

## Abstracts

W. VAN'T VELD, P.-M. DESJARDINS and D. BRUCE: "Regional Differences in Canadian SME Interest Rate Determination". This study set out to examine whether or not there are substantial differences in the way that chartered banks, and other institutional lenders, determine interest rates for small business loans in Atlantic Canada and Ontario. Using 2003 survey data from the Canadian Federation of Independent Business (CFIB), econometric analysis shows that interest rates are more dependent on relationship variables in Atlantic Canada than in Ontario. The most significant variable in determining interest rates in Atlantic Canada is how well the SME owner felt his/her business was understood by the lending institution. For Ontario, the model shows that interest rates are dependent on local competition such as the existence of a bank branch in the local community. For example, the model estimates that the loss of one bank branch in an Ontario community can be associated with an increase of 8.5 basis points to the interest rate on small business loans. This evidence is critical for policy makers to consider in assessing the regional impacts of bank mergers on Canada's SME sector.

P. ROSELÉ CHIM: [Géophagie et géosophie du développement : une approche comparative Amazonie Nord Est - Caraïbe Est] "Geophagia and Geosophic Approaches to Development : A Comparative Approach with North-East Amazonia and the Caribbean". In this article, the interest focuses on the spatial dynamics of development. We try to show how in the logic of a strategy of sustainable development, the shift from a geophagia approach to a geosophic approach to development is the necessary consequence when we have to rely on various development disequilibria in order to develop a policy whose principles are based on a reasoned use and consumption of space. The economics and management of space are a focal point of system sustainability. The new territorial management that has emerged at the beginning of the 21st century is generated by these socio-economic and spatial contradictions.

A. MOHAMMADIAN, M. HAIDER and P.S. KANAROGLOU: "Homebuilders Choice Behaviour Analysis". Research in housing supply is scarce. Even scarcer is the research on the location and housing-type choices of homebuilders. The academic literature is almost silent on the questions of what influences the

location and housing type choices of homebuilders. Similarly, a small body of literature has addressed spatial autocorrelation in discrete choice models. The spatial homogeneity depicted by the typical cookie-cutter architecture of urban and suburban dwellings suggests the presence of spatial autocorrelation. However, empirical studies of the determinants of homebuilders' product type choices have completely ignored the presence of spatial correlation. This paper presents the derivation and development of a random parameter discrete choice model that accounts for spatial correlation in choice behaviour. A mixed spatial multinomial logit model is formulated that incorporates spatial dependencies to predict housing-type choices of new homebuilders. The results of the model suggest that housing-type choice of a homebuilder is influenced by other projects in adjacent zones, resulting in a spatially correlated choice behaviour. Heterogeneity effects were also found to be important in this model. The mixed spatial multinomial logit model offers a substantial improvement, in terms of model fit, over the multinomial logit and standard spatial logit models.

M. HIRCZAK, M. MOALLA, A.MOLLARD, B.PECQUEUR, M.RAMBONILAZA and D. VOLLET: "From the Basket of Goods to a More General Model of Territorialized Complex Goods: Concepts, Analysis Grid and Questions". This paper is an assessment and synthesis of almost ten years of research on the relationships between the quality of products/services, the environment, and territories as sources of positive externalities that can be internalized from a perspective of territorialized sustainable development. Our assessment is based on observations which began in 1996 in the Baronnies area (southern France) and were subsequently extended to other Rhône-Alpes regions and to the Aubrac area in Auvergne. The aim is to build a typology of the elements comprising a 'basket of goods' model (basket of territorialised products and services), and of the forms of rents that valorise quality products and environmental services and contribute towards territorialised sustainable development. We highlight different forms of the relationships between the specific demand and the compound supply of these quality goods, in the context of public goods and externalities. Finally, we define the concepts, methods, and conditions of accomplishment of a public action that facilitates the emergence and development of various possible configurations of a general model of territorialised complex goods.

P. TERNAUX and B. PECQUEUR: "Territorial Resources, Social Structures and the Behaviour of Actors". [Ressources territoriales, structures sociales et comportements des acteurs.] This text proposes an institutional analysis of what comprises territorial dynamics. We show that there cannot be territory without an interface between specific resources and actors. Thus, a territory is a social structure which moves under the effect of its own operation and endogenous and outside shocks. For this reason, the concept of actor requires to be revisited. Organisations such as the firm, institutional processes and the subjects should not be confused. This is why we have mobilised the methodological structuralism of Piaget, Nicolai's systems dynamics and traditional institutionalism in order to

show that standards and conventions are concepts that cannot be side-stepped but that they are not sufficient in themselves to understand and represent dynamics of actor relationships.

J.-P. THOUÉZ and Y. BUSSIÈRE: "Population Aging and Demographic Disequilibrium in Quebec, 2001-2021". [Vieillessement de la population et déséquilibres démographiques au Québec, 2001-2021.] There are three characteristics of aging in the population of Quebec: the phenomena is relatively recent because it dates from 1970-1980; it is a huge problem - the percentage of persons 65 years and over was 14.1 % in 2005 but will represent 21.5% in twenty years; and it varies from one region to another as well within the various regions. We have used the hypothesis of the reference model of the Institut de la Statistique of Quebec for demographic projections for 2021 using the territorial divisions adopted by the Ministry of Health and Social Services. Based on analysis on the evolution of the total population between 2001 and 2021, we have described three types of regions: those which are growing (seven regions); those losing population (five regions); and those in transition towards population loss (three regions). The ratio of elderly - 65 years and over - to young persons - 19 years and under - give us a good idea of the change of the demographic portrait in Quebec. Thus, the regions losing population, and to a lesser extent, those in transition will have a marked demographic disequilibrium in 2021. At the level of the Centres for Health and Social Services (CSSS) and the Local Centres for Community Services (CLS), the aging of the population and the demographic disequilibrium will be even more evident in the areas of Quebec situated at the periphery of the province. We observed a spatial diffusion of these phenomena over time and the presence of clusters in the other regions. In a second part, we discuss briefly the social and economic consequences of these phenomena.

B. DOLLERY, W. H. LEONG and L. CRASE: "Virtual Local Government in Practice: The Case of Town Councils in Singapore". Various taxonomic systems have been developed for classifying alternative models of local government in advanced societies. Some of these theoretical typologies include the category 'virtual local government' as part of a larger spectrum of alternative conceptual models of municipal governance. However, with the partial exception of Singapore, and its unique system of local government, no other real-world local government structure has actual operating local authorities approximating the virtual local government model. This paper places virtual local government in the broader context of alternative generic models of local governance, outlines the Allan (2001) virtual model of local governance, and then examines Singaporean town councils in the light of this model.

F. NKANKEU: "Land Use and Land Conflicts on the Volcanic Ashes of Mounjo (Cameroun)". [Occupation du sol et conflits fonciers sur les cendres volcaniques du Mounjo (Cameroun).] Most of the ethnic groups living in Africa had already established territories before the European colonisation. The land they occupied

therefore was theirs. But since one of the aims of European colonisation on this continent was the search for fertile agricultural soil, they dispossessed native people of their land where natural conditions were favourable for cash cropping. In fact, during the colonial period, all metropolitan governments encouraged in their African colonies the creation of industrial agricultural companies in order to develop cash crops such as coffee, cocoa, banana, oil palm and hevea. These companies were often set up on several thousands of hectares of very fertile agricultural land which belonged to autochthonous populations. European colonisation in Africa therefore gave birth to the superposition of modern law (based on that of Western countries) and the traditional, customary or religious regulations of land ownership. In Africa, as far as management of land ownership is concerned, several laws co-exist, depending on each country's history. In principle, modern law over-rides other systems. But in practice, there is cohabitation between modern and traditional law. That is the case in Cameroon. Already during the colonial era, certain regions of this country were overpopulated, whereas in others like the Mungo basin, the population was small in relation to the available land. Good climatic conditions and rich volcanic soils favoured dense colonisation of the Mungo. This modern valorisation, characterised by the delimitation of the export farming peripheries, has monopolised the most fertile lands of the central part of this area in the form of a corridor. In others, to solve the problem of manpower in the plantations, some small farmers were transformed into agricultural labourers on their own land, whereas many other people left their villages and migrated to this pioneer front. This situation has given rise to land conflicts on peripheral lands. The arrival of migrants has not only accelerated demographic growth, it has also created and maintained confrontations between natives and migrants on marginal lands. It is on these undesirable soils that many new comers acquired parcels of land to cultivate and live on. However, it is also on these marginal lands that there is an imposed necessity for populations to practise at the same time subsistence agriculture and cash cropping. By tradition, land in Africa belongs to autochthonous people; so, the original inhabitants usually end up reclaiming their land. These reclamations more often lead to conflicts among many categories of actors. This article is aimed at understanding land conflicts in Africa, especially in the rich agricultural area of Moungo in Cameroon, where three types of conflict situations have been identified, i.e. the protesting and reclaiming discourse of the indigenous communities and the authoritarian discourse of the state; conflicts between migrants and autochthones; and conflicts between natives and foreigners. The study demonstrates that from the colonial to post-colonial period, lands quarrels have often degenerated into inter-tribal confrontations in this pioneer front, and constitute a thorny problem that must be resolved in order to achieve a sustainable development of this region where rural activities and urbanisation are growing rapidly.