
Consumption in an Uncertain Environment
The Paradox of the African Middle Classes

Hélène Quénot-Suarez

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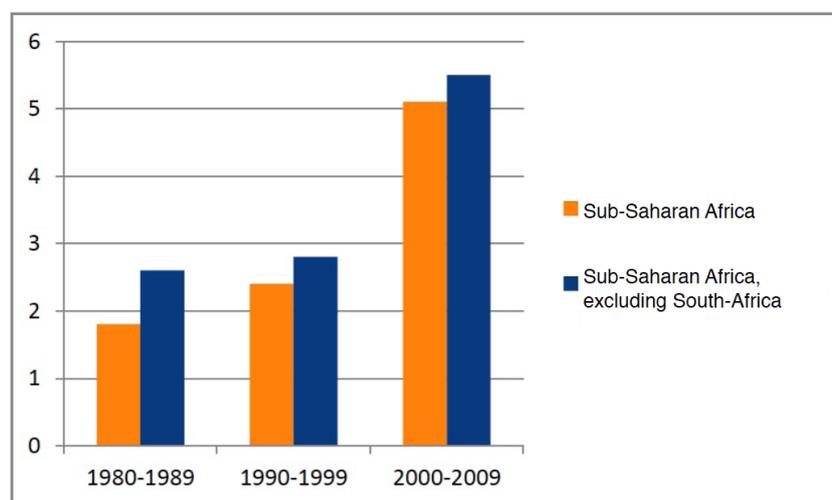
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Introduction

Three hundred million¹ people belonging to the middle classes of Africa; three hundred million of potential consumers: an image of this kind is enough to make many an entrepreneur start dreaming. In fact, whereas for many years Afro-pessimism has dominated public opinion in the West, what seems to be the new trend in fashion, in both the media and economic circles, is now an exaggerated Afro-optimism.

The economic evolution of the continent does actually justify optimism. Yet, it is important to assess how solid the foundations of current African growth are; although the continent may indeed be experiencing an average annual rate of its GDP of 5%, this is still a modest figure. In addition, as we shall see below, growth and economic dynamism are very unevenly spread and this is indeed the case whichever scales are used to measure growth.

Figure 1: Average growth of GDP in Sub-Saharan Africa (measured in percentages)



Source: World Bank, Africa Development Indicators 2011, 2011, p. 9.
http://data.worldbank.org/sites/default/files/adi_2011-web.pdf

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¹ The figures vary according to the criteria used for the definition of 'middle class', as we shall see in the first part of this article.

The optimism on display relating to this continent stems as much from a changing view of the continent as from its actual development. The 'continent of catastrophes', which people used to feel sorry for or to present as a victim, appears in an up-dated international context as the 'last frontier' for investors. The African middle classes – in investors' eyes – make up for their small revenues through sheer numbers and through the fact that markets need still, for the most part, to be created.

The image of Africa 'making progress' can be the result of a drive – perhaps cynical and just as artificial as the as the Afro-pessimist trend – to legitimize the conquest of new markets. This legitimization involves efforts to minimize catastrophic situations, the glaringly obvious nature of which would make the desire of large companies to conquer the market appear highly questionable in the eyes of the public, particularly in the West. Besides, generally speaking, the image of Africa stems to a large extent from the choices made by the media: the current food crisis in East Africa suffers from the deafening silence of the Western media, while the food crises of the 1980s benefited greatly from wide media coverage, particularly when they erupted on to the international scene at the end of the year².

The emergence of a middle class, access for the African population to an increasing range of goods and services are real enough, but they should not give rise to blind optimism. The continent is vast and its regional and national situations are extremely varied. Furthermore, when there is no firm political regulation or security, economic growth – even when it appears strong – retains elements of fragility in most of the continent's nations.

Speaking of the 'middle classes' in this context of economic growth is in keeping with the image of the situation in the African continent, which appears to the rest of the world to be growing more normal. The situation, however, varies considerably from one zone to another. The middle classes oscillate between the desire to consume and anxiety in face of insecure tomorrows. This difficult history in contexts which are always problematic at a time of rapid economic growth are factors that shape the ambivalent and complex attitude of the population group now achieving 'middle-class status' with regard to consumption.

² Ethiopia, November-December 1984; South Sudan, December 1988; Somalia, December 1992. See: Alex de Waal "Dix ans de famine dans la Corne de l'Afrique : un premier bilan de l'action humanitaire", *Politique Africaine*, No. 50, June 1993, pp. 74-87: "One of the major and most striking features of these crises is the moment when they occurred: they all took place between the election of an American President and the end of the year. The weeks which follow the election or the re-election of a presidential candidate dedicated to the goal of enhancing prosperity for all and combating recession at home, when Thanksgiving and Christmas are drawing near, constitute a period when the American political conscience is at its most vulnerable" (p. 74).

The goal of this article is not to discuss what the middle classes are consuming, but rather to analyze certain key points – consumption as a social activity and the security issue, to name but two – which make it possible to explain, at least in part, the choices which this section of the population is making and to understand the social position it occupies.

Can We Speak of 'Middle Classes' in Africa?

The term 'middle class' is often used in the plural in the language of today, as if to underline implicitly the extent to which the concept is a fluid one. To pin down a definition is not simply an academic exercise, but also – and above all – a necessity, in order to understand the dynamics at work within the populations of Africa.

Furthermore, insisting on a definition of these middle classes will enable us to identify the implications in ideological terms and in terms of how this world should be represented. This will make it possible – to some extent at least – to avoid applying a concept, which has historically been very much bound up with the western industrial economy, to a continent, which has followed a very different historical path.

The term 'class' is inappropriate

The problem of definition is complex because the term 'middle classes' is used to cover different realities depending upon the language in which it is being used. Anglo-Saxon analysis of what "middle class" means does not emphasize the same points as French analysis of 'classes moyennes'. Anglo-Saxons place more emphasis on ways of life and consumption, while the French approach tends to attach more importance to revenue and property. Anglo-Saxons have, as a result, developed subtler nuances in their analysis, using terms like "lower middle class" or "upper middle class" which do not exist in French³.

Besides, in French, the use of the term 'class' has very specific historical and ideological connotations. The 'middle class' is a concept which was created in an attempt to define the emergence of a new type of 'workers', a new category of "salary-earners associated

³ Virginie Gimber & Arnaud Rohmer, "Les classes moyennes en quête de définition", Observatoire des inégalités, February 2009, <http://www.inegalites.fr/spip.php?article727> – consulted on September 24 2010.

with the modernization of the structure of industrial production”⁴. What was required at the time was to be able to describe workers who do not belong to the working class, because they do not share the same kind of work, the same culture or class-consciousness but, for all that, do not have enough property to be classified as “bourgeois”. This expression was thus being used in a highly specific economic and industrial context - in short in a western context.

How does all this look in non-western countries? In China, for example, ideological history virtually rules out talk of a ‘middle class’. It amounts almost to a semantic aberration to conceive of a ‘middle class’ in the context of Marxist thought, according to which the revolutionary working class confronts capital. The expression ‘average earnings’ (zhongden shouru) was only authorized by the Party Congress in 2002⁵. It is easy to see the limitations of that expression ‘authorized’, which only refers to property and does not include culture and patterns of behavior.

Applying the term to a non-Western society makes it possible to highlight its implications. In the post-industrial West the term designates the majority of the members of society. This is not the case in China, where the middle class does not exceed 20% of the population and presents as a social structure “in the shape of the top half of an onion [...] with quite a large body, but with a base larger still”⁶.

This reminder of the difficulty involved in defining the concept of interest to us and of the semantic difficulties involved in its translation is important for an analysis of the situation in Africa. These considerations must encourage us always to be mindful of the fact that the expression ‘middle classes’ is no more than a stopgap ill-suited to non-Western societies. The definition of the ‘middle classes’ is far more frequently implicit rather than positive. Moreover, an essential point to remember is that a society ‘with’ middle classes is not necessarily a society made up ‘of’ middle classes. An increase is definitely to be observed – proportions which vary from region to region – in the number of people who are not poor but who at the same time do not belong to the cultural, political or economic élite.

⁴ “salariés liés à la modernisation de la structure de production industrielle”: Catherine Bidou-Zachariasen, “Les classes moyennes : définitions, travaux et controverses”, *Education et société*, 2/2004 (No. 14), pp. 119-134.

⁵ “Chapitre 4: La classe moyenne chinoise dans un parcours de sociologie” – interview with Li Quang, in Jean-Louis Rocca (ed), *La Société chinoise vue par ses sociologues*, Presses de Sciences Po “Académique”, 2008, p. 134.

⁶ “en forme de ‘tête d’oignon’ [...] avec un corps assez important mais une base encore plus importante”: Xiaohong Zhou, “Chapitre 5: La classe moyenne chinoise. Réalité ou illusion?”, Jean-Louis Rocca (ed), *La Société chinoise vue par ses sociologues*. Presses de Sciences Po « Académique », 2008, p. 156.

The local middle class, the global middle class: different realities

In Africa, as already pointed out, the question of the middle classes has re-appeared centre-stage, because the continent's development is accelerating. Over the last 20 years most African countries have begun to experience growth and this applies not just to those which possess large natural resources, as is often believed.

Ghana enjoyed an average annual increase in its GDP of 4.3% during the 1990s. This growth increased to 5.5% between 2000 and 2008⁷ at a time when the country did not yet possess major natural resources⁸. With an average annual GDP growth rate of 5%, Africa has over the last few years come to look like an 'El Dorado' for private companies, the last market still to be conquered.

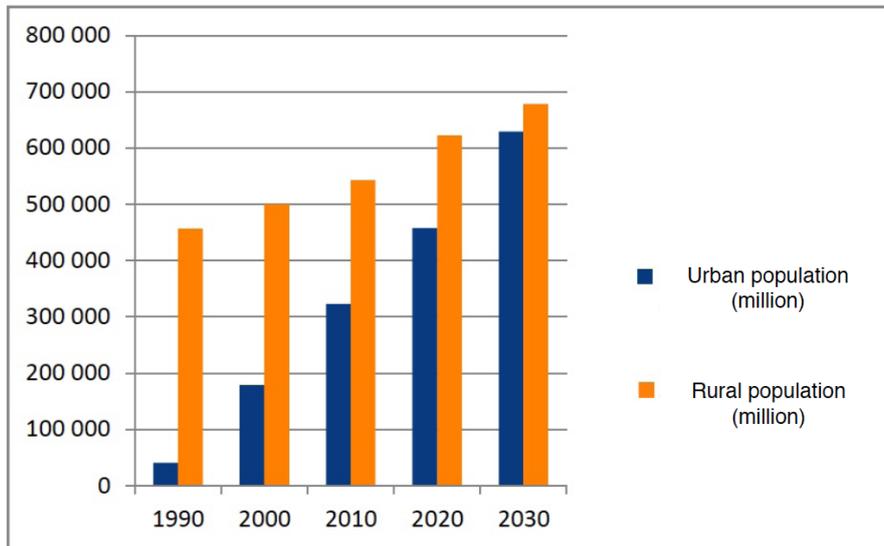
In fact the continent now has a billion inhabitants who, at their modest level, are anxious to consume and who in 2050 will make up more than 20% of the world's population⁹. This extremely rapid population growth goes hand in hand with marked urbanization. At the present time, when 45% of the population is urban, the continent is approaching the Chinese average. This urbanization is an essential element in the situation, because it makes possible easier access to consumption sites and serves to unify supply and demand.

⁷ William Davidson Institute cited by Amine Tazi-Riffi, *Lions on the Move: L'Afrique à l'aube d'une croissance pérenne*, McKinsey et Africa Partnership Forum, April 21, 2011, p.6, <http://www.nepad.org/system/files/Lions%20on%20the%20Move.pdf> – consulted on June 20, 2011.

⁸ The first barrels of oil were obtained at the beginning of 2011 in the West of the country but the economic impact of the exploitation of the oilfield has yet to make itself felt.

⁹ United Nations Department of Economic and Social Affairs, Population Division, *World Population Prospects: The 2006 Revision, Highlights – Working Paper ESA/P/WP.202*, p.1.

Figure 2: Distribution of the Urban and Rural Population in Sub-Saharan Africa (Africa without the North [Maghreb], Western Sahara and Egypt)



Source: UN-HABITAT's Global Urban Indicators database, <http://www.unhabitat.org/stats/Default.aspx> - consulted March 15, 2012.

Two types of definitions for the middle classes co-exist. The Global Middle Class (GMC) is made up of the world population which earns between 4,000 and 17,000 USD per annum (or between 12 and 50 USD per person per day). In practice, this definition covers the middle class from Brazil to Italy and makes possible a comparison between countries from different zones. It does not, however, make it possible to single out the processes at work on the African continent, because then all Africans would have to be considered as poor. Of the billion inhabitants of the continent, only 43 million belong to the GMC. It is thus necessary to try and determine what an African middle class is, while bearing in mind that this continent consisting of over 50 countries confronts the observer with conspicuous local disparities. It is, however, undeniable that it also presents with a convergence of economic processes.

The definition in absolute terms therefore raises difficulties, because it does not provide opportunities for taking into account the processes at work in the continent. The definition in relative terms – here we can speak of a Local Middle Class (LMC) – appears better adapted to the reality of African countries, because it includes individuals whose income is between 0.75 and 1.25 times the median income of the country. Even if this definition is more appropriate, it should not make us forget that, when faced with poverty on a mass scale, 'average' income can paradoxically be marginal.

So what does belonging to the middle class in Sub-Saharan Africa imply? The principal feature of this class is that it consists of a population that is not shaped anymore by a logic of survival. Whether

people are earning 2 or 10 dollars a day is not the crucial issue: the middle class is defined first and foremost by the fact that it has come to experience a certain stability. This stability, even if only relative, at least enables people to free up small sums invested in new products or services. It means for instance that someone can buy themselves a mobile telephone and be able to charge it up regularly¹⁰. Emerging from a state of mere survival also enables people to make plans for the future. This is why the middle classes invest heavily in the education of their children and can envisage becoming owners of their accommodation.

We shall therefore continue to use the expression 'middle classes' here, while remaining aware that it is far from perfect. Once again reference to the Chinese can be extremely useful. The Chinese speak willingly of 'small prosperity'. The interesting aspect of this expression is that there is no reference to a 'class' and it enables us to include all the very small-scale savers who, modest though they are, provide the base for 'averaging out' African societies¹¹. In terms of precise numbers, the middle classes embrace individuals who earn at least between 2 USD (when first emerging from a survival situation) and 10 USD. The higher end of this range is the target-group of African banks, which are keen to attract households earning between 800 and 1,500 USD per month.

An extremely disparate group

It is tempting to use the singular to define the middle class. This 'class' is in fact extremely heterogeneous. This can be explained by the fact that there are several ways in which to access average 'status'. Pierre Bourdieu¹² clarified this point by dividing what he calls the 'petty bourgeoisie' into three categories:

- The category in decline, i.e. craftsmen and independent traders, who are in fact becoming fewer and fewer in number;

¹⁰ There is not always a correlation in Africa between 'having a mobile telephone' and 'being able to telephone'. In most countries recharging with cards is the predominant method used and telephones are often empty or charged just enough for the owner to be able to 'flash' or 'beep' (i.e. remind) the person whom he needs to join. Moreover voice-mail services remain expensive.

¹¹ Dominique Darbon, "Une classe moyenne peut en cacher une autre: l'émergence de la petite prospérité en Afrique", *Afrique Eco*, L'Expansion.com, June 3, 2010, http://lexpansion.lexpress.fr/afrique/une-classe-moyenne-peut-en-cacher-une-autre-l-emergence-de-la-petite-prosperite-en-afrique_233325.html consulted on December 11, 2011.

¹² Pierre Bourdieu, *La distinction*, 1979, cited by Catherine Bidou-Zachariasen, "Les classes moyennes...", *Op. cit.*, p. 121.

- The 'executive' petty bourgeoisie, i.e. office workers and middle managers. This salaried population is to some extent the 'historical' middle class, because it is the generalization applied to salary earners which led to the emergence of the group in the West in the course of the 19th century;
- The new 'petty bourgeoisie', i.e. intermediary professions in education and health-care for instance.

This variety in status holds back to a large extent the emergence of any 'class consciousness', which might enable people on average incomes to acquire some political weight. Moreover, as Bourdieu reminds us, the middle class is, by definition, always caught between the 'top' and 'bottom', between the place they came from and the one that they are seeking to access. This complicates any definition and any self-awareness as a class, but it means that people are able – depending upon their opportunities and wishes to behave (with regard to culture, education, food etc.) in keeping with the 'top' one minute and the 'bottom' the next. This in its turn makes possible the emergence of innovatory cultural practices, which make up in part for the "lack of social belonging", from which the middle classes suffer¹³. The original nature of these practices is all the more pronounced in view of the fact that the African middle classes are made up of people who are concurrently engaged in more than one activity. A salaried employee can also be holding down a less 'official' commercial activity over and above his main job, for example, which enables him to obtain additional income¹⁴:

"Clerk-of-the-court, Papa Sidi Lô rounds up [...] his end-of-the-month situation acting as consultant for setting up companies between two hearings. 'Nobody tells you everything, but if you have no other income, you'll end up on a financial guillotine'".

So it seems that household income alone is not enough to define the middle classes. The practices people employ are also an

¹³ In this case the fact of the matter is that the middle classes are mobile and possess few characteristics of their own. See: Catherine Bidou-Zachariasen in "Les classes moyennes...", Op. cit., pp. 123-124. "For my part [...] I have been able to test out the hypothesis to the effect that the high visibility or cultural 'agitation' (social movements outside work and innovatory social practices) of these social strata were bound up with their lack of social integration, which in its turn is connected with their frequent attempts to close social gaps or achieve social mobility and the fact that they are practicing new professions or those undergoing change, which offer little support for social identification".

¹⁴ « Greffier, Papa Sidi Lô arrondit [...] ses fins de mois en jouant les consultants en création d'entreprises entre deux audiences. "Personne ne dit tout, mais si tu n'as pas d'autres revenus, tu vas à la guillotine financière" » Benjamin Neumann, "Thiès discovers it has a middle class", L'Expansion.com, February 1, 2008, http://lexpansion.lexpress.fr/afrique/thies-se-decouvre-une-classe-moyenne_141385.html – consulted on January 4, 2011.

important factor. So, in order to attempt a complete analysis of the middle classes in Africa it is important to link together a number of factors: their incomes and their property (what they have), their social status (what they are) and their practices (what they do).

What the middle classes have is their salary and property. We have seen how they refer to local salaries and not to any global norms, which in itself already represents a concrete, reliable choice.

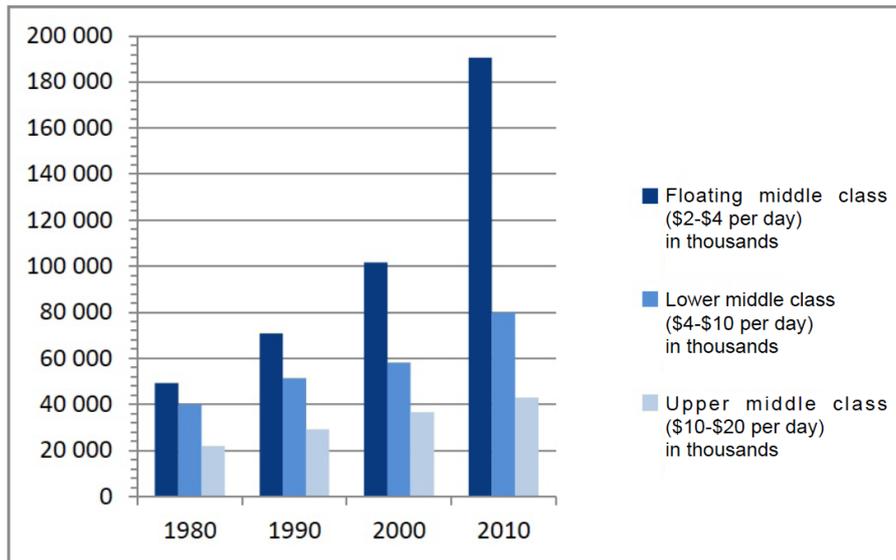
What the middle classes are is the most delicate question: as we have explained already, the middle classes – contrary to what the term ‘class’ might be thought to imply – have no self-awareness. Moreover, other population groups have problems identifying them. When during our last period of field research in Ghana in 2011 we had the opportunity to interview individuals who identified themselves as belonging to the ‘middle class’, because they had just emerged from conditions in which all efforts were devoted simply to surviving. At the other end of the ‘class’ a university professor defined herself as ‘middle-class’, when her way of life (regular trips and study opportunities abroad, cars, games consoles for her children) would clearly place her in the Ghanaian élite or even the global middle class. Her identification of herself as middle-class can, however, be explained by the fact that, contrary to many of her colleagues, she is attached to an ‘African’ way of life when it comes to food and dress in particular. Furthermore the ‘upper middle classes’ who are more in touch with the international situation know – consciously or not – that the expression ‘middle class’ has far more positive connotations than the term ‘élite’, when it comes to democratization and economic results. Claiming to belong to the ‘middle class’ is thus a means of legitimizing themselves at the international level¹⁵.

Last but not least ‘what they do’ is paradoxically the most easily identifiable element in this definition. The middle classes are defined a posteriori by what they do. They put in place ‘security’ strategies so as to avoid social downgrading and returning to the logic of survival. These strategies are very costly from the financial point of view but necessary. Indeed the African Development Bank (AfDB) estimates that an increasingly large proportion of the middle class is ‘floating’ and might well find itself once again struggling to survive in a time of crisis¹⁶.

¹⁵ Conversations with Dominique Darbon, Professor of Political Science, IEP Bordeaux, 2011.

¹⁶ Charles Leyeka Lufumpa (ed), *The Middle of the Pyramid: Dynamics of the Middle Class in Africa*, Market Brief, African Development Bank, April 20, 2011, p.18.

Figure 3: Composition of the middle classes group (2-20 USD per day) on the basis of income



Source: Charles Leyeka Lufumpa (dir.), *The Middle of the Pyramid : Dynamics of the Middle Class in Africa*, Market Brief, African Development Bank, April 20, 2011, p. 3.

Key issues here are investment in property and children's education. One might say, taking a leaf out of Bourdieu's book, that what the middle classes are doing is creating a 'legacy' (culture and property) destined for their children. On the other hand – in the short term – the middle classes are consuming new products better adapted to their demands and their wallets, as they gradually adopt a specific life-style and thus create an 'African way of life'.

It is precisely on this 'what they do' that we are going to focus, because it is this aspect which seems to provide the largest number of points of convergence and which includes at least indirectly the two others: what the middle classes are doing is conditioned by what they have and these practices create their self-awareness (what they are).

Finally it is important never to lose sight of the performative nature of the study of the middle classes: it is through trying to define them and above all through naming them that we create them¹⁷. In the particular case of the middle classes, studying them precedes their class-consciousness and in return helps to constitute their identity.

The expression 'middle classes' is therefore a term far from perfect but useful for designating a part of the African population which does not belong to the economic or cultural élite, but which

¹⁷ Elodie Escusa, *Classes moyennes en Afrique: document de travail*, LAM-IEP de Bordeaux, 2011.

nevertheless is gaining access to some security and to consumption. Even if the sums spent are modest, the mass which the middle classes represent – between 300 and 500 million people¹⁸ – is creating a new dynamic. It is the promise of attracting these millions of potential consumers that has led foreign and local companies to invest massively in the African continent. Yet at the same time, the ways these middle classes consume remain very much local and give rise to complex cultural blends.

¹⁸ Charles Leyeka Lufumpa (dir.), *The Middle of the Pyramid...*, Op. cit., p. 1.

Consumption in Complete Security: Shopping and Social Links

The greater 'wealth', even relative, of the middle classes has brought with it their access to consumer society. This does not, however – far from it – imply that their behavior patterns have been westernized. In order to understand what their consumption practices are, we shall dwell on the issue of shopping 'venues', discussion of which will at the same time enable us to understand the choice of products purchased. In fact the shopping venues make it possible to approach the question of formal as opposed to informal, the eminently social nature of consumption and the desire – both cultural and political – to consume 'African-style'.

What is important at this point is to demonstrate that the diversification of the consumption opportunities on offer has definitely modified consumption habits without undermining practices of a specifically African nature, which have by now been adapted but not abandoned. Consumption remains a major social activity in societies which place more emphasis on interpersonal relations than on objects.

Supermarkets: access to 'western-style' consumption?

Supermarkets and shopping malls (providing opportunities for shopping, food courts, tourist attractions such as fountains and traditional markets and leisure facilities such as cinemas and bowling, where people might spend whole days at a time) have developed very rapidly on the African continent in recent years. Formerly they were restricted to fairly well developed countries such as South Africa or Kenya, but have now been spreading in countries traditionally less well provided for – either relatively poorer countries such as Ghana or francophone countries less used to shopping malls such as Senegal. Development is proceeding extremely rapidly in this market for wide-

scale distribution. The South African giant Shoprite, for instance, boasts a turnover of 7 billion Euros or 7.3% growth in 2010¹⁹.

This company is to be found in 16 African countries apart from South Africa²⁰. Even if it is South Africa which is the key player in the market for large-scale distribution, other companies are also very dynamic, such as Kenya's Nakumatt which is expanding in the countries of its sub-region. They differ from the traditional supermarkets run by the Lebanese community or the Indian community (depending upon the zone concerned), which offer imported Western products at very high prices. The latter are to be found in town centres and are used by a clientèle consisting for the main part of expats or people enjoying a very high standard of living. The emergence of new supermarkets makes it possible to reach a new, African clientèle: they offer some Western brands but also local brands at much more modest prices for products which it was difficult to find previously, whether it be exotic ones such as olive oil or simply goods regarded as luxury items such as new books.

These malls and supermarkets are very visible and seem from the outside to symbolize the emergence of new types of consumption similar to those familiar in the West. Malls are undeniable centres of attraction for urban populations. In actual fact the presence of fast-food outlets, the vibrant atmosphere and – a feature that it would be wrong to under-estimate – air-conditioning attract families who come there for a 'walk-about'. Such visits do not yet however imply that systematic shopping is part of the ritual. 'Sea Plaza' the new mall in Dakar open since July 2010, for example, is having difficulties to make its visitors spend. Indeed, the mall's boutiques are often very luxurious and therefore inaccessible for most of the Senegalese²¹, who will be more likely to make some purchases at a supermarket and then spend money on food or confectionery. In Ghana a rapid survey during a fieldwork trip²² shows that perceptions of malls vary considerably. While most interviewees remembered that the prices were moderate, others maintained that they were too high. Shopping in malls and supermarkets is justified by the quality of the products and by the fact that such outlets are 'practical', because they are

¹⁹ "Afrique du Sud: Le groupe Shoprite investit et prépare à l'arrivée imminente de Wal-Mart", UbiFrance, August 24, 2011. <http://www.ubifrance.fr/boulangerie-patisserie-epicerie-diverse/001B1103855A+afrique-du-sud-le-groupe-shoprite-investit-et-se-prepare-a-l-arrivee-imminente.html?SourceSiteMap=1064> consulted on January 6, 2012.

²⁰ "L'Afrique, grande surface arc-en-ciel", Jeune Afrique, April 11, 2011, <http://www.jeuneafrique.com/Article/ARTJAJA2621p120-123.xm10/> consulted on April 29, 2011.

²¹ "Sénégal. Sea Plaza: un temple cherche ses adeptes", Jeune Afrique, No. 2616, February 27th to March 5, 2011.

²² Interviews with 30 individuals, who were all employed, either as salary-earners or as entrepreneurs, Accra, January 2011.

'one-stop shops'²³. In the course of these conversations the notions of 'window-shopping' and outings are mentioned. Some qualities attributed to the malls are more unexpected. Some interviewees relate in fact that they enjoy going to the malls because such places are 'safe'. The enclosed spaces, which are not crowded and are properly supervised, create this impression. This feature could seem anecdotal in Accra, which remains an extremely safe town in all respects, but it is of essential importance in more dangerous towns like Nairobi or Johannesburg, where malls are places for socializing first and foremost and are sometimes the only places in a town where moving about on foot does not constitute any major risk.

'Modern' shopping venues like supermarkets and malls are mainly "non-places"²⁴, interchangeable places through which people pass without building any social bonds. The perception of these places, on the other hand, is specific to each cultural context. In the Ghanaian case, for example, malls are both objects of desire and pleasure, places difficult to invest in socially and which induce a sense of guilt, since the consumption and the way people behave in these places undermine the eminently social character of the act of shopping.

Traditional and informal: consumption as social heritage

Alternative styles of consumption remain important because, on the one hand, the act of consumption is a highly social one, while, on the other, they allow the middle classes to have access to a level of equipment superior to that which one would expect given their level of income.

The modernity of flexible systems

The photo on next page was taken in Ouagadougou during the run-up to Christmas. At the edge of a main road in the centre of the town, a young man is selling plastic Christmas trees, Christmas cribs and decorations. The fact that he has set up "shop" in the town far from any market area indicates that this trading is at least in part informal²⁵. Moreover he is not selling 'traditional' goods, rather the opposite.

²³ Conversation with Edwina Assan, founder of Edtex Ltd., Tema, Ghana, January 2011.

²⁴ Marc Augé, *Non-lieux. Introduction à une anthropologie de la surmodernité*, Paris, Seuil, 1992.

²⁵ The notion "informal" would merit a study of its own. We shall retain the idea that the "informal sector" is the one which avoids, at least in part, paying taxes and/or

**Photograph 1: Informal road-side trading
Ouagadougou, December 2006**



Source: the author

Contrary to what we might easily expect, the informal market is not confined to poor customers. This can be seen from the photograph as well: the potential customer owns a moped, which must be expensive given its high quality. Her smart handbag and outfit also probably indicate that she is a salary-earner, who is coming to make a purchase from an informal trader after her day at the office 'for the sake of convenience'.

The same goods are obtainable in bazaars in the centre of town. So why do those sectors of the population able to afford purchases in shops still prefer to purchase from informal traders or to do so within a more 'traditional' network, when the same goods can be obtained in shops?

On the one hand shopping 'in the informal sector' is often more practical for people who are working. In Ouagadougou the

registering. In fact many activities are in part informal. By way of example a structure can be official while some of its employees are working for it informally. We have also seen how one and the same person can have an "formal" job and engage in an informal activity elsewhere. Finally the term "informal" does not mean "unregulated". See on this subject, among others: Catherine Coquery-Vidrovitch, "Villes coloniales et histoire des Africains", Vingtième siècle, Vol. 20, No. 20, p.71, 1988: "[informal workers constitute] a complex social group, thoroughly organized and with a tight hierarchy, at the heart of which the over-exploitation of the less favored can create a fortune for those less impoverished".

shops are in the crowded town-centre to which there are no public-transport links. Road-side traders are more accessible because they are situated close to people's offices. It is even possible to buy a wide range of goods (school materials, water, ice-creams and even toilet paper!) in the street: the traders make the most of traffic jams (which are an everyday reality in all large African towns) in order to proffer their merchandise. In addition malls are often in the outskirts of towns and the middle classes do not always have vehicles of their own.

On the other hand, prices can be negotiated in the street or at markets. One may think that prices thus obtained will be lower than those within any official structure. But the question of bargaining goes beyond the mere question of price. It is a question of a social skill, a chance for the trader and the customer to make the most of their age, their ethnic origin or personality.

This is how Mireille Lecarme-Frassy describes the situation²⁶:

"In a market an individual can exploit several social facets, in a disguised or explicit way. [...] The site of the interaction demands negotiation regarding either price or quantity. Each social trait brought into play gives rise to a type of social rapport. It might be age-group, adherence to a particular socio-professional group, status or ethnic origin, or again neighbourhood or family ties, friendship, loyalty between the negotiating parties: all these factors are major considerations in the discursive arguments underway in a market".

In Ghana from among 30 salary-earners or owners of small businesses, 21 stated that they bought their furniture from a joiner, while only two referred to large specialist stores²⁷. Apart from the question of cost, these individuals also pointed out that the middle classes cannot – or do not want to – get away from the fact that their shopping habits are social acts and that the place where they shop and the traders concerned are as – if not more – important than the good duly acquired.

²⁶ « Au marché, un individu peut mobiliser dans les inter-actions plusieurs facettes sociales, de façon allusive ou explicite. [...] Le site impose la négociation, soit sur les prix, soit sur les quantités. Chaque trait social évoqué produit un type de rapport social. Qu'il s'agisse de la classe d'âge, de l'appartenance à un groupe socioprofessionnel, du statut, de l'ethnie, mais aussi du voisinage, de la parenté, de l'amitié, de la fidélité entre protagonistes, tous ces traits constituent les thèmes majeurs de l'argumentation discursive au marché »: Mireille Lecarme-Frassy, *Marchandes dakaraises entre maison et marché : approche anthropologique*, Paris, L'Harmattan, in the collection "Études africaines", 2000, p.60.

²⁷ Five did not reply to the question, one interviewee stated that furniture was bought by her parents and the last one was a carpenter and made his furniture himself.

Photograph 2: Ice-cream seller in a traffic jam. Accra – January 2011



Source: the author

The use of fixed prices in supermarkets gets in the way of the flexibility possible in the context of negotiation, in particular it obstructs well-timed ‘help’, when a customer finds himself in financial difficulties. A Ghanaian company-owner pointed out during an interview that many of her compatriots preferred shopping in a market to shopping in a supermarket, arguing that the goods in markets were ‘cheaper’, although the market retailers used to obtain their goods in the said supermarkets²⁸. This situation can be analyzed as implying that ‘expensive’ is not what is costly as such, but more likely what is difficult to afford.

²⁸ Conversation with Edwina Assan, founder of Edtex Ltd., Tema, Ghana, January 2011.

Last but not least, using traditional networks – whether formal or informal – enables the customer to know more about where products originate, particularly when it comes to food. Residents of Ouagadougou sometimes cover large distances in town in order to stock up on fruit and vegetables from retailers they know and so as to avoid those who use in their fields fertilizers, which have not been subject to any controls or grading. Market-gardeners sometimes reach agreements – illegal ones – with rubbish collectors so that they dump household waste near their fields, waste which is very fertile thanks to human excreta and vegetable matter but also very dangerous, because it contains heavy metals resulting from the disintegration of electric batteries²⁹.

In the African context, shopping within traditional structures and/or informal ones remains an institution – in the broad sense of the term – with its rules and practices, which have a complex code all of their own although they are not written or clearly expounded anywhere.

It is important not to under-estimate this point in analysis of supermarkets. It would in fact be an over-simplification to present the alternatives of supermarket and market shopping as opposites. Supermarkets are not the negation of ‘socializing’ shopping, but rather a new type of supply. In supermarkets there is by definition far less of a relationship between buyer and seller. On the other hand shopping in supermarkets is – in part – the affirmation of an identity of a new type, which places emphasis on social success, modernity, efficiency and perhaps – in the end – belonging to a ‘class’ of the population that transcends the usual categories. It is an activity of a complementary nature, which makes it possible to think that the proliferation of modern structures for consumption does not signify the end of more ‘traditional’ or informal ones.

Alternative and second-hand networks

Negotiated purchases with unofficial or traditional structures such as markets allow shoppers, among other things, to have access to second-hand goods. This access is essential in the African continent, in particular for the more sophisticated of manufactured goods. The second-hand mobile-phone market for instance is extremely important. It enables shoppers with very modest means to equip themselves cheaply with items which are in good condition and of a technological level making them easy to repair. Annie Chéneau-Loquay noted as early as 2001³⁰:

²⁹ Derek Eaton & Thea Hilhorst, “Opportunities for managing solid waste flows in the peri-urban interface of Bamako and Ouagadougou”, *Environment & Urbanization*, Vol.15, No.1, April 2003, pp.55 and 56.

³⁰ « À côté du siège d’Alizé, l’opérateur de téléphonie mobile à Dakar, s’installait en mars avril 1999 un ensemble d’une soixantaine de petites boutiques toutes vouées à

“Next to the head office of Alizé, the mobile telephone operator in Dakar, a collection of some 60 small shops was being set up in March/April 1999 dedicated to the sale of second-hand mobile telephones or even new ones complete with accessories. They were able to provide all but the very latest models of the best brands at unrivalled prices. The phones had been collected up in Europe or the USA and brought over in containers. [...] Another way of obtaining such a phone is to get a relative or friend to make a present of one”.

Access to this technological material has without doubt been encouraged by the fact that it was being sold within structures of the ‘informal’ or at least ‘local’ type. Large shops representing international operators can prove overwhelming for new consumers of a modest kind, who do not think they have enough “social capital” to enter retail spaces of that kind. The market is developing rapidly, however, and well-established manufacturers of mobile telephones, as well as new Chinese manufacturers, are nowadays offering new telephones with highly attractive prices³¹.

This access to goods through informal networks is a very important point when trying to understand the consumption behaviour of the African middle classes. When able to turn to these networks, an individual can have access to a level of equipment far superior to that which he would have enjoyed if he had used official shops, which are more expensive and which only offer new goods. This stands out particularly clearly when it comes to telephones: it is easy to acquire second-hand telephones in good condition and at low prices. Moreover these telephones which are less sophisticated than the more recent touch-sensitive smart-phones have the advantage of being easier and also cheaper to repair³².

Shopping within informal networks is also an avoidance strategy: individuals with more modest incomes or who feel that they do not have sufficient social capital will feel ill-at-ease when going into smart telephone shops of an aseptic variety, where the latest models of telephones, portable computers and 3G keys are shown off in the

la vente de téléphones portables d’occasion ou même neufs et de leurs accessoires. L’on peut y trouver les (avant) derniers modèles des meilleures marques à des prix défiant toute concurrence. Ils sont collectés en Europe ou aux États-Unis et arrivent par conteneurs. [...] Une autre manière courante de se procurer l’appareil est de se le faire offrir par un parent ou un ami »: Annie Chéneau-Loquay, “Les territoires de la téléphonie mobile en Afrique”, NETCOM, Vol.15, Nos.1-2, September 2001, p.9.

³¹ The bottom-of-the-range Nokia 1202 (black and white screen and with a light) used to cost approximately 20 Euros in Kenya in 2010. It was on offer in English or Kiswahili (or in Amharic in Ethiopia). It was a major step forward as regards price and what was on offer, but at the same time, it was possible to find an old Nokia (3310) for roughly 6 Euros.

³² These factors have ensured the superiority of Nokia telephones over a long period, since they are tough, inexpensive and complete with certain accessories, such as the famous light, which were very useful for Africans. Moreover, the widespread availability of these telephones meant it was very easy to acquire the telephones and add-ons, such as chargers or shells made in China.

windows. Informal networks make possible perhaps a 'gentle transition' to 'modernity'.

In short, deciding not to consume using modern distribution networks seems to make it possible to 'consume African-style'. People making up the middle classes are usually educated but not those who have studied abroad. The demand for 'African' consumption is extremely variable and the criteria for its importance are numerous, but it would seem that it is viewed more favourably than was previously the case. During the 1980s in Burkina Faso, for example, Thomas Sankara, the then president, had promoted local consumption. What was important in his eyes was to "live at the level of the country" (he used to drive about in a Renault 5) and to encourage local industries such as the Faso Fani textile industry. At the time he had even urged employees in the public services to use 'local' dress. The employees concerned had been most reticent about doing so and they only used local dress when Sankara used to announce a visit. While the infatuation with European and American garments remains widespread, local dress (of the non-traditional variety) has once more become an important indicator of identity among the West-African middle classes³³.

Anthony Selomey writes³⁴:

"People tend to mix their values. They don't abandon them, just mix them [...]. For example when it comes to garments, 'togas'³⁵ are not practical for working. So people dress western-style and then put on traditional shirts on Fridays. It's important to create an awareness among people, so that they make the most of what they have".

Furthermore, the fact that young people are more educated nowadays means that they are able to be innovative in their own continent. A young Nigerian, for example, has brought out an inexpensive electronic tablet – about 230 Euros – for the local market. Half his initial orders, moreover, were from Europeans attracted by

³³ This infatuation for the "African style" is not universal. In Kenya, for example, where the middle classes are in fact far more numerous than in West Africa, working clothes remain for the most part those of a European type. This can be explained by the fact that the industry producing African textiles is less diversified than in West Africa and the enormous market for second-hand clothes means that Western garments are present in large numbers and highly affordable. Another factor which undoubtedly plays a part is the difference in the climatic conditions, since the Nairobi climate for instance is very cool during the southern winter.

³⁴ Greater Accra Regional Manager, National Board for Small Scale Industries (NBSSI), conversation in Accra, January 2011.

³⁵ The traditional garment of Ghana is a 'toga' worn over the left shoulder. For the akan chiefs it is made of kente the motifs and varied colours of which possess precise meanings.

the low cost of the product³⁶. So South-North dynamics are being established and further the emergence of a system of reference and of local brands, already in existence but until now largely eclipsed by Western terms of reference.

³⁶ “La tablette africaine débarque en Europe”, *Courrier International*, January 25, 2012, <http://www.courrierinternational.com/breve/2012/01/25/la-tablette-africaine-debarque-en-europe>, consulted on January 25, 2012.

Security and Transmission Strategies: The Search for Autonomy

The dynamics of consumption are paradoxical: on the one hand there is the use of negotiation and second-hand goods which enables the middle classes to fit themselves out well. At the same time consumption, which is a relatively new activity, is constrained by the fact that the political and economic environment remain uncertain too often for comfort. The middle classes are therefore looking, in as far as they can, for ways of making their future more secure. What they need to do is to avoid falling back into the struggle for survival, but at the same time being more independent despite possible political or economic crises, which can bring violent upheavals or devaluation in their wake.

It is essential to understand that the increasing consumption in Africa is not just a question of economic means: it is also a question of the environment which makes that possible. At the beginning of this article we pointed out that the term 'middle classes', created for the context of the industrialized West, is very dependent on having a strong State, efficient and able to produce much national wealth. This picture does not apply to virtually any African country. Strategies for the security of the individual within the environment in which they live are therefore essential for the African middle classes. We shall focus this idea on the example of the property market, not forgetting that there are other ways for people to secure their future, as for example investing in education, and that not all the middle classes enjoy the luxury of being able to secure their environment.

Uncertain futures

Political insecurity is a factor holding back the development of the vast majority of the middle classes and their consumption. This insecurity can be several different kinds. It can be a question of unstable regimes and climates of violence, for instance. The Ivory Coast, for instance, experienced violent upheavals after its 2010 elections, upheavals which paralyzed its economy. Even in developed, generally stable countries, elections constitute times of anxiety or violent outbursts, which have a negative effect not just on

foreign investment but also on local consumption, when it makes towns less safe: small shops, restaurants suffer from this state of affairs. In a traditionally stable country like Senegal the approach of the 2012 elections and the wish of President Wade to put himself forward, despite the opposition of a large proportion of the population, led to demonstrations and violence in Dakar³⁷ and made the ghost of a “lost year at university” rear its ugly head, which is a major insecurity factor for the middle classes, who invest a good deal in education.

Corruption is another source of insecurity for the middle classes and it has a direct impact on their purchasing power. Corruption is present at all levels – from the political class to ordinary policemen. Ratings for the perception of corruption issued by the NGO Transparency International show that of the 47 countries in Sub-Saharan Africa 33 come below the 100 mark³⁸. Corruption touches all sectors of daily life. In Kenya, for example, the matatu³⁹ are fleeced all along their routes by policemen. Backhanders of this kind are institutionalized and force up the prices of transport, thus limiting the travellers’ purchasing power. At a more general level, those employed in public services demand backhanders, the record figure being five backhanders per person and per year for anyone to have access to the police service. The largest backhanders are those demanded by the public schools with a record of more than 16,000 Kenyan shillings (Ksh) in 2005⁴⁰. These considerable sums are a heavy burden for family budgets.

From a more general viewpoint, local investment is also penalized, because all legal matters (permits for market stalls, taxes etc.) are dependent on the public services which are extremely corrupt. Apart from the financial cost of such permits, numerous public bodies are notoriously slow in carrying out their functions.

³⁷ Examples of unrest around times of elections are endless. It is possible to cite the example of Kenya at the end of 2007, for instance, when post-election violence led to 1,500 fatalities and 300,000 displaced persons. Some countries manage, however, to avoid such violent upheavals: this applies in particular to Burkina and above all to Ghana, where elections, although hotly contested, are at the same time very peaceful.

³⁸ Transparency International, Indice de perception de la corruption 2010, http://www.transparency.org/policy_research/surveys_indices/cpi/2010/in_detail#1

³⁹ These are mini-buses, generally with seats for 12-15 passengers, which provide the main means of transport between towns in Kenya.

⁴⁰ According to the 2005 rate of exchange, 1 USD was the equivalent of 76 Ksh, which meant that the backhander in question came to \$200,

http://www.transparency.org/policy_research/surveys_indices/africa_middle_east

Table 1. State of Corruption in Kenya in 2005

	2005	2004	2003
Aggregate Index	19.2	14.9	18.2
Likelihood of Encountering Bribery	47.2	34.2	40.1
Bribes per person per year	1.2	0.54	2.7
Cost of bribery (Ksh. p.p. per year)	2,006	2,662	1,954
Average size of bribe, Ksh	1,703	4,958	719

Source: Transparency International, Kenya Bribery Index 2006, p.5.

It is important to note that corruption is not intrinsically an obstacle for entrepreneurs. It can even enable an entrepreneur to obtain what he needs more quickly. On the other hand, when – as in the Kenyan case – corruption is equally rife at State level and it puts the infrastructure at risk, then it serves to slow down rather than improve activities in the private sector.

Environments are therefore essential for the security strategy of the middle classes. Even when these environments are stable, as is the case in Ghana, there is still a “profound lack of security”⁴¹, which makes both economic enterprises and everyday life very difficult because they are so unpredictable. It is thus important to distinguish the political process from the economic and social one⁴² and to remember, for example, how prices fluctuate dramatically for households: the increase in the price of petrol at the beginning of 2011 set off a general rise in prices for everyday consumption⁴³:

“When fuel went up 30%⁴⁴ the price of washing-powder went up 50% because of ‘transport costs’.”

“Investing in bricks and mortar”: a long-term strategy

Given this structural insecurity, investment in property appears to be an element paving the way to households’ stabilization. In Ghana possessing a property often remains no more than a dream. In fact, it is difficult first of all to obtain a plot of land. Plots of land belong to traditional chiefs, who dispose of them as they think fit and part with

⁴¹ Conversation with Thomas Pelletier, director of CFAO Ghana, Accra, January 2011.

⁴² Conversations with Christian Joly, Co-operation attaché and Arnaud Dornon, Advisor for Voluntary Service and Cultural Action at the French Embassy in Ghana, Accra, January 2011.

⁴³ Conversation with Thomas Pelletier, director of CFAO Ghana, Accra, January 2011.

⁴⁴ 30% at one go on January 4, 2011. The same day diesel went up 25% and as a result – and with plenty of gnashing of teeth – public transport went up 18%.

them on the basis of long-term leaseholds. Anyone who does not come from the area where he wishes to buy a plot is at a disadvantage⁴⁵:

“You see, I’ve been in Accra 20 years, but I am still considered as a foreigner because I wasn’t born here. As a result it’s hard for me to acquire a piece of land”

This acquisition, however difficult it might be, is a real means of achieving material security for families from the middle classes. In Ghana rents have to be paid at least a year in advance. This obliges households to pay out a great deal of money all at once and to get into debt in order to keep up with their rent.

The houses offered by property developers reflect the idea of independence for middle-class families: the most common models consist of only three rooms. This indicates a strengthening of family ties and family obligations for the nuclear family. This strengthening of ties is – contrary to widely held views – not something new. We have been able to observe how certain well-to-do families in Ouagadougou have used strategies of this kind⁴⁶:

“Why do you not finish building the top floor of your house? [There is a shop on the ground floor and also a ‘célibatorium’ (two-room bachelor pad) for the eldest son in the yard, then just a lounge and two bedrooms for the mother and her two daughters on the first floor and nothing on the second].

It’s because, if I finish the second floor, then all the relatives from the village will know that I’ve got room and that I ought to put them up”.

⁴⁵ Conversation with J.R.A. Ayee, university professor, Accra-Legon, January 2011.

⁴⁶ Conversation with a dressmaker heading her own company, Ouagadougou, May 2003.

Document 1: Property Brochure – Ghana 2011

3 BEDROOM EXCLUSIVE HOUSE

- Ceramic floor tiles throughout the rooms
- Plastic T&G ceiling
- Aluminum windows and deluxe Naco louver frames
- Water tank (2400 litres)
- Premium security entrance door
- Landscaping
- Shower and water closet (2.5)
- Spacious kitchen with cabinet
- Built-in wardrobes (3)
- Vehicle garage
- Water heaters (2)
- Three phase electricity meter

3 BEDROOM DETACHED HOUSE

- Ceramic floor tiles throughout the rooms
- Plastic T&G ceiling
- Deluxe Naco louver frames with burglar bars
- Water tank (1800 litres)
- Premium security entrance door
- Landscaping
- Shower and water closet (2)
- Kitchen counter and sink
- Built-in wardrobes in master bedroom

3 BEDROOM SEMI-DETACHED HOUSE

- Ceramic floor tiles throughout the rooms
- Plastic T&G ceiling
- Naco louver frames with burglar bars
- Water tank (1800 litres)
- Premium security entrance door
- Landscaping
- Shower and water closet (2)
- Kitchen counter and sink

2 BEDROOM SEMI-DETACHED HOUSE

- Ceramic floor tiles throughout the rooms
- Plastic T&G ceiling
- Naco louver frames with burglar bars
- Water tank (1800 litres)
- Premium security entrance door
- Landscaping
- Shower and water closet
- Kitchen counter and sink

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(Suggested prices 2011: Seashell, \$61,500; Dolphin, \$142,500)
 Source: Lakeside Estate, taken by the author, Accra, January 2011.

Nowadays the 'ideal' or 'modern' African family is a smaller nuclear family at the crossroads between 'traditional' and modern. These families deemed 'solvent' by the banks and property developers have to earn between \$800 and \$2,500 a month per household⁴⁷. That is the banks' target-group. Families with an income of that kind can hope to acquire a basic house costing approximately 20 to 30 thousand dollars with an initial payment of 25%⁴⁸. The supply of houses with a very simple finish and on modest plots makes it possible for those on low incomes to have access to a property of their own.

The fact that the houses and the range of family members living in them are becoming ever smaller should not simply be interpreted as a trend towards individualization or indication that families are turning in on themselves. It also points to a process of autonomization, when people do not have to take in other family members in order to survive. This point emerges from questionnaires circulated in Accra at the beginning of 2011, when people were asked about their sense of belonging to the middle class⁴⁹:

"[Do you belong to the middle class in Ghana?] Yes, I'm working. I don't wait for someone to tell me 'eat'."

If we can generalize from the 30 questionnaires rapidly circulated among employees or small-scale entrepreneurs in Accra, a third defined 'middle class' on the basis of food: the expression "three square meals a day" cropped up regularly.

The purchase of a car or a house reflects the same dynamic of increasing autonomy: the people responding to the questionnaires stressed the importance of being able to live and move about "by their own means".

It is important to guard against drawing too rapid a conclusion to the effect that there is 'individualization' of practices underway, which will clash with an alleged 'community solidarity': Anne E. Calvès and Richard Marcoux usefully remind us that individualism remains an 'anti-value' in Africa. On the other hand, the trend seems to be both towards a strengthening of the 'small family' and the establishment of new types of solidarity of a more selective nature within women's or neighbourhood groups, for instance⁵⁰.

⁴⁷ Conversation with Kojo Aboagye-Debrah, Executive Assistant to the MD/Bus. Development Manager, Stanbic Bank, Accra, January 2003.

⁴⁸ Conversation with members of Ghana Home Loans, Accra, January 2003.

⁴⁹ Conversation with a bar-owner, Accra, January 2011.

⁵⁰ Anne E. Calvès and Richard Marcoux, "Présentation : les processus d'individualisation 'à l'africaine'", *Sociologie et sociétés*, Vol. 39, No. 2, 2007, pp.15-16, <http://id.erudit.org/iderudit:019081ar>, consulted on March 15, 2012.

Document 2: Advertisement for Barclays Bank

Daily Graphic, Monday, January 24, 2011 25



Personal Loan

Barclays Loan with a reward

Take a loan with Barclays and with same amount in a fixed deposit account

- Take an unsecured personal loan from £500 to £50k and pay it back over 60 months
- You can be up to 75 years old and get the same amount of loan
- This offer is open to all Barclays personal loan customers

Apply to Barclays now and borrow with us, Barclays Loan, the way it's done.

For a complete list of conditions and restrictions visit [barclays.com/personal-loans](#)

Barclays Bank, Making Loans Much Easier

 **BARCLAYS**

Source: Daily Graphic, January 25, 2011.

One of the most serious brakes holding back access to property in Ghana is, paradoxically, the fact that rents are very high. The Rent Act of 1963 does, however, offer protection to tenants, but the State is finding it hard to ensure it is applied. For example, while the law stipulates that proprietors cannot ask for more than six months' rent in advance, the general rule seems rather to be an advance of two or three years' rent in advance⁵¹. These sums, which often amount to more than the annual incomes of the households concerned, are considerable. The households there have to get into debt in plenty of time so as to obtain this sum and then find it difficult afterwards to save up in order to buy a plot of land or a house: in the case of the latter they have to pay 25% of the sum in advance⁵².

In addition inflation is making long-term forecasts difficult and is thus contributing to make properties on offer more expensive. In Document 1 in this article, for instance, the 'Seashell' model was on offer at \$61,500 and the 'Dolphin' at \$142,500 at the end of 2010. In 2012 the same houses were on offer at \$75,000 and \$180,000 respectively.

Bank loans are also subject to this inflation and reflect – at least in part – the risks the banks are taking on, which are very small because interest rates were about 30% in 2011. These very high rates do not encourage industrial activity and lead to an over-representation of commercial activities, often far from viable. These rates remain, however, lower than those which were used previously (between 40 and 50%). As in the case of the infrastructure, the State – in this instance the Bank of Ghana – should regulate the market, but lacks the necessary will and means to do so⁵³. The same problem is to be found at local level, when taxes need to be raised in order to make it possible to regulate these activities and to redistribute the wealth duly created⁵⁴.

“70% of enterprises are informal. But when you go into the districts, you will see that the inspectors do not even have bicycles. How on earth can they get around to see people?”

This desire to make the environment safe has an impact when it comes to structuring the 'middle classes' group and to the choice of activities they go in for. Bannerjee and Duflo⁵⁵, for instance, explain usefully that a job bringing in a regular salary, whatever size it might

⁵¹ “Official calls for amendment of Rent Act”, Ghana Business News, January 25, 2011, <http://www.ghanabusinessnews.com/2012/01/25/official-calls-for-amendment-of-rent-act/>

⁵² Conversation with members of Ghana Home Loans, Accra, January 2011.

⁵³ Lukman Abdul-Rahim, Executive Director, National Board for Small Scale Industries (NBSSI), Accra, January 2011.

⁵⁴ Ibidem.

⁵⁵ Abhijit V. Bannerjee & Esther Duflo, “What is Middle-Class about the Middle Classes around the World?”, *Journal of Economic Perspectives*, Vol.22, No.2, Spring 2008, p.18f.

be, is preferable to a more lucrative activity. This explains in part why – contrary to what is often emphasized – the middle classes are not necessarily good entrepreneurs. They are keener to secure their capital (in a house, a car, but also in a television set, or in a more abstract way, in the education of their children), rather than invest it and be exposed to risk. This also serves to explain why most of the salary-earning middle classes engage in some informal activity as well, which enables them to generate income without putting their security at risk and/or the social status obtained through salaried work.

Conclusion

A Continent still far from unified

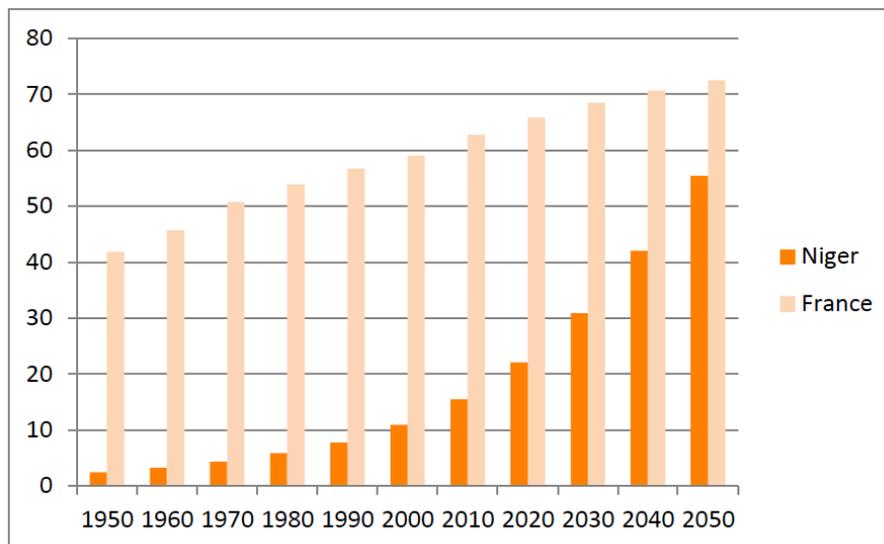
On a continental scale the growth is there for all to see. On average, as we have seen, there is 5% growth per annum. It is rapid and constant and stands out in contrast to the slowed or negative rates of the western countries. Africa should be congratulated on the new visibility it has acquired on the international scene and the greater credibility it now has. Besides, this visibility is not only with regard to the economy: sporting events like the FIFA World Cup in South Africa in 2010 made it possible for many people from both West and East to discover an Africa different from the familiar clichés.

The regional scale is also important. The continent is in effect divided into a large number of countries of widely varying geographical and population size. The frontiers have a paradoxical effect on commercial exchanges, stimulating them but at the same time complicating them, in particular when it comes to countries, which have different currencies. It is thus necessary when studying markets also to analyze social developments and to take into account the regional organizations of the continent to which a country might belong. Within the context of the Southern African Development Community (SADEC), a free-exchange zone has been set up by its countries in order to abolish customs barriers. Exchanges of population are also extremely important. In West Africa, for instance, enormous numbers of Burkinabe have been working in the Ivory Coast. Yet these regions have evolved in very different ways. The southern zone of Africa has clearly been energized by South Africa. East Africa is also very dynamic, given the large market which Kenya represents. West Africa lags behind by comparison.

In each of these zones, certain countries – often for political reasons – are very definitely slipping back. While the GDP of the Ivory Coast per inhabitant was calculated as \$980 in PPP in 2008, that of its Ghanaian neighbour was calculated as \$2,931 in 2011: these neighbouring countries have more or less comparable potential, but Ghana's political stability has made possible economic evolution, which the recurrent troubles besetting the Ivory Coast have held back.

Furthermore, on the national scale, certain countries seem at much more of a disadvantage than others. Niger, for example, which has a population of around 16 million ought, given its high birth rate, to have risen beyond the 53 million mark by 2050 (see: Figure 4). This country which is beset by recurring food crises needs, in addition, to come to terms with being hemmed in and also with its proximity to northern Nigeria, currently extremely unsettled⁵⁶, not to mention the conflict between Touaregs and 'southerners' in Mali – all making it a very tense place. In these conditions the emergence of a middle class seems at best marginal and more generally to have suffered a serious setback.

Figure 4: Prospects for the evolution of Niger's population in comparison to the French population 1950-2050 (in millions)



Source: United Nations, Department of Economic and Social Affairs. Population Division, World Population Prospects: The 2010 Revision, Estimates, 1950-2010 & Medium-fertility variant, 2010-2100.

The analysis of the middle classes needs therefore to be infra-national. Markets for consumers confirm in essence only the towns. Rural areas are still to a large extent excluded from this evolution for a number of reasons. On the one hand, distances are large and means of transport extremely inadequate⁵⁷. In 2008, for example, an

⁵⁶ Almost 200 people died in January 2012 in Kano after attacks by the Boko Haram sect, which slows down exchanges with Niger and tends to exacerbate the food crisis.

⁵⁷ Africa, which stretches along both sides of the Equator, is far less distorted in shape on the map than regions further away from it. This means that on a world scale it appears much smaller than it really is, unlike the countries 'favoured' by the projections, such as the United States for example. A useful reminder is the fact that, with its surface area of more than 30 million square kilometres, the African continent can 'contain' the territory of the United States, China, the whole of the European

average of 15 hours on the road were necessary to reach Zinder, Niger's second city, from the capital, Niamey, when the distance is less than 1,000km and does not involve changing means of transport. On the other hand Africa, in numerous respects, is a continent of low population density. So the rural areas, which still predominate, often have very scattered populations and are of little interest as a 'market'.

It is this state of affairs which leads the managing director of Wal-Mart to say that the African market (and therefore the presence of the middle classes) must be considered not in terms of countries but rather in those of the 67 towns with populations of over a million which it contains⁵⁸. The middle classes are therefore, at the present time, hardly distinguishable from the market represented by the large towns, since it is within the latter that the services are concentrated which make it possible to raise the populations' standard of living: access to health-care, access to education and rapid and reliable means of communication.

New challenges

Wide-scale access to new products and to an improved standard of living rises – in particular in the large towns – new and extensive problems.

On the one hand the large towns are experiencing increasing transport problems. The growth in numbers of private vehicles is far more rapid than the provision of infrastructure by the State. Works undertaken to improve traffic conditions are extremely expensive and have to be carried out with international partners⁵⁹. At the same time such projects are essential, because the large towns of Africa are particularly choked with traffic⁶⁰:

"GAMA [Greater Accra Metropolitan Assembly] is taking on more than 500km². That's half the area of Martinique! The road network is improving, but in the morning it takes me an hour to drive 8km. My Ghanaian colleagues spend on average 4 hours in traffic every day."

On the other hand access to the middle class would appear to create a still greater need for security of property. The socio-spatial segregation in the towns is thus being reinforced: the territory is being

Union and two Indias and still have space left over. Distances are therefore a major consideration when we are trying to understand the evolution of this continent.

⁵⁸ "Le géant américain Wal-Mart parie sur l'essor de la consommation africaine", Le Monde, February 1, 2011.

⁵⁹ For example, the French Development Agency (AFD) is financing a project for a by-pass round Accra to link the North and West of the town along the Awoshie-Pokuase axis.

⁶⁰ Conversation with Bruno Deprince, deputy head of the French Development Agency (AFD) in Accra, Accra, January 2011.

broken up into multiple zones, between which there is little communication or they are cut off from the rest of the town as 'gated communities'. It should be noted that this phenomenon of privatization and enhanced security of specific areas in the towns does not correspond to actual levels of safety or lack of it within the zones in question.

Naturally this trend is familiar and widespread in countries like South Africa or Nigeria where security is poor. It is, however, also developing in countries like Ghana, where the environment is generally secure. It would seem rather that access to a certain economic standard brings lower tolerance thresholds with regard to lack of safety – real (as in the case of South Africa) or assumed (as in the case of Ghana).

It is also important to note that the African countries known as the most dangerous (apart from in times of war), such as South Africa or Nigeria, are the most economically developed. A lack of security is particularly marked in the large towns such as Lagos – the reputation of which could not sink any lower, Nairobi, nicknamed 'Nai-robbery' or Johannesburg. In fact it is in metropolises of this nature that the greatest degrees of social inequality are to be found and where two different Africas co-habit, that of the shoe-shiner and that of the lawyer in his 4x4. Furthermore, access to weapons is easy in these towns and means that burglaries, stick-ups and car-jacking tend to be extremely violent. This violence reminds us that – as we have seen at the beginning of this article – the middle class, while it is developing, still remains marginal. The middle classes are, moreover, privileged victims because they live in close proximity to the very poor, but at the same time do not have the means to protect themselves very efficiently, unlike the élites.

The African middle classes are therefore the key 'motor' for economic growth in the continent, but they are often thwarted in their legitimate aspirations for education, security and housing.

It appears illusory – but it is nevertheless a 'credo' often to be heard – that economic evolution will bring political evolution in its wake. The middle classes are often presented as "factors for democratization", because they want governments that are more "responsible"⁶¹, while they themselves turn away from politics to a large extent because they do not have any faith in it. On the one hand, the partisan system is not always perceived as an African system, even when it is functioning, as is the case in Ghana⁶². This mistrust can also be a strategic question⁶³:

⁶¹ Charles Leyeka Lufumpa (dir.), *The Middle of the Pyramid...*, Op. cit., p. 1.

⁶² Ghanaians' distrust of politics, although their country is one of the most democratic and stable in Africa, can be explained with reference to cultural factors: many Ghanaians are attached to the idea of "democracy African-style" advocated by former President Rawlings during the 1990s, which put discussion and compromise before

“[Entrepreneurs] do not join political parties very much, because it is difficult for you if your party is part of the opposition: when a party comes to power, it already has all the people it needs and you start losing markets. Entrepreneurs are more sensible than they used to be”.

So the ‘invisible hand of the market’ will not seek to ensure that it alone reinforces political environments which are often very difficult. Once again it is the improvement of an environment – both economic and political – and the focusing of more attention on the role of States in economic regulation which will make it possible for the ‘middle classes of Africa’ to move forward to an ‘Africa of middle classes’.

partisan struggle. It is indeed this system which seeks to justify the view that local political life should (in theory) remain impartial. See: H  l  ne Qu  not, La construction du champ politique local    Accra (Ghana) et Ouagadougou (Burkina Faso). Le cas de la politique de gestion des d  chets, doctoral thesis, CEAN, IEP de Bordeaux, January 2010, pp. 52-53 and 213f.

⁶³ Conversation with Moises Agyemang, Principal Economist at the Private Enterprise Foundation, Accra – Legon, January 2011.

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