

# PhD Defence: Samuel Monteiro

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## Employment in SMEs in Sub-Saharan Africa

### JURY

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### SUMMARY OF THESIS

Of the two billion people expected to join the world population by 2050, over half are expected to come from sub-Saharan Africa. But this “demographic dividend” can only be achieved if countries in sub-Saharan Africa succeed in offering sufficient economic opportunities that can absorb their burgeoning workforce. As such, this research work focuses on the role of Small and Medium Enterprises (SMEs) in addressing employment needs and the issues surrounding the formalization of these jobs. Chapter 1 looks at quantitative job creation to determine whether African SMEs have a greater potential for job creation than large firms do. Chapter 2 introduces the existing literature on informality in order to better understand the issues and the determinants that give rise to its widespread presence. Chapter 3 explores employees' willingness to join a health insurance system by analyzing their individual preferences. Chapter 4 documents the impact of formalization on credit access.

### KEYWORDS

Job creation; Employment contract; Africa; Health insurance; Credit access

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