

The Impact of Micro-Credit on the Development of Female Entrepreneurship in DR Congo

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Abstract: *This article identifies the specific paths of female entrepreneurship in DR Congo and the impact of microcredit on this entrepreneurship. It relies on a qualitative and quantitative methodological approach on a sample of 300 businesswomen in Kinshasa and Lubumbashi on the basis of data from the 1-2-3 survey of the National Institute of Statistics (INS) The results reveal that women's entrepreneurship in the DRC has developed as a result of the unemployment of men in the various crises experienced by the DRC. He has created non-recourse jobs for financial institutions. And its contribution in the household and in the national economy is significant. Our article highlights that not only is access to credit for women an impediment to the development of women's entrepreneurship, but many other factors contribute to this difficulty.*

Keywords: microcredit, female entrepreneurship - Democratic Republic of Congo

1. Introduction

The impact of micro-credit on the development of women's entrepreneurship has been the subject of several studies since the experience of Grameen Bank in Bangladesh in 1976. The micro-credit system is considered as a tool that can provide a contribution. the poor, especially women, to develop a lucrative activity to raise the standard of living of their households (Servet, J. & Halpern, C., 2009, Abdoul et al., 2015). Some studies even show the positive impact of microfinance in general in terms of "income smoothing and consumption and wealth acquisition by the poor" (Sebstad and Cohen 2000, Lelart 2008, Gloukoviezoff, G & Rebière, N., 2014)). On the other hand, the experiences of many countries with micro-credit are mixed. According to Hofmann et al. (2007), micro-credit has shown its limits in the fight against women's poverty. Vulnerable people, especially women, are becoming more fragile than before. For Adams and Von Pischke (1991) and Johson and Rogaly (1997), the credit provided reinforces the vulnerability of the poorest populations and places them in an over-indebtedness and insolvency position. And Servet (2015) in the myth of microcredit, explains the illusions of believing that microcredit would "eradicate poverty". Armendariz and Morduch (2005) point to the risk of exacerbation of vulnerability by focusing particularly on the risks of over-indebtedness caused by a saturation of the supply of micro-finance and the cross-debt of customers. These different experiences inspire us to look into the case of the Democratic Republic of Congo (DRC) where micro-credit is very little developed or non-existent (INS-RDC, 2012). In this country, microcredit represents 0.3% (23 MFIs - Central Bank of Congo, 2012) for 3.4 million informal production units (UPI) in which women heads of households and contractors are in the majority (INS-DRC, 2012).

The rapid development of UPIs and the presence of women heads of households and business leaders push us to ask the following question: What would have been the impact on women entrepreneurship in the DRC if the micro-credit was developed as in the other countries of the world?

We believe that the arrival of contractors women entrepreneurs in the business circuit and the development of female entrepreneurship in the DRC is based on the different crises experienced in this country and not the fact of micro-credit.

This article has three objectives, that of identifying Congolese women's paths in entrepreneurship, analyzing their profile and explaining the development of their economic activity in the informal sector understood by this, "all the units of who do not have a taxpayer number and / or do not keep a formal accounting" (INS-RDC, Annex 1, page 163).

To better understand the logic behind the choices and actions of Congolese women, we have prioritized materials and methods that are both qualitative and quantitative. They are based on interviews, life stories, observation and documentation of a sample of 300 business women in Kinshasa and Lubumbashi. The statistical data presented here come from the results of the 1-2-3 survey on employment, the informal sector and household consumption of the National Institute of Statistics (INS) of DR Congo in 2012. This approach meets the requirements of our analysis namely, an empirical content and explanatory ambition.

2. Number and age of contractors women in the DRC

According to the Congolese Ministry of Industry and Small and Medium Enterprises of the DRC (2009), the number of contractors women is estimated at 6,000 and nearly 4,000 operate in the capital Kinshasa. These contractors women are classified into two categories: those who are out of necessity and those who wish to develop their activities. The first category is a retailer. It sells agricultural products or market gardeners, small manufactured products and other necessities such as smoked fish. She sells on the street dishes that she cooks and she is commonly called "malewa mom". Its activity takes place in large public places such as markets or in different busy areas in urban or rural areas.

On the other hand, the one who creates a business and tries to develop it on a market segment such as commerce and services. We find it in large urban markets and establish in urban centers stores.

It is a wholesaler specializing in the import of cosmetics, household appliances, clothing, wax loincloths and men's ready-to-wear, spare parts, medicines, food products, etc. On her passport, her profession is: "Businesswoman". It is well established and is often between two planes to Lomé in Togo, Abidjan in Ivory Coast, Amsterdam in Holland, Dubai in the United Arab Emirates, Bangkok in Thailand, Beijing and Shanghai in China or Hong Kong, etc. She is distinguished by its standards of life, its appearance to the petty bourgeoisie that she exhibits in his entourage and above all she rolls in Mercedes Benz or she is wholesaler loincloths. Hence the sobriquet of "Mom Benz or Mom Lomé". In these two categories, the average age varies between 35 to 60 years in urban areas and 41 years in rural areas (INS-RDC, 2012: 75-76). The majority of them occupy the informal non-agricultural sector. According to Le Lorne-Lemaire, (2013: 110) "This age group is considered to be the age at which the woman will have and raise children. It spends less time on economic activities. " In the case of the DRC, it is difficult to defend this idea because of the contribution of the extended family. The contractor woman has the support of the family. She has a little sister, a niece or a cousin whom she shelters at home and who is second in housework. This substitute takes care of the young children and the house in the place of the contractor who deals with business. And again, she is not alone. She is visibly or invisibly accompanied in her activities by the family in which she receives the blessing called «lupemba» (ancestral benediction) from the dead and the living for the business to flourish. The case of the DRC may corroborate with the comments of some authors such as Tornikoski, E., Kautonen, T. & Le Loarne-Lemaire, S. (2012) who think that "age is not an important factor that could having a direct impact (...), the experience of seniors would enable them to have a good awareness of their own skills and abilities.

They are grouped together in several associative networks and the best known are: the Association of Businesswomen of Congo (NWAC), the Network of Women Leaders of Small and Medium Enterprises (RFL-SME), the Women's Contractors Association (ASOFE), contractors women of the confederation of small and medium-sized enterprises in Congo (FECO / COPEMECO), the Association of women traders in the Congo (AMACO) or Muziki 100 kilos, etc.

Divergent interests thrive the disparity of these associations. These organizational structures are led by women and for women. Being part of an association opens several avenues to the woman, values her and gives her power in the eyes of other members of society. The family and especially the husband accepts his late return home after his meetings and meetings or business contacts.

3. Family situation and training

She is at the same time wife, mother, businesswoman and contractor. The average size of his household is 4 to 6 people and in the one with a high level of education (university, for example), the number of people in the household is from 3 to 4 people; the father, the mother and one or two children. This tendency of a small family is very little accepted by the extended family. Regardless of the level of education, the area of residence, urban or rural or difficult economic conditions, the Congolese household is not limited only to children from men and women. It is extended to other members of the family (cousins, nephews or little sisters, etc.). Thus, ordinary Congolese households can have up to 10 and more people, especially in urban areas (INS-RDC, 2012: 36) and even more in rural areas. They come either from the family side of the woman or from the man and they are taken care of by the working husband or by the contractor woman.

According to our sample, the average level of education of contractors women in the DRC is Secondary 6 (first cycle) in urban and 6th primary in rural areas. If training is important in the exercise of commercial activities, it is compensated by the experience and experience of the contractor woman. Most of these contractors women come from a family of traders whose mother or father were traders or simply stimulated by the family, the husband or even driven by the economic crisis.

Table 1: Schooling by gender (in %)

Level Schooling	Gender	
	Man	Woman
Not educated	6,5	8,3
Primary	25,3	37,5
Secondary 1st cycle	27,9	29,7
Secondary 2nd cycle, higher	40,3	24,5

Source: INS-RDC, Table III.2.10 - page 145 / Modified by us.

The school cycle in the DRC corresponds to the first six years called "primary" and the average age of primary is 6 to 12 years for a period of 6 years. The "secondary" cycle is divided into two years: two years of orientation cycle (first cycle of secondary) and four years of secondary cycle (second cycle of secondary) also called Humanities and its duration is 6 years. The first two-year cycle leads to a high school diploma and the second four-year cycle to a state diploma. The latter is obtained after passing an admission examination on the ability to undertake the selected studies (state examinations). The state diploma offers the choice to graduate non-university or "university" two years of application (graduat), three and more years of degree, followed by a doctorate. Following the table above, we note that there are many women in primary and lower secondary education than men. And in upper secondary and higher education, men are in the majority. The drop in women relative to men in upper secondary and higher education can be explained by the fact that the minimum age for upper secondary education is between 16 and 20 years. It is

between this age that most women interrupt their studies for maternity, for marriage or because of lack of money to pay for expensive tuition in upper secondary or higher education.

Although this, the level of education has never been a problem for the "mom malewa" or even for the "mom benz". They are excellent in business and they know how to read and write well.

4. Contractor Woman: Motivation, Sector of Activity and Household and National Economy Contribution

4.1 Motivations, business sectors and performance

The great particularity of the contractor woman in the DRC is her ingenuity. Thus, during the great economic crises due to the looting of the years 91 and 93 and those created by the zairianization [The zairianization: Policy established by Marshal Mobutu Sese Seko, then President of the Republic of Zaire, in 1973 and aimed at dispossessing foreigners of their belongings and entrusting them to nationals without experience of the matter - looting of 1991 and 1993] measures of 1975, the Congolese households were largely shaken by the massive unemployment of the men. To ensure the livelihood of the home, the Congolese woman has taken her responsibilities by launching into entrepreneurship. Here, the notion of entrepreneurship in the case of Congolese women is linked to a need to undertake. The arrival of this woman in the business circuit is not a vocation in the classic sense of "want to hold a majority stake, participate in the decision-making, risk-taking and management of the company" (European Parliament, 2011). It is an alternative strategy of survival in the face of spousal unemployment. This strategy helps cushion the effects of the crisis, help the household economy and fight against poverty (Manika Manzongami et al., 2012 or El Khoury, 2009). It is above all a temporary bulwark born of the intention to undertake and is motivated by the desire to be independent and its own leader. Over time, these intentions take shape and become a source of income for the family. The entrepreneurial woman takes a liking to her success, the prestige and the financial powers conferred on her by her position within the family and those around her.

4.2 Business sector and performance

Four major informal sectors form the core of the country's overall economy. These are extractive activities, industry, commerce and service. These last two sectors are in the non-agricultural informal sector and the Congolese woman is in the majority. According to the NSI survey in 2012, of the 3.4 million informal production units (IPUs), 62.9% were created and run by women compared to 37.1% by men (INSA). DRC, 2012, Tab III.1.1, 133).

The contractors women in our sample say they did not have bank loans or do business with microcredit loans to create these informal production units. Because "in this informal sector, the acquisition of capital through the financing of

banks and microcredit is almost non-existent" in the DRC (INS-RDC, 2012, 149 and Tab III, 3.5: 150). The starting capital oscillates on average between 95,398 Congolese francs in the trade and 152,728 Congolese francs in the services which respectively represent 60 US \$ and 95 US \$ (if 1 US \$ is worth 1600FC on the market of Kinshasa). This capital is entirely financed by the family, the husband or a friend of the family who give a gift to a woman of the family to undertake an economic activity. If no other source is possible, it is often the husband who vouches with a financial institution on behalf of his wife who is unable under the law to take out a loan. We will come back to this incapacity of women in Congolese law.

In her economic activities, the Congolese woman is enterprising and has established a network of businesses around the world. She masters business administrative techniques including knowledge of the stores that offer the lowest prices abroad as well as the country, placing orders and freight arrangements such as boarding to return goods to the country and customs clearance of goods. Three Congolese women in their thirties, one former high school teacher, one executive secretary and the other state official testify to their performance.

"I put aside my Bachelor's degree in Letters from the University of Kinshasa (UNIKIN) and the teaching profession in high school to get into business. Now, I assure you - I'm breathing well. "

"Formerly executive secretary in the public sector, married and mother of three, Marie is proud of her success. For almost five years, I have been doing the West African coast and Europe, that is to say, Togo, Ivory Coast and Holland. I import Dutch wax cloths and it works hard. I am good now. "At the beginning of 1997," El Chanto "of his nickname, realizes that his salary as a civil servant in the Ministry of Mines is barely enough to pay his rent. After an unsuccessful passage to the management of a cafeteria, she decided to try a new niche: the purchase of goods in Dubai. She is today one of the biggest traders of Pavilion 5 at the Central Market of Kinshasa "(Stories reported by Saka-Saka Sakwe U., 2009).

The performance of Congolese women in economic activities is also favored by the strategic position in business development of this vast country of 2,345,410 square kilometers in the heart of Africa. It is the 16th country in the world with a population of 92,724,919 inhabitants (Population Data, 2016) and if we add to those of neighboring countries (Congo-Brazzaville, Angola, Zambia, South Africa, Central Africa, etc ...) we arrive at a vast market of nearly 275,141,657 souls settled on an area of 7,222,446 square kilometers.

4.3 Contribution to households and the national economy

In this vast market within which the Congolese woman operates may have possessive effects on households and the national economy. Apart from her traditional role in the

family, she brings in her economic activities, an average monthly income of 113,000 Congolese francs (US \$ 71 at the rate of US \$ 1 = 1600 FC) in Kinshasa and 58 000 Congolese francs (36.25 \$ US) in rural areas against 80,000 Congolese francs (US \$ 50) at the most for the government official's husband who has been unpaid for several months. The income of the contractor woman provides for the consumption, health care and education of the children.

This contribution by the Congolese contractor female also contributes to the drop in the female unemployment rate to 10.1% against 11.8% for men (INS-RDC, 2012).

In the overall informal production of the country, it contributes 62.7% of turnover. As a result, it significantly reduces the index of poverty, whether it is food, non-food or monetary. It is for this reason that the severity of this poverty between 2005/2012 is less felt in households in urban areas, 9.4% against 12.6% in rural areas (INS-RDC, 2012: 76).

Table 2 : Poverty threshold in Congolese francs2

Place of residence	Food	Non-food	Monetary
Urban	356 585.4	512 624.9	869 210.3
Rural	260 481.5	318 767.0	579 248.5

Source: 1-2-3 Survey, INS-RDC, 2012 - p.100

In the national economy, women's entrepreneurship has a significant contribution, particularly in the creation of jobs. In the labor market structure, the informal non-agricultural sector (INA), i.e. trade and services, is the second largest sector in job creation, 61.1% in Kinshasa compared to 17.7% in rural areas.

The woman is present at 54.1% in Kinshasa and 53.8% in rural areas. Between 2000 and 2012, 3.4 million informal production units (UPI) were created, which support the state budgets of several common and cities of the DRC in various taxes.

More than 82.3% of these IPUs employ at least one person and 3.1% have 4 or more people employed. Overall, these employees are related to the contractor and their work contracts are often unwritten ie oral in both the business sector and the service sector.

2.- In this INS-DRC survey report, the poverty index is calculated according to three elements: the food poverty line, which is "the expenditure made to satisfy a need. daily 2300 calories per adult reported per year "; "The non-food poverty line which is the minimum that an adult must have to cover other basic non-food needs" and the monetary poverty line which is "the sum of the first two thresholds.

Nevertheless, the contribution to the national economy is not negligible because it alleviates the "lack of work" and curbs "corruption and mismanagement that plague Congolese society" (INS-RDC, 2012: 67, 75, 115 and 133, Tab 1.5.5 and 141-145).

These performances and contributions in the economic activities of Congolese women conceal some legal and social constraints.

4.4 Constraints in the activities of the contractor woman

For contractors women in our sample, apart from the current political situation in the country, the main constraints they face are of a legal and social nature. In legal terms, they are confronted with the provisions of the Family Code which prohibit married women from signing a contract, registering a business, opening a bank account or obtaining a loan without the authorization of their spouse. In the eyes of the legislator before, these acts are considered to be male. This Family Code is inspired by customary law which recognizes the man as the only head of the family. To recognize this right to the woman, the man has the obligation to marry his wife by paying a dowry to the family of the woman. This unwritten provision, often overshadowed by Western law, is considered an integral part of custom, and its revision by the Parliament will be difficult to erase in the manners of Congolese man. Meanwhile, the woman who defies the custom, exposes herself to the popular sanction of the ancestors as sorcery, the disavowal of the family, the entourage or all kinds of rumors. These rumors on the bad behavior of a wife and especially a married woman, whatever his social status, can have adverse consequences for his life as a couple, that of his entourage or that of the family in the broad sense. The woman may be denied by the family, by those around her or by friends, and even worse by being divorced by her husband. Thus, it is not easy for a husband to accept that his wife is too often out of the house or travels so often to countries considered by many Congolese as "places of perdition".

A woman testifies: "My husband went first to Dubai to do a reconnaissance of the place.

On his return, he was more enthusiastic and nothing is now opposed to me doing the comings and goings between Kinshasa and Dubai "(Reported by Saka Saka, 2009). This phenomenon of rumors that often leads to jealousy has been immortalized in a Congolese song "Zuwa ya likukuma"*, that is to say the jealousy of stuttering (literary translation by me) of the singer Mbilia Bell in which the husband closes the wears to his wife because of his late return home after business.

Another obstacle in carrying out the activities of the contractor woman is financing. For those whom the family, husband or friend can not help, it will have difficulties especially at the stage of starting and the development of its economic activities. For bankers, it is out of the question to finance an activity that has no guarantee. Without financing, the entrepreneur will manage at the local level without the possibility of increasing her activities or evolution outside the country. For many families, it is often the husband who guarantees and gets a bank loan. This loan will be made available to women for economic activities.

According to Saka Saka (2009), a woman reported: "We are like hunting dogs that we let go to bring the game back to the master. It is therefore important for the businesswoman to be tenacious and persevering to earn the trust and encouragement of the husband. We are subject to the whims of men".

5. Conclusion

Throughout this article, we have tried to analyze the impact of microcredit on the development of female entrepreneurship in the DRC. We find that the microcredit sector is not reliable in the DRC (Softoline, 2015) and its impact on the development of female entrepreneurship is zero. Female entrepreneurship is motivated by the different crises known in this country. This entrepreneurship has created more jobs than any other economic sector.

* <https://www.youtube.com/watch?v=IbQoufhwSmo>

The performance of Congolese women in business, especially in the informal non-agricultural sector, is due to their tenacity and ingenuity. Studies on the impact of microcredit show negative results, leading beneficiaries to over-indebtedness in several countries. The interviewed contractors women in our sample did not use microcredit. Their economic activities have been boosted by their dynamism and the strategic position of the DRC in the heart of Africa. These confirm our hypothesis that the arrival of contractors women in the business circuit and the development of female entrepreneurship in the DRC is based on the different crises known in this country and not the fact of micro-credit.

Female entrepreneurship in the DRC has been a major contributor to households and the Congolese national economy despite some legal and social constraints. But, what impact would the economic activities of the contractor woman in the DRC have had if she had access to credits or if microcredit was developed as elsewhere? International institutions are trying to persuade developing countries with a new speech extolling the virtues of microcredit. However, we know that for decades their different plans, programs, projects, development aid have not allowed any African country to develop. This is how we can say that every people should take control of their possibilities without obstruction.

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