90 Annual Trend, 1980-90

	\$ Value		% of GNP		\$ Value		% of GNP (in %)	
	(1) Long	(2) Short	(3) Long	(4) Short	(5) Long	(6) Short	(7) Long	(8) Short
Algeria	709	2064	1.4	4.2	-28.6	-69.7	-0.9**	-2.5**
Benin	14	122	1.2	9.5	-4.2**	-10*	-36**	-34
Botswana	3.4	4.2	0.4	0.4	-0.8	-0.1	-0.9	-0.5**
Burkina Faso	2	51.4	.001	2.6	-0.2	-5.8***	-0.1	.06*
Burundi	2.5	17.7	.02	1.7	-4	.8	-0.4	.05
Cameroon	177	533	2.0	5.7	4.0	60.0***	-0.07	.33***
Central Africa Republic	.9	26.5	.001	2.9	-0.1	2.6***	-0.1	.10
Chad	0.0	20.2	0.0	2.4	-	3.2***	-	.26***
Congo	194	480	10.5	23.9	-16.6	74.7***	-1.12*	3.17***
Côte d'Ivoire	988	1412	12.7	17.2	-23.1	183.6***	-.49	1.91***
Egypt	238	5642	.9	20.1	12.7	254.7**	.02	.22
Ethiopia	23.5	102	.5	2.0	1.3	1.9	.02	-.05
Gabon	36.5	337	1.1	10.1	.8	41.7***	.04	1.23***
Gambia	1.6	22.6	.8	13.9	-6**	-1.5	-.30	-.68
Ghana	11.8	147	.2	3.3	2.2	-16.1**	.04	-.43***
Kenya	162	527	2.4	7.5	-2.2	30.1*	-1.0	.17
Lesotho	1.5	4.4	.2	.7	-1	-3**	-.03	-.05**
Liberia	.6	179	.01	17.5	-3*	36.2**	-.03*	3.60***
Madagascar	18.7	149	.6	5.2	-5.8***	-2.8	-1.7***	.12
Malawi	7.0	71.0	.6	6.0	-2.3**	-2.9	-2.21**	-.39*
Mali	1.3	53.4	.1	3.7	-4***	2.6	-.03***	.01
Mauritania	.4	131	.004	16.3	-1	13.8***	.01	1.06***
Mauritius	31.5	39.8	2.2	3.1	1.3	-.9	-.15	-.29***
Morocco	191	845	1.2	5.7	-46.3**	-51.7*	-.03**	-.48*
Niger	64.3	109	3.2	5.5	-8.9**	-.1	-.40***	.03
Nigeria	602	3275	.8	5.4	-161***	-311**	-1.44**	.18
Rwanda	0.0	29.8	0.0	1.6	-	3.7***	-	1.11***
Senegal	12.0	264	.3	8.2	.5	14.6***	-.01	-.27
Sierra Leone	3	250	3.7	33.3	-5	45.1***	-6.32*	2.49
Somalia	0.0	103	0.0	12.2	-	17.0***	-	1.65***
Sudan	36.7	1929	.6	18.6	-14.6***	400.2***	-.25***	3.57***
Swaziland	.9	16.2	.2	3.0	-1	.4	-.01	.03
Tanzania	19.2	444	.3	10.4	-6.1**	5.4	-.10	1.21***
Togo	3	101	.03	10.1	-1**	1.7	-.01**	-.41
Tunisia	102	247	1.2	2.7	-6.0	39.6***	-.09	.37***
Uganda	14.5	66.8	.7	2.8	.1	7.9***	-.07	-.02
Zaire	19.7	462	.2	5.7	-7.2	.1	-.06**	.81***
Zambia	5.6	937	.2	31.3	-1.9**	118.9***	-.05**	4.26**
Zimbabwe	107	369	1.8	6.6	-6.3	11.1	-.08	.25

Notes: (1) The annual dollar values (in millions) of long- and short-term lendings, averaged over 1980-90 period, are presented in columns (1) and (2) respectively. (2) Their corresponding values, in percentages, when expressed as ratios of GNP, are in columns (3) and (4). (3) The annual trend or average values (in dollars), obtained by regressing the annual values on time variable, are in columns (5) and (6) for long- and short-term lendings respectively. (4) The annual trend or average values (in percentages) obtained by regressing the annual long-term lendings/GNP and short-term debt/GNP ratios on a trend variable are those reported in columns (7) and (8). (5) The angle, double and triple asterisks respectively show the trend values (coefficients of trend variable) that are statistically significant at 10%, 5% and 1% levels.

Source: Compiled by author.

Methodology of the Present Study

In the study, we attempt to explain long- and short-term lendings to the countries, normalised by GNP in the manner explained in section 2, in terms of factors that may be postulated to determine them. These factors are now going to be discussed, after a few comments on the extent of rationing being confronted by these countries in the international financial markets.

Supply-constraint Versus Demand-Constraint in Borrowing

Some studies have estimated complete supply functions for loans and advances to developing countries, e.g. Kapur (1977), by including only those factors that should influence the lendings by the commercial banks. Underlying this is an assumption that developing countries are completely quantity-constrained in the international financial market. This has been challenged by other researchers who contend that only partial constraints are being encountered by these countries. As a result, they typically proceed along the usual disequilibrium estimation techniques that allow separate identification of supply and demand parameters. Studies along this line include those reported by Eaton and Gersovitz (1980, 1981a) and Hajivassiliou (1987). In these studies, the usual factors whose effects are tested for include per capita income; economic growth; appropriately normalised values of external reserve holding; exports; etc. as factors operating on the supply side and similar variables plus few others as those operating on demand side.

In the present study, it is the supply of these international finance that we basically posit to estimate. This is because the situations confronting most African countries in the international financial markets suggest that they are being confronted with substantial borrowing constraints. This view is further buttressed by the findings of Eaton and Gersovitz (1980) who classified a selected number of countries (using econometric technique) according to whether their external borrowings from banks are demand- or supply-determined. According to this classification, almost all African countries included record probabilities of over 0.9 that they are supply-constrained and that their existing levels of borrowing are a reflection of the maximum that the lenders are willing to supply. All the same, we still allow some influence of demand factors in the study. This is because, in the real world, the wish of the countries to borrow would likely determine the intensities of their search for foreign bank loans and also, not all the countries would be rationed in the financial market all the time.

The Postulated Determining Factors

Having postulated the existence of credit rationing in the international banking scene, the next issue to address is the factors that the bankers would consider in rationing the credits. Obviously, the most important factor

should be the riskiness and, hence, creditworthiness of the borrowing countries.⁶ While the banks sometimes charge risk premium in the form of higher interest rate above the basic 'risk-free' Eurodollar rate, there is a limit to the extent of risk that this practice can accommodate. Thus, what is called for is an examination of those country characteristics that the lenders may perceive to be indicators of creditworthiness and which should therefore influence their lendings.

Many studies on country risk analysis document a number of factors that commercial banks consider in deciding whether to lend to a particular country. They are portrayed as classifying countries into risk categories on the basis of such factors. Several studies have econometrically tested for their relevance in determining the behaviour of these banks with respect to the interest rate charged to developing countries, e.g. Feder and Just (1977a, 1980); Feder and Ross (1982); Edwards (1984, 1986); and Ozler (1990, 1991). The effects of similar factors on the volume of lendings by the banks (as opposed to interest rate charged) to developing countries have been tested for by Kapur (1977); Eaton and Gersovitz (1980, 1981); Hajivassiliou (1987); and Gooptu and Peria (1992). It is these factors and some others that we are going to discuss below.

Existing Size of External Debt

The higher the existing external debt (in relation to the size of the country), the greater the risk that would be perceived to be associated with the country by the banks and hence the greater their unwillingness to lend to that country. However, there is an opposing view which contends that private creditors tend to lend more, especially in the 1980s, to their existing customer-countries. For, according to Savides (1981:320): 'The early part of the 1980s marked a sharp distinction in the lending environment to developing countries. As has been pointed out by, among others, Krugman (1989), the rationale behind most Less Developed Countries (LDC) loans during this period has been for defensive purposes: existing creditors have extended new loans to problem debtors in order to defend the value of their existing claims'. Thus, the net effect of debt *overhang* is only to be empirically determined. The two usual measures of external debt *overhang*,

6 Price or interest rate rationing may not often work because, as Eaton and Gersovitz (1981b, p. 16) have put it, 'Finally, we emphasize that allowing a country to borrow at a higher interest rate after defaulting cannot be an adequate deterrent to default but merely invites the country to obtain additional principal on which to default. The higher interest rate, not being paid, is irrelevant'. Bankers are not unlikely to realize this and that charging higher interest rates may simply be a way of inviting desperate but highly risky borrowers.

both of which are tested for in this study, are the total external debt in relation to GDP and in relation to total exports.

Existing Debt Service Performance

Countries that are having good records of debt servicing are more likely to be granted more loans. In any case, most countries also borrow for the purpose of servicing their debts, including refinancing of maturing debts. For these two reasons, a positive relationship of debt servicing performance and borrowings is expected.⁷ The usual measures of this include debt service payments-export ratio and debt service payments-GDP ratio, both of which are also adopted in the this study — in addition to the third one defined as commercial (as opposed to the total) debt service payments-export ratio.

Level of Foreign Reserves

This indicates the status of external position of a country and it can operate via the supply or demand side. On the supply side, it may give the banks a positive impression about credit worthiness and therefore make them more willing to lend. On the demand side, it would tend to decrease the country's need for external borrowing. Thus, the net effect on the external finance from commercial banks only has to be empirically determined. In this study, we adopt the common measures of external reserves position by deflating the external reserves alternatively with total imports; GDP and total external debts.

Debt Rescheduling, Interest Arrears and Position with IMF

These are additional measures of riskiness of a country as it is likely to be perceived by would-be commercial bank lenders. Debt rescheduling signifies repayment difficulties being encountered by the country in question, just as the interest arrears. The position with the IMF too is often posited in the literature (Hajivassiliou 1987) as a similar indicator, a main reason adduced being that it is usually a country in external payments difficulties that are regular 'customers' of IMF. Thus, in this study, we test for a dummy variable that takes a value of 1 for an observation when there is a reschedule and zero value otherwise. We also test for the arrears of interest (on long-term debts) as a fraction of total long-term debts as well as the ratio of outstanding IMF debt to total imports (in line with the common practice, e.g. Hajivassiliou, 1987). We expect all the three to have negative effects on the total lendings.

7 This should not be confused with the existing or scheduled debt service burdens, which is the due or arrears and probably projected principal repayments and interest payments in relation to export earnings or GDP.

Relative Size of Variable Interest Rate Debt

This is an additional indicator or risk involved in lending to a country. For a given size of external debt *overhang*, a higher risk would be involved the higher the proportion that attract variable and hence uncertain interest rate commitments. For Latin American countries, Rahnama-Moghadam *et al* (1991) tested for the effect of this factor on probability of default and reported a positive effect. International bankers too are not unlikely to realize this. Thus, we include the variable interest rate debt in relation to total external debt as a variable in the study and we postulate its negative effect on the bank lendings.

Relative Size of Commercial and Long-term Debt

Based on their interviews 'with officials in the Central Banks of several developing countries and with a group of commercial banks that extend such credits to these countries', Gooptu and Peria (1992:16) reported that two of the factors claimed by those interviewed to influence commercial lending behaviour is the existing size of commercial in relation to total external debt and long-term to total debt ratio. The higher the preponderance of commercial in total debt, the smaller the willingness to lend is claimed to be — just as the relative size of long-term debt. However, the econometric tests reported by Gooptu and Peria do not establish these and neither do they adduce reasons for the negative effects being postulated. All the same, we too test for the two factors in the study.

External Trading Position

Our perusal of the literature shows that the shares of export and import (and sometimes, trade deficits) in the GDP are often posited to be indicators of creditworthiness (or, probably, a lack of it) and, sometimes, as indicators of need for external borrowing. One line of reasoning in the literature is that higher values of these ratios might suggest to the lending banks that the country would be more vulnerable to vagaries of international economy and thus dissuade banks from lending. An opposite view is that it may even suggest to the lenders that the greater dependence on international economy would make the country to be unwilling to risk trade embargos through non-fulfilment of its debt obligations when due. Another view is that high export and/or import ratios indicate that the country would need much financial accommodation from banks to finance these activities. Thus, on the whole, the overall direction of the effects of these have to be left for only empirical determination.

Domestic Economic Indicators

It is a common contention in the literature to posit that the lending banks take cognisance of certain domestic economic indicators into account in their country risk assessment process. Such factors are also being tested for in empirical analyses of reasons why developing countries default on their

external debt obligations. It is also possible that some of the indicators can also affect demand for bank credits. One of them is *economic (or real GDP) growth*. It is often being contended that a growing country would be deemed by lending banks to have a good prospect. Also, economic growth may positively influence demand for external finance, e.g., according to Eaton and Gersovitz (1981b:19), 'A higher growth rate of income raises desire debt, for the usual Fisherian reasons — some of the future higher income is desired now'. For these two reasons (particularly, the one operating through the supply side), it should be positively associated with bank finance. The channels of effects of *per capita income* too are being posited to be similar. Also, the *share of investment expenditure in GDP* are being posited to encourage banks to extend their lendings. This is because, as the argument goes, it suggests to the bankers that the country is diverting its resources— including the one to be financed with the loan being negotiated — into productive uses which would more likely ensure fulfilment of the debt obligations when due because of economic growth arising from the high investment rates. *The share of government expenditure in the GDP* (proxied in this study by the share of government consumption expenditure in GDP) is often thought to have opposite effects on bank's risk perception of the country (Edwards 1984). Also, the share of agriculture in total output is said to make the bankers regard the economy as being vulnerable to vagaries of weather and external demand stocks and hence increases their risk perception of the country (Ozler 1991). In addition, the bankers are posited to take cognisance of domestic policy measures, especially monetary growth or pro-inflation policies. Banks are said to regard such things as not being conducive to repayment of their loans as and when due. These policies are often proxied in empirical analyses of why countries default by the *growth rate of money stock or inflation rate*, both of which are tested for in this study — in addition to other domestic economic indicators.

Other Factors

All the factors so far mentioned are the ones that are commonly referred to in the existing literature on how commercial banks *do* or *should* perceive the risks in lending to developing countries. In addition to these, we also test for a few other factors that are now going to be mentioned. One of these is the *movements in terms of trade* for the countries. An improving terms of trade should enhance the creditworthiness of a country in the international financial markets and thus increase lendings extended to that country. This is more likely to be so in the case of terms of trade improvements arising from rising prices of exports than that due to falling prices of exports. Thus, we test for the effects of *export and import prices* and, alternatively, *terms of trade* in the study.

Another factor considered in the study is the *initial exposure or experience of a country with commercial banks*. Ozler (1990, 1991)

discusses the relevance of this factor to risk assessment by banks. Available information suggests that many African countries that did not have borrowing experience from commercial banks prior to 1980 could not penetrate the market for this type of credit during the 1980-90 period covered by this study. One of the likely reasons for this phenomenon is that needed banker-customer relationship had not been established to justify lending to such new comers during a period of credit constraints. Thus, we include the initial (i.e. as of 1980) *stock* of long-term commercial bank lendings in relation to GDP — and alternatively, in relation to total debt — as a proxy for the before-1980 experience of countries in the international commercial bank credit market.

We also include a dummy variable for CFA member countries.⁸ One reason is that these countries collectively pursue domestic policies that differ from those of the remaining African countries in general, especially the low inflationary policies like fiscal deficits, monetary expansion, etc. Another reason is the convertibility of CFA. In this regard, Sirleaf and Nyirjesy (1991:11) rightly express the view that ‘The degree of risk in unsecured lending tend to increase in those cases where foreign exchange availability is regulated and/or constrained. Thus, banks have continued to provide short and medium-term unsecured loans to profitable bank and non-bank borrowers in the CFA zone, given their automatic access to French Francs’. Thus, we expect more lendings to CFA countries as a group.

Finally, we also include another dummy variable for post- 1987 period to cater for *mandatory provisioning* by commercial banks with effect from around 1988, and extensive discussion of which is contained in Sirleaf and Nyirjesy (1991). This refers to *selective provisioning requirements or guidelines* issued to OECD-based commercial banks by their home governments in connection with their lendings to developing countries and it is supposed to have the effect of making it difficult for the banks to justify additional lendings to these countries.⁹

8 CFA is a monetary zone comprising 14 Sub-saharan countries with a common currency that is pegged and freely convertible to French franc.

9 The regulations often require the banks to make 100% bad debt provision against lendings to a number of developing countries so that this would have an immediate negative impact on reported or accounting profits of the banks.

Model Specification and Estimation

The regression equation specified for estimation takes the following form:

$$Y_{it} = X_{it}\beta + U_{it} \quad (i = 1, \dots, N; \text{ and } t = 1, \dots, T) \quad (1)$$

where: Y_{it} = Vector of the dependent variable alternatively

defined as annual disbursements of long-term and short-term loans to country i in year t , both in relation to GDP; X_{it} = matrix of regressors comprising the postulated determinants of lendings earlier discussed;

β = Vector of coefficients of the regressors;

U_{it} = Vector of residuals;

N = Total number of countries, which is 39.

T = Total number of years for each country, which is 11.

Thus, it can be seen that the above linear regression equation is specified for estimation with panel data, i.e., time-series data pooled across different units or countries. To derive the estimates, we employ *random-effect* technique of estimating with panel data.¹⁰ To correct for serial correlation of residuals when estimating the short-term debt equation (but not the one for long-term loan disbursement equation as serial correlation is not exhibited by this), we adopt *ARI GLS* method which transforms the data with serial correlation coefficients that are specific to individual countries.

The above equation is estimated with few regressors at a time, rather than all of them simultaneously. One reason for this is to minimize multicollinearity problem as most regressors exhibit intercorrelations with each other. In addition, there are (non-overlapping) missing values for some years in respect of some regressors so that simultaneous inclusion of all regressors would reduce the total number of observations.

In view of the fact that some countries included in the study never borrowed on a long-term basis from commercial banks during the period, we estimated another set of long-term loan disbursements equations for only 20 countries that had most frequent transactions in respect of this credit

10 This method is able to effect the following decomposition of the error term U_{it} : $U_{it} = \tau + \alpha_i + v_{it}$, where τ is the time effect; α_i = individual or country effect; and v_{it} = the purely random effect. This decomposition is entrenched into the Generalized Least Squares (*GLS*) technique used in estimating the equations, with a view to enhancing the precision of the estimated. The method is also preferred to the alternative of *fixed-effect* technique as the latter would not be able to accommodate dummy variables for a group of countries, e.g. for the CFA countries as employed in the study.

category. The findings are, however, practically the same with the ones for all the 39 countries combined. Due to space limitations, we do not report these separate estimates for the 20 countries.

Data Sources, Coverage, etc.

Details about the sources and measurements of data are provided in the appendix. What is done here is to complement and also summarize the contents of this appendix.

The study employs annual data covering 1980-90 period for each of 39 African countries, the list of which is provided in Table 1. The choice of countries and the 1980-90 period is dictated by availability of reasonably consistent data series.

All the data are from the World Bank source (particularly, the *World Debt Tables*) and, in few cases, the IMF's *International Financial Statistics Yearbook*.

Empirical Results

The estimates of equation (1) are as reported in Tables 2 and 3 below. We omit the estimates of intercept of constant terms for brevity. In Table 2, the estimates of equation for disbursements of long-term loans and advances are reported while it is the estimates of short-term debt equation that are reported in Table 3. Further explanatory notes are presented below each Table.

As it can be seen from the Tables, although the explanatory power of the model (as evidenced by the adjusted R^2 values) is generally low in Table 2, it is high in Table 3. In all cases, the Durbin-Watson (DW) statistic values are sufficiently close to 2.0 that an absence of serial correlation of residuals is suggested. We now proceed to a consideration of the performances of the specific regressors, which are going to be discussed in the same order that they are presented in sub-section 3.2.

Debt Overhang

The coefficients of *debt overhang* variables are negative in the equations for long-term lendings and are also statistically significant in the case of debt-export ratio, although not in the case of debt-GDP ratio. However, the coefficients are positive and statistically significant in the equations for short-term debt, even when total debt-GDP ratio (which also includes the dependent variable, short-term debt-GDP ratio) is replaced by long-term debt-GDP ratio as in one of the equations. Thus, it can be inferred that only long-term lendings by the banks are reduced by existing debt overhang. On the other hand, the overhang-increases the quantum of short-term finance, this being attributable to the 'defensive lendings' that is posited in our discussions.

Table 2: Long-term Loan Disbursement Equation Estimates

DEBT/Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DEBT/X	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PRVDSR/X	.025 (1.6)	.039 (2.5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DSR/X	-	.006 (0.7)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DSR/Y	-	-.003 (-0.2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RSV/M	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RSV/Y	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RSV/DEBT	-	-.002 (-0.2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(CB/DEBT) ₈₀	-	.072 (3.5)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(CB/Y) ₈₀	.229 (5.9)	.188 (4.6)	.247 (6.5)	.245 (6.5)	.222 (5.8)	.247 (5.8)																			
RESCH	-.007 (-3.2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
INTARREAR	-.059 (-2.3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IMF	-	-	.003 (0.2)	.001 (-0.3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VARDEBT	-	.014 (0.8)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
COMDEBT	-	.040 (4.3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LONGDEBT	-	.003 (0.2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ECONGROWTH	-	-	.024 (1.5)	-	-	.036 (2.3)	.033 (2.0)																		
PCY	-	-	-	-	-	-.003 (-0.9)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
INSVY	-	-	.040 (3.1)	-	-	.025 (0.9)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GOVCONV	-	-	-	-	-	-.003 (-0.2)	-.033 (-2.1)	.004 (0.7)																	
AGRICY	-	-	-	-	-	.005 (0.6)	.003 (0.4)	-																	
MONEYGROWTH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
INFLATION	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MY	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XPRICE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MPRICE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
POST-1987	-.002 (-0.8)	-.004 (-2.3)	-	-	-	-.005 (-2.9)	-.005 (-2.9)	-.004 (-2.3)																	
CFAZONE	0.11 (1.8)	.146 (2.4)	-	-	-	.010 (1.8)	.020 (3.4)	.021 (3.5)																	
Adjusted R ²	.148	.082	.138	.103	.103	.117	.051	.070																	
D.W.	1.75	1.70	1.72	1.72	1.72	1.75	1.67	1.70																	
N	423	425	424	426	426	426	426	426																	

Notes: (i) The dependent variable is the ratio of disbursements of long-term loans and advances to GNP (ii) The figures in parentheses below the parameter estimates are the t-values. At 1%, 5% and 10% levels of significance (using 2-tailed test), a parameter estimate is statistically significant if its t-value is absolutely up to 2.5, 2.0 and 1.6 respectively. (iii) The D.W. and N represent the Durbin Watson statistic and total number of observations respectively. (iv) The following are the meanings of mnemonics used for the regressors: DEBT/Y = debt/GDP ratio; DEBT/X = debt/exports ratio; PRVDSR/X = debt service payments on private debts/exports ratio; DRS/X = total debt service payments/exports ratio; DSR/Y = total debt service payments/debt ratio; (CB/DEBT)₈₀ = stock of commercial RSV/M = foreign reserves/import ratio; RSV/Y = foreign reserves/GDP ratio; RSV/DEBT = foreign reserves/debt ratio; (CB/Y)₈₀ = stock of commercial bank debt/GDP ratio as of 1980; RESCH = rescheduling dummy variable; bank debt/total debt ratio as of 1980; IMF = arrears of interest on long-term debts/long-term debt ratio; COMDEBT = commercial/total debt ratio; LONGDEBT = long-term/total debt ratio; VARDEBT = debt attracting variable interest rate/total debt ratio; MONEYGROWTH = monetary growth; GOVCONV = government consumption expenditure/GDP ratio; AGRICY = share of agriculture in total output; INFLATION = inflation rate; XY = export/GDP ratio; MY = import/GDP ratio; TOT = terms of trade; XPRICE = export unit value; MPRICE = import unit value; POST1987 = dummy variable for post-1987 period; and CFA_ZONE = dummy variable for being a CFA member country.

Source: Compiled by author.

Table 3: Short-term Debt Equations

DEBT/Y	.090 (15.4)		.091 (15.3)		.089 (15.9)	.087 (16.0)	.090 (16.0)
LONGDEBT/Y		.077 (10.6)					
DEBT/X		.065 (1.3)		.005 (4.5)			
PRVDSR/X	.068 (1.7)		-.008 (-0.32)		.005 (0.5)		
DSR/X							
DSR/Y							
RSV/M	-.032 (-2.0)		-.050 (-1.9)				
RSV/Y							
RSV/DEBT		.002 (0.2)		-.004 (0.4)			
(CB/Y) ₈₀		.234 (1.9)					
RESCH	-.013 (-2.3)		-.015 (-2.6)				
INTARREAR	-.021 (-0.4)		-.003 (-0.1)				
IMF	.003 (0.6)		-.001 (-0.2)				
VARDEBT							
COMDEBT				-.095 (-1.9)			
ECONOGROWTH				.165 (5.1)			
PCY							
INV/Y					.059 (-1.5)		
GOVCONY					.002 (2.0)		
AGRICY							
MONEYGROWTH					.093 (1.4)		
INFLATION					-.077 (-1.9)		
XY							
MY					.063 (3.6)		
XPRICE							.441 (-1.6)
MPRICE							.102 (-0.5)
POST-1987							.025 (1.9)
CFA ZONE	-.018 (-4.8)		-.019 (-3.8)				.659 (1.6)
Adjusted R ²	.029 (2.3)		.026 (2.0)				-.036 (-4.9)
D.W.	.556		.554				.024 (1.9)
N	2.01		2.01				-.557
	345		346				2.01
							345
							346

Notes: (i) The dependent variable is the ratio of short-term debt to GNP.
(ii) The figures in parentheses below the parameter estimates are the t-values. At 1%, 5% and 10% levels of significance (using 2-tailed test), a parameter estimate is statistically significant if its t-value is absolutely up to 2.5; 2.0; and 1.6 respectively.
(iii) The D.W. and N represent the Durbin Watson statistic and total number of observations respectively.
(iv) The following are the meanings of macroeconomics used for the regressors: DEBT/Y = debt/GDP ratio; LONGDEBT/Y = long-term debt/GDP ratio; DEBT/X = debt/exports ratio; PRVDSR/X = debt service payments on private debts/exports ratio; DRS/X = total debt service payments/exports ratio; DSR/Y = total debt service payments/GDP ratio; RSV/M = foreign reserves/import ratio; RSV/Y = foreign reserves/GDP ratio; RSV/DEBT = foreign reserves/debt ratio; (CB/Y)₈₀ = stock of commercial bank debt/GDP ratio as of 1980; RESCH = rescheduling dummy variable;
INTARREAR = arrears of interest on long-term-debts/long-term debt ratio; IMF = outstanding credit from IMF/total imports ratio; VARDEBT = debt attracting variable interest rate/total debt ratio; COMDEBT = commercial/total debt ratio; ECONOGROWTH = economic growth; PCY = per capita income level; INV/Y = investment/GDP ratio; GOVTOCON/Y = government consumption expenditure/GDP ratio; AGRICY = share of agriculture in total output; MONEYGROWTH = monetary growth; INFLATION = inflation rate; X/Y = export/GDP ratio; M/Y = import/GDP ratio; XPRICE = export unit value; MPRICE = import unit value; POST-1987 = dummy variable for post-1987 period; and CFA ZONE = dummy variable for being a CFA member country.

Source: Compiled by author.

Existing Debt Service Performance

The ratio of debt service payments on commercial debts to total stock of commercial debts have coefficients that are positive and statistically significant in all equations, just as the coefficients of total debt service payments-GDP ratio in the short-term debt equations. The coefficients of other proxies for debt service performance (*viz.*: coefficients of total debt service payments-export ratio in all equations and those of total debt service payments in the long-term loan disbursement equations) are statistically insignificant. All the same, the statistically significant positive coefficients of some proxies provide enough evidence to suggest that lendings to the countries are positively influenced by debt service performance — especially, in connection with commercial debts. Given this evidence, the practically mandatory repayments of loans and payments of interests to the preferred creditors (*viz.*: the two Bretton Wood sisters, IMF and World Bank) that resulted into *net transfer* of resources to these institutions since mid-1980s would also have the effect of reducing the ability of African countries to attract finance from international banking community. This is because their resources were not adequate to service obligations to the multilateral creditors and the commercial banks at the same time. By reducing the ability of the countries to service commercial debts, the net transfer of resources to official multilateral creditors contributed in way to reduced new commercial lendings to the countries.

External Reserves Position

The coefficients of all proxies for external reserves position (*viz.*: foreign reserves-import; foreign reserves-total debt; and foreign reserves-GDP ratios) are negative in all equations although statistically significant in only the short-term debt equation estimates of Table 3. Thus, one can infer that external reserves position reduces the volume of loans, particularly short-term type. This should be due to dominance of the effect via the demand side, whereby a country with buoyant external reserves position would not likely be hard-pressed or very eager to borrow from international banking community, especially on a short-term basis.

Debt Rescheduling, Interest Arrears and Position with IMF

The coefficients of rescheduling (dummy) variable are negative and statistically significant in the equations while those of interest arrears are significant in only the long-term loans disbursement equation estimates -i.e., only in Table 2 estimates — but insignificant in the short-term debt equations. The coefficients of variable proxying borrowing from IMF are not significant in any equation. What these findings suggest is that international banking community refrains from lending on both short- and long-term bases to countries rescheduling their existing debts and also refrain from extending long-term loans to countries that are in arrears of interest

payments on the existing debts. These findings therefore support the existing debt service performance and the same policy implication regarding the recent net transfer of resources to international official institutions are applicable also.

Relative Size of Variable Interest Rate in Total Debt

The coefficients of this variable are negative and statistically significant in the short-term debt equation estimates reported in Table 3 but insignificant in the long-term loan disbursement equation estimates of Table 2. We might infer that prospective lenders respond to the risk inherent in preponderance of variable interest rate debt in the total external debt position of a country by being more reluctant to lend on a short-term basis.

Relative Sizes of Commercial and Long-term Debts

In the long-term loan disbursement equation where the ratio of long-term to total debt features as a regressor, its coefficient is statistically insignificant.¹¹ On the other hand, the coefficients of commercial-total debt ratio are positive and statistically significant in both long-term loans and short-term debt equations. Therefore, one can infer that international bankers do not appear to consider the maturity structure of the existing debt portfolio in their lending decisions. On the other hand, preponderance of commercial debt in the existing total debt position is positively related to loans from these banks, in contrast to the position earlier maintained.¹² Probably, the existing size of commercial in relation to total debt is an indication of long-standing relationship with commercial creditors or probably it is a reflection of existing and continued creditworthiness as the bankers perceive it.

External Trading Position

The coefficients of import-GDP ratio are positive and statistically significant in long-term loan disbursement equations but are not significant in the short-term debt equations. On the other hand, the coefficients of export-GDP ratio are negative and also exhibit, at least, some statistical significance in all. It can thus be inferred that exports reduce the volume of loans while imports does the opposite, especially in respect of long-term loans. A

11 Given the way the variables are measured, it would be inappropriate to include it as a regressor in the short-term debt (stock) equations since the higher the preponderance of total long-term loan stock, the lower would be that of total short-term loan stock. This does not apply to long-term loan disbursement equations because first, it is in flow form and second, it does not relate to total long-term loans—it applies to only that of commercial banks.

12 It should be recollected from our discussion that, in an earlier study reported by Gooptu and Peria (1992), the authors posit that the relative size of commercial debts of a country should discourage lendings to that country.

possible explanation for this is that export reduces the need to borrow while borrowing is often needed for financing imports.

Domestic Economic Indicators

Real GDP growth rate and the share of investment expenditure in GDP have coefficients that are positive and statistically significant in long-term loan equations and insignificant negative coefficients in the short-term debt equations. The reverse is the case with coefficients of per capita income level — positive and statistically significant in the short-term debt equation but negative and insignificant in the long-term loan equation. By reckoning with only significant coefficients, one can infer that economic growth and the share of investment in GDP tend to attract more long-term loans while the level of *per capita* income appears to do the same with respect to short-term loans. As being postulated in the literature, the share of agriculture in total output has negative effects on both the long- and short-term lendings. This is based on the coefficients of this variable that are negative in all equations and statistically significant in almost all. However, we are unable to observe negative effects of any of inflation rate; monetary growth; and the share of government (consumption) expenditure in GDP. Their coefficients are statistically insignificant in the equations— the only significant coefficient is that of inflation rate in a short-term debt equation and it is even positive instead of being negative. Thus, it appears that international bankers do not take cognisance of these in their risk assessment of African countries.

Other Factors

First, the coefficients of export price movement are positive and statistically significant in the equations (just as that of terms of trade improvement in the equation where it features) while the coefficients of import price movement are insignificant. What this evidence suggests is that the bankers are more willing to lend to those countries having terms of trade improvements— particularly, rising export prices.

Second, the coefficients of the variable standing for commercial bank long-term debt as a ratio of GDP or as a ratio of total debt as of 1980, which is a proxy for the initial experience of the countries in international bank credit markets, are positive and statistically very significant in Table 2 results.¹³ Thus, it can be inferred that the initial exposure of countries to

13 Because it relates to long-term commercial bank lendings, the way it is measured (as long-term commercial bank debt in relation to GDP or total debt as of 1980), it is not very appropriate in the short-term debt equations and therefore features in just only two, where it is also positively signed.

international banking community prior to 1980 facilitated their access to commercial bank credits during 1980s.

Third, the coefficients of dummy variable for CFA member countries are positive and statistically significant in practically all equations. This suggests that the CFA member countries are more favourably treated in the international commercial bank credit market than other African countries, in a general term. This is in line with the position maintained earlier in sub-section 3.2.

Finally, the coefficients of dummy variable for post-1987 period are negative and statistically significant in almost all equations. This supports the position that the *portfolio cleansing or mandatory provisioning* regulations embarked upon by the OECD member countries on the banks reduce their lendings to African countries.¹⁴

Summary and Concluding Remarks

The study attempts to explain the dwindling flow of commercial bank lendings to African countries especially in the 1980s in terms of those factors that are likely to influence the attitudes of international banking community and, to some extent, the need of the countries themselves for the external bank credit. A wide range of factors considered include the existing debt overhang; existing debt service performance; level of foreign reserves; debt rescheduling and arrears of interest; composition of existing level of external debt; size of foreign trade; domestic economic indicators; terms of trade movements; initial exposure to international banking community; membership of CFA monetary zone; and portfolio cleansing regulations by OECD countries on their banks. Pooled annual data over 1980-90 period for 39 African countries are employed in the analysis.

After the usual preambles, we presented and discussed stylized figures in respect of the magnitudes and trends of lendings to the region during the period. Particularly, the figures portray the smallness of long-term loan disbursements by the banks to the region and the ever-declining trend of the amounts. We also describe the methodology employed in the study, including the rationale behind testing for the effects of various factors considered in the study. It is there that we also discuss the method of estimating the regression equations specified for long-term and short-term lendings by the international bankers with the annual data, pooled across the

14 While there is a general downward trend in respect of long-term loan disbursements during the entire 1980-90 period as discussed in connection with Table 1, this is not the case with short-term debt. Thus, the decline in post-1987 short-term lendings detected here could not be attributed to being just a continuation of the longer-term trend decline.

countries. The estimates of the equations are presented and evaluated and our findings suggest that most of the factors tested for exhibit significant effects on the inflows of bank credits. Specifically, it is found that:

- Debt overhang reduces long-term lendings but increases short-term debts, presumably as a result of defensive lendings by the banks.
- The banks tend to lend more to countries that service their debts.
- Buoyant foreign reserves position tends to reduce the need to borrow from the banks, especially on a short-term basis.
- The banks tend to refrain from lending to countries that are rescheduling their existing debts and those that are in arrears regarding interest payments on the debts.
- The banks also appear to refrain from lending to those countries whose existing debts are predominantly of variable interest rate type.
- On the other hand, preponderance of commercial debt in the total external debt is positively associated with amount of credit presently being received.
- Increasing import in relation to GDP and decreasing export in relation to GDP are found to be positively associated with amount of credits being received.
- The banks appear more willing to lend more to those countries with high and growing income as well as countries with high ratios of income devoted to investment expenditure. On the other hand, they tend to refrain from lending to predominantly agrarian countries.
- The banks also appear to be motivated to lend to countries experiencing terms of trade improvements, particularly rising prices of exports.
- The initial exposure of the countries prior to 1980 in international commercial bank long-term credit market is found to enhance the subsequent access of such countries to this market during the tight credit period of 1980-90.
- Being a member of CFA monetary zone enhances access of a country to the bank credit market, presumably due to relatively easy convertibility of the currency of this zone.
- Finally, the mandatory provisioning or portfolio cleansing regulations by the OECD countries on their commercial banks tend to reduce lendings of the banks to Africa.

Appendix: The Data and List of Countries Included

The Sub-saharan countries included are Benin, Botswana, Burkina Faso, Burundi, Central African Republic, Chad, Côte d'Ivoire, Ethiopia, Gabon, Gambia, Ghana, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritania, Mauritius, Niger, Nigeria, Rwanda, Senegal, Sierra Leone, Somalia, Sudan, Swaziland, Tanzania, Togo, Uganda, Zaire, Zambia and Zimbabwe. Others (non-Sub-Saharan) are Algeria, Egypt, Morocco and Tunisia.

All the data on total and categories of external debt stock and flows are from the World Bank's *World Debt Tables, 1989 and 1911* issues. They are end-of-year values, in US dollars. This is also the source for Gross National Product (GNP) data (in dollars); average maturity of loans (in years); external debt service payments of all categories (in dollars); arrears of interest (in dollars); amount (in dollars) of debt rescheduled since 1985; and loan disbursements (in dollars).

Data (in domestic currency units) on nominal and real GDP (from which inflation rate is also computed); agricultural output; exports and imports of goods and services; total private investment spending; and government consumption spending are from the World Bank's *World Tables, 1991*. This is also the source for *per capita* income (in dollars) and terms of trade, including export and import unit prices.

Data on exports and imports of goods and services in dollars; wide money stock (in domestic currency); and foreign reserves (in dollars) are from the IMF's *International Financial Statistics Yearbook, 1991*.

Concerning the data on debt rescheduling, the post-1984 information is from the *World Debt Tables*, as pointed out above. But the pre-1985 information is synthesized from what is contained in some previous studies, viz.: Savides (1991) and Taffler and Abassi (1984), where there are lists of countries rescheduling debts between 1980 and 1986 and since before 1980 to 1982 respectively. These studies too derive their information from earlier editions of the *World Debt Tables*.

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Pour un autre regard des mutations présentes du syndicalisme sénégalais

Ndiaye Alfred Inis et Tidjani Bassirou, *Mouvements ouvriers et crise économique, les syndicats sénégalais face à l'ajustement structurel*, Dakar, CODESRIA, Série de monographies No.3, 1995, 81p.

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Deux universitaires sénégalais, militants du Syndicat autonome des enseignants du supérieur (SAES), nous livrent avec la présente monographie les résultats de leurs observations dites participantes, enquêtes de terrain et réflexions sur le mouvement syndical sénégalais. Rédigé à un moment où les batailles revendicatives des travailleurs salariés connaissent une évolution contrastée (p. 44), le texte, de 81 pages (54 pages de dissertation, 21 pages d'annexes et 6 pages de bibliographie), se veut un essai d'interprétation des transformations récentes du mouvement ouvrier dans ses dimensions sociales et politiques (p. 3).

Structurée autour de deux centres d'intérêt relatifs à l'actualité du fait syndical et à la riposte multiforme du salariat sénégalais et des forces syndicalées à l'iniquité des options économiques et politiques des pouvoirs publics (p. 4), l'étude conclut, en dépit de l'expérience négative de lutte unitaire conduite en 1993 par l'Intersyndicale des centrales, à la maturation politique et organisationnelle des syndicats au cours des années 1970-1990 (p. 52). Sa lecture s'avère intéressante car on est en présence d'un modèle de texte équilibré (22 p. et 26 p. pour les 1ère et 2e parties). Mais sa typographie déroutante (titres des premiers chapitres écrits en gros caractères contrairement à ceux des autres subdivisions) et ses innombrables lacunes sont aussi autant d'invites à la lire avec attention.

Une écriture hésitante

Rythmes du discours, constructions stylistiques, orthographe et emploi d'unités lexicales, modes personnels et accords du verbe constituent des points nodaux de l'écriture qu'il convient de prendre en compte pour apprécier la qualité littéraire de la monographie de A. I. Ndiaye et de B. Tidjani.

La ponctuation fantaisiste qui émaille beaucoup de passages du discours et s'exprime sous forme d'emploi inutile, excessif et inapproprié de signifiants typographiques comme les deux points (1), la virgule (2) et le point-virgule (3), altère la lisibilité du texte. Cette altération est induite aussi par de nombreuses maladresses de style (4), l'imprécision dans la formulation de certains propos (5), l'inexactitude de l'orthographe ou le mauvais choix de quelques unités lexicales (6). En outre, les carences dans la conjugaison viennent renforcer la faible qualité littéraire de A. I. Ndiaye et B. Tidjani; elles correspondent essentiellement au non-respect de la concordance des temps (absence du subjonctif là où son emploi s'impose (7) et aux mauvais accords du verbe (8).

Même si on peut être tenté d'absoudre les deux auteurs en expliquant certaines fautes par une relecture et/ou une correction hâtive du texte (9), il n'en demeure pas moins que des efforts devront être encore consentis en matière d'écriture. Le modèle présenté affiche un manque d'assurance de ces derniers dans la production du discours écrit. L'orthographe différenciée du mot gouvernement (10) et la difficulté de trouver une formule d'expression unique propre à rendre compte de l'opération d'abstraction relative à l'option de la baisse modulée des salaires (11) traduisent avec éloquence leur hésitation dans le maniement de la langue française. Cela déteint dans une certaine mesure sur la composition du texte avec la convocation de la fausse transition (p. 42 lignes 13-14) et le contenu scientifique de l'essai.

Des problèmes méthodologiques et cognitifs

A. I. Ndiaye et B. Tidjani, en abordant les sources et techniques de collecte des données empiriques constitutives de la base documentaire de leur monographie, nomment l'interview et l'observation participante. Mais mise à part l'évocation d'ailleurs très furtive du procédé combinatoire des techniques d'investigation nommées (p. 3), aucun renseignement n'est fourni, conformément aux conventions méthodologiques des sciences sociales, sur l'importante question de la mise en œuvre de l'enquête de terrain. Le renvoi à la thèse de A. I. Ndiaye (p. 9, note 5) ne peut combler l'absence d'exposé (même sommaire) de l'échantillon des entreprises et forces syndicales choisies comme lieux et objets d'investigation, des motifs d'un tel choix, etc.

A cette carence, vient s'ajouter la mauvaise présentation de quelques renvois aux travaux bibliographiques consultés et dont le nombre (38) est sans commune mesure avec la longue liste de titres dressée sous forme de bibliographie. Les deux auteurs se trompent (?) dans l'orthographe des patronymes: Hooselitz et Moore 1963 à la note 7 (p. 11) et Hooselitz, B.F.W.E. 1963 à la page 77, oublie (?) de préciser à quel (s) titre (s) renvoie la mention Barbash (1984) des pages 21 (note 13) et 53 ou encore

donnent deux dates de soutenance de la thèse de 3^e cycle de A. I. Ndiaye p.9 (note 5) et 79 (13).

Erreurs, omissions et datations inexactes se retrouvent également dans le discours narratif et interprétatif des auteurs. Entre autres inexactitudes, nous pouvons relever l'idée selon laquelle le plan d'urgence de 1993 bat tous les records en matière de baisse salariale (p. 27), la référence à un gouvernement élu (p. 29) et l'exclusion de syndicats du champ de l'autonomie syndicale du fait de leur proximité (postulée) avec des partis politiques déterminés. Les incidences salariales négatives enregistrées en milieu enseignant à la suite de l'africanisation de l'Université de Dakar en 1971, la pratique institutionnelle de nomination par décret présidentiel des équipes gouvernementales et la centralité du rôle des cadres syndicalistes militants ou sympathisants des partis dits de gauche dans la constitution et le déploiement des groupes syndicaux (identifiés ou non par les auteurs comme forces sociales autonomes), sont occultées. Dans l'étude synoptique du syndicalisme sénégalais (p. 19, notes 11-12), aucune allusion n'est faite au Syndicat démocratique des techniciens du Sénégal (SDTS) ayant pris le relais du Syndicat des ingénieurs et techniciens du Sénégal (SITS) et au Syndicat national des travailleurs des postes et télécommunications (SNPT).

Le bornage chronologique de la lutte triomphale du SUDES (confronté à une crise interne aiguë de décembre 1981 à avril 1984) correspond à la datation inexacte la plus manifeste.

Mais les faiblesses majeures de la monographie découlent du fait que A. I. Ndiaye et B. Tidjani privilégient le recours à un modèle d'analyse mal tropicalisé (théorie duilopienne de la systémique des relations professionnelles) et la reproduction d'un outillage conceptuel peu opératoire du fait de la forte malléabilité, de la mauvaise formulation et de l'absence de définition de nombres d'unités signifiantes (relations professionnelles, syndicalisme de combat, syndicalisme courroie de transmission des partis politiques, syndicalisme bureaucratique de la participation responsable, syndicalisme d'acceptation totale et syndicalisme d'influence, etc.). Ainsi la tendance à produire un discours ritualisé a conduit ces deux auteurs à laisser en friche d'importants axes de réflexion. Ceux-ci ont pour nom: recomposition du mouvement syndical depuis le déclenchement du cycle de l'ajustement structurel en 1979, avec entre autres directions de recherche l'étude diachronique du phénomène de l'intersyndicale, tentatives de redimensionnement des compétences des syndicats et de satisfaction des besoins culturels et professionnels des travailleurs, modalités d'impulsion, de coordination et de conduite des luttes revendicatives unitaires, réajustement des lignes et stratégies d'approches syndicales des partis politiques dits de gauche, etc. Ces données constitutives ou factorielles des transformations récentes du mouvement ouvrier sénégalais dans ses dimensions sociales et

politiques ne peuvent être appréhendées avec pertinence sans une vaste collecte préalable de textes écrits (tracts, communiqués de presse, rapports d'instances...) et oraux (déclarations, interviews, témoignages...) des acteurs sociaux dont les interventions influent sur le devenir du syndicalisme sénégalais. En somme, le temps présent du syndicalisme sénégalais est à revisiter en vue de réussir sa lecture.

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*David Himbara, Kenyan Capitalists, The State and Development
Nairobi: East African Educational Publishers, 1994 pp. 192*

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David Himbara's work is deeply immersed in the theoretical fluidity and profound pessimism that have become the hall-mark of African studies in what Tiyambe Zeleza (1994) christens the era of disintegrating paradigms and Afro-pessimism. The emergence of new perspectives in the study of the crisis of capitalism in Kenya has been explained from the point of view of growing disenchantment with the three dominant approaches, namely, neo-classical, dependence and Marxist, which have dominated the scene in the last two decades. Of the three, the dependency discourse, whose parameters were set by, among others, E.A. Brett, Colin Leys and Stephen Langdon, has been the most influential. Dissatisfaction with the dependence approach arose from its tendency to explain the African crisis from the 'colonial past' and external economic linkages, to privilege exchange against production relations, and to ignore the historical realities of African life and subjectivity (Penelope Hitherington, 1993).

The new perspectives reject the intellectual heritage of 'pure' theories that 'tend to produce abstract discourses that either dismisses the possibility of peripheral transformation or grossly overstated its actual potential accomplishments in order to 'prove' their respective approaches right' (Himbara, p.XIV). Instead, they have emphasized the production as opposed to exchange relations, intra-class, racial or gender segmentations as opposed to lumping together the population under such rubrics as 'peasantry', 'proletariat', and so on. Himbara's book which is developed from his doctoral research work, on the relationship between 'Kenyan capitalists' and the state fits in perfectly with the new perspectives.

From the outset, Himbara makes it unambiguously clear that the bona fide 'Kenyan capitalists' are the 'Kenyans of Indian extraction' who, he argues, have been omitted by the vast bulk of the literature on Kenyan capitalism: 'literature on the Kenyan capitalism largely misses the mark because it either omits or misconceptualizes as 'Asian capital' the principal segment of the domestic bourgeoisie' (p.192).

The author employs a two-pronged argument in defence of his thesis that 'Indians' are the bona fide Kenyan capitalists. First, he contends that local Europeans 'were almost never an important force and were decisively defeated by Indian commercial and industrial capitalists during the colonial period', an argument that runs through Chapter three (p.xiii). Second, in spite of the heavy financial support that Africans received from the state, especially through the Africanization programmes, the author argues, their

entrepreneurship failed as a result of lack of managerial skills and cultural encumbrance. Thus, they have merely remained 'capitalists-in-information' (chapter three). He further contends that the 'Kenyan Indians (are) the most skilled and the most technically competent segment of the country's domestic capitalist class' (p.192). He blames the failure of capitalist development in Kenya to the absence of a state apparatus to take advantage of these qualities of the Indians.

To buttress his arguments, the author relies on data from assorted sources whose spine is the data gathered from interviews with overwhelmingly Indian informants from a multiplicity of sectors, and a plethora of secondary sources. Chapter one offers a critique of prevailing literature on the basis of its theoretical superfluity and misconceptualization of Indian capital as 'Asian capital'. The author argues that the Indians constitute an important segment that should be studied distinctly. But he offers no analytic alternative to the concept of 'Asian capital'. It would appear that with the growing strength of Kenyan Arab capitalists who dominate the long-distance transport, clearing and forwarding and strategic areas in the manufacturing sector, and the massive influx of other categories of Asians from Malaysia, China, South Korea and India itself, rather than declining, the usefulness of 'Asian capital' as an analytic category, of which Indians are an integral part, is on the ascendancy. Focus is likely to turn on the internal dynamics and relationships within and between the various segments of the 'Asian capital'.

Chapter two traces the historical roots of Indian capital from the Arab 'plantation' and 'slave' economy, and its expansion during the colonial period. It was during the latter period that the Indian capitalists developed their entrepreneurial acumen, and that Indian merchant capital grew into industrial capital. There is need, however, to make a distinction between this 'historical' and 'local' Indian capital that came in after independence with the creation of investment opportunities. Perhaps the latter forms the dominant segment of the Indian capital. Is it not true that most Indians have triple citizenship - Indian, British and Kenyan - and most of them are merely 'economic prospectors' and therefore, not dependable in the process of nurturing an independent process of capitalist development?

The author explains the crisis of African capitalism in Kenya from the point of view of lack of managerial skills and extended family and ethnic ties which hinder the process of capital accumulation. But he does not explain the extent to which colonial policies, such as the confinement of Africans to the role of supplying labour, and their gross undercapitalization determined the low level of African entrepreneurship. True, the post-colonial policy tended to concentrate on channelling capital to Africans through a plethora of bodies rather than nurturing their entrepreneurial skills. This led to the collapse of most African business or their take-over by Indians. But the failure to focus on the factor of 'undercapitalization' in the African

capitalist crisis has led to the undue romantization of the Jua Kali (informal) sector by the author, as 'a sphere in which potential African entrepreneur have been gathering momentum...' (p.12).

In chapters four and five, the author is concerned with the role of the state in the crisis of capitalism. He romantizes the colonial state for propping up Indian capitalism, and demonizes the post-colonial state for its failure to 'take advantage of the Indian skills and resources'. Through the Africanization programmes, the state backed the wrong horse, the Africans, and persecuted the goose that lays the golden egg, the Indian capitalist.

It, in the final analysis, degenerated into 'a predatory, corrupt and counter-productive' devise of capital accumulation and peripheral transformation. The author omits a very crucial aspect of the degeneration of the state: the role of the Indian capitalist. The relationship between the state, or specifically the successive African elites at its helm, and Indian capitalisms has not always been sour. At the extreme, there are numerous instances where Indian capitalists have abetted or promoted state corruption! Indian capitalists played a central role in the 'political Banks' scandal where these banks served as conduits of siphoning billions of the country's foreign exchange before they were closed down in 1993 in the face of mounting pressure from the donors. One Kamlesh Pattni, a young Indian billionaire, in cahoot with senior government officials, swindled the Central Bank of Kenya of over 18 billion shillings in the form of export compensation for a dubious 'export' of gold and diamond between 1990 and 1993.

In the face of growing corruption, state authoritarianism and violation of human rights, the author argues in chapter six, the donor community stepped in and pressurized the government to end corruption, improve its human rights record, and to liquidate or privatize parastatals. Because of the pre-occupation with 'internal' factors, the author down-plays or omits the international dynamics that engendered this donor intervention. It also appears necessary that the author should have examined the relationship between Indian capitalists and international capital. Are Indian capitalists the possible heirs to or beneficiaries of the imminent liquidation of 'state capitalism' in the wake of donor pressure?

The subject of Indians' involvement in East African economic development in general, and Kenyan in particular, has stirred deep emotions of economic nationalism which in the 1970s culminated in the expulsion of Asians from Uganda by Idi Amin and the confiscation and take-over of their property by Africans. In Kenya, anti-Indian economic nationalism took a violent turn in August 1982 in the wake of the abortive coup; Indians' shops were looted and property destroyed. The drama was reenacted, in a lesser degree, during the multi-party riots of 1991. Unlike Zeleza (a Malawian), who has carried out extensive research on Kenya capitalism, Himbara (a

Rwandese) lacks the deep insight of the internal cultural, economic and political dynamics that over the years have made the Indian in the eyes of the African a villain rather than a victim; a target of economic nationalism who is not revered for his entrepreneurial acumen but despised for his cultural aloofness and unscrupulous exploitation of the African. Himbara's analysis rides roughshod over these deep-seated emotions. In the end, his book emerges as a bold apologia for Indian capitalists in Kenya, whose timing coincided with the mounting of anti-Indian sentiments amidst revelations of mega-corruption involving Indian businessmen. Perhaps the fitting title of the book would have been 'Indian Capitalists, the State and Development in Kenya'.

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Jim MacNeill *et al.* Halifax, *CIDA and Sustainable Development: How Canada's Aid Policies Can Support Sustainable Development in the Third World More effectively*

Leonardo Ngabo Lutaaya*

Canadian development assistance, which falls under the rubric of Canadian foreign policy, has been increasingly scrutinized in recent years. The scrutiny, if it is not just routine, should be welcomed. Any programme which has been in place for as long as half a century amidst dynamic domestic and foreign environments, needs (re)-examining at least to re-state and/or re-affirm the initial philosophy and, if needed, re-focus the mission. Canada, unlike many countries, is unique in reviewing its foreign policy: it engages its publics and sometimes even invites outsiders. While there are critics that the exercise is but window-dressing, there is contending evidence that, at least for political survival, the regime in power at the time of the review better not ignore the sentiments the publics have expressed publicly. The results of policy reviews are not to be ignored both within and beyond Canada.

The results of one such review of direct importance to Africa are presented in *CIDA and Sustainable Development: How Canada's Aid Policies Can Support Sustainable Development in the Third World More Effectively*. This bilingual report (of six chapters, 71 and 84 pages in English and French respectively) synthesises contributions from individuals from academic and research institutions, the private sector, labour unions, inter-governmental and non-governmental organizations and others who took part in Roundtable Consultations held in Halifax, Montreal, Toronto, Winnipeg and Vancouver in 1989. Commissioned by the Canadian International Development Agency (CIDA), Canada's foreign aid disbursing agency, the consultations were overseen by Jim MacNeill, an expert on sustainable development.

The MacNeill Report is located in, and is Canada's follow up to *Our Common Future* (MacNeill was an Ex-Officio member of Brundtland's Commission) at the international level and, locally, The National Task Force on Environment and Economy. Like its stimulants, the MacNeill Report re-affirms growth, with the first Chapter tellingly entitled: The growth imperative and sustainable development, but notes mistakes made in the past. Thus, while espousing growth, the Chapter paints a gloomy picture — if approaches to development continue along paths recognized as thorny.

Chapter Two, entitled Sustainable development and central decision making soothes the fears Chapter one raises. Disasters are avoidable — if sustainable development thinking is centred rather than relegated, as in the

past, to an add-on in institutions, policies and decision-making. Sustainable development must be institutionalised, embodied in project design, and must be seen to be practised in delivering development aid programmes. That is the way to capacity building.

Chapters Three and Four identify the environment as a resource base, and urbanization, as areas requiring priority in CIDA's programmes. Economies and livelihoods in aid receiving countries depend on environmental resources. But that resource base is increasingly strained -not out of malice, vandalism or ignorance on the part of the users as due to absences of exit options, competing demands and, not least significantly, due to the conditionalities donors impose. Canada as a major aid donor, has the expertise, the domestic policies and machineries, and the voice and capacity to initiate changes in the donor community to enhance rather than erode the environment in the developing countries. Canada can, and should, persuade like-minded donors to strengthen the capacities of the aid recipients to live within their own environment resource-based means.

Popular participation, a key ingredient in domestic and foreign policy making in Canada, is not ignored in the report. Hence, Chapter Five is aptly entitled Democratizing the development process. In this Chapter, the report commends Canada for having mechanisms, machineries and resources that enable popular participation in decisions that bear on environmental resources. However, the report cautions against transferring blindly made-in-Canada models and imposing them on developing countries, for any model is culturally bound and it must be to be useful. A model evolved in a developing country might reflect the value that people are part of the ecosystem, rather than as in the case of the western cultures, separate from it (p. 52). As noted, and rightly so, each developing country will need models reflecting its own unique political and institutional cultures, meaning that demanding popular participation must be weighed carefully. In many Third World countries, under various forms of one-party rule, controlled democracy, military dictatorship, insisting on open hearings could expose people to unnecessary risk (p. 53). While not condoning repressive regimes, note is taken of the limits national sovereignty places on blunt external intervention (but regimes now know they can be made to pay for repression).

The MacNeill report is not bent on criticizing; it makes several concrete recommendations on increasing the effectiveness of Canadian aid. In Chapter Five in particular, the report, little talked about in Canada's alert international development community, and little known by aid recipients, reads like an early edition of Canada's Foreign Policy: Principles and Priorities for the Future released in November 1994: adopts a strategy of focusing on a few countries rather than operating everywhere; make sustainable development a criterion in Canada's aid-related procurement

policies by loosening conditionalities such as requirements that aid recipient Y spends X per cent of the aid on Canadian goods and services; cease fire by ending the competition syndrome among the aid donors' operatives; build and strengthen capacities within CIDA and executing agencies and partners to ensure translating into action stated commitments to sustainable development.

If in making these and other recommendations, the MacNeill Report had forgotten, and God forbid, how CIDA is relatively autonomous, the 1989 federal budget (and subsequent ones since) that targeted CIDA with disproportionately large cuts (p. xii) was a timely and rude reminder of domestic and global constraints on CIDA in carrying out its mandated activities. How CIDA will perform in 1996 and beyond given the 1994 foreign policy review, is the question Canadian international development NGOs, advocacy groups, and the recipients of Canada's aid, should not try to answer without reading *CIDA and Sustainable Development*. Meanwhile, the experiences of the East African countries which have since lost out in receiving Canada's bilateral development assistance should be a lesson in what Africa -otherwise hitherto the leading recipient of Canadian bilateral aid- should have been doing and should do: buckle up. The road ahead is rough: the future does not look very good for the aid recipients without record performance. Put to maximum use the aid received, however little, while it is still coming our way.

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