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THE CHARACTERISATION OF THE INFORMAL SECTOR IN ITS CONTRIBUTION TO SOCIO-ECONOMIC DEVELOPMENT

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ABSTRACT

This study highlights the importance of taking the informal sector to a professional level and its application in developmental efforts in Cameroon. It attempts a profiling of the informal sector in Cameroon. It examines the relationship between the actors involved in the informal sector and their contributions to development. With Case studies, the study draws attention on the role played by the informal sector in the socioeconomic development of Cameroon at large. It adopted a mixed method approach in its design and employed in-depth interviews, questionnaires, focus group discussions, observation as well as documentary resources in sourcing data. Quantitative data were entered using EpiData 3.0 and analysed with the support of SPSS 21.0. They were described using frequencies, proportions and Multiple-Responses Analysis while hypotheses were tested using Binary Logistic Regression Modelling in assessing the overall effect of conceptual components and that of individual predictive indicators. As for qualitative data, they were analysed through thematic analysis whereby ideas and viewpoints were grouped under umbrella terms to reduce the abstraction of data. The findings revealed that lack of capital and training were the main reasons why the informal sector could not be effective. There is need to mobilize finances from both the formal and the informal sectors so as to provide for the entire nation's needs. This will contribute to solving unemployment and reducing the poverty rate that exists more especially in urban centers. The living condition of workers in the informal sector was generally poor, majority of them were still living in family houses, less than majority were really able to provide health for their family, the same with education and food. The living environment was mostly of low standard, in terms of

home density, inadequate space, home condition, sanitation conditions, dirty, noisy, crowded and unsecured neighborhood.

Keywords: Informal Sector, Socioeconomic development, Professionalization, Vocational training.

Background to the study

Cameroon has pecked its growth on industrialization, somewhat neglecting the informal sector of the economy which is still plagued by amateurism and disorganization. The socio-economic development opportunities of Cameroon could be enormous, if this sector is revamped and harnessed. In Cameroon, lack of resources has led many families to prefer petit trading, sending their children at early ages to learning a hands-on trade. That is how many youths are found in tailoring workshop, car washing points, car repairs stations, building sites, markets, carpentry workshop, iron works, motor bike riding, taxis and several other such sectors.

These youths are mentored by their seniors and bosses. They received on-the-job training for several years after which, they graduate, look for funds, set up their own businesses, recruits their own apprentices which they in turn train and graduate and the circle keeps on.

Such youths end up receiving no formal education. They learn by emulation, simulations and cannot explain what they do, they simply 'cut and paste' as the saying goes. The rate of collapse of these businesses is very high, ushering in the economic instability the country is facing.

Considering that 70% of the economy relies on this sector, how can this dynamism be better harnessed for the betterment of the actors, the Cameroonian economy and that of other countries in this same situation?

The concept of the informal sector was first coined by Hart (1973) to give strategic accounts of modes of livelihood adopted by emigrant workers in Ghana. According to Hart, the informal economy is composed of economic activities in which the workers operate in unregulated markets, use labour intensive technology and local resources, and learn their business skills outside the school. Accordingly, the scale of production is small in the informal economy. Furthermore, enterprises are often family owned and minimal amount of capital is required. Finally informal business makes it relatively easy to create a job in the informal sector.

In another pioneering work on the informal sector, it was highlighted that the informal activities are not the result of unemployment, but rather, they are the result of having to make a living with inadequate income from the formal employment (ILO, 1972).

Over the past decades, scholars have debated on whether the informal sector should really be seen as a marginalised sector, which mops up excess or entrenched workers or as a vibrant, entrepreneur part of the Cameroon economy which can stimulate economic growth and job creation. It should be noted that, around the world, about two third of employees work in the informal sector (World Bank, 2009, cited in Atal et al, 2013:34).

Informal sector constitutes a significant segment of the Cameroon economy. The sector thereby contributes to the Gross Domestic Product (GDP) and employment, contributing significantly to the economic development of Cameroon. According to the International Labour Organization (ILO) the informal sector is characterised by extraordinary diversity. Informal units comprise of small enterprises with hired workers, household enterprises using mostly family labour and the self-employed production process involving relatively high level of capital as against fixed capital in turn reflects the relatively low level of technology and skills involved (ILO, 1998.P.167).

The informal sector is now recognised as an extensive and persistent feature of economies across the world, which is equivalent to some 31% of global GDP (Schneider and Williams, 2013) and 60% of the global workforce having their main employment in the informal sector (Jutting and Laiglesia, 2009).

This work seeks to characterise those involved in the informal sector in Cameroon, their activities, educational background and their capacity to contribute to their own fulfilment and that of the country.

The sample size estimated based on the parameters above was 423 informal workers. Expecting a return rate of at least 80%, the minimum sample size for the study is 340.

This sample size was distributed to the three main towns in Cameroon (Buea, Douala and Limbe) proportionately to their sizes.

The target population was estimated from the population above considering that 70% of the population of Cameroon is involved in the informal sector and that the working class aged 18-60 years makes up 38.7% of the population according to the National Institute of Statistics (2013).

What is the Profile of those Involved in the Informal Sector in Cameroon?

Table 1: Characteristics of those working in the informal sector

Place of residence	**n**	**%**	**Age**	**n**	**%**
Douala	41	13.4	16-25	52	17.0
Limbe	92	30.1	26-35	73	23.9
Buea	173	56.5	36-45	118	38.6
Gender	**n**	**%**	46+	63	20.6
Male	172	56.2	**Form of education exposed to**	**n**	**%**
Female	134	43.8	Full time learning in a school (formal education)	119	38.9
Marital status	**n**	**%**	Learning outside the classroom (non-formal education)	187	61.1
Married	166	54.2	**Where non-formal education was taken**	**n**	**%**
Single	78	25.5	In a workshop	123	40.2
Divorced	33	10.8	In a seminar	2	.7
Widowed	4	1.3	**Literacy**	**n**	**%**
Co-habiting	25	8.2	Can read	62	20.3
Highest level of school attained	**n**	**%**	Can read and write	201	65.7
Never been to a formal school	73	23.9	Cannot read	18	5.9
FSLC	33	10.8	Can neither read nor write	25	8.2
GCE O/L or equivalent	59	19.3	**Person living with**	**n**	**%**
GCE A/L or equivalent	45	14.7	Parents	10	3.3

Post-secondary (vocational training)	47	15.4	Friend	62	20.3
Bachelors` Degree or equivalent	41	13.4	Family member	182	59.5
Masters` Degree or equivalent	7	2.3	Alone	52	17.0
PhD	1	.3	**Able to provide food for your family**	**n**	%
Able to provide health care services for your family	**n**	%	Not able at all	6	2.0
Not able at all	14	4.6	Somehow (a bit able)	121	39.5
Somehow (a bit able)	130	42.5	Fairly able	120	39.2
Fairly able	115	37.6	Able	58	19.0
Able	44	14.4	Very able	1	.3
Very able	3	1.0	**Housing**	**n**	%
Able to provide education for your family	**n**	%	Own house in which you leave	40	13.1
Not able at all	20	6.5	Help/stay in family house	177	57.8
Somehow (a bit able)	126	41.2	Help/stay in family house	80	26.1
Fairly able	120	39.2	Own house somewhere else	9	2.9
Able	38	12.4	**N=306**		
Very able	2	0.7			

Gender

Both male and female are well involved in the sample with proportion of 56.2% (172) and 43.8% (134) for the male and the female respectively.

Age

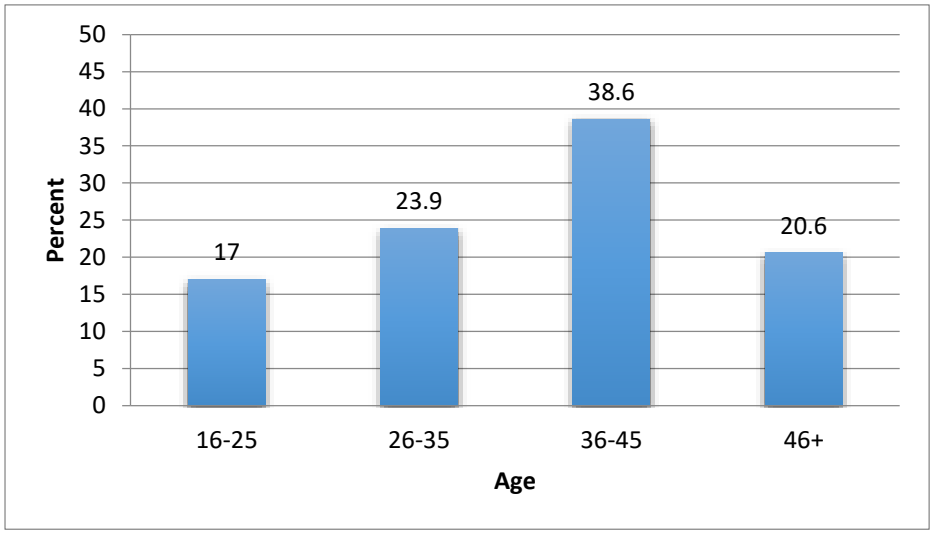


Figure 1: Distribution of workers of the informal sector with respect to age

The mode age of informal workers was 36-45 years with proportions of 38.6% (118), followed by those aged 26-35 years 23.9% (73), 46 + years 20.6% (63), while those aged 16-25 years were 17.0% (52). Cumulatively, 40.8% of them were aged 35 years or less.

The distribution of males' ages and females' ages did not differ significantly (P=0.706).

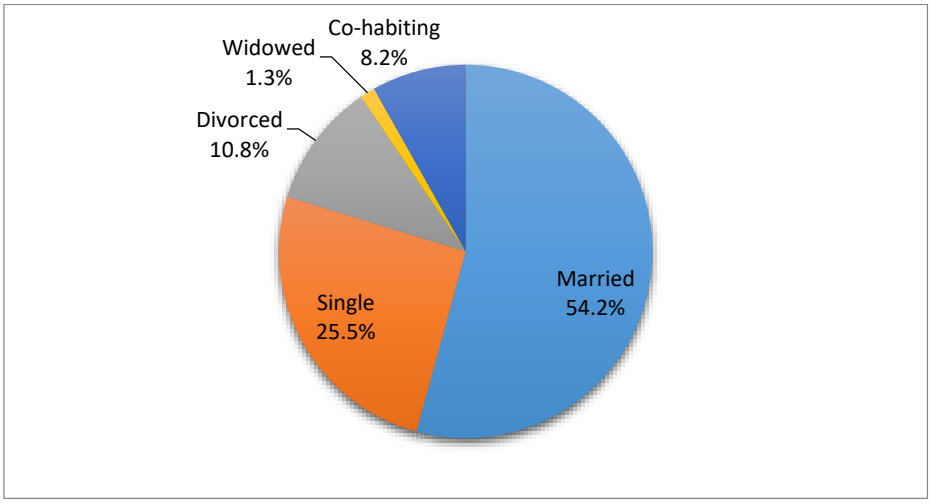
Table 2: Comparing ages of workers of the informal sectors between male and female

Gender	Stats	Age				Total
		16-25	26-35	36-45	46+	
Male	n	30	37	67	38	172
	%	17.4%	21.5%	39.0%	22.1%	100.0%
Female	n	22	36	51	25	134
	%	16.4%	26.9%	38.1%	18.7%	100.0%
Total	n	52	73	118	63	306
	%	17.0%	23.9%	38.6%	20.6%	100.0%

χ2-test: χ2=1.399; df=3; P=0.706

Of the 306 population sampled, 17.4% (30) of those aged between 16-25 were male and 16.4% (22) were female. 21.5% (37) of those aged between 26-35 were male and 26.9% (73) female. 39% (67) of those aged between 36-45 were male and 38.1% (118) were female.

Marital status



N=306

Figure 2: Distribution of workers of informal sector with respect to gender

Majority were married with proportion of 54.2% (166), followed by the single 25.5% (78), the divorced 10.8% (33), 8.3% (25) were cohabiting while 1.3% (4) were widowed.

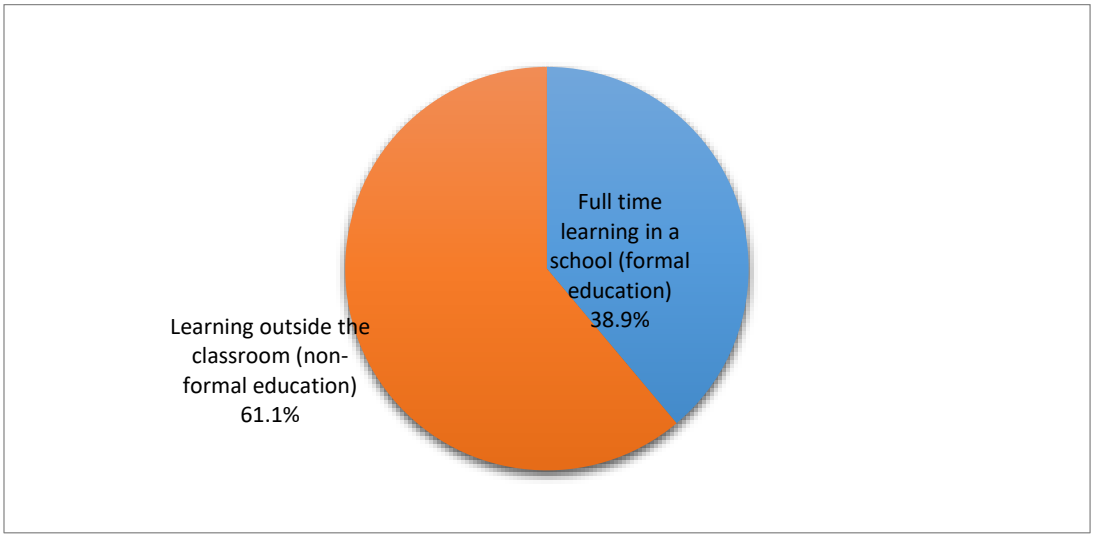
The distribution of marital status between male and female differed significantly (P=0.0014). There were more male married with proportion of 61.0% (105) as against 45.5% (61) for the female. Female were more single, 29.9% (40) as against 22.1% (38) for the male. There were more divorced female involved in the informal sector than male, with proportion of 13.4% (18) and 8.7% (15) for female and male respectively. More female were cohabiting, 11.2% (15) as against 5.8% (10) for the male.

Table 3: Comparing marital status of workers of the informal sectors between male and female

Gender	Stats	Marital status					Total
		Married	Single	Divorced	Widowed	Co-habiting	
Male	n	105	38	15	4	10	172
	%	61.0%	22.1%	8.7%	2.3%	5.8%	100.0%
Female	n	61	40	18	0	15	134
	%	45.5%	29.9%	13.4%	0.0%	11.2%	100.0%
Total	n	166	78	33	4	25	306
	%	54.2%	25.5%	10.8%	1.3%	8.2%	100.0%

χ2-test: χ2=12.460; df=4; P=0.014

Form of education exposed to



N=306

Figure 3: Form of education exposed to

Informal workers mostly learnt outside the classroom (non-formal education) 61.1% (187) while 38.9% (119) attended full time learning in a school (formal education).

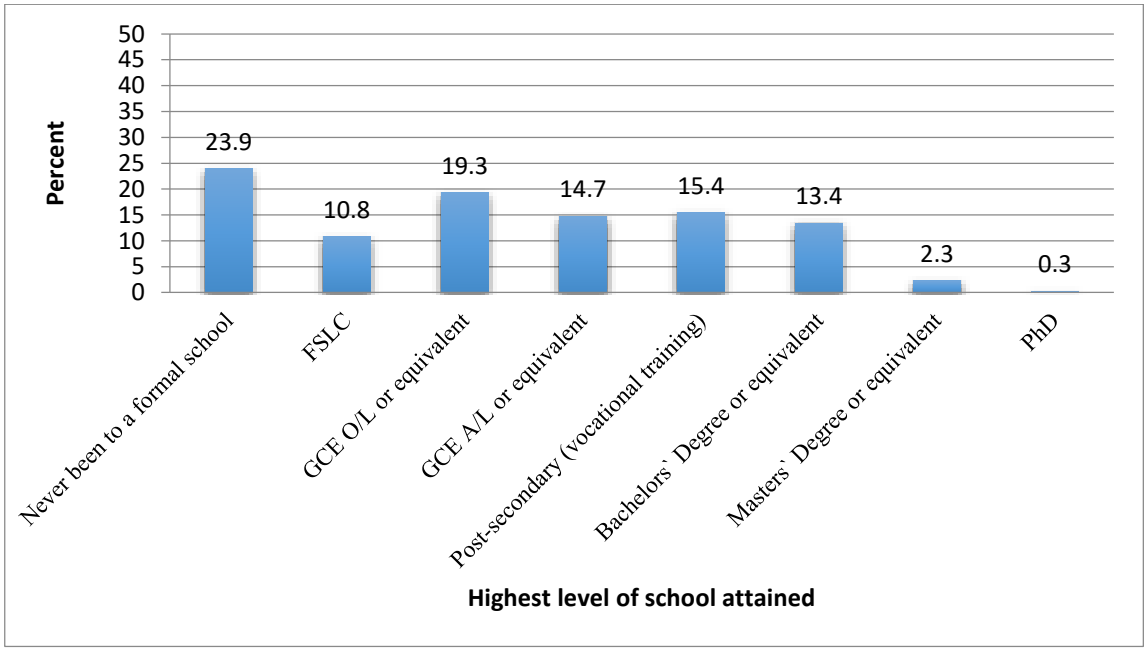
The distribution of form of education informal workers were exposed to differed significantly between male and female (P=0.000). More male did full time learning in a school (formal education) with proportion of 47.7% (82) as against 27.6% (37) for the female while female were highly more involved in learning outside the classroom (non-formal education) with proportion of 72.4% (97) as against 52.3% (90) for the male.

Table 41: Comparing Form of education workers of the informal sectors were exposed to between male and female

Gender	Stats	Form of education exposed to: Full time learning in a school (formal education)	Form of education exposed to: Learning outside the classroom (non-formal education)	Total
Male	n	82	90	172
	%	47.7%	52.3%	100.0%
Female	n	37	97	134
	%	27.6%	72.4%	100.0%
Total	n	119	187	306
	%	38.9%	61.1%	100.0%

χ2-test: χ2=12.757; df=1; P=0.000.

Highest level of school attained



N=306

Figure 4: Highest level of school attained by workers of the informal sector

Cumulatively (table 12), 68.6% of workers of the informal sector ended their study at advanced level with the mode been those that have never been to school 23.9% (73).

Table 5: Distribution of workers of the informal sector with respect to highest level of school attained

Highest level of school attained	Frequency	Percent	Cumulative Percent
Never been to a formal school	73	23.9	23.9
FSLC	33	10.8	34.6
GCE O/L or equivalent	59	19.3	53.9
GCE A/L or equivalent	45	14.7	68.6
Post-secondary (vocational training)	47	15.4	84.0
Bachelors` Degree or equivalent	41	13.4	97.4
Masters` Degree or equivalent	7	2.3	99.7
PhD	1	.3	100.0
Total	306	100.0	

Table 6: Distribution of workers of the informal sector highest level of school attained and with respect to gender

Highest level of school attained	Stats	Gender		Total
		Male	Female	
Never been to a formal school	n	49	24	73
	%	28.5%	17.9%	23.9%
FSLC	n	17	16	33
	%	9.9%	11.9%	10.8%
GCE O/L or equivalent	n	28	31	59
	%	16.3%	23.1%	19.3%
GCE A/L or equivalent	n	22	23	45
	%	12.8%	17.2%	14.7%
Post-secondary (vocational training)	n	23	24	47
	%	13.4%	17.9%	15.4%
Bachelors` Degree or equivalent	n	26	15	41
	%	15.1%	11.2%	13.4%
Masters` Degree or equivalent	n	7	0	7
	%	4.1%	0.0%	2.3%
PhD	n	0	1	1
	%	0.0%	0.7%	0.3%
Total	n	172	134	306
	%	100.0%	100.0%	100.0%

χ2-test: χ2=15.256; df=7; P=0.033.

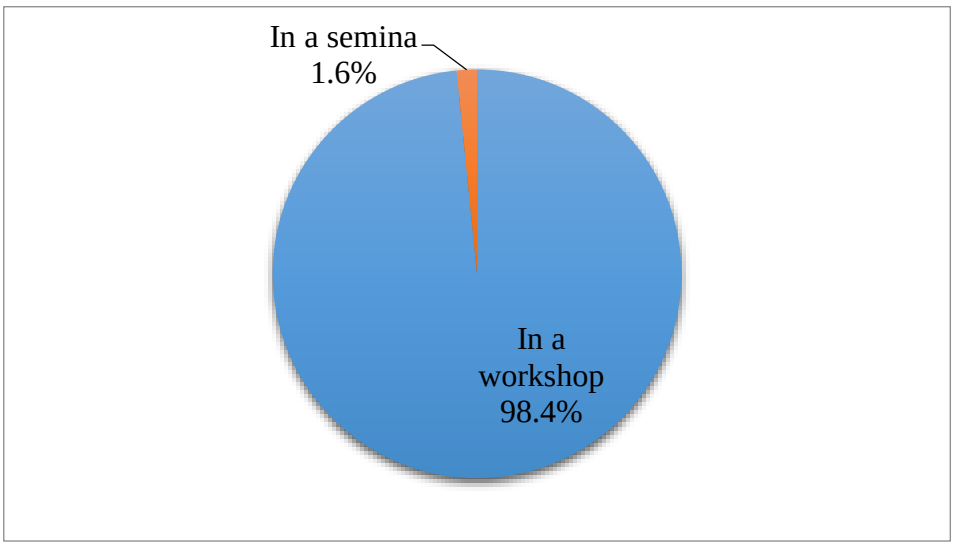
The distribution of highest level of school attained differed significantly between male and female (P=0.033). Cumulatively, more male had attained higher education, with proportion of 19.2% (33) as against 11.9% (16) for the female.

Table7: Association between highest level of school attained and form of education exposed to

Highest level of school attained	Stats	Form of education exposed to		Total
		Full time learning in a school (formal education)	Learning outside the classroom (non-formal education)	
Never been to a formal school	n	0	73	73
	%	0.0%	100.0%	100.0%
FSLC	n	6	27	33
	%	18.2%	81.8%	100.0%
GCE O/L or equivalent	n	22	37	59
	%	37.3%	62.7%	100.0%
GCE A/L or equivalent	n	21	24	45
	%	46.7%	53.3%	100.0%
Post-secondary (vocational training)	n	26	21	47
	%	55.3%	44.7%	100.0%
Bachelors` Degree or equivalent	n	36	5	41
	%	87.8%	12.2%	100.0%
Masters` Degree or equivalent	n	7	0	7
	%	100.0%	0.0%	100.0%
PhD	n	1	0	1
	%	100.0%	0.0%	100.0%
Total	n	119	187	306
	%	38.9%	61.1%	100.0%

The table above clearly shows that, respondents who have never been to school learnt their trade essentially outside the classroom (non-formal education) while those that have attained higher education were essentially involved in full time learning in a school (formal education).

Where non-formal education was taken



N=125

Figure 5: Where workers of the informal sector had their non-formal education

Their non-formal education was essentially taken in a workshop with proportion of 98.4% (123).

Table 8: Field of education for those who have attended formal education

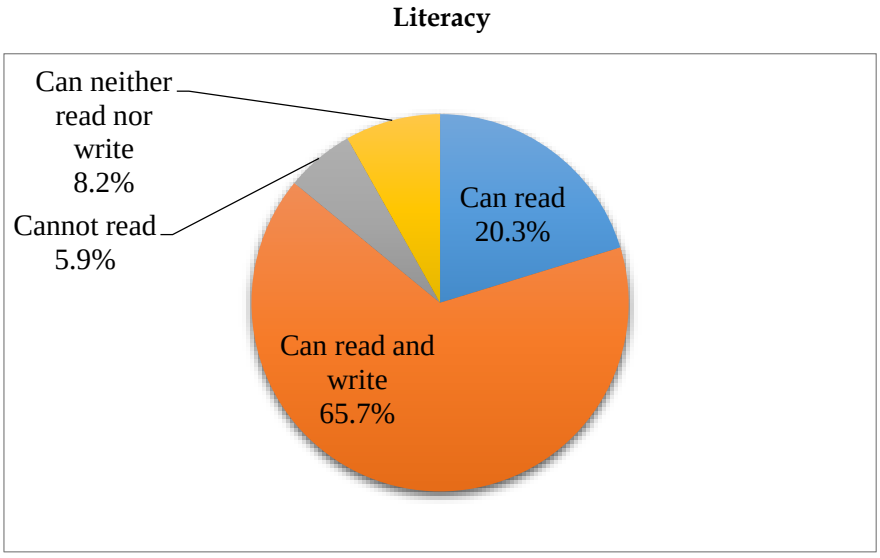
Field of education for those who have attended formal education	Frequency	Percent
General studies	65	52.9
Sciences	22	18.5
Technical	20	16.8
Home Economics	6	5.0
Arts	3	2.5
Banking	2	1.7
Business Management	2	1.7
Humanitarian studies	1	0.8
Total	119	100.0

Workers of the informal sector who have attended formal education did general studies for the majority (52.9%). This was followed by those who have done science 18.5% (22), technical education 16.8% (20), home economics 5.0% (6), Arts 2.5% (3), banking 1.7% (1), business management 1.7% (2) and humanitarian studies 0.8% (1).

Table 9: Field of education for those that have attended non-formal education

Field of education for those who have attended non-formal education	Frequency	Percent
Technical	129	69.0
Hair dressing	18	9.6
Tailoring	14	7.5
Trading	7	3.7
Building	5	2.7
Floriculture	5	2.7
Agriculture	1	0.5
Sale girl	1	0.5
Shoe mender	1	0.5
Carpentry	6	3.2
Total	187	100.0

As for those that attended non-formal education, they mostly did technical training in various field 69.0% (129). Some of their specialties listed ranged from hair dressing, tailoring, trading, building, floriculture, agriculture, sale, shoe mender and carpentry.



N=306

Figure 6: Distribution of workers of the informal sector with respect to literacy

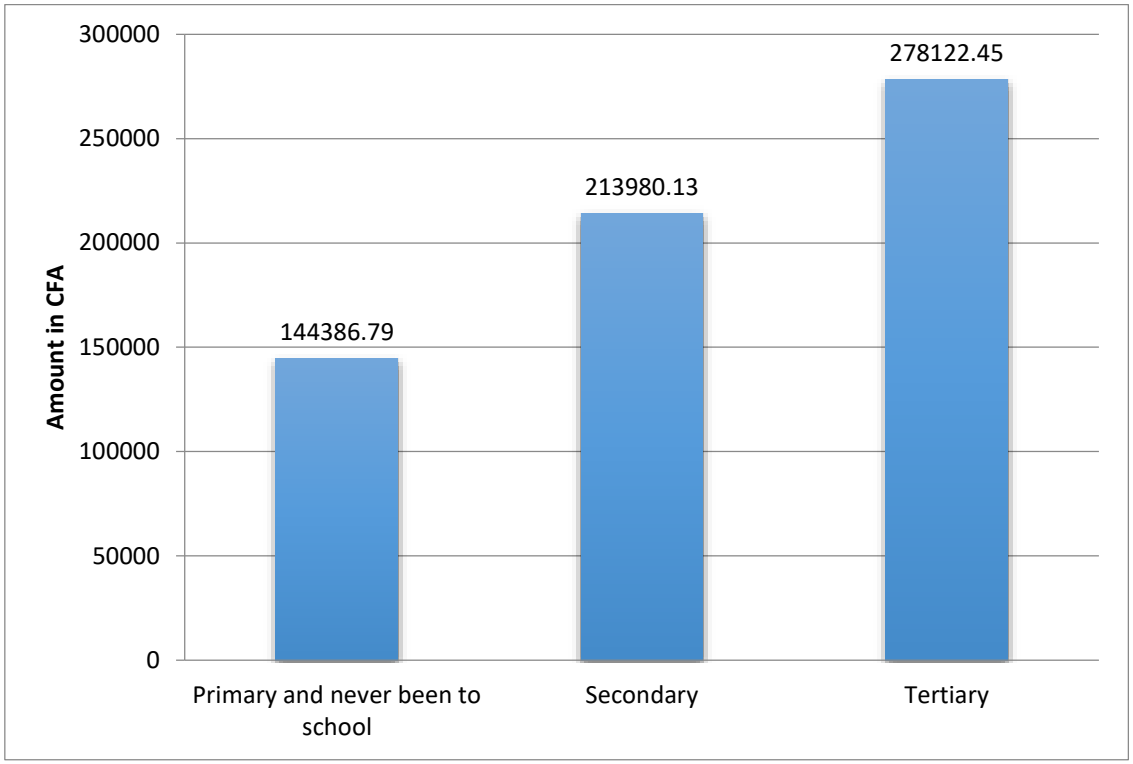
Workers of the informal sector for the majority could read and write 65.7% (201), 20.3% (62) could read, 8.2% (25) could neither read nor write while 5.9% (18) could not read.

Table 10: Distribution of workers of the informal sector literacy with respect to gender

Gender	Stats	Literacy				Total
		Can read	Can read and write	Cannot read	Can neither read nor write	
Male	n	37	108	4	23	172
	%	21.5%	62.8%	2.3%	13.4%	100.0%
Female	n	25	93	14	2	134
	%	18.7%	69.4%	10.4%	1.5%	100.0%
Total	n	62	201	18	25	306
	%	20.3%	65.7%	5.9%	8.2%	100.0%

χ2-test: χ2=22.262; df=2; P=0.000.

Literacy differed significantly between male and female (P=0.00). Cumulatively, 15.7% (23) of male could not read or could neither read nor write as against 11.9% (16) for the female.



Kruskal Wallis Test: H=20.314; P=0.000.

Figure 7: Comparing amount made with respect to highest level of school attained

Table 11: Comparing amount made with respect to highest level of school attained

Highest level of school attained		Average amount made per month
Primary and never been to school	N	106
	Mean	144386.79
	Median	120000.00
	Std. Error of Mean	9188.557
	Minimum	6000
	Maximum	300000
	Std. Deviation	94601.980
Secondary	N	151
	Mean	213980.13
	Median	200000.00
	Std. Error of Mean	13811.850
	Minimum	6000
	Maximum	700000
	Std. Deviation	169722.851
Tertiary	N	49
	Mean	278122.45

	Median	300000.00
	Std. Error of Mean	24637.295
	Minimum	6000
	Maximum	600000
	Std. Deviation	172461.062
	N	306
	Mean	200143.79
	Median	175000.00
	Std. Error of Mean	8871.037
	Minimum	6000
	Maximum	700000
	Std. Deviation	155179.765
Kruskal Wallis Test		H=20.314 P=0.000

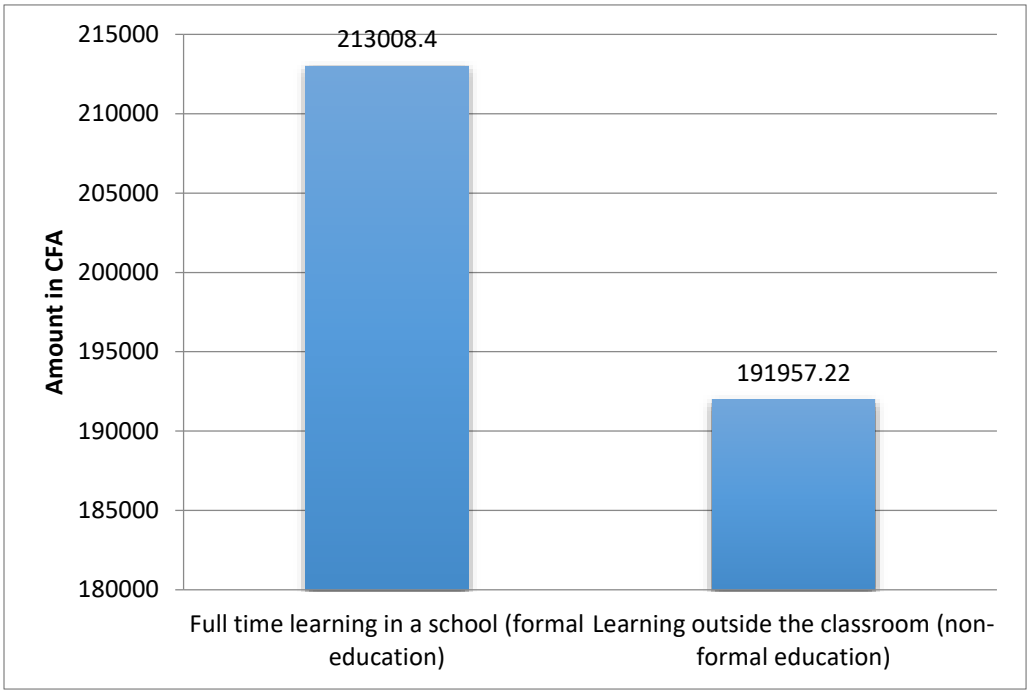
The average amount made from the business per months increased significantly with level of school attained (P=0.000). This amount was 144386.79 Frs for those that attained primary education or who have never been to school, rose to 213980.13 Frs for those that have attained secondary education, to amount 278122.45 Frs for those that have attained tertiary education, been the highest.

Table 12: Comparing amount made with respect to form of education

Form of education exposed to		Average amount made per month
Full time learning in a school (formal education)	N	119
	Mean	213008.40
	Median	150000.00
	Std. Error of Mean	14912.867
	Minimum	6000
	Maximum	600000
	Std. Deviation	162680.174
Learning outside the classroom (non-formal education)	N	187
	Mean	191957.22
	Median	200000.00
	Std. Error of Mean	10975.052
	Minimum	6000
	Maximum	700000

	Std. Deviation	150081.585
Total	N	306
	Mean	200143.79
	Median	175000.00
	Std. Error of Mean	8871.037
	Minimum	6000
	Maximum	700000
	Std. Deviation	155179.765

What is the role of the informal sector in the socieconomic development of the actors and of Cameroon at large?



Mann-Whitney U test: U=10361.500; P=0.309.

Figure 8: Comparing amount made with respect to form of education

The amount made per month by those who have attended full time learning in a school (formal education) was in average 213008.4 frs, higher than the 191957.22 Frs made by those that have learnt outside the classroom (non-formal education), but this difference was not statistically significant (P=0.309).

Table 13: Comparing amount saved with respect to form of education

Form of education exposed to	N	Mean	Std. Error of Mean	Median	Minimum	Maximum	Std. Deviation
Full time learning in a school (formal education)	73	72205.48	6997.579	50000.00	5000	300000	59787.345
Learning outside the classroom (non-formal education)	92	45217.39	6118.804	32500.00	5000	500000	58689.503
Total	165	57157.58	4710.613	50000.00	5000	500000	60508.914

Mann-Whitney U test: U=2272.000; P=0.000.

The amount saved per month by those who have attended full time learning in a school (formal education) was in average 72205.48 frs, higher than the 45217.39 Fr made by those that have learnt outside the classroom (non-formal education), and this difference was statistically significant (P=0.000). The hypothesis here stated is then accepted.

4.4 Apropriateness of Vocational Training in the Informal Sector.

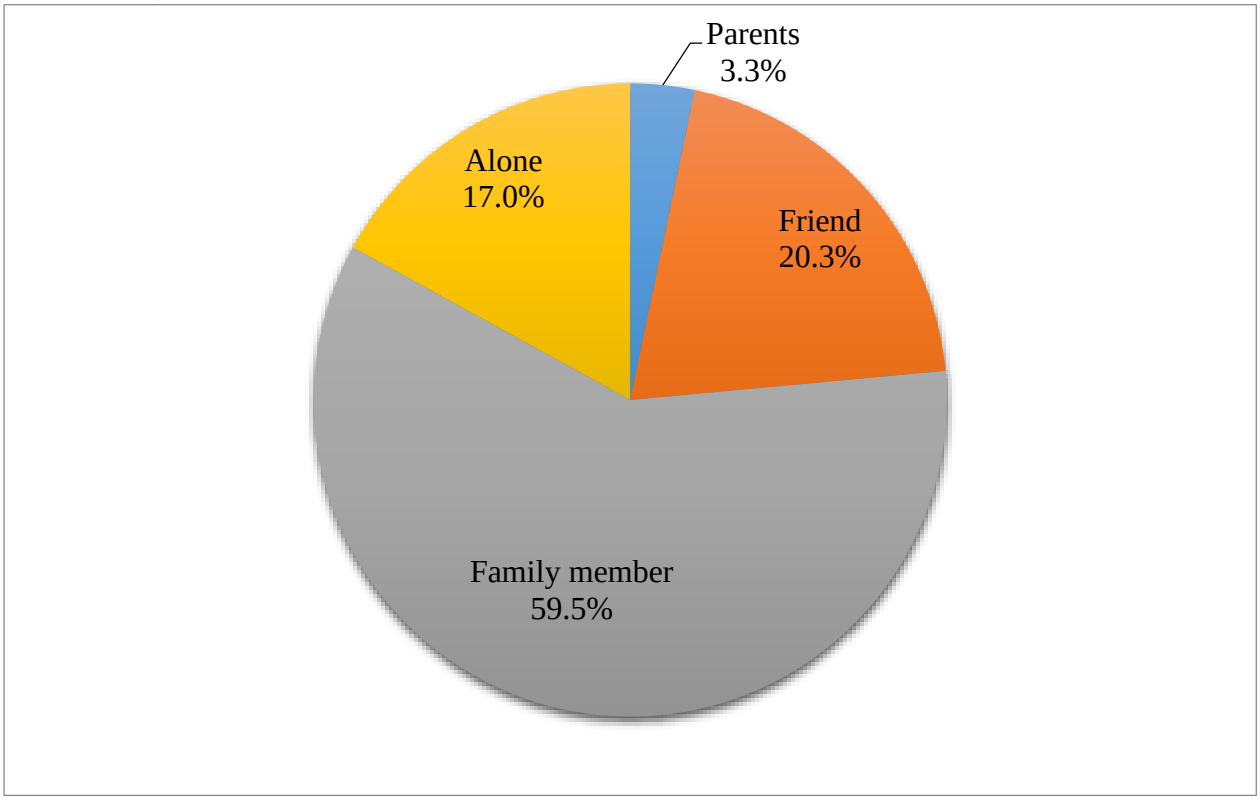
Table 14: Comparing amount saved with respect to type of education

Level of school Attainment	N	Mean	Std. Error of Mean	Median	Minimum	Maximum	Std. Deviation
Never been to school and primary	28	57142.86	16946.907	50000.00	15000	500000	89674.603
Secondary education	75	46146.67	5816.215	30000.00	5000	300000	50369.900
Vocational training	35	79000.00	11183.722	50000.00	5000	200000	66163.790
Higher	27	59444.44	5445.491	50000.00	10000	100000	28295.601
Total	165	57157.58	4710.613	50000.00	5000	500000	60508.914

Kruskal Wallis Test: H=11.893; P=0.007.

The amount saved by the informal sector differed significantly between vocational training and the other types of education (P=0.007), whereby it was the highest for vocational training, with an average of 79000.00 CFA.

Person living with



N=306

Figure 09: Persons, workers in the informal sector lived with.

This was to assess the degree of responsibility of informal sector actors. Workers in the informal sector lived mostly with family members 59.5% (182), followed by the 20.3% (62) living with friends, 17.0% (52) live alone while 3.3% (10) lived with parents.

More female were living with parents, 6.0% (8) as against 1.2% (2) for the male, more female were living with friends 22.4% (30) as against 18.6% (32) for the male. More female were living with family members 60.4% (81) as against 58.7% (101) for the male while more male were living on their alone 21.5% (37) as against 11.2% (15) for the female. These differences were significant (P=0.014).

Table 15: Person worker in the informal sector lived with, layered by gender

Gender	Stats	Person living with				Total
		Parents	Friend	Family member	Alone	
Male	n	2	32	101	37	172
	%	1.2%	18.6%	58.7%	21.5%	100.0%
Female	n	8	30	81	15	134
	%	6.0%	22.4%	60.4%	11.2%	100.0%
Total	**n**	**10**	**62**	**182**	**52**	**306**
	%	**3.3%**	**20.3%**	**59.5%**	**17.0%**	**100.0%**

χ2-test: χ2=10.615; df=3; P=0.014..

Development Index

Computing development index

Development index was computed using the following indicators:

- Highest level of school attained (graded in ascending order, never been to school been the lowest, PhD been the highest)
- Literacy (Grading in ascending order, cannot read and write been the lowest and can read and write been the highest)
- Underscholarisation (yes been the lowest and no the highest)
- Able to provide health care services for your family or yourself (Not able at all been the lowest and very able been the highest)
- Able to provide education for your family or yourself (Not able at all been the lowest and very able been the highest)
- Able to provide food for your family or yourself (Not able at all been the lowest and very able been the highest)
- Housing (Help been the lowest and owning a house been the highest)
- Car (yes been the lowest and no the highest)
- Motorcycle (yes been the lowest and no the highest)
- Bike (yes been the lowest and no the highest)
- TV (yes been the lowest and no the highest)
- Land (yes been the lowest and no the highest)
- More than four people per room (yes been the lowest and no the highest)
- Parents living in the same room with children (yes been the lowest and no the highest)
- Lack of adequate space (yes been the lowest and no the highest)
- Poor gender differentiation (yes been the lowest and no the highest)
- Poor roofing conditions (yes been the lowest and no the highest)
- Poorly ventilated houses (yes been the lowest and no the highest)
- Porous walls (yes been the lowest and no the highest)
- Collapsing walls (yes been the lowest and no the highest)
- Dirty walls(yes been the lowest and no the highest)
- Poor toilet and bathing facilities (yes been the lowest and no the highest)
- Pit toilet only (yes been the lowest and no the highest)
- Marshy frontage (Dirty standing water)
- Mosquito infested (yes been the lowest and no the highest)
- Poor waste disposal (yes been the lowest and no the highest)
- Bushy surrounding (yes been the lowest and no the highest)
- Overcrowded buildings (yes been the lowest and no the highest)

- Noise and Loud sounds (yes been the lowest and no the highest)
- Mixture of commercial, residential and religious areas (yes been the lowest and no the highest)
- High crime wave (yes been the lowest and no the highest)
- Wood house (yes been the highest and no the lowest)
- Mud house (yes been the highest and no the lowest)
- Cement block house (yes been the highest and no the lowest)
- Thatched house (Yes been the lowest and no the highest)

Development index score was estimated from the above livelihood indicators and organized in four groups using the quartiles. In fact, the quartiles were used to contextualize development index into four categories, very low, low, high and very high.

Table 16: Quartiles cut points of the development index score

N	Valid	306
	Missing	0
Percent	25	42.0000
	50	46.0000
	75	50.0000

Table 17: Contextualized development index classification and distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Very low	93	30.4	30.4	30.4
Low	68	22.2	22.2	52.6
High	71	23.2	23.2	75.8
Very high	74	24.2	24.2	100.0
Total	306	100.0	100.0	

The contextualized development index was distributed as follows: 30.4% (93) very low, 22.2% (68) low, 23.2% (271) high and 24.2% (74) very high. Cumulatively, majority had low development index with proportion of 52.6%.

Table 18: Contextualized development index classification and distribution with respect to gender

Gender	Stats	Development index score				Total
		Very low	Low	High	Very high	
Male	n	57	31	37	47	172
	%	33.1%	18.0%	21.5%	27.3%	100.0%
Female	n	36	37	34	27	134
	%	26.9%	27.6%	25.4%	20.1%	100.0%
Total	**n**	**93**	**68**	**71**	**74**	**306**
	%	**30.4%**	**22.2%**	**23.2%**	**24.2%**	**100.0%**

χ2-test: χ2=6.180; df=3; P=0.103

Cumulatively, 48.8% (84) male had high development index as compared to a lower proportion for the female 45.5% (61), but this difference was not statistically significant (P=0.103).

Table 19: Characterization of home environment of people working in the informal sector (Shaded: Majority and above)

Variables	Items	Yes	No
Home density	More than four people per room	52.9% (162)	47.1% (144)
	Parents living in the same room with children	37.3% (114)	62.7% (192)
	Lack of adequate space	74.5% (228)	25.5% (78)
	Poor gender differentiation	64.7% (198)	35.3% (108)
Home condition	Poor roofing conditions	44.8% (137)	55.2% (169)
	Poorly ventilated houses	52.3% (160)	47.7% (146)
	Porous walls	23.2% (71)	76.8% (235)
	Collapsing walls	19.3% (59)	80.7% (247)
	Dirty walls	73.9% (226)	26.1% (80)
Sanitary conditions	Poor toilet and bathing facilities	80.4% (246)	19.6% (60)
	Pit toilet only	69.3% (212)	30.7% (94)
	Marshy frontage (Dirty standing water)	45.8% (140)	54.2% (166)
	Mosquito infested	78.4% (240)	21.6% (66)
	Poor waste disposal	90.2% (276)	9.6% (30)
	Bushy surrounding	64.4% (197)	35.6% (109)
Neighbourhood	Overcrowded buildings	85.9% (263)	14.1% (43)
	Noise and Loud sounds	86.6% (265)	13.4% (41)
	Mixture of commercial, residential and religious areas	86.3% (264)	13.7% (42)
	High crime wave	77.8% (238)	22.2% (68)
Type of house	Wood house	56.9% (174)	43.1% (132)
	Mud house	1.0% (3)	99.0% (303)
	Thatched house	56.9% (174)	43.1% (132)
	Cement block house	48.0% (147)	52.0% (159)

The characterization of home environment of people working in the informal sector was done using several indicators. Those filled in green are satisfactory and in red are not satisfactory. At first sign it is obvious that workers of the informal sector home environment was quite below standard. Sixteen indicators out of 23 were below standard, namely:

- More than four people per room)
- Lack of adequate space
- Poor gender differentiation
- Poorly ventilated houses
- Dirty walls
- Poor toilet and bathing facilities
- Pit toilet only
- Mosquito infested
- Poor waste disposal
- Bushy surrounding
- Overcrowded buildings
- Noise and Loud sounds
- Mixture of commercial, residential and religious areas
- High crime wave
- Wood house
- Thatched house
- Cement block house

The indicators that were perceived good were the following:

- ✓ Parents living in the same room with children (majority said no)
- ✓ Poor roofing conditions (majority said no)
- ✓ Porous walls (majority said no)
- ✓ Collapsing walls (majority said no)
- ✓ Marshy frontage (Dirty standing water) (majority said no)
- ✓ Mud house (majority said no)

House type was classified based on the general perception that block house is generally perceived in Cameroon as an indicator of good or high living standard. But this is equivocal because in seismic zones like le Mount Cameroon environment, wood houses are recommended. An also, people might not be able to build mud houses in sandy areas like Douala.

Activities practiced by actors of the informal sector

Table 20: Main activity of actors of the informal sector

SN	Main activity	Frequency	Percent
	Tailoring	43	14.1
	Food selling or support activities	42	13.7
	Trading	28	9.2
	Building construction	25	8.2
	Welding	20	6.5
	Hair dressing	19	6.2
	Agriculture, breeding, hunting or support activities	18	5.9
	Teaching	13	4.2
	Charcoal and fuel wood production or support activities	10	3.3
	Mechanic (general)	10	3.3
	Park boy	10	3.3
	Pane beater	9	2.9
	Motor electrician	9	2.9
	Truck pusher and other carrier activities	9	2.9
	Shoe mender	8	2.6
	Fishing, fish farming	7	2.3
	Home electrician	7	2.3
	Floriculture or support activities	6	2.0
	Carpentry	6	2.0
	Forest exploitation and other timber exploitation or support activities	5	1.6
	Brewery (alcoholic/nonalcoholic drinks) or support activities	1	.3
	Clandestine transport (Bike, car)	1	.3
Total		306	100.0

Activities practiced by workers of the informal sector were very diversified, ranging from tailoring, food selling or support activities, trading, building construction, welding, hair dressing, agriculture, breeding, hunting or support activities, teaching, charcoal and fuel wood production or support activities, mechanic (general), park boy, panel beater, motor electrician, truck pusher and other carrier activities, shoe mender, fishing, fish farming, home electrician, floriculture or support activities, carpentry, forest exploitation and other timber exploitation or support activities, brewery (alcoholic/nonalcoholic drinks) or support activities and clandestine transport (Bike, car).

Conclusion

This research reveals that workers of the informal sectors are diversified in their socio-demographic characteristics. Female as well as male were well represented and they were dominantly married, thus indicating the social implication of this sector of the economy. They were generally young, clustering around the working age of 25-45 years. It is also important to acknowledge good representation of adults among them, thus indicating that generally they were not totally depending on their parents again and the work they were doing was their main source of livelihood for them and their family; and some even supported extended family.

Their level of school attainment generally did not go above advance level and most of them have attended informal education. They highlighted significant limitations in technical knowledge and requested for adequate and affordable training facilities. In fact, the high involvement of women and men in the informal sector intensely highlight the need for more training centers to be opened in order to train or educate the actors in this sector so as to improve on their technical and managerial

skills and their living conditions. The need to improve on the technical knowhow, the managerial skills as well as the organization of the sector was highlighted in this study.

They mostly got involved in the informal sector as means of survival and because of unemployment. Their activities were diversified, with the main ones being tailoring, food selling and support activities, trading, building construction, welding, hair dressing and agriculture. Majority had at least a child of the scholarization age not going to school though the scholarization rate in overall was very high (74.2%), thus indicating the extent to which the work they do contribute to the education of their children. However, less than majority was satisfied with the work they do. In fact, the role of the informal sector in the socio-economic development of Cameroon cannot be underestimated and many authors are of the opinion that the majority of employments of the developing countries is coming from the informal sector and the potential of the informal sector in absorbing a substantial fraction of the labor force is established. Most actors were able to save some money from their businesses. This shows that if those from this sector are given the opportunity to develop their technical and managerial skills coupled with a good organization of the sector, they will do far more better than just saving little for future use to better their lives and that of their family, and generate more employments.

The living condition of workers in the informal sector was generally poor, majority of them were still living in family houses, less than majority were really able to provide health for their family, the same with education and food. The living environment was mostly of low standard, in terms of home density, inadequate space, home condition, sanitation conditions, dirty, noisy, crowded and unsecured neighborhood.

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