

## **SOCIOGRAPHY OF THE STATUS OF INFORMAL ENTREPRENEUR IN KASSERINE, TUNISIA**

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### **Abstract**

The informal economy is a phenomenon that is mainly found in developing countries. Africa is the continent that has the most informal people living in the informal sector. The aim of this research is to conceptualize and understand the phenomenon of the informal economy; first, through a review of the literature on the subject, and second, through the study of three informal enterprises in Kasserine, Tunisia. The literature review will attempt to place the phenomenon in question in its Tunisian context, i.e. cultural, political and economic, while the empirical study will aim to grasp the logic of the functioning of informal business. In the light of our results, informal enterprises in Kasserine do not quite correspond to the quantitative definitions of informal enterprise developed by the authors studied. However, largely confirming our hypothesis, we have observed that its operating logic is significantly more social than is the case for modern capitalist companies. Essentially, the informal business in Kasserine exists by and for the family, which is the basis of Tunisian values.

**Keywords:** Informal Economy, Type of Business, Social Capital, Operating Logic, Kasserine Region, Tunisia.

### **I. INTRODUCTION**

The informal economy has been studied for decades and the numerous studies devoted to it share the observation on the strong heterogeneity of the profiles of entrepreneurs and the dynamics of their activities. Nevertheless, a strong dualism seems to remain prominent. While the vast majority of these entrepreneurs struggle to obtain an adequate income and decent working conditions, others operate at performance levels close to or even higher than those of their counterparts in the formal sector. The dynamics of these activities strongly depend on the barriers to entry and mobility in the informal sector. The latter are of a financial nature, but the mobilization of resources also depends on the ability of the actors to manage the constraints and / or to take advantage of the networks and communities in which they are inserted. Too often presented as a matter of course, tax evasion (evading taxes) is not the only argument of those who decide not to formalize their activity. For about thirty years, the countries of the third world have had to face accelerated urbanization. The irony of all these efforts is that many governments have been unable to directly create a new role in production for the formal private sector, (ADHKARI, Dipak, 2020). By failing to put in place adequate regulatory structures and facilities to encourage this sector, either to take control of public companies, or to set up competitive industries. Thus, a large number of potential investors, unable to acquire state-owned enterprises and finding it difficult to compete with subsidized enterprises, have found their way into choosing activities that are not dominated by the state. In addition to the inability of the formal private sector to take control of state-owned enterprises, the reduction in the

number of civil servants has laid off a large part of the labor force in a poorly regulated and poorly functioning labor market. The result of all this is the significant unemployment observed in developing countries (ADHKARI, Dipak, 2020; WORLD BANK, 2018; UNDP. 2018). In seeking to promote self-employment, the resulting economic activities have almost always been of an "informal" nature, despite some registration efforts. A growing number of unemployed people have found themselves in the cities, faced with capitalist development denying local socio-economic realities. Due to the failure of imported industrial development models, third world countries are facing a socio-economic crisis that generates economic and social difficulties that vary depending on the region (UNDP. 2018). Thus, with the exception of some Asian countries, the states and industries of third world countries have not been able to create enough jobs. The failure of Western-style industrialization in African countries (WORLD BANK, 2018, PNUD. 2018) has led, since their independence, the "big states" to excessive indebtedness and pushes international donors to demand a divestment of the state in order to give a more important place to private industries. However, this externally induced change did not generate the expected result. Without protection against unemployment, third world societies then showed an impressive capacity for creativity to adapt to this reality. Over the past thirty years, development experts have become aware of a phenomenon that is currently in full development, that of the informal economy (OHNSORGE, Franziska, & SHU Yu. 2022; BOUALI, Mounira, & al., 2017; BEN CHIKH, Nidhal. 2016). The latter reflects the skilful adaptation to the profound structural problem encountered by the formal economy in these countries. The informal economy is also present, although to a lesser extent, in industrialized Western countries. In total, more than seventy-four years of independence have not allowed Tunisia to solve its development problem, despite the various avenues taken (INS, 2018). Our study attempts to understand this state of the situation, through the analysis of what is called "micro-enterprises and the informal economy". However, in Tunisia, it takes on a special form. The main research on the informal economy remains, of course, first and foremost, economic (BOUALI, Mounira, & al., 2017; BEN CHIKH, Nidhal. 2016). Although developed from a sociological point of view, this research will also be based on socio-economic data. The sociology of development seems necessary to us in order to understand the political and economic realities, and the social consequences that they entail on the population, in particular in the developing regions such as Latin America, Asia and Africa. In these countries, the informal economy structures, to a large extent, the labor market (BELGACEM & al., 2022). We will therefore also have recourse to the sociology of work to better understand this structuring and the social links that characterize this economy (CHARMES, Jacques, 2022). This research aims at understanding the functioning of informal micro-enterprises in Tunisia (Kasserine Region). It therefore seems important to us to clearly define the problem of the informal economy in what it specific has in the third world countries. We will then study the informal economy from a politico-economic, and especially socio-cultural point of view. The focus will be on the department of Kasserine, a region where the informal economy is predominant. At the same time, it is important to fully understand the family structure and its links with the informal phenomenon. We will try to demonstrate that the emergence of informal enterprises is cyclical, that is to say that it stems from the specific situation in certain countries; a difficult situation, both from a political and economic point of view as social.

Thus, we hypothesize that the logic of the functioning of micro-enterprises in Tunisia would be linked to the "forced solidarity" to which the sociological literature refers, or to the "hidden face of social capital" (PORTES, Alejandro. (1998). In other words, the idea that family and kinship ties could be drivers in the implementation of the logic of functioning of informal micro-enterprises.

Tunisia has been trying, since colonial times, to develop an industrial economy in the image of those of Western countries. However, this attempt seems to fail. At the same time, Tunisian society is based on family and community foundations and can therefore be perceived as a society with an organic relationship. The informal economy could be, for citizens, a way of surviving by reconciling two realities: economic necessity and social necessity (PORTES, Alejandro, 1998; BOURDIE, Pèrre; 2006). Although the informal economy is a more social than economic form of economy, adapted to the Tunisian reality, it remains a survival economy in the context of crisis where the African continent is currently located. The informal economy would therefore be a phenomenon that is both structural and cyclical (CASTEL Odile, 2007). Indeed, the so-called informal economy does not only present an economic reality.

Studying it is also not simply the fact of trying to understand a certain economy, which would be anti-capitalist, "irrational" (INTERNATIONAL MONETARY FUND, 2017). For the sociologist, on the contrary. The so-called informal economy presents a reality far beyond the economic one. It questions society and opens the way to a broader understanding of this society (PORTES, Alejandro, 1998; BOURDIEU, Pèrre; 2006). The approach of a developing society through so-called informal activities can give rise to the study of a "total social fact", (BOURDIEU, Pèrre; 2006). The study of a reality that makes it possible to grasp, beyond the economy, society itself. It then makes it possible to link together economic, social, political and cultural issues by giving priority to each of the aspects as it should be in order to understand society as it should be understood. By choosing to study the so-called informal economy in Kasserine, it is Tunisian society itself that we want to understand; the object of study is then only the gateway to this society. To date, there is very little scientific work in Tunisia highlighting the negative and / or positive impact of social networks on entrepreneurial activity.

Moreover, this could be, on the contrary, at the origin of the success of micro-entrepreneurs from poor regions in Tunisia. As marginalized citizens, micro-entrepreneurs are directly exposed to the demands of their family ties and find themselves in this complex web of social obligations. Tinged with a strong solidarity towards the family and the community, reflecting the Tunisian culture, the structure of this type of company corresponds largely to the Tunisian family structure. In accordance with the objective of the present study, this hypothesis set out to explore the question of the "raison d'être of micro-enterprises" in the informal sector in Tunisia, a component as massive and sustainable as it is unknown to the economy of this country. Do the creators of informal enterprises have a particular profile? Do these companies have specific characteristics? On what logic is the informal economy based in Tunisia and more precisely in Kasserine? In this context, the positive effect of family and kinship ties on capital and labor can pass through three different channels: (1) they can have an insurance function in the event of shocks likely to reduce the stock of physical capital and labor; (2) they can

contribute to helping entrepreneurs obtain information on investment opportunities and places where to recruit trustworthy labor; and (3) within the family, factors of production can circulate according to individual needs. If these effects occur, they can partially, or even completely, compensate for the undesirable effects associated with the "solidarity tax". Our empirical strategy that we have will allow us to highlight the positive and negative effects, and we will identify different types of links that we will interpret as being associated with different channels, positive and / or negative.

This is what we propose to do here for the case of informal micro-enterprises in Kasserine in Tunisia, where no study has ever been carried out on this theme. In this article, we test the hypothesis of "forced social solidarity" on a sample of three types of informal entrepreneurs covering the Kasserine region in Tunisia, making a distinction between family and kinship ties on the one hand, and other forms of social ties, on the other hand. The existing literature very widely recognizes the beneficial effects of cultural capital and social reproduction. This study is composed of four parts. In the first, we provide an overview of the main conclusions reached by the literature related to these issues, as well as the context in which this study is located. The second part is devoted to the methodology used by describing the variables used to measure the intensity of family and kinship ties. We present below the main results of the characteristics of the different types of micro-entrepreneurs and finally, some elements of discussion and conclusion.

## II. RESEARCH METHODS AND STRATEGY

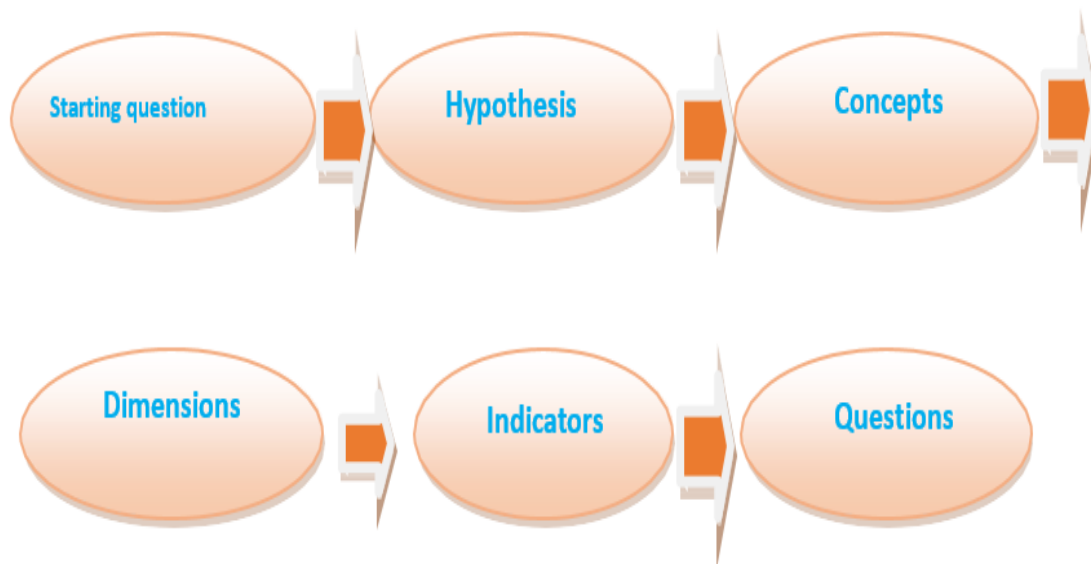
We used the interview (indirect observation) accompanied by direct observation. The choice to study the informal economy is based on several valid reasons: we give four essential ones. The first reason is that informal enterprises are classified in the category of the so-called informal economy. We therefore had to approach the so-called informal economy through the activities that structure it. The second reason is that irregular entrepreneurs constitute, in the range of so-called informal activities, a reality very strongly representative of the whole. A study on informal entrepreneurs can make it possible to generalize the results to the entire so-called informal sector.

The third reason is that informal entrepreneurs, through their owners, have a relationship with the formal state (through the structures of this state) and yet, they are said to be informal. There is an explanation here to be given as to the very concept of formal or illegal: what is formal, illegal and what is not, and from when does one become formal? Finally, illegal companies are activities through which it is possible to answer our questions. The data collection was done through direct observation and indirect observation, and not through questionnaires to be filled out.

This survey approach was supported first of all by the fact that very few informal entrepreneurs constitute fixed places where you can leave questionnaires that will be given to you in due form. Then, it is very likely that the questionnaire will get lost, and the interviewee did not have time to fill it out. Finally, investigations of this kind require human contacts, relationships, as we can see in the following lines (CAMPENHOUDT & al., 2017).

## 2.1. Semi-Structured Interview

Within the framework of this study, the qualitative methodology is based on interviews with individuals who have been involved in the informal economy of smuggling in Kasserine, and should make it possible to capture their economic experience. This approach involves interviews with Three managers of informal companies, which should make it possible to understand the logic of operation, social and economic interactions from the perspective of the interviewees. In terms of time, the interviews were flexible and adaptive, without strict constraints, thus promoting sincere and in-depth exchanges on the realities of informal microenterprise in the region (CAMPENHOUDT & al., 2017). The interviews were conducted in Kasserine in emblematic places of this complex socio-economic reality, such as the city of Zouhour and the city "Ennour", where informal activities are omnipresent. These districts represent the daily lives of the inhabitants and the actors of the informal economy in Kasserine. This interview followed the logic of the following figure:



**Fig 1 : Interview template**

Based on the previous logic, an interview guide has been developed, it includes the following variables: **1) Construction of the model**, (reasons for the creation of the informal company, company structure, informal business practice), **2) Operating logic, social relations and inclusion dynamics** (type of premises, individual survival practices, human resources management of the informal sector), **3) Human resource management** (Factors of expansion, Work organization, Hierarchy within the company, Decision-making, Financial autonomy, **4) Values and beliefs of the informal company** (forced solidarity and spirit of sharing, respect for the birthright, local and regional culture, trust and secrecy, inclusion and gender, **5) Entrepreneurial economic model** (individual self-reliance, family self-reliance, of Galtund (1980).

**Table 1: Semi-directional interview grid**

Thèmes	Sous-thèmes	Relances
1) Model construction	Reasons for the creation of the informal enterprise, Company structure, Informal business practice	Reminder of the sub-themes not covered
2) Operating logic, social relations and inclusion dynamics	Type of premises, Survival practices, male and young spaces, Socio-professional profile	Reminder of the sub-themes not covered
	Kinship ties, Relationship with the social, geographical and family environment	
3) Human resource management.	Factors of expansion, Work organization, Hierarchy within the informal enterprise Decision-making, financial autonomy	Reminder of the sub-themes not covered
4) Values and beliefs of the informal company	Forced solidarity and a spirit of sharing Respect for birthright, Local and regional culture, Trust and secrecy, Inclusion and gender	Reminder of the sub-themes not covered
5) Entrepreneurial economic model	La self-reliance individuelle, La self-reliance familiale,	Reminder of the sub-themes not covered

## 2.2. The participating observation

It was carried out inside the interview (CAMPENHOUDT Luc Van & al., 2017). In our visits to the premises and on the ground, we were forced to become a client to create relationships with illegal companies. When they agreed to provide us with information through interviews, direct observation consisted of all the information that we could have on the scene without needing the answers of the interviewees. Direct observation is therefore the information details that the questionnaire could not anticipate or could not contain, and which were nevertheless important for the research (CAMPENHOUDT Luc Van & al., 2017). This is, for example, the cleanliness of the premises, the atmosphere of the environment, the topics of discussion, etc. In total, the direct observation and the interview were complementary (CAMPENHOUDT Luc Van & al., 2017) to collect the data necessary for our research. We had talks with both the owners of the micro-enterprises. The observation unit being the company, we have sought to highlight some important dimensions for the description and understanding of the functioning of the informal business trade in particular, and the informal economy in Tunisia.

## 2.3. Ethnographic open case study

Much more than an investigative technique, the case study is a research strategy frequently used in sociology; it corresponds to a certain state of mind, linked to the interpretative paradigm and qualitative research. This vision of the open case study emerges in the scientific literature, it is characterized by an ethnographic flavor (CAMPENHOUDT Luc Van & al., 2017). It is recognized by consensus that "the case study therefore consists of relating a phenomenon to its context and analyzing it to see how it manifests itself and develops there" (CAMPENHOUDT Luc Van & al., 2017, 4). The case study then focuses on a few cases, or even only one (the case may be an individual (life story), an event, an institution, etc.), on which a large amount of information is collected according to all kinds of dimensions (CAMPENHOUDT Luc Van &

al., 2017). The case study covers a rainbow of variants, depending on the level of detail of the study, the magnitude and the number of cases (comparative aspect), the degree of consideration of the socio-historical context, as well as the position of the researcher in a continuum that goes from the description / explanation to the prescription / evaluation and up to the intervention (CAMPENHOUDT & al., 2017). In this approach, we detect the concern for a dense description of the studied terrain; hence this ethnographic flavor which attributes *"a lot of weight to the meaning that the actors themselves give to their behaviors rather than to the external analysis of the researcher"* (CAMPENHOUDT Luc Van & al., 2017, 6). The open case study involves observation on the ground, or even direct contact with the actors and actresses (CAMPENHOUDT Luc Van & al., 2017, 13). The collected data, generally unstructured, are then the subject of a qualitative analysis which is either a narrative analysis aimed at capturing the cases in their uniqueness; or a comparative analysis when it comes to several cases (CAMPENHOUDT Luc Van & al., 2017, 25). However, according to the researchers there are different approaches to the open case study. Among the proponents of the Actor-Network theory (ANT), there is a desire *"to maintain its character as an outsider, an outsider, so as not to risk being contaminated by the internal rationality of the studied community"* (CAMPENHOUDT Luc Van & al., 2017, 13). With the shift towards digital technologies, there is then an abandonment of *"direct observation work, in the field, to prefer interviews and documentary analysis"* (CAMPENHOUDT Luc Van & al., 2017, 15). The case study is then reduced to a simple *"support/pretext for theorizing and/or validating existing theories"* (CAMPENHOUDT Luc Van & al., 2017, 15). This type of practice refers to instrumentalist ethnography, which uses the observer's experiences to illustrate preconceived theoretical schemes. This attitude approaches the illustrative case study and is false against historiographical studies (CAMPENHOUDT Luc Van & al., 2017, 20). Such an approach does not correspond to the approach adopted in this study. On the other hand, in the *"constructionist" current, researchers "strive to become competent in the field of knowing where the people they study are evolving"* (CAMPENHOUDT Luc Van & al., 2017, 14). Thus, the research strategy that best fits with this research is the ethnographic open case study with a *"constructionist"* approach.

#### **2.4. The geographical framework**

The choice of the city of Kasserine in Tunisia to conduct this survey on informal micro-enterprises is motivated by several factors. First of all, Kasserine is located near the border with Algeria, an area known for being a hub of illicit trade. In addition, Kasserine is an economically disadvantaged region, where smuggling can be perceived as a viable source of income for many inhabitants. Finally, local authorities and civil society actors in Kasserine have expressed growing concerns about the phenomenon of smuggling and its impacts on the local economy and public safety. Thus, this survey aims to better understand the dynamics of micro-enterprises in this specific region and their operating logic. The way of life in Kasserine is impregnated with traditional rituals that punctuate the life of the community. Religious holidays, family ceremonies and festive gatherings are special moments when residents come together to celebrate their common history and strengthen social ties.

## 2.5. Study population

The interviewees come from the Kasserine region, are involved in an informal trade; these are three types of illegal businesses whose bosses work in the family and individual business. Their informal businesses are varied, food trade, clothing, household appliances, decorative objects, fuel ... etc. They are small businesses employing few people and exclusively family. The search for people to be interviewed was carried out by going door to door in the informal business gathering areas in Kasserine.

The people contacted accepted the interview which took place in a climate of trust, leading to answers particularly rich in information. This method allowed us to vary the profiles (dialect, family, type of business) and to immerse ourselves in the atmosphere of this type of so-called "informal and family" business.

We present below the main qualitative results of the characteristics of the different types of micro-entrepreneurs. Finally, some elements of discussion and conclusion.

## III. RESULTS

Based on the previous logic, a maintenance guide has been developed, it includes the following variables: (1) Model construction. (2) Operating logic (3) Human resource management (4) values and beliefs of the informal company. (5) Model of informal micro-enterprises. In this study, the data collected in Kasserine in Tunisia will, first of all, be exposed in order to account for the themes addressed in the analysis. Secondly, we will analyze the results in more depth to insert them into the theoretical context proposed by the literature on the informal economy. To respect the confidentiality of the companies and the people interviewed, we will use pseudonyms throughout the data analysis.

The survey conducted in Kasserine, Tunisia, revealed a complex range of socio-economic challenges facing the region, with a particular focus on the logic of the functioning of illegal micro-enterprises. In the following paragraphs, the data collected during our collection will be presented in such a way as to allow us to draw general conclusions. So here are the results of our survey.

### 3.1. Construction of the informal micro-enterprise model

Here we will draw a portrait of the companies that have been the subject of the analyses. The first micro-company is nicknamed "Folla". We were put in touch with this company through a friend from the Kasserine region, brother of the manager. The latter had to set up his small business to provide for the needs of the many people he has in his care: his own children and nephews. Initially, he was alone.

Later, people from the region joined him. This company employs three people including the head of the company in addition to some apprentices (from the family). The commercial activity sector of this company is the smuggling of fuel and tobacco (See Table 2), it is located in the city "Ennour", in a modest building, composed of a depot (family property), whose tools are basic (barrel of oil, and an office without security tools).



The second micro-company is nicknamed "Nour", created in 2012 and located in the region of Kasserine in the city "Zouhour" We were put in contact with this company thanks to a sociology student from the Faculty of Letters of Sfax who has known the manager for several years. The latter lived on the smuggling of this business during holidays and weekends. This trade concerns the smuggling of household appliances (TV, satellite receivers, mobile phones...). There are a total of five employees, two of whom are sons, a nephew of the head of the company and a cousin (See Table 2). The storage room used and located in a large olive field (family property) and built exclusively to deposit its contraband goods. The building is well secured with surveillance cameras, and a guard with a relative link. The third micro-company that we name "Jasmin" is located in the city center of Kasserine. It was through our friend employed in the same sector that we were able to speak with the manager.

This company, which has been in existence for more than ten years, is in fact a company owned by four people, including the manager, his father, his uncle and his brother (See Table 2). This company organizes the sale of various food products from Algeria. Theoretically, there are only two employees in the company, including the manager. Without the number being specified, we learn that some people sometimes come to "help". This time the local is not a simple building but a real depot. (Customers can therefore enter it to examine the goods).

**Table 2: Characteristics of the models of informal micro-enterprises in Kasserine**

Micro- enterprise	Intellectual level and age of the chief	Year of creation	Composition	Smuggling sector
<b>Folla</b>	Secondary level Agé de 45 ans	2015	1 son, 1 nephew	Fuel and tobacco
<b>Nour</b>	University Agé de 35 ans	2012	2 sons, 1 nephew and 1 cousin	Household Appliances
<b>Jasmin</b>	Primary level Agé de 41 ans	2014	Father, Uncle and Brother	Food products

### 3.1.1. Reasons for the creation, structure and practice, of the informal micro-enterprise

From a technical point of view, the informal companies that we studied are, in general, companies with low added value. All three have a low level of transformation. In fact, two of them don't even do any transformation. When we asked the head of the company "Folla" if he transforms certain products, the latter answers us:

*"[...] I think about it well, but even at the elementary level, I can't do it because of the means. Because the transformation costs are excessive...I can't afford it. »*

The lack of means here comes to curb the desire to add value, by the transformation of certain products that he could sell. In addition, the level of capitalization is quite low in all the micro-enterprises that we visited. Material capital therefore remains basic. The companies we studied do not seem, in general, to take into account the institutional rules and norms governing Tunisia, in particular with regard to wages. The entrepreneur is aware that these standards exist, but the very functioning of the company does not lend itself, most of the time, to respecting them. Employees are often part of the entrepreneur's family. The work is usually not remunerated by fixed salaries established by external rules, that is to say state, but by

compensations. When we ask the manager of the company "Nour" if there are minimum labor standards in Tunisia, he tells us:

*"Yes, there are people who take care of that [...] but we are a family business [...], it's not with other people. We work together, its family so, it's a fact we do it inside of us what. »*

Salary may depend on the profit made. On this point, the head of the company "Jasmin" explains:

*"[...] the percentage of the salary depends on the attendance of customers. ».*

In case of illness or other, we have noticed that solidarity takes the place of insurance, outside the institutional norms. For example, the manager "Nour" explained to us that

*"...When one of the employees falls ill for a while, the other employees of the company return a share of the profits to him even in the event of a Muslim holiday or wedding".*

In reality, the managers we met seem to prefer to organize among themselves, without knowing any institutional norms. The head of the company "Jasmin" is the only one who told us to respect a minimum wage. However, with regard to the health of his workers, he explains:

*"If they are sick, indeed I take care to help them so that they recover, [...] this is not a regulation ... it's out of solidarity"*

Thus, the three micro-enterprises studied do not pay taxes. Thus, small companies that do not have a fixed place and are not registered for taxes. From our readings, we assumed that the type of micro-enterprise studied was classified as informal, among other things because of a lack of written formality, the hyper formality of Western companies might not apply to small informal micro-enterprises. Indeed, the ones we have analyzed do not have codified rules and standards used for recognizing and solving problems. The resolution of problems seems to be done by discussion, by means transmitted by word of mouth, or simply by experience. The head of the company "Folla" answered us clearly:

*"We do not have these kind of written rules, for lack of means".*

In fact, he has no written documents, except for a brief accounting and taxation notebook. The head of the company "Jasmin" tells us this:

*"[...] these papers have existed but what they do in general, [...] this is the informal, word of mouth, they know it. [...] sometimes there are difficulties that engage us, but all this is your idea, your experience, [...] that's what you had to continue again. Often it is difficult but we must try to be well managed what. »*

However, it seemed to us that, for some, the question did not really make sense. Following the same idea, that of the non-written formalization of this type of company, we could notice that in general, there is no organizational chart of the company, nor document describing its structure. In the three micro-enterprises where we have been able to have an answer on this

subject, these papers do not exist.

The head of the company "Nour" claims:

*"No that, there is none... no trace against us"*

At "Folla", the explanation is more elaborate:

*"No, we here in Tunisia that is not things that exist. Well, it exists but maybe in companies, in legal factories [...], in stores, but for us, it doesn't exist".*

We can see that our interlocutor clearly explains that, in small Tunisian informal companies, unlike modern large companies, this kind of document does not exist. There is clearly an awareness of the difference between the two types of companies.

The manager "Jasmin" claims to have:

*"...projects and ideas", but without specifying [...] Well, it depends, [...]. We have a lot of ideas, a lot of projects too, but you can't do all that [...] because often, we have to help you with what. "*

Here we find the cyclical component. In the two previous cases, employees or other owners are informed of these objectives. Here is an excerpt from the interview with the manager "Jasmin":

*"My father and my uncle are aware of my projects and objectives, of course... Are they also working for this purpose? "*

The other two managers admitted to us that they were working without a plan for the future.

The head of the company "Nour" tells us:

*"There is no project, we work day by day [...] it is a European conception."*

Let us note in passing that there is an awareness of the difference between the European conception and the Tunisian conception in the management of companies. At the company "Folla", the manager tells us that his subsidiary has objectives, but that these are not written:

*"No, no, no, it's not office what, it's oral"*

Finally, as with problem solving and structure, the objectives, if they exist, are part of what we know or talk about, but nothing more. We managed to talk about "accounting" with the three micro-enterprises studied who, for their part, keep regular "accounting". The manager of the company "Jasmin" confirms that we keep a weekly "accounting" in a notebook. At "Nour", it is monthly. The following excerpt illustrates this fact:

*"Yes, we keep an accounting of the company every week or every month ... It's actually more about "doing the accounts".*

We assume that these micro-enterprises keep a certain account of their receipts and expenses: there is therefore a certain "formality" from time to time. In addition, our interviews give interesting insights into training practices in informal enterprises. Learning in order to have

skills in a profession rarely seems to be done in a formal education circuit. It is carried out in the company, as a family helper, as illustrated by this excerpt from the interview with the head of the company "Folla":

*"The apprentice (family member) learns the informal trade by inheritance by working as a family. He begins to manage, and he becomes, little by little, a trader. That's the training. "*

This "Folla" business owner, currently managing, worked with his father in commerce with the aim of learning management rather than going back to school. He learned smuggling thanks to his father and without school training so he claims; learn

*[...] I learned in daily management thanks to the training given by my father, [...]"*

In the same way, the "Nour" manager confides that his children sometimes come with him to learn the management of the informal trade when they are not at school. In some cases, the training acquired in a company is recognized in a similar company. This was the case of the manager "Jasmin". This boss had recruited to work with him:

*"[...] he was asking for a cousin who is experienced in this field, [...] has a lot of experience in this field ... and he hired him."*

We can already formulate some conclusions. On a technical level, the micro-enterprises that we studied have a low level of added value and capitalization. On a practical level, the remarkable point is the fact that these micro-enterprises are not registered and do not pay taxes. However, we can affirm that, on the whole, there is an almost absence of written or institutional formality.

### **3.2. Operating logic, survival strategy: Social relations and inclusion dynamics in informal micro-enterprises**

The center of our research is at the level of the logic of functioning of the informal micro-enterprises studied. We will present the data collected on this point. As we mentioned in the methodology, we will examine the type of premises, individual survival practices and human resource management of the informal sector and their impact on the informal enterprise. Human interactions are at the center of the co-creative dynamics that emerge within micro-entrepreneurs as a tool for empowerment, bearer of inclusive practices and especially the values of solidarity, sharing, etc. What is the concrete situation in the Tunisian context? Is it a reality or a utopia that comes up against the realities of the country? This chapter addresses these questions in the light of the opinions of the members who frequent the various collaborative spaces studied. The circumstances of creation of the companies that we have studied are variable. For one, the need to support the family and the idea that opening a business is the only possibility to get there, were motivating elements. For another, the drought preventing cultivation and livestock, the founder of the informal business had to, to survive, try his luck in the city, in the informal trade. Here is his story: He is a farmer, [...] at the base and he also does animal husbandry. [...] there was the drought. As he could no longer farm, and the animals die,

« ....So I, really, am going to do something else as a job".

He lives in a neighborhood near the Tunisian-Algerian border. As Algeria is closer, it is here that he settles down, first as a small trader. And that's how he continued until he started a family and had a house. As for the manager of the third company, "Jasmin", he is currently in charge of the business that his father founded. In all three cases, the creation of a company in Kasserine was in a way an obligation. The micro-enterprise "*Jasmin*" was created by heredity. At the same time, it is rare for this type of company to work with banks. None of the ones we studied were initially funded by this means. The financial capital comes either from personal or family economy. The "*Nour*" manager explains that he started his business with the help of the family; he does not borrow from the bank because:

*"If I can't repay the bank, I can lose everything".*

The manager "*Folla*" explains his situation to us as follows:

*"[...] I started very small with a capital that he was able to recover probably at the level of my crops and livestock, a capital that did not exceed 10,000 Tunisian dinars, it worked... quietly, slowly, my informal business has grown, in short, without a bank loan ... "*

Moreover, the technical capital of the informal enterprises that we analyzed comes, in only one case, from the trader's family. For example, the retailer from which the goods of the company "*Folla*" come from is a cousin, which allows the business manager, due to a bond of trust, to sell the goods before reimbursing his supplier:

*"[...], because the one who is their supplier is a cousin. And it's interesting because our family relationship is also a relationship of ease. He sends me the goods, I work and after 15 days, three weeks, I start returning the money to him. And that you can only do with the family... There is a bond of trust too..."*

Otherwise, at "*Nour*", we try to sell at the lowest price, so there may be different suppliers. However, some of the suppliers are friends of his or his father's former suppliers, he claims:

*"...I look at the cheaper prices. [...] We're looking for the benefit, aren't we? We have to go find a guy who sells for less. [...] I'm going to go look at the market. I have friends that I work with them. [...] ...Yes, these are people who worked with my father for a very long time. "*

In the case of "*Jasmin*", the manager buys the goods from a neighbor who is willing to help him. So, in this case, it is a neighborhood solidarity that is at the base of the origin of the technical capital. The division of labor of the informal enterprises in Kasserine that we studied is generally quite simple. Since the company is relatively small, with a limited number of employees, there is in any case only one work unit and no diversification of the product. This observation generally results from our observations. For example, the company "*Jasmin*" is small and sells only one type of product: food. The other two produce, but only one product,

Fuel and household equipment. The vertical division is also very simple: given the number of employees, there is at most only one manager after the "boss". At "Nour", the son is responsible in the absence of the father:

*"...my son is here to help me [...]."*

Her father can't do all the work. So he's there next to his father as a manager. He is the one who, apart from his father, is the manager, who manages the business. At "Jasmin", the "boss" is actually the manager: the owner never works in the company. In the other company, there is the manager and the employees. Therefore, the division of labor at these enterprises is not very elaborate. The manager "Jasmin" explains to us the division of tasks between him and his employees:

*"Well....sometimes, [...] I change functions... ».*

Then, as has been explained through other dimensions, the structure of the majority of the micro-enterprises analyzed is based, to a large extent, on kinship ties. Employees are often brothers or cousins among themselves, and sons or nephews of the "boss" or the manager, as is the case for the three companies. However, the head of the family business is the oldest. The status of the employee often refers to his family rank. Thus, the oldest person is often the one with the highest status in the company. The phenomenon is present in the companies studied. Here is an excerpt from an interview with the manager of "Jasmin":

*"In the company, it is my father who makes the decisions as manager ... he is the one who manages everything, yes he is the one ... he is the one who commands everything".*

At "Nour", however, the boss explains that the manager must have skills and be a person of trust. To the question: are there other managers and what are the reasons for choosing them, the head of the company "Folla" answers us:

*"...The main responsibilities of smuggling are [...] money management..., but it is extremely rare, to entrust the responsibility of this to someone who is not from your family. It's money, its family capital..., financial management, it's my son who settles it most of the time".*

In this case, we see that the son was chosen because he has more management skills than his older nephew, the son has more management skills. Moreover, the structure of these companies reflects a certain centralization of decisions, but it may sometimes happen that there is consultation of employees. This is what a manager tells us. However, there is normally only one person making the final decisions in all the companies studied. Here is an excerpt from the interview with the manager of "Nour":

*"Yes, I am the one who always makes the decisions in the company.... I'm taking this on my own. They let me do the same, I work with my ideas. They don't argue with me, they leave me [...] alone [...]. With us, when the "boss" is not present, there is only his son, appointed manager, who can make decisions so as not to delay work".*

The following excerpt illustrates this fact well:

*"Everything that has to do with the goods, therefore, he is not waiting for his father. [...] Because if it can block the functioning of the work, in order not to block that, therefore, he is forced to make decisions".*

### 3.3. Human resources management: of the unemployed who work: Rise of the non-family employees

During our interviews, we could see that when hiring employees, there is a preference towards the family. Obviously, other employees will be hired if the need arises. At "Jasmin", for example, the employees are first of all the owners of the company or the sons and nephews of the chef. When they need help, family helpers or young people from outside will be asked. The following extract is representative of the "Jasmin" case:

*"That is to say that [...] there are those who work here, first of all those who revolve around him are family or who are related...If I need employees ...I hire employees from the same family, but on the job, to help my uncle put the depot in order ... they will be paid on the spot".*

However, no micro-enterprise commits its employees to competence. It seems obvious that micro-enterprises do not require high qualifications but the only selection criterion is the parental bond at this level. The "Nour" manager explains to us that initially he was alone; people from the neighborhood came to him to work with him but he refused. In reality, the hiring of staff in informal enterprises is largely done from networks originating from the family or the parental link. At the same time, hiring in the Western, more formal way, by evaluating resumes and conducting interviews does not exist in this context. In addition, two of the companies have confirmed to us that they prefer to hire robust young people, in one case so that they can learn, and in the other, for their strength and health. In summary, we prefer to hire young people from the family. In the three micro-enterprises where we managed to talk about dismissal, we were explained that this one:

*"... We dismiss someone if he was linked to dishonesty or if he reveals the secrets of the company".*

We asked if it was more difficult for them to dismiss a family member than someone else. He, then, replied:

*"Oh yes, if it's a nephew or a son or a brother who steals from you or is lazy, he will also be rejected [...]".*

As for the type of remuneration that governs the micro-enterprises studied, we were able to observe that half of the employees receive a salary and that others benefit from support. Most of the time, the family members are not salaried. Thus, the cases differ a lot. At "Nour, Jasmin and Folla", the family members do not have a salary, but the head of the company provides for their needs and it depends on the attendance of the missions and according to the work they have provided. The manager of "Jasmin" explains that sometimes family helpers come to work without pay. Employee support does not exist in the three companies analyzed. It is obvious

that remuneration is neither institutionalized nor constant. Conflicts in the microenterprises studied are often settled by the head of the company. At "*Nour, Jasmin and Folla*", conflicts are regulated by the "boss" because he is the head and protector of the family. The following excerpt illustrates this aspect:

*"... Yes, when there is a conflict that arises in the company, it is my responsibility to solve these problems and intervene to solve the problem following an information from the manager who manages in case of my absence".*

There is always someone who is the referent of the law. It is important to emphasize the concept of "First" particular in Tunisia. This means that the person who makes the decisions is the one who is financially and legally in charge of the family. In the "*family business*", when there is a conflict, there is a discussion and a search for positive solutions to the problem, but the final decision rests with the head of the company. In short, the head of the company makes all the decisions. We have already pointed out that she is also the oldest in the company. In Tunisian culture, the oldest are often a reference of wisdom hence the importance of respect for the hierarchy defined by age. This cultural trait intersects with the notion of "First", it is, most of the time, the older ones who resolve conflicts. This situation is found only in informal enterprises. In the event of technical or financial problems, informal companies rarely borrow from banks. Only one business manager "*Jasmin*" tells us to occasionally make bank loans. When we asked him how he solves these types of problems, the chef answered us:

*"He settles it as he goes along. For example, when they lack money [...] he goes to the bank".*

The other two "*Folla and Nour*" only work, without taking credit from the bank:

*"We work and we rely on the good Lord, we are good believers what. Even if it's difficult, we try to tighten up and manage well".*

In fact, for small companies, banks seem inaccessible for different reasons: the guarantees requested may be too restrictive and cause the fear of losing everything, or the taxes and fees on the loan are too high. One of the managers "*Tie*" tells us:

*" ... The banks ....a lot of taxes.... a lot of fees, you know that. And it makes us lose money".*

Thus, the analysis shows us that in management, the actors of informal enterprises carry out few formalities outside their company and their networks. It is likely that this situation is explained by the lack of accessibility to these formalities, as in the case of bank loans. However, it can also be explained by a lack of trust in what comes from the outside. Trust is placed more in the family or extended network, and in cultural traditions.

### **3.3.1. The relationship between business and family**

The small companies that we have been able to study are usually run by business owners who do not invest to expand or develop their business. When there is an investment, we rather invest in the family, out of solidarity. Some invest on their child so that he can leave the country. The



chefs "Nour and Folla" explain:

*"[...] we help our children to go illegally to Italy, that's clear. Because in Kasserine (in Tunisia) life is very difficult ... working in the informal sector is very risky. So we encourage our children to have in terms of means, in terms of economic power, to go to Europe [...] That's why, despite everything [...] we take into account that our children [...] can go out and that they can work, free themselves a little, develop capital, and really be free people and happy people [...] That's what a good family man means".*

Others, invest in businesses for a family member. The manager "Jasmin" tells us:

*"Yes, informal trade is very beneficial. Often also other avenues of trade are opened for the members of the what family, the uncle and the brother. That's it. As it is a family, it is necessary to help the other members too and work on their own account. "*

Investments are sometimes impossible because of the difficulty of accumulating: in the company "Nour", the earnings can only support the family. As we have already seen, investments can also sometimes allow a swarming: a separate unit from the first is created. It is possible to see that, in fact, almost all the profits generated by the company are destined for the family. Indeed, according to our data, it can be seen that only a small part of the dividends will be paid in the form of salaries to staff outside the family in case of need for help. Likewise, sometimes there are non-family salaried employees. It has been difficult to determine exactly what percentage of earnings was directed to investment, salaries and care, because all these dimensions overlap in many cases. In any case, the company is primarily a provider for the extended family. The manager "Folla" develops this point in the following interview:

*"...Yes, that's it, we work for his family. [...] there is nothing left, because we spend everything to meet the needs of the big family (marriage, illness, nutritional needs ...) ... rare where we save money".*

In addition, we have not always been able to get clear answers to these questions in terms of percentage. At "Jasmin", for example, at the end of the year, they take an inventory and share the profits between the family members:

*"[...] we make inventories a year, and [...] if there is something more, we distribute it according to the responsibility in the company...everyone will be happy".*

It seemed to us that the notion of percentage had, in this case, no meaning for the interviewees no idea about the losses or the profits of micro-enterprises it is state secret.

Thus, the main link between the company and the family is obviously a bond of solidarity and mutual assistance. We have seen that the company is largely a provider for the extended family. It was possible for us to see that in all cases, the income from the companies studied is intended, in various ways, for the family. We also saw that all the profits from the companies made it possible to take care of the whole family, including several nephews and sons. The micro-enterprises "Folla, Nour and Jasmin" are also in this case, as shown in this excerpt from the

manager "Nour":

*"...in fact, the company here helps to support my entire family".*

The manager "Jasmin" as well as his brother, are responsible for ten people counting on their income:

*"...Me, my brother and my uncle are in charge of four large families (22 people), we work to meet all their needs ... a heavy load ... we work very hard".*

This reality is also expressed through other dimensions: the orientation of profits, the clientele and the type of employees that we mentioned before. We could not identify links, between the family and the company in the management, in all three companies. In fact, the son of the manager of "Folla" was able to explain to us the differences and similarities between the management of the family and that of the company in this quote:

*"...So, the resemblance between the family and the company is at the level of legal relations [...] So, often, in the management of the business, [...] it is the older ones who manage what [...]. But he, like his brother, are not there, his father asks him to manage the company. [...] there is always some kind of difference in management. There is a resemblance perhaps on the family structure, but not on the inside, the internal management of the house is different from the internal management of the company".*

This extract confirms what we have said previously, namely that there is a resemblance between the parental structure and that of the company. Thus, the company / family link is made through a well-known and respected structure model, that of the family. However, when certain aspects of this model go against the interests of the company, readjustments are made.

### **3.3.2. The clientele of micro-enterprises**

At the three companies, the established clientele is mainly composed of friends, relatives, neighbors of some illegal retail merchants. When we asked the manager "Jasmin" which were his most loyal customers, the latter answered us:

*"There are family, friends and of all colors, often there are grocers from the region and neighboring regions, small restaurants, in short, a lot of customers".*

In the third company "Folla" with which we were able to talk, the "boss" explains to us:

*"...that his clientele has established itself over time and thanks to the way he behaved with her. Yes, and then people also pursue their clientele. The good relations with the customers, the trust, attracting them, being really pleasant so that people, when they come here, they really find pleasure in coming here. So it's the boss, who is the basis of these relationships. It is the company's brand image that is at stake".*

At the same time, we had the opportunity to verify that in three companies studied do not have fixed prices. This is why haggling as a cultural aspect of the region, is very widespread. The words of the manager "Nour" go in this direction:

*"...the customers here discuss the selling prices and we also negotiate the purchase prices of the fournisseur...If there is no fixed price .... And therefore the prices become different according to the customers "*

In addition, family, friends and neighbors get special treatment. For example, the prices will be lower for them, or the goods can be given to them for free. The manager "Jasmin" describes his experience as follows:

*"...the prices will be different when it comes to friends or relatives, sometimes [...]"*

Prices can be determined based on the impression that the client is rich or poor. There is therefore a particular relationship in most of the companies studied. Sometimes it happens to the companies that we analyzed to sell at a loss (if the goods are going to be out of date). However, it is very rare that this is in the case when the goods have been sold to family or friends. Thus, the Manager "Jasmin" sells at a loss when he urgently needs liquidity. For the company "Folla" the sale at a loss takes place when we try to get rid of a merchandise stored for too long. The manager claims:

*"...sometimes we sell at a loss, of course ... especially when we have goods that will stay there for a long time, we have to sell them out [...], it is the fluctuation of the average market that may be at the root of this... but it's rare to sell at a loss".*

### **3.4. Values, beliefs and informal business: Some social aspects**

The marketing systems of which micro-enterprises are part of the market, do not only play the economic role of connecting the producer and the consumer, by making products available in the city. They also play a social role by creating employment and distributing income. This social role appears to be as important as the economic role. It makes it possible to create jobs and distribute income to several people, to each one according to the place he occupies in these distribution circuits: young or old graduates without work, former unemployed workers, fathers in loss of schooling or uneducated. Working in the informal sector is not only to earn money. It is also to have companions to fight against the precariousness of life, and the insecurity of living conditions in Kasserine. For micro-entrepreneurs, having good relationships with suppliers is essential. They even find it better to have or to forge personal links with these suppliers in order to be able to ward off difficult situations, such as periods of shortages or financial difficulties. Personal ties seem to be more secure in the exercise of informal trade, even if, moreover, the various trade networks are sometimes fragile (bankruptcies of wholesalers). The micro-detail, renders enormous services to a very poor population. The business leaders we had the chance to meet are people who respect the established order. According to three managers interviewed, man occupies the place that God has designated for him; he must be aware of it and above all, respect it. In addition, the man must not question his place but be the best to win the respect of others. Here is an excerpt from the interview with

the head of the company "Jasmin" tells us:

*"...the place we occupy in life, well often we refer to God. So the fact that we occupy a place, we must do everything to be among the best. ».*

In all the micro-enterprises studied, the importance of respecting the birthright is recognized by everyone.

At "Jasmin" for example, it is clear that:

*"The elder necessarily has a certain knowledge that the younger does not have";*

Therefore, it is important to always take the elder's point of view. According to "Folla",

*"Respect for the elder is something normal; because as Tunisians, we have certain values that must be respected and preserved".*

"Nour" supports this approach when he expresses himself in these words:

*« ...Respecting the elder is a cultural value in our région. He is our reference"*

In short, respect for the birthright, a duty rooted in culture

Moreover, respect for the hierarchy also seems to be an important value for our respondents. The manager of "Folla" explains himself in this excerpt:

*"...it's important to keep a hierarchy of elders ... I care a lot about that ... we respect the family hierarchy, it's very important".*

In short, respect for the established order requires respect for the will of God. Indeed, the reference to God, in his will and his protection, has been noted several times in the discourses on the place of man, in almost all the companies studied. Finally, regarding conflict management, two of our interlocutors affirm that conflicts are a source of destruction. The manager "Nour" specifies:

*"...For me, a conflict in the family or in the company is a source of destruction, what! ...any problem in a family or in a company is a source of destruction".*

All these points lead us to affirm that, in general, order is an important value for the interviewees. Family solidarity is also an important value. This aspect appears through most of the answers. Thus, all business leaders also say much the same things in this excerpt:

*"...Solidarity with the family [...] is fundamental... it is important, in your life in general, to be supportive towards your family ... Ah of course, the goal. It's working and then helping your family, that's life".*

The chief "Folla" also says that:

*"We have to be supportive of our family because that's how we live. But we have to be supportive to everyone who needs it, even if it's not our family. ».*

As we can see, the spirit of solidarity must also extend to all those who need it. For the three respondents, solidarity, outside the family, will be different or more difficult. Duties and

obligations towards the family are very present realities for the entrepreneurs with whom we spoke. In short, family is sacred. We must guarantee a better future for our children. For the head of the company "Folla" these duties towards the family exist but he relativizes more, as shown in this excerpt:

*"...Yes, we have obligations and duties vis-à-vis our parents and family ... it is important to respect these obligations [...] Often, it is my father who advises me on what I should do ... So this kind of obligation there, we cannot refuse them what".*

The manager "Nour" clarifies to us the importance of this principle in Tunisian culture and compares Tunisia to the West:

*"...It is an obligation for me to help his family. You know that it is Muslim culture in general, and Tunisian, in particular, it is different from Western culture...it is a duty".*

Through our observations and certain exchanges with a sociologist and Kasserine friends, we were placed in front of another reality, specific to the population of this region: the marabouts. They are spiritual guides who make the link between God and man. In Tunisia, Islam is the religion. Although these spiritual guides are not specific to the Islamic religion, in Tunisia they have been integrated into it. Each person is linked to a marabout that he has chosen himself and which is often, at the same time, that of his father. Thus, this marabout is consulted on spiritual matters, but also to ask God for favors.

The marabout, possessing magical powers, writes lyrics on a "gray-gray" for the realization of these favors. Present in all spheres of the life of individuals, he is therefore both an advisor in the social and economic field and at the same time, a spiritual guide. For example, the person wishing to open a business will go to consult his marabout who will give him a gray-gray to hang in his deposit to bring him good luck. Gris-gris have also been spotted in the homes. The trader can also go to consult his marabout to find out the best time to do business. However, it is almost impossible to discuss this issue with business leaders; the subject is taboo, because according to one, a doctoral student in sociology at the University of Gafsa, just talking about it can reduce the magical effects of gray-gray.

In summary, the human resources management in the informal micro-enterprises analyzed manifests a preference towards the family and its employees, sometimes not salaried, and a generally paternalistic conflict management. The creation of these companies is first based on the survival of the family and does not usually rely on bank loans. Most of the profits go to the family in one way or another and are rarely used in the development of the company. If we cannot say that the clientele is mainly regional, these companies build special relationships with their customers. However, we have seen that selling at a loss is not based on this aspect. Then, technical and financial problems are mostly solved without bank loans, with the help of friends. We also discover in the companies studied, the existence of a structure strongly based on family ties, a weak division of the company and work, and a centralization of powers. Finally, the links between the informal company and the family are based on the values of solidarity, mutual family assistance and the importance of duties towards it. Traditional values,

such as respect for the established order and belief in God, are also very present.

Moreover, the sociability between informal traders is not limited only to economic exchanges:

"Jasmin" claims that;

*"Micro-entrepreneurs express a need to maintain relationships of sociability, conviviality, outside of strictly commercial exchanges ... we make gifts, family visits, services, provide help and support in case of illness, death, accident, etc."*

The observation of this relationship seems interesting to me in the examination of the sociability between informal traders in Kasserine, solidarity relations, in their different belonging groups: kinship, regional, neighborhoods, affinity, etc. (Mauss, 1925). It is therefore important to note that access to these various economic forms is directly linked to the quality and density of the interpersonal relationships in which the micro-entrepreneur is enrolled, and to his ability to develop and maintain such a network of social relations.

### **3.4.1. Inclusion and gender: The virtual absence of women in micro-enterprises**

A striking fact in Kasserine is the almost absence of women to frequent the space of smuggling. Several reasons are mentioned by the three managers to justify this absence of women.

"Nour" thinks that:

*"The woman is not made to work in the smuggling sector which is too risky,... it is a space reserved for men ... she must stay at home,"*

"Jasmin" adds that:

*"Women are predestined for certain formal professions, and cannot perform certain risky jobs. This is a space only for men". [...] Women are first attracted to traditional professions such as sewing, embroidery, decoration and are not interested in risky work".*

The perception of men vis-à-vis women in Kasserine is negative. There is no denying it, prejudices against women exist and are well rooted in Tunisian culture and especially in rural areas, as illustrated by this comment by "Folla":

*"Smuggling in itself represents a space of men. So, finding women there already means that something is wrong".*

These words reflect the prejudices that emerge from all the interviews done to Kasserine and which can be summarized as follows: women are a weak being and certain professions are predestined for her. The idea according to which the woman is a weak and diminished being compared to the man is a very recurrent idea among the members of the Tunisian male sex. For example, "Folla" thinks that:

*"Woman has always been a weak being by nature, this is a universal truth. The woman, she has her limits, there are things she cannot do that only the man can do, so she already knows her place".*

Obviously, this idea is very present in traditional culture, men do not do domestic chores in the presence of women. It is in the rural culture, which separates between the tasks of men and women. Women from inland regions legitimize prejudices in the name of culture. It is not a marginalization, but it is just that the woman must recognize her place. It emerges from this analysis that the values and human freedoms conveyed by the informal sector are indeed preserved in the three micro-enterprises presented here. In this context where the weight of culture is important, these values ensure the emancipation, empowerment and freedom of thought of entrepreneurs in Kasserine. We could therefore say that in Tunisia, informal businesses are places where utopias can be realized, in the sense that what is impossible to do in the family context or traditional societies, is within these smuggling spaces.

### **3.4.2. Informal micro-enterprise and marketing channels**

The supply of imported food products to the city of Kasserine is based essentially on a single circuit. This circuit that connects the Kasserine region and Algeria across the border. These trade routes date back to colonial times. But in reality, they have only followed older trade routes dating back to pre-colonial times. However, there has been a reorientation in the importance of these trade routes over the last twenty years. Indeed, the poor condition of the Saharan roads. Saharan transport now provides more than half of the city's food supply, thanks to powerful double-deck trucks that withstand the density of sand and complicated road circuits.

In Kasserine, the products transported by road arrive at the "parking lots". The "car parks" are spaces where trucks carrying food from Algeria stop. We could say that these "parking lots" play both the role of a "bus station" and a semi-wholesale market. It is often a large space that carriers choose for a given period of time, as a place of parking and terminus for their vehicles. Around the "parking lots" spontaneous markets usually develop. Imported food is diffused in the city from these markets which function as warehouse and semi-wholesale trade places, to the main, secondary, tertiary markets, small markets and evening micro-markets. The most commonly imported products are rice, powdered milk, sugar, vegetable oil, canned food, fuel, car wheels, household appliances, cosmetics, some plastic products (mattresses, utensils, shoes), etc.

The exchange circuits between Kasserine and other regions require and connect a certain number of stakeholders. In the city, these distribution networks connect retail traders, intermediaries, wholesalers (or semi-wholesalers), and hawkers. The characteristic of the product and the state of the road infrastructure often determine the length of the chain. It must be said that the scarcity or periodic shortages of certain food in Kasserine are first of all due to shortages and seasonal variations are also sometimes caused by the frequent poor condition of the Saharan service roads, connecting Kasserine to Algeria and customs or border guard controls. Which also leads to a fluctuation in their prices on the markets. This set of factors making refueling difficult at certain times, retail merchants must take it into account so as not to run out of stocks and diversify their supply points.

Transactions between foreign wholesalers, micro-entrepreneurs and local retailers are made in cash and are based on personal relationships. However, traders sometimes manage to establish personal relationships with wholesalers. To do this, as explained by "Folla, Nour, and Jasmin", micro-entrepreneur:

*"... it is advisable to first buy regularly from the same wholesaler, even when its prices are sometimes higher, so that the wholesaler knows you. Over time, a certain familiarity ends up being established between the foreign trader and the micro-entrepreneur... When the merchants know each other, they allow themselves to sell certain goods to each other on credit. For us, having good relationships with suppliers is essential to be able to stock up without having stock-outs".*

### 3.4.3. Financing of activities

In Tunisia, it is very difficult for small informal businesses to access bank loans. Indeed, in some cases, banks simply do not want to make loans to them. The manager "Jasmin" expresses himself thus:

*"Often you ask but we don't give you because it's difficult what. Because there, really in Tunisia it is too difficult. Often you ask for help but we don't give you anything. You also talk to the health insurance companies, they also don't give you anything. However, most of the time, it is the companies themselves who do not wish to borrow because the fees or the guarantees requested are too heavy".*

Then, at the three micro-enterprises where we were able to ask the business manager "Nour" if the state provided assistance to small businesses like theirs, he told us:

*"[...] No, we work in the dark and clandestinely, we have no guarantees to ask for help from the state, and we dare not, the informal will be punished by fines or even prison".*

Most of the managers interviewed have a negative perception of the job market in Kasserine. The head of the company "Folla" tells us:

*"...life is very difficult in Kasserine, that there are no jobs and that all they can do is start small businesses in black like hers ... We have to work very hard ... There are jobs missing and it is often only small businesses that work, here there is only hunting, livestock and agriculture outside of commerce ... [...] Here, it is not like the capital where the means are more accessible. There it is a poor region too much misery and unemployment [...]"*

In fact, the economic infrastructure is very poorly developed in the eyes of our interlocutors. It would seem that the purchasing power of micro-enterprises is quite low. For the company "Jasmin" the rental of the premises and the price of the tools are rather high. For example, he explains to us that electricity and water bills are too expensive:

*"The products we buy from Algeria are affordable for us ... Yes the goods are half price and available all the time not like in Tunisia, no sugar, no milk, no flour, no*



*oil except in black with doubled prices. In short, life is too expensive in Tunisia, fortunately our premises are our property, despite the fact that the rent of a premises is affordable compared to the Sahel"*

Moreover, for these three leaders, taxation is unsuitable for their small business and it is therefore often difficult to pay taxes and taxes. The manager "Jasmin" expresses himself thus:

*"Well, we are asked to pay rental taxes but, somewhere, it is reasonable what compared to what you earn what ...".*

In short, the political or rather institutional situation in Tunisia is generally not very well perceived by the people with whom we spoke. Indeed, financial institutions are unsuitable for this type of companies, despite being the majority in the city. Moreover, the state does not seem to offer them adequate assistance. The economic situation is also perceived negatively. We were able to observe on the spot that the job market in the formal economy is not developed, and, in general, the job opportunities in the city are very limited. Individuals must therefore create their own jobs. According to our observations, there is no shortage of adaptability, entrepreneurship and imagination among our interlocutors, as indeed everywhere throughout the region. However, for most of them, the cost of products, capital and taxation seems disproportionate compared to their real capacity. The observation of these forms of horizontal support for the financing of activities, shows once again the solidarity between informal traders that had already been stressed previously. These practices of help between merchants have several forms and vary according to the businesses, but we will give some examples that we have observed. The loan of goods to colleagues who are in need is a practice that has been observed in businesses that require a fairly high working capital. This help usually concerns colleagues who are in difficulty.

### **3.5. Galtung's "self-reliance" (1980): As an economic model adopted by informal micro-enterprises in Kasserine**

In the survival approach: two aspects are combined: the individual's handling of his life problems, the search for a dignified life and self-esteem on the one hand, and family or extended solidarity (neighbors, friends, social relations) on the other hand. "Individual self-reliance" is necessarily based on the notion of self-help, to use the words of GALTUNG, Johan, (1980, p.133), that "the homo-economicus can survive only with the help of his friends". "Family self-reliance" (family, community, village ...) naturally articulates individual action and community autonomy (Family self-reliance "social autonomy" (GALTUNG, Johan, 1980).. Whether in Tunisia or elsewhere in the world, questions around the economic model of informal enterprises have always been at the heart of concerns. Faced with the financial precariousness in which they find themselves as well as the risks of financial dependence mentioned above, one of the greatest challenges for micro-enterprises is to define and apply a business model that works.

"Jasmin" says it in these terms:

*"The first big problem of the sector is not vision, it is not thinking, it is solving this problem of empowerment; making sure that commerce always has the means to function".*

"Nour" specifies that the informal sector is not only a service to the community, there are also economic activities:

*"It's true that we tend more to be open to the community, but to survive we have to do a little economic activity in the background".*

"Folla" is convinced that the best solution for a sustainable business model is:

*"...To develop services for citizens, or existing businesses ... a great job to build this place, to install a first community, to have the premises, to release the first prototypes, but now what do we do with all this? The goal anyway is to bring it to business, in any case to companies that are successful, that have an impact in Kasserine and its surroundings, but also throughout the sub-region. That's how we're going to start from that, create a business model for this place, so that it survives on its own without subsidy problems, so that it has the means to be even more ambitious".*

Indeed, "Jasmin" is on the same wavelength and thinks that it is necessary to make the company profitable. He wishes to clarify that:

*"...this profitability is not like a retail stall, it is a profitability that must be driven by its own customers...It implies that our customers have the spirit of entrepreneurship".*

So, they work as workers simply, to survive. It is therefore a question of making these projects, companies that work. That's right, developing the economy is part of the impact and after all, it's what type of company, what type of project, what type of impact do you want to have. But the projects they want to have are those that have a positive impact, regardless of the field, but that will serve something.

"Jasmin" affirms this:

*"We asked ourselves the question of, are we only doing business now? Are we only doing commercial work? Finally, we realize that little by little we started doing it. In this case, we will do less educational stuff, we are less on a generosity".*

The micro-enterprise set up is a perfect illustration of the contribution of income-generating commercial activities. According to "Folla", his business generates income and makes it possible to pay for small things. The choice was oriented towards an entrepreneurial economic model that would evoke the argument that this goes against the movement and that this choice is part of neocapitalist practices. However, faced with poverty and unemployment, and if we wish to avoid eternal assistance from the state, the informal entrepreneurial choice is necessary.

#### IV. DISCUSSION

The analytical work made it possible to understand the full importance of family life in these environments, and to see how the purposes of social reproduction (BOURDIEU, Pierre, 2006) revolved much more around the possibilities of feeding oneself, of founding a family and of meeting social obligations which make it possible to maintain participation and a positive status in the various vernacular networks (the family, the neighborhood community) than to achieve a wealth which would be at the service of the reproduction of a standard of living and a purchasing power. Further, the analysis of production, circulation and redistributions made it possible to uncover the presence of certain social spaces for organizing socio-economic practices in the general economy of the city of Kasserine. These social spaces are different places with regulations of their own and which regulate socio-economic activities as well as circulation and redistribution (COLEMAN, James, 1988). It is about the domestic space (of kinship and alliance); the community space; the space for small work.; from the space of popular markets; from the space of the public economy; and from the space of the private business economy (Tunisia-Algeria). It also seems to us that the discovery of this plurality of practice spaces clearly shows how the sociological understanding of an economic system (COLEMAN, James, 1988) cannot be summarized in the study of a single social space of practices or a single group of activities. On the contrary, it clearly shows how the complexity of activities, circulations and redistributions must be grasped through the equalization of the plurality of social norms and regulations, that is to say through a methodological totalization (COLEMAN, James, 1988) of the different properties of collective life. We have tried to produce this totalization by identifying the presence of three main social frameworks, differentiated in particular by the specificities of the indexations that take place there and which are rooted in the materiality built by these social spaces to reproduce themselves. This is the regional social framework which is (re)produced more immediately in the spaces of the family, the community and in the space of employees and non-employees or popular merchants (GRANOVETTER, Mark, 2006), What this totalization brings to light is that if each of these differentiated social spaces is a privileged place for the reproduction of regulations and indexations of a particular framework, the various activities that are located in these spaces are also appropriate, that is to say reframed, by the indexations and regulations of other frameworks. The reproduction of regulations (BOURDIEU, Pierre, 2006), specific to different social frameworks in specific spaces and through socially localized activities in these spaces being, so to speak, always short-circuited by the co-presences of other regulatory standards. This pragmatics of urgency accentuates the ruptures and the obligation of co-presences, generating a progressive "anomization" (BOURDIEU, Pierre, 2006), of collective life and which is evidenced in particular by the confinement of people in households, the crumbling of the relationships of family life of siblings and the disorganization of the community space (GRANOVETTER, Mark, 2006). In this vein, another interesting result is the apparent emergence of family associations, through which we try to develop an endogenous response to the difficulties posed by these multiple co-presences, to appropriate them and develop practices according to regulations adapted to the social universes that these co-presences produce (BOUALI, Mounira, & al., 2017). The results of this investigation have highlighted several

important aspects. First of all, the preponderant involvement of young people in smuggling activities has been highlighted (BEN CHIKH, Nidhal, 2016, GASPARINI, Leonardo, and TONAROLLI, Leopoldo, 2017; CHARME, Jacques, 2022), often motivated by the lack of economic opportunities and the absence of future prospects. Secondly, the difficult living conditions in the region, in particular high unemployment and poverty, have been identified as factors contributing to the proliferation of smuggling (BERDIEV, Aziz N. & al., 2017).. At the same time, the survey highlighted the economic and social marginalization of the inhabitants of Kasserine, who feel excluded from opportunities for development and prosperity. Despite the efforts of successive governments, inequalities persist in the region, creating a sense of injustice and frustration among the local population. Finally, the results of the survey also revealed a strong feeling of injustice and anger among the inhabitants, which led to social mobilizations aimed at demanding better integration and dignity for the residents of Kasserine (BEN CHIKH, Nidhal, 2016). The inhabitants of Kasserine, emblematic city of Tunisia, represent a dynamic cultural kaleidoscope (Mauss Marcel, 1925; BEN CHIKH, Nidhal, 2016), where ancient traditions and modern influences coexist harmoniously. Deeply rooted in their cultural heritage, they proudly perpetuate centuries-old customs while embracing the contemporary developments that shape their daily lives. Socialization in Kasserine takes place mainly in the family setting, where the values of respect, solidarity and mutual assistance are instilled from an early age (BEN CHIKH, Nidhal, 2016, BOUALI, Mounira, & al., 2017). However, public spaces such as cafes and squares also play a vital role in social life, offering meeting and exchange places for residents of all ages. Social norms in Kasserine are based on a deep sense of community and hospitality (BOURDIEU, Pierre, 2006; PORTES, Alejandro, 1998; GRANOVETTER, Mark, 2006). Openness to others and sharing are fundamental values that guide daily interactions, creating a warm and welcoming environment for all. Ancestral traditions occupy an important place in the life of the inhabitants of Kasserine, testifying to the deep attachment to their cultural heritage (BOURDIEU, Pierre, 2006; PORTES, Alejandro, 1998; GRANOVETTER, Mark, 2006). From the artisanal manufacture of traditional objects to the colorful festivals that punctuate the year, these practices perpetuate the unique identity of the region. Finally, local businesses are at the heart of Kasserine's economy and social life. From lively markets to neighborhood shops, they constitute essential meeting points where residents meet, exchange news and support the local economy. The inhabitants of Kasserine embody the richness and diversity of a community rooted in its traditions while embracing change with resilience and, therefore, several singular cultures (BOURDIEU, Pierre, 2006), which should constitute the bases of the economic, social, cultural and political organization. The problematic of development in Tunisian society is that of an organization founded, not on the elements of its base, but on an inappropriate and unsuitable "combination" of foreign and internal cultures (GRANOVETTER, Mark, 2006). The informal economy shows that development must reconcile traditional local values with each other, and reconcile modern management with these values (PORTES, Alejandro, 1998). Undoubtedly, financial dependence is a flaw that shows that informal micro-enterprises in Kasserine seem to be unable to get rid of the umbilical cord that binds them to Algeria. So, seeking financial autonomy by adopting an economic model focused on informal entrepreneurship can be perceived as a desire to free oneself from misery (COLEMAN, James, 1988). However, the big

question lies in the orientation that entrepreneurs will give to this economic model: is it a question of looking for the necessary means for the functioning of the company? If so, we will join the quest for the common good. Based on my field observations, we will say that the second option is the one that is most important to entrepreneurs, because they want to stay as close as possible to the informal philosophy (GUVEN, Melis, 2019). However, it seems to us that these reflections are too limited to the paradigm of the formal economy and do not appeal to local knowledge in economic matters. In other words, the solutions envisaged by micro-enterprises retain a tinge of epistemic alienation (Grosfoguel, Ramón. 2007, KEULARTZ, Jozef, and HENK van den Belt, 2016) which is nothing but a consequence of the coloniality of knowledge, in short, an endogenous informal economy, with a mode of community self-financing (KEULARTZ, Jozef, and HENK van den Belt, 2016). Why would the various speeches of the promoters not evoke the informal economy which, however, is the strength and particularity of the Tunisian economies? This "invisible" economy could offer a nice endogenous answer to the self-financing problems experienced by micro-enterprises in Tunisia. Unfortunately, the micro-enterprises studied do not sufficiently exploit this vast potential of the informal sector. This practice is culturally rooted in Tunisia and would make a great demonstration of resilience. However, the blind epistemic alienation (KEULARTZ, Jozef, and HENK van den Belt, 2016) to such an extent that we do not think of the idea of community self-financing embodied by the city of Kasserine. Our research on survival strategies gives a different view of the problem. By retaining the importance of the State in the restoration of an institutional regulatory capacity, our thesis makes it possible to consider the development problem from a different perspective. Understanding the intergenerational transmission of the status of informal entrepreneurs makes it possible to shed light on the reproduction of inequalities in Africa. In addition, the informal sector is the largest provider of jobs and income in West African cities (FELWINE Sarr, 2016; GUVEN, Melis U, 2019) but also the main place of professionalization and integration of young people into the labor market (CHARMES, Jacques, 2022), so it is essential to question its dynamics. In short, in Tunisia we are in an informal and solidarity-based micro-enterprise model (Odile Castel, 2017).

## V. CONCLUSION

The informal economy in Tunisia is an essential component of the economy of developing countries (PED), and its size has even increased since the revolution. Whatever the growth assumptions for the next few years, the informal economy is here to stay. However, it is striking to note that it remains a "terra incognita" of economic policies, largely ignored by the authorities. Tunisian society is multidimensional. Its social, cultural and economic organization suffers from the lack of consideration of this "multidimensionality" - In other words, Tunisian society is not organized to exploit and highlight the natural realities of skills of economic and social actors. The informal economy is then the factor that best explains this poor organization. Survival is a struggle; whoever exists must seek to ensure his existence, and it is the natural realities and the socio-economic environment that are the first assets of this struggle for existence. So there is no one way to save or create wealth, that is, to create the conditions for survival. This research consisted in the study of a category of activities "imprisoned" under

various names of which the term informal economy was the representative concept. By studying these micro-enterprises, we wanted to understand the actors in their practices in order to grasp the meaning and the logic emerging from these practices. We also wanted to understand who these actors were. In the category of "informal" activities, we have retained the "informal" trade through the three types of illegal businesses. So our observation unit was the bosses and the place of the observation was the city of Kasserine. Beyond understanding the actors in action and the types of actors, we have also pursued the objective of understanding society through regional survival strategies. The results obtained from our methodological approach can be stated according to three main points: about the types of informal businesses and owners, then about Tunisian society. The typology of the companies reflects the importance of survival strategies throughout the Tunisian economy. This typology makes it possible to show the flexibility and adaptability of survival strategies, by also showing that the production logic retains the satisfaction of existing needs and not the satisfaction of invented needs. All these results made it possible to explain the resistance of survival strategies, by showing the importance of culture on the behavior of social actors in Kasserine. The movement towards the survival strategies sector explains the inability of the current model to satisfy all the needs of the actors, the identity crisis and the crisis of development models. Another model remains to be invented, and our work contributes to this reinvention of the model. In the approach by survival: two aspects are combined: the care by the individual of his life problems, the search for a dignified life and self-esteem on the one hand (Individual self-reliance, Galtung, 1980), and family or extended solidarity (neighbors, friends, social relations) on the other hand (Family self-reliance, Galtung, 1980). Understanding the intergenerational transmission of the status of informal entrepreneurs has indeed allowed us to shed light on the reproduction of inequalities in Tunisia. In addition, the informal sector is the largest provider of jobs and income in the inland regions, but also the main place of professionalization and integration of young people into the labor market (CHARMES, Jacques, 2022), so it is essential to question its dynamics.

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