



**PROBLEMS FACED BY YOUNG WOMEN WHEN STARTING A BUSINESS IN
KINSHASA, THE DEMOCRATIC REPUBLIC OF CONGO**

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Signed

Date

ABSTRACT

The importance of entrepreneurship and small business in economic growth has become globally recognised as a means to develop an economy sustainably. The aim of this study was to identify problems faced by young women when starting a business in Kinshasa; in other words, factors that discourage young Congolese women from becoming entrepreneurial and engaging in small business activities, with regard to the obstacles to small business growth prospects in Kinshasa, capital of the Democratic Republic of Congo.

Young Congolese women should not only be supported to engage in entrepreneurship, but embarking on business ventures should be made easier, devoid of challenges for their participation in the country's development.

The study was quantitative in nature. The target population included active and non-active young women and youth in Kinshasa. The data collected from the respondents came from a total of 130 fully completed questionnaires captured and analysed with IBM SPSS® Statistics software 2019 version, thus producing descriptive statistics in the form of frequencies, means and standard deviations. The findings showed that not all young Congolese women from Kinshasa were opposed to pursuing a career in entrepreneurship; rather it was the lack of business awareness and inaccessibility of business support structures that discouraged the intention to pursue an entrepreneurial activity. It was also found that young Congolese women experienced more challenges in sourcing start-up capital, including difficulty in obtaining loans, gender discrimination, early marriage, high taxes, lack of basic education and health systems, and lack of business information and technology skills. Opportunities to thrive in business were marginal or non-existent, further exacerbated by the lack of family and government support.

Interestingly though, these challenges did not appear to have a strong negative impact on the enthusiasm and desire of these young women to engage in entrepreneurial activities. Overall, on the basis of the challenges revealed, recommendations to improve the current situation were made. An important implication of this study rests on the need for the government, acting as the crucial pillar for socioeconomic development goals, to partner with several stakeholders, including Congolese women,

established businesses and the larger society to work together in addressing these challenges.

Acknowledging and understanding the problems faced by any country or its population with regard to opening a business is important, as the outcomes could teach the youth how to start and run a long-term business efficiently.

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DEDICATION

I would like to dedicate this thesis to the memory of my siblings who are now in heaven. Jurla, Fidele, Claudine, Lucienne, Pupuce, Gedida, Chita, Bruno, Christina, and Martine may your souls rest in peace.

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Abbreviations/Acronyms	Explanations
AFEECO	Association des Femmes Entrepreneurs du Congo
ASSOFE	Association des Femmes Entrepreneurs
CNFE	Commission National des Femmes Entrepreneurs
CDI	Cultural Discrimination and Inequality
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CPI	Corruption Perception Index
CPR	Contraceptive Prevalence Rate
DB	Doing Business
DEMIG	Determinants of International Migration
DRC	Democratic Republic of Congo
EPI	Economic and Political Instability
ES	Entrepreneurial Skill
FC	Congolese Franc
GDI	Gender Development Index
GDP	Gross Domestic Product
GPRSP	Growth and Poverty Reduction Strategy Paper
GR	Government Regulation
HDI	High Development Index
IFC	International Finance Corporation
ILO	International Labour Organization
IMF	International Monetary Fund
INSEE	Institut National de la Statistique et des Études Économiques
MAFE	Migration between Africa and Europe
MDGs	Millennium Development Goals
MSMEs	Micro, Small and Medium Enterprises
NDP	National Development Plan
NGO	Non-Governmental Organisation
NYDA	National Youth Development Agency
OECD	Organisation for Economic Co-Operation and Development
PNSD	<i>Plan National Stratégique du Développement</i>
SA	South Africa
SDG	Sustainable Development Goal
SEDA	Small Enterprise Development Agency
SME	Small and Medium Enterprise
SMME	Small, Medium and Micro Enterprise
SPSS	Statistical Package for the Social Sciences
SSA	sub-Saharan Africa
UNEP	United Nation Environment Programme
UNICEF	United Nations International Children's Emergency Fund
WILPF	Women's International League for Peace and Freedom

CHAPTER 1: INTRODUCTION

1.1 Introduction

Despite job scarcity in both public and private organisations, today's youth continue to pursue education, espousing the need for innovation and job creation (United Nations, 2017:57). The importance of entrepreneurship and small businesses in economic growth has, therefore, become globally recognised as a means to provide employment for youth and develop an economy sustainably. After all, studies have revealed that small and medium enterprises (SMEs) contribute largely to national employment (Bianchi et al., 1997:6; Choto et al., 2014).

While some countries are considerably advanced in integrating and promoting entrepreneurship and small business as economic and employment entities, others for various reasons, have not. For instance, a country that has experienced a civil war will have difficulty in harnessing resources for national development. It is common knowledge that such countries are sometimes unable to maintain a stable and enabling business environment (Herderschee et al., 2012:13-40). One of the solutions to economic underperformance is to support and develop entrepreneurship (Toma et al., 2014:436-443). The Democratic Republic of Congo (DRC) is among those countries that have experienced civil war and is still experiencing instability in the east of the country. The DRC's unstable business environment (political instability, negative economic growth and crisis in the east of the country) makes it difficult for most young Congolese to venture into business. In the past years, the DRC was one of Africa's economic giants. Today, instability and longstanding civil wars in the eastern part of the country have left the DRC politically unstable and economically less attractive to potential investors (International Crisis Group, 2020:2-20)

The DRC is a French-speaking country located in central Africa with eight neighbouring countries: Angola, Burundi, Central African Republic, Republic of Congo, Rwanda, South Sudan, Tanzania, Uganda, and Zambia (United Nations, 2017:38). The DRC has an estimated population of 91 million inhabitants. Kinshasa, the capital of the DRC, is one of the largest cities in sub-Saharan Africa, with a population of about 17 million people living in 24 suburbs (United Nations, 2021).

The focus of this study is on the DRC's young female population in Kinshasa and the difficulties they face in venturing into small business activities. According to the DRC's

National Youth Policy, Congolese youth are by definition between 15 and 35 years old (Congo Kinshasa, 2014). Many of those who engage in entrepreneurial activity do so for survival (Schaumburg-Müller et al., 2010:3-8). In other words, they are survival entrepreneurs, and the reason for their being survival entrepreneurs could be because they do not have the right tools owing to literacy, or lack of finance. There are indeed obstacles to the uptake of business activity in DRC (Mongane & Aganze, 2017).

Acknowledging and understanding the problems faced by any country or its population regarding opening a business is important because through business practices, revenue is created, and unemployment can be reduced. Basically, business activities generate employment opportunities and these opportunities ameliorate the living standards of people (Flavia, 2012).

1.2 Problem statement

In the DRC, small and medium firms create jobs at an annual rate of 5.2% and 6%, respectively, compared with only 1.3% for large firms (Aterido et al., 2018). Small businesses contribute to job creation and innovation in the gross domestic product. They are also key drivers of growth in all economies in developed and developing countries (Toma et al., 2014:436-443). Developments in rural areas depend on generating an appropriate environment and adequate business start-up instruments to encourage and produce entrepreneurial activities and defeat unemployment (Van Stel et al., 2005:312-319).

Globally, youth are mostly affected by unemployment and inactivity. A large proportion of the population of the DRC is young, and most living in rural areas; hence the percentage of financial dependency in the country is extremely high (Verick, 2009:3-30). Women are more populated than men, young people represent about 70% of the entire population and 41% are under the age of 15. Unemployment, an unstable business environment, poor living conditions and career insecurity or unemployment affect 80% (International Labour Organisation, 2019:7-51).

Most communities in the DRC view women as inferior, weak and unable to execute or accomplish any political or entrepreneurial activities, strongly believing that women are only meant for domestic activities. Congolese women are extremely underrepresented in almost all socioeconomic activities, young women and single mothers are the most alienated from socioeconomic activities in the DRC (Muzard, 2018).

According to Henckel (2017), in an unstable business environment like in the DRC, if women could benefit from funding, sponsorship, capitalisation and business education, they would play an important role in the country's rehabilitation as they have business potential and passion. According to the Director of the World Bank in the DRC, young Congolese business women are key to the success of the country's development (Brenton et al., 2013:1-20). A pilot study commissioned a few years ago by the World Bank in the DRC found that a married Congolese businesswoman was not allowed to enter into any business agreement, receive credit, register a business, or open a bank account without prior authorisation by her husband. These restrictions were based on the previous DRC family code. According to the World Bank, different factors will always slow down development in the DRC. These include limited credit acquisition, restrictions on women freely starting a business, and the absence of education or skills.

Therefore, acknowledging the problems faced by young women is the first positive move to increase the participation of young female entrepreneurs in national economic activities, and consequently, the country's development, evolution and expansion (Brenton et al., 2013:1-36).

Research has identified that business growth restrictions and start-up problems faced by young Congolese women increase the lack of small business growth in Kinshasa (World Bank, 2020:84-85). The DRC, therefore, needs local young entrepreneurs to be active and fight poverty and unemployment, which is about 64%. The ease of doing business in the DRC is rated at 36.85%, while in the neighbouring country, Rwanda, it is at 77.88%, and 60.53% in Namibia (World Bank, 2020:84-85).

Young women can contribute substantially to economic growth, family and community welfare in the DRC because they are excellent in trade. Therefore, young Congolese women should be supported adequately in entrepreneurial and trade activities. It should be made easier for them to enter business and to contribute to the country's development. In a country where women and youth represent the majority of the population, their lack of involvement and participation in entrepreneurship and small business activities is a considerable loss to the economy.

This research explores problems that discourage young women from starting a small business and entrepreneurship activities, and the obstacles to business and small business growth in Kinshasa.

Drawing from the above, the main research question that this study addressed is:

- What are the factors that discourage young women from starting a business in Kinshasa?

The sub-questions are:

- What problems inhibit the growth of small businesses in Kinshasa?
- Are there prospects for the growth of small businesses in Kinshasa?
- What are the effects of those problems?

The above questions are based on the following research objectives:

- To ascertain the specific problems that discourage young women from starting a business in Kinshasa.

The sub-research objectives are to:

- investigate particular problems that inhibit the growth of small businesses in Kinshasa;
- explore the prospects for the growth of small businesses in Kinshasa, and;
- establish the effects or consequences of problems that inhibit the growth of small businesses in Kinshasa.

For a more nuanced study, the hypotheses are:

- **H₀**: There is no statistically significant difference in the perceptions of respondents on the factors that discourage young women from starting a business in Kinshasa.
- **H₁**: There is no statistically significant difference in the perceptions of respondents on the factors restraining the growth of small business in Kinshasa.
- **H₂**: There is no statistically significant difference in the perceptions of respondents on the consequences of business exclusion of young women in Kinshasa.
- **H₃**: There is no statistically significant difference in the perceptions of respondents on the policy options to encourage younger women's participation in small business and entrepreneurship activities in Kinshasa.
- **H₄**: There is no statistically significant difference in the specific needs of young women in Kinshasa.

1.3 Rationale for significance of the study

Even though there have been studies on women entrepreneurs in the DRC, there is a significant dearth of research on rural young Congolese women facing problems in starting a small business or an entrepreneurial activity in the Limété and Ndjili suburbs of Kinshasa. Therefore, this study provides useful information regarding the challenges faced by young women from rural areas during business start-ups. It is thus noteworthy that the factors that slow down business growth and the empowerment of small business activities among the youth of Kinshasa are highlighted in this study.

This study offers recommendations to Congolese youth in general and Congolese young women in particular on how can they overcome start-up problems; engage in entrepreneurial or small business activities from available resources; and how to maintain business assets separately from personal needs for long-term business prospects. The research is complementary, as clear analysis of questionnaire feedback indicates real-life start-up problems and how to overcome them. It is hoped that this research will be helpful to entrepreneurship studies, and especially to those determined young women who believe in business and entrepreneurship empowerment but do not have any start-up resources or support.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

The previous chapter introduced the study, stated the research problem, and provided the objectives of the study. In this chapter, the researcher reviews pertinent literature related to the research aim.

A literature review underpins the entire research paper based on knowledge or information of a related topic; it unites the research and explains the connection between the research and the topic (Machi & McEnvoy, 2008).

Therefore, in the context of this study, multiple sources of information were used, including theses and dissertations, books, journals (both print and electronic), magazines, and government publications.

This chapter assesses and evaluates relevant literature on young women's entrepreneurship within the context of developing nations, with a specific focus on young women's entrepreneurship in Kinshasa, DRC. The chapter gives an overview of the challenges facing young women regarding starting any entrepreneurial activity in Kinshasa. The chapter is structured as follows:

2.1 Introduction

2.2 Importance of entrepreneurship

2.3 Entrepreneurship and SMEs in the DRC

2.4 Factors discouraging young women from starting a business in Kinshasa

2.5 Challenges that inhibit the growth of small businesses in Kinshasa

2.6 Prospects for the growth of small businesses in Kinshasa

2.7 Effects of challenges faced by young Congolese women in entrepreneurship

2.8 Chapter summary

2.2 Importance of entrepreneurship

2.2.1 Job creation

If 90% of new jobs come from entrepreneurs, their development should be encouraged. Job creation occurs when a self-employed person provides work or an activity that leads to paying a salary to someone else working for him/her (Lester & Fisher, 2015). Small businesses create jobs, and entrepreneurship is a real game changer in economic development. By 2030, approximately 90% of new jobs would have come from small, medium and micro enterprises (SMMEs) (NDP, 2012:30-41; Japan International Cooperation Agency, 2017). This is a brave claim and will require the development of some real entrepreneurial capabilities. Lester and Fisher (2015) note that the better solution should be to support any innovative activity or opportunity that seeks to facilitate entrepreneurial development. Therefore, NGOs such as Paradigm Shift and The Hope Factory, or organisations like the Awethu Project and Shanduka Black Umbrellas, need considerable support not only because they participate in the growth of the economy, but also create employment.

Smith (2010:5-12), in considering India, notes that job seekers are the opposite of entrepreneurs as the nature of an entrepreneur is to create jobs. Job creation from new and existing businesses is one of the basic goals of economic development, which is why the government of India launched initiatives such as Startup India, to promote and support new start-ups and India's initiative to attract foreign companies or investors. This then creates many job opportunities, and helps to augment Indian global standards.

2.2.2 Innovation

Kogabayev and Maziliauskas (2017:61-63) define innovation as a repetitive renewing or creating of products or services in order to always be connected with new technology and change. Without creating new ideas and developing new concepts, innovation will not impact the environment where we live or work. All marketing and commercial sectors should be connected with new products or services, while new technology should be developed continuously.

Therefore, to innovate is to introduce into the market something new, fresh and different in goods, products or services. Innovation motivates the entrepreneur to be more creative and always connected to what is happening in the business world. Innovation brings competition and better quality of products and services to businesses. Businesses cannot be focused only on the profits they make, but should

also improve, renew or update their products and services to remain competitive. The more technology progresses, the more innovation grows, as well as improvement of products and services in the market, which contributes to economic investment (Van Praag & Versloot, 2007).

2.2.3 Economic growth

Economic growth leads to global development. One of the drivers of that growth is entrepreneurship, because it contributes to economic growth by creating firms that generate employment. Economic growth can also be realised through entrepreneurship which creates businesses that pay taxes (Van Praag & Versloot, 2007). Figueroa-Armijos and Johnson (2016) explain that researchers acknowledge entrepreneurial activity to be one of the most important forms of economic development. It is also well recognised that countries that develop and support entrepreneurship have higher economic development than those that do not support entrepreneurship. Entrepreneurship also contributes to economic growth when the modern market economy is dynamic and business entry is supportive of new businesses. Then, competition and productivity increase which generate significant economic development.

However, on the other hand, the impact of the last world economic crisis reduced global economic activity and seriously affected the demand for exports and imports, resulting in high unemployment rates, poverty levels, and income distribution. Many people lost their jobs and global unemployment was estimated to be at its lowest rate (Boudreaux & Caudill, 2019:2-19).

2.2.4 Social development

Social development means doing business while impacting society positively or bringing change to society with innovative solutions (Cukier et al., 2011:102-103). Manyaka-Boshielo (2017:3-6) argues that overall entrepreneurship has both positive and negative impacts on society. Social implications in entrepreneurship can generate effective solutions but negative results. One of the most positive impacts of entrepreneurship on society is improving the population's wealth or way of living, and the development of their mindset and way of thinking (Agwu & Onwuegbuzie, 2018:2-12). El Ebrashi, (2013:189-190) adds that entrepreneurship generates innovation, and innovation brings change, mostly when positive change is noticed in the community.

Small businesses have an extraordinary potential, but because of the absence of vision and strategic support, these social ventures have not achieved their full potential or have been silenced as non-benefit affiliations. Because social entrepreneurship has not yet reached a mature stage in the DRC, the Congolese population is still in dire need of social development and change. However, the improvements noticed in some of the cities in the country can generate important and positive economic change that should be taken seriously and further developed (The United State Agency for International Development, 2020:8).

2.3 Entrepreneurship and SMEs in the DRC

Small and medium enterprises (SMEs) are defined as established industries or firms, sometimes operating in manufacturing, industry or trade that usually employ more than a hundred employees. The entrepreneurship of SMEs is based on the recognition of the environmental opportunities by an individual who decides to take the risk and expects self-reward for the risk taken. While entrepreneurship leads to the creation of SMEs, SMEs are established business ventures managed by groups or individuals (Lucky & Olusegun, 2012:487-496).

Woldie et al. (2018:42-48) note that 99% of firms in Cameroon are SMEs, 90% in the DRC, and 80% in Congo-Brazzaville, but they all contribute less than 20% to economic development while they have the capacity to generate as much as 60% of economic growth. SMEs have an important impact on economic development. They can transform entrepreneurship from farming into industrial activity, which in turn can produce sustainable revenue, increase productivity, opportunities, manufacturing, and develop industries (McMilan & Woodruff, 2002:154-160). In the DRC, entrepreneurship activities or micro enterprises are practised on every street corner and in most cities and provinces of the country, while SMEs are limited. People prefer their unregistered small activities rather than developing SMEs. SMEs could generate huge benefits for the DRC if financial access were facilitated for entrepreneurs, whether micro enterprises or SMEs. The absence of financial support has restrained the growth, development and extension of SMEs in the DRC. However, since 2018 there has been a bit of improvement even if these SMEs tend to be unable to fully contribute to economic development, despite their evident extension (International Monetary Fund, 2019:4-10).

Woldie et al. (2018:41-46) explain that in the DRC, 50.5% of firms are micro enterprises with 1 to 5 employees, 39.4% are small firms, while medium firms are very few, with

29.6% representing sole proprietorships. The lack of an entrepreneurial culture in the DRC can be seen in the very low business activity and growth. The country possesses a huge rate of natural resources, but only 53.2% represents trading activity in products and services, thus local potential needs to be fully exploited. The market objective of micro entrepreneurs is to make a living from owning and maintaining their personal ventures; that market involves nearly 33% of the DRC's population. MSMEs¹ have the most elevated number of revenue sources on average, and about 6 855 people are adult farmers whose fundamental income is from cultivation.

There is a frail entrepreneurial culture restricted to item exchange exercises, while the nation has tremendous natural assets in terms of farming, ranger service, mining and vitality. The limited entrepreneurship demonstrates that the entire entrepreneurial potential is not yet completely realised. In respect of the duration of businesses, most organisations have an average lifespan of five years. The duration of 33% of firms falls into the class of five to nine years. About 2% have been in existence for over 15 years. In view of these figures, it is inferred that most business people have the necessary experience to work their businesses adequately, despite the difficulties. A disturbing perception is that most firms (60.6%) do not keep books or records. However, it is realised that record-keeping serves to mitigate the predispositions that exist between financial organisations and SME proprietors (African Development Bank & African Development Fund, 2009b:1-20).

In the DRC, 49.54% of start-ups support their businesses with their own investment funds, while 17.3% request financial support from a blend of family members and friends. Finance from family and friends is used widely by SMEs for start-ups, as financial services are hesitant to give financial support to start-up organisations as they are exceptionally risky and cannot give collateral. Inheritance is also a source of finance, yet it is not a strong factor, as most Congolese are very poor. This suggests that only very few have the opportunity to acquire loans or credit (Woldie et al., 2018: 45-46).

¹ In South Africa, the term is 'SMME' for small, medium and micro-enterprises, while elsewhere in Africa, MSME is used for micro, small and medium enterprises.

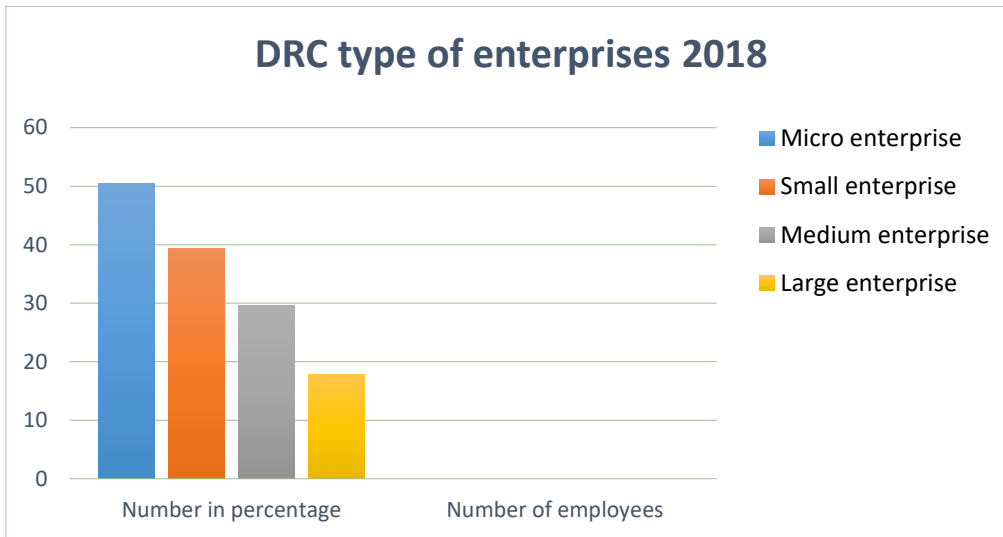


Figure 2.1: DRC categories of SMEs

Source: Author, based on Woldie et al. (2018)

SME proprietors generally depend on no investment funds at the start, other than their own savings. This demonstrates that firms in the DRC do not have financial support at the outset. The implication of this is that business people who succeed despite not receiving financial support from financial institutions are highly motivated and resourceful (Woldie et al., 2018).

Assets from financial organisations for loan financing at the beginning reach only 3.67% of SMEs, which is hardly significant. A possible reason is that organisations at the start-up stage have not yet obtained enough momentum to create bankable undertakings.

The World Bank (2017b:3-8) reports that the present business atmosphere in the DRC is inadequate in respect of all measurements. The country is also restricted in utilising expected resources to decrease poverty and meet development targets. Regardless of ongoing empowering attempts and administrative changes, the DRC is positioned 184th of 189 nations for ease of doing business. The business atmosphere remains difficult in the private sector, public establishments are useless, and organisations face tremendous infrastructure deficiencies.

The DRC enterprise survey noted that 56% of business owners testified that costly and untrustworthy power resources are a significant impediment to business development. Half of the organisations complained about the lack of access to a thriving business

premises. One out of five organisations were affected by costly and untrustworthy media transmission administration. Issues raised by entrepreneurs included difficulty in accessing the legal system to control deficiencies, absence of risk assessment and monetary budgeting organisations, absence of business development services, and difficulties in accessing funds. Large organisations referenced, among others, unreasonable business guidelines, poor permit and grant organisation, poor vehicle offices, aptitude deficiencies, and pollution (World Bank, 2017b:3-8).

In the DRC, to fully and freely register or operate a business, an individual must be 30 years old and above, which is the legal majority to own a business. The individual must also be sane and competent, without any criminal record, and must have a legal monogamous marriage (World Bank, 2020:95).

The business or the company must also comply with following conditions (World Bank, 2020:64-165):

- It must be a limited liability company or (its legal equivalent). If there is more than one type of limited liability company in the economy, the most common among domestic firms is chosen. Information on the most common form is obtained from incorporation lawyers or the statistical office.
- It must operate in the economy's largest business city.
- The entire office space must be approximately 929 square metres (10 000 square feet).
- It must be 100% domestically owned and have five owners, none of whom is a legal entity, have a start-up capital of 10 times income per capita, with a turnover of at least 100 times income per capita.
- It performs general industrial or commercial activities, such as the production or sale of goods or services to the public. The business does not perform foreign trade activities and does not handle products subject to a special tax regime, for example, liquor or tobacco. It does not use heavily polluting production processes.
- It leases the commercial plant or offices, and is not a proprietor of real estate, while the amount of the annual lease for the office space is equivalent to the income per capita.
- It does not qualify for investment incentives or any special benefits.

- It has at least 10 and up to 50 employees one month after the commencement of operations, all of whom are domestic nationals.
- It has a company deed that is 10 pages long.

Table 2.1: Essential information prior to opening a business in the DRC

Information	Example
Procedure to start and operate a business legally	<ul style="list-style-type: none"> ▪ Registration: name, reservation checking and notarization ▪ Registration in the company's largest business city ▪ Post-registration: company seal or social security registration ▪ Obtaining approval from spouse to start or register the business ▪ Obtaining national identification card or specific gender document for company registration and operation permit
Time in days required to complete procedure	<ul style="list-style-type: none"> ▪ Does not include time spent gathering information ▪ Time required to complete each procedure (calendar days) ▪ Each procedure starts on a separate day (two procedures cannot start on the same day) ▪ Procedures fully completed online are recorded as half day ▪ Procedure is considered completed once final document is received ▪ No prior contact with officials
Cost required to complete each procedure (% of income per capita)	<ul style="list-style-type: none"> ▪ Official costs only, no bribes ▪ No professional fees unless services required by law or commonly used in practice
Paid-in minimum capital (% of income per capita)	<ul style="list-style-type: none"> ▪ Funds deposited in a bank or with third party before registration or up to three months after incorporation

Source: World Bank (2020)

Table 2.2: Procedure to open a business in the DRC

PROCEDURE I: Check company name.

Business founders can verify the company name at the Registry free of charge.

Takes 2 days at a free cost.



PROCEDURE II: Register with the Commercial Registry: the tax administration (Direction Générale des Impôts), the National Institute for Social Security (INSS) and declare the establishment of the company with the Ministry of Labor:

At the One stop shop, companies fill in a “formulaire unique” in order to register with the Commercial Registry, the tax administration (Direction Générale des Impôts), the Ministry of Labor and the National Institute for Social Security (INSS)

The following documents must be filed:

- Identity card or passport (one copy).
 - Completed BA form
 - Articles of Association.
- A signed declaration from the manager certifying that the police have never arrested him.
 - Declaration of conformity to the law, dated and signed by each founder.
- Letter addressed to the divisional clerk of the Commercial Court (Tribunal de Commerce).

The BA form can be downloaded through the website www.guichetunique.cf, and the documents can be sent through email. However, most companies do not use this service and it is still required to go in person to the GUFÉ to pay the required fees.

Takes 3 days at a cost of \$120.



PROCEDURE III: Deposit the capital amount at the bank:

According to the Decree n. 002/cab/min/jgs&dh/014 and n.243/cab/min/finances/2014 of December 30, 2014, the minimum capital funds may be deposited in a bank account opened by the shareholders in a credit institution or an accredited micro-finance institution, and the payment slip shall be deemed to be the proof of the deposit of the said funds. There is a representative of a commercial bank inside the Commercial Registry (one stop shop). The registration fees are also paid at the bank.

Takes 1 day at a free cost



PROCEDURE IV: Declare the establishment of the company with the National Office of Employment (l'Office National de l' Emploi, ONEM):

According to Article 216 of the Labour Code, any physical or legal person planning any activity that requires the hiring of workers must notify the Labour Inspection Department and the National Bureau of Employment within 15 days of the start of business. The declaration is filed in a single form, with one specimen sent to the Inspectorate of Labour and another two to the Office of Employment.

Takes 1 day at a free cost

2.4 Factors discouraging young women from starting a business in Kinshasa

2.4.1 Lack of support from family, acquaintances and government

Pinelli (2013) contends that being a young entrepreneur is a huge responsibility, therefore, strong support is needed to succeed. A common source of support for the budding entrepreneur is the family (Edelman et al., 2016:428-448). Unfortunately, most families would rather nudge the aspiring entrepreneur to seek paid employment instead of starting a business (Preisendörfer et al., 2012). However, it is recently noticed that more families are now trying to understand the good impact of supporting their young entrepreneurs (Nurlaily et al. 2018:41-50).

Atherton (2006) noticed that most of the start-ups do not get support from government. The World Bank (2019:1-38) explained that despite the good intention from the DRC's governments to support entrepreneurs, the struggle is still real to create the needed support. National law and regulation of business registration are never-ending processes or almost impossible steps to be completed by a new entrepreneur. To add to the difficulties, banks require business registration papers to grant a loan. However, some countries are starting to create productive solutions to overcome an unsupportive entrepreneurship environment, such as the South African government, which has started to facilitate support for SMEs and business visionaries, including women entrepreneurs. Agencies such as the National Youth Development Agency (NYDA), Small Enterprise Development Agency (SEDA) and many other economic development agencies in the country are providing support for entrepreneurship (Shambare, 2013:449-459).

According to Purwana et al. (2018:1-7), it is necessary for the nation to discover approaches to engage women's interest and accomplishment in enterprise through manageable and fruitful financial improvement. In addition, having an interest in women's entrepreneurship is an important route for nations to exponentially increase the effect of new-pursuit creation.

Espoir and Innocent (2017:3-8) note that in the DRC, the situation is rather more complicated, with young people having to face various difficulties. These impediments are inter-related; however, among them, the key issue remains the lack of financial resources. Other hindrances include the absence of trust and security occurring in credit application procedures to financial organisations. Budgetary assets also remain a major obstacle to starting a business. The lack of finance is one of the reasons why

in the DRC there is an absence of successful business enterprises, particularly for new companies. These overwhelming obstacles make it difficult for young people who want to engage in entrepreneurship to persuade their parents or families that a business enterprise can be a practicable vocation, and to commit seed capital. The number of actors preparing, supporting and financing business start-ups is very low. Few of these actors have an organised project with applicable substance at value level coordinating the spending limit of new companies. So, the situation in the country demonstrates that most of these actors' activities occur only in the cities of Kinshasa, Lubumbashi and Goma.

Henckel (2017), the World Bank DRC Country Director, recognises the need to improve business conditions for women in both urban and country zones, since female business visionaries assume a significant role in the economy of the DRC. However, to help these female business visionaries to become viable entrepreneurs, potential funders need to be more understanding of the difficulties these women face.

Davies (2018), an African Business Angels Network organiser, contends that despite these demonstrated obstacles, the country is fighting to bring financial and moral support to entrepreneurs. Generally, in the DRC, donors concentrate on humanitarian rather than financial help. There are a few private sector advancement programmes in the DRC, for example, ÉLAN RDC, that take an interest in helping youth business enterprises.

2.4.2 Absence of entrepreneurial education and culture in national curriculum

Bookwa (2016), a Congolese educator, explains that the DRC's requirements for business visionaries to make and create organisations and employment across the country are problematic. The DRC requires that the training framework assume a progressively significant role in the stimulation of interns and business enterprise students as well as training future business people. In the entire country, entrepreneurship education is nearly absent in schools or colleges. The culture of entrepreneurial and business education has not yet permeated the DRC's education framework. That is why business creation by interns or graduates of Congolese higher education institutions and colleges has had a minimal effect on Congolese society.

Congolese tertiary and secondary education programmes do not offer entrepreneurship courses, except for a few private institutions in the capital. Entrepreneurial education is at a low level and technology is barely known to the youth.

Those interested in entrepreneurial activities are always lost in the process because they do not have a basic knowledge of running a business; entrepreneurship education is not really part of Congolese culture. They are mostly exposed to the practical business environment without any knowledge base. This implies that many Congolese can start a small business simply by instinct or desire, without bothering to acquire the basic knowledge required for business start-ups and long-term sustainability (Zuidberg, 2018:7-8).

Kiuma et al. (2015:11-17) suggest that if the Congolese government were to incorporate an entrepreneurial culture in the education curriculum, they would generate more and better young entrepreneurs in the country, considering that youth and women represent more than half the country's population. An entrepreneurial culture and education can be incorporated into general training programmes in various ways in the DRC. For example, this could encompass a cross-curricular methodology coordinated with existing subjects, or could be presented as a self-standing educational programme. Where coordinated with existing subjects, this is frequently discretionary.

2.4.3 Culture, customs and traditional beliefs

UNICEF (2005:1-31) notes that some customs and traditions have been harmful to women. For instance, in countries where female circumcision is practised as a custom, millions of girls and women are estimated to have been victims across a considerable number of countries. One of the main reasons for this practice is to prevent women from cheating on their husbands, as they will not experience any sexual pleasure after circumcision. In these same societies, marriage and reproduction are the main means for women to attain financial security and societal approval. To this end, female infertility is one of the most unfortunate destinies in such communities. Marriage guarantees women seniority, benefits and security. Women without children or unmarried women will have a troubled life and diminished status, particularly those with no help from their relatives or networks (Moges, 2009:2-13).

Hoebeke and Cintu (2016) explain that remaining faithful to old cultures, customs or traditions is a further obstacle for young women who wish to participate in business in the DRC. Sexual violence and the domination of men over women are prevalent. Therefore, Congolese women are assigned a lower status. This drives certain men to be abusive to women.

According to the International Development Research Centre (2020:11) some custom in DRC do not see the importance of women education. Women do not have to go to school or learn any entrepreneurial activity, as parents mostly invest in their boys in terms of education rather than in their girls. For these parents, girls are supposed to get married and start their own families from the age of 15. If a woman reaches the age of 20 without being married and having children, she is mocked and ostracised by her parents and forced to leave the family home. What is clearly wrong in DRC society is the manner in which traditional practices and social convictions have converged with misinterpretations of religious scripture from the Bible. However, women persistently and patiently endure such subjugation on the grounds that it is expected of them to respect the family and because of the dread of disgrace and rejection (Deepan, 2014:46-52).

Kyamusugulwa et al. (2019:7-14) observe that despite this traditionalism, change and improvement are now discernible in various cities and areas, mostly in the capital, Kinshasa. Young women study at universities, become well educated, and work in modern institutions, and are in no hurry to get married or start a family. However, it is still difficult to completely abandon some practices, such as parents compelling their sons or daughters to marry someone of their choice and from their community. They will be excluded from the family if they refuse to obey. Rural populations strongly adhere to some customs and still practise them, despite some interdictions stipulated in the constitution. The DRC also has a strong belief in Christianity. The table overleaf shows that an estimated 84 796 661 people are Christian, which represents almost the whole country, while only 1 326 329 people are Muslim. Non-believers represent 1 326 329 people, while customary religion accounts for 618 954 people (United States Department of State, 2018).

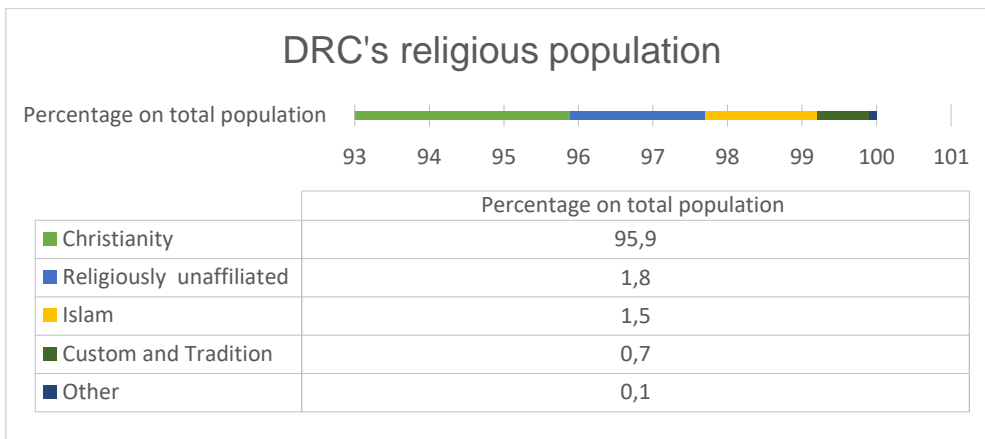


Figure 2.2: DRC's religious population

Source: Author, based on the United States department data (2018)

2.4.4 Absence of basic education and health services

2.4.4.1 Education

The World Bank (2005) has emphasised that it is fundamental to understand the connection between education and health, and its impact on economic improvement. The DRC training framework is undermined by its limited inclusion and low quality of education and health services. An estimated 3 million children of elementary school age are not in school. Of those who do attend school, they start late after the age of six. Not all children who enter the first grade will finish the sixth grade, and of those individuals who reach the sixth grade, not all of them will reach the exit level, which is the final examination to obtain a qualification (Meysonnat & Torrano, 2020:1-80).

Groleau (2017:5) notes that over the years elementary schools in the DRC have increased, with enrolments going from approximately five million to 13.5 million. Nevertheless, almost 50% of these primary school learners will drop out before finishing school, adding to those who never registered, including the 3.5 million children who stayed out of school. This school attendance disproportionately affects young women relative to young men. Elementary schools also show low learning accomplishments, with a high proportion of learners not completing essential or exit examinations.

Smith and Fenning (2018:3-6) are of the view that with the government target of improved education, the education improvement plan training exercise will encourage the Ministry of Education to expand access, add value, and improve and maintain the

quality of instruction for Congolese youth. The United Kingdom Department for International Development and a few other organisations have subsidised a five-year instruction programme to assist the DRC government. This is the largest single instruction mediation in the DRC and should improve the results of 1.5 million Grade 1–4 learners in French and local languages.

In the eastern parts of the DRC, the accelerated learning programmes are viable in offering learning opportunities to out-of-school youth. They compress what could be compared to the six-year essential programme into three years, enabling learners to meet the basic requirements for professional training. There are also new programmes for schools to improve learning, especially for young women, by educating instructors, directors, tutors and the parent–educator relationship on sexual orientation (Visser & Fenning, 2018:10-25). These school programmes are organised according to three tactical objectives:

1. Developing access and guaranteeing value.
2. Improving the nature of learning: this intends to improve quality.
3. To improve administration and oversight of the framework; this is concerned with administration, reinforcing the training framework by executing straightforward standards and systems for overseeing assets and improving administration at all levels (Visser & Fenning, 2018:15-30).

The TV channel, Digital Congo, reported on the DRC’s Media News 2019 that after his inauguration, Félix Tshisekedi, the president of the DRC, promised to distribute US\$ 2.6 billion for population’s basic needs (refer to education, food, and health), about 40% of the enormous country’s annual budget. It is hoped that this will enable many more young people to have better educational opportunities in the DRC, especially with the no-tuition fee introduced by the president when he was elected.

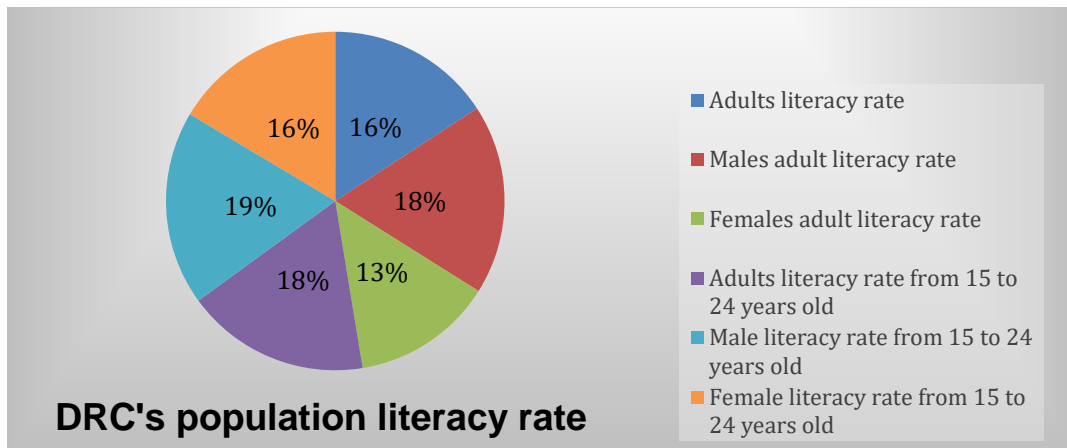


Figure 2.3 DRC's literacy rate by population age

Source: Author, based on Visser and Fenning (2018)

2.4.4.2 Health

According to the European Asylum Support Office (2020:18-113), the wellbeing of a population is a major concern. Health issues such as malaria, diarrhoea, lower respiratory tract infections, HIV, preterm birth, and tuberculosis are common. Non-transmittable infections related to epidemiological advances represent 21% of the national burden of infection. Poor emotional wellness and the effects of brutality are significant challenges to population wellbeing. Maternal and child wellbeing pointers have given indications of progress since the start of the century, yet at a slow rate to accomplish the objectives of the Millennium Development Goals (MDGs).

The contraceptive prevalence rate (CPR) is increasing, yet remains extremely low at among married women, and a bit better among unmarried women. The CPR is higher than the national average in two areas of the country: Kinshasa and Bas-Congo – now known as Kongo Central. Young women in the DRC are especially powerless as they frequently experience early marriages, undesired pregnancies, and sexual abuse. The low use of condoms (27%) and incidence of families arranging marriages (5%), combined with high premature birth rates, make young women vulnerable to poor health. In the DRC, sexual health-based zones can offer regenerative health to only 15% of youth (United Nations Population Fund, 2017:10-61).

Partow (2011:6-16) notes that the DRC possesses 52% of Africa's surface water resources (lakes, wetlands, waterways). The DRC is the most water-rich nation in Africa, with an annual rainfall precipitation of around 6 000 billion m³. Groundwater is

estimated at nearly 47% (421 km³/year) of the DRC's sustainable water assets. Despite huge water supplies, the main health challenges of the DRC remain the lack of potable water and a large part of the population is reliant on groundwater as safe drinking water.

2.4.4.3 The high poverty rate

Development in per capita Gross Domestic Product (GDP) has been anticipated in central, southern and west Africa, western Asia, and Latin America. These regions are home to millions of people, of whom about 275 million people live in appalling conditions. The objective of reducing poverty and providing better jobs should guarantee accelerated progress towards good living conditions (Campos et al., 2018:3-48).

The DRC is the biggest francophone nation in Africa, enriched with tremendous natural resources (Murhula, 2006:3-14). The country has over 80 million hectares of arable land and more than 1 100 recorded minerals with a variety of metals. The DRC could potentially have the most flourishing economy on the continent and be a driver of African development on the off chance that it can rid itself of its political insecurity and improve its governance (World Bank, 2019:3-20).

The United Nations (2018:1-28) reported that poverty is rife in the DRC. In view of the projection of the world poverty clock, 61 million individuals currently live below US\$ 1.90 per day in the country and the number is expected to increase to 70 million by 2030. This constitutes about 60.5% of the entire population; that is why it is surmised that in less than two years, the DRC will surpass India's second ranking of nations with the greatest number of individuals living in extreme poverty. Additionally, the financial crisis in the DRC has caused the devaluation of the Congolese franc (FC).

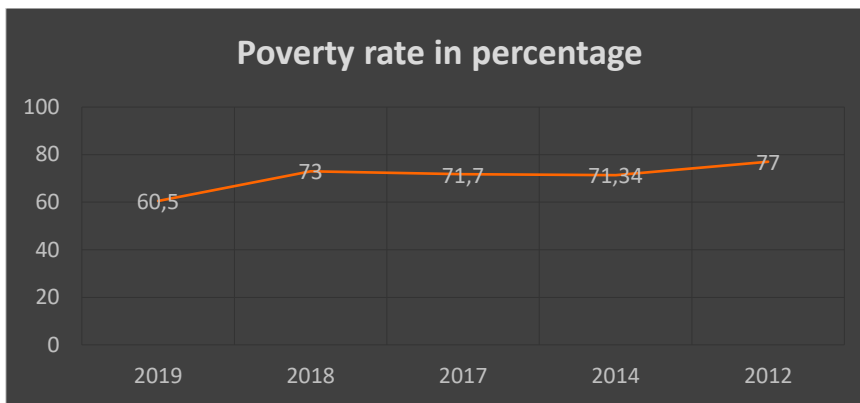


Figure 2.4: DRC's poverty population rate in percentage

Source: Author, based on United nation world economic situation (2018)

Hoebeker and Cintu (2016) said that with the cost of bread, rice, cornmeal and palm oil always rising, more urban families saw their stable living conditions disintegrate. Family units reliant on cornmeal saw the cost of consumption increase. The wages of community workers, apart from those in security administration, decreased. Additionally, nourishment allowances were cut from soldiers and in the private sector; businesswomen called MAMAN VA ZANDO (micro-business women) also experienced the consequences of the franc's depreciation.

According to the United Nations (2018:1-28), defenceless groups like sex workers are most often the sole providers for their families and likewise feel the impact of the depreciating franc. Generally, various young roadside vendors selling shoes for 250 CF scarcely persevere in typical crisis conditions. Indeed, even a small increase in their expenses can push them and their families into starvation. The financial burden on families likewise puts the solidarity networks under stress, especially in managing illness, tutoring, training or education. In some places, grade school expenses have increased to 4 000 francs. These increases in school fees have driven some young people from school.

The World Food Programme (2020:2-33) declared that food and nutrition is a big issue in DRC. Women are less likely to earn high salaries and are more likely to be dependent and poverty stricken. This militates against the private sector's allocating resources to Congolese business women, as their businesses give the impression of being less productive. This profitability trap sustains a cycle of endless need, destitution and poverty of women from which it is hard to escape (Weijts et al., 2012:2-14).

According to Murhula (2006:11-13), the DRC government's Growth and Poverty Reduction Strategy Paper (GPRSP) portrays the objectives and directions of the macroeconomic and sectoral strategies to be actualised to advance development and reduce the levels of poverty affecting the country, and to accomplish the millennium development goals. By creating the GPRSP programme, the desire of the DRC is to reduce the high level of poverty, to improve living conditions, and increase participation in the country's development in less than five years. This improvement should prompt the accomplishment of an ecologically well-disposed yearly normal financial development of 7.2%; a decrease in the poverty level by around 11 points to balance out at 60%, and the production of a one million better-than-average employment rate per year. All this is to be accomplished within a context of low expansion, with a yearly average of 9% (Hoebeke & Cintu, 2016).

In the first place, poverty maps are being created that will help improve the geographic focus of poverty alleviation programmes. Secondly, given the high urban indigence rate and rapid urbanisation in the nation, another project is being created with the objective of identifying living conditions in urban regions, especially in Kinshasa (World Bank, 2018a:3).

According to Weijs et al. (2012:2-18) many people generally depend on their families, life partners and parents to pay their costs or give them cash. The gender and age of this group of about five million people is unequivocally slanted towards women and young people. The dependency is high and has different aspect, about five million people in the country depend on their loved ones for their basic income, some depend on humanitarian help or external aid for basic needs such as food or health (World Food Programme, 2020).

2.5 Challenges that inhibit the growth of small businesses in Kinshasa

It is known internationally that SMEs are the engines that drive financial advancement. In Africa, various SMEs face challenges ranging from inconsistent power, limited access to capital, poor administrative capacity and lack of information. It is astounding that most African governments give no assistance to SMEs, thus ignoring important engines of growth (Muriithi, 2017:36-37).

South Africa (SA) is one of these African countries where SMEs represent over 60% of businesses and jobs, contrasted with a worldwide average of 77%. In addition, South African SMEs have an extremely high failure rate. The minister of trade and industry

has noted that most SMEs fail in their first year, with one of the highest failure rates globally. Significant factors that affect South African SMEs include interest rates, trade rate expansion, unemployment, crime, AIDS, and government incapacity. In this case, the government and non-governmental organisations need to regulate conditions, improve access to various business sectors and funding, attend to the skills shortfall, and empower better access to data (Cant & Wiid, 2013:707-712).

One of the challenges also facing the Congolese population is that the law allows individuals 30 years and older to own a business, which explains the high level of dependency. In fact, more than half the people depend on others financially (World Bank, 2020).

The figure below presents the DRC population in terms of age. The figure illustrates that people from 15 to 64 years old are the majority, followed by those under the age of 15. The lowest population comprises persons above 64 years old.

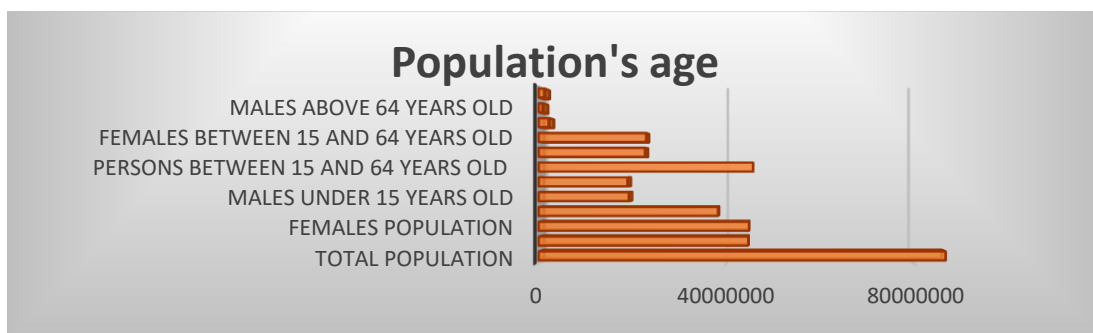


Figure 2.5: DRC's population in terms of age

Source: Author, based on Index Mundi (2020).

2.5.1 Political instability and negative economic growth

When Belgium colonised the DRC in the early 20th century, it attempted to impose its systems and entrenched local customs by influencing individuals. This to some extent resulted in the DRC's post-independence turbulence, affected by uprisings and secessionist wars (Kisangani, 2012). The wars disturbed financial movement in key segments. For example, agribusiness and industry were greatly affected because of uncertainty, population relocation and weakening of physical infrastructure. State organisations and administration have been also undermined, thus preventing the nation from exploiting the huge developmental potential related to its extensive natural resources. It is important to note that most African nations are not in crisis because they are poor, but instead, their assets create their crises. These assets, which could

be utilised for state and country building, are the cause of endless civil wars (Englebert, 2016:326-335).

According to UNEP (2011), the DRC has nine neighbours, the largest number on the continent, which comprise a gigantic market for DRC products and goods. The high volume of casual exchange suggests the potential scale of trade. A key drawback is that the nation faces security incursions from its neighbours. In reality, the nation has been and continues to be used as a staging ground by revolutionary elements from Sudan, Uganda, Rwanda, and Burundi because of its natural resources such as minerals, oil, water, ranger services, and farming. It is understandable that the DRC has many difficulties in the political sphere with resultant complications.

The political instability and conflict in the DRC have resulted in clashes for decades that have affected endeavours to mitigate poverty, improve the economy, and impose stable administration and the principles of law. Many foreign rebel forces and state armies are found in the eastern regions of the nation (Bertelsmann Stiftung, 2020:3-35). Kyamusugulwa et al. (2019:2-5) note that one of the reasons engendering recent political instability in the DRC is because the presidential elections were postponed for two years. This created more political turmoil. Wolters (2019) reports that the DRC needs help to develop vision to improve administration and state governance. Further, addressing corruption is a long-term challenge. In the event, the International Monetary Fund (IMF) is driving financial reform, particularly with regard to improving administration and state governance, focusing on anti-corruption measures – possibly a simpler means to achieve critical positive change.

2.5.2 Gender inequality

Gender inequality occurs when men and women do not have equal treatment or conditions to realise their full human rights in social, cultural, economic and political spheres. It is in this regard that imbalance perceived by society of similarities and differences of men and women and their roles must be noted (OECD, 2017:22-35). In many parts of the world, women have fewer assets and rights and fewer chances to improve their lives. They are limited with regard to education, property ownership, remuneration for work, and financial opportunities. Across many nations, the absence of assets and opportunities for women is firmly related to society-wide indigence, poverty and lack of development (Mikkola & Miles, 2007:3-9).

In similar vein, Sumanjeet (2016:141-147) indicates that Indian families frequently favour their young men over young women, and discrimination against women is normal in India.

In struggling nations, businesswomen regularly face great difficulties while endeavouring to begin and sustain a business. Most women in these nations work in the casual economy, seldom possess land, have low versatility, and proportionately less business training than men. In respect of gender, women face challenges in obtaining capital, which militates against progress for some SMEs. Entrepreneurship is viewed as a principal driver of enterprise among women as it provides a means of survival since there are not many alternatives (Adebowale et al., 2018:4-16).

In sub-Saharan African countries, sexual orientation and gender inequality are rampant. Women struggle to start new pursuits and gain access to funding from commercial banks. The DRC's level of permanent workers with formal training is very low, whether for men or women. As indicated by access to finance, just 3.57% of women oversee firms that have a credit extension or an advance from a financial institution, while that proportion is 9.34% for men. In addition, 7.14% of women managed firms that had obtained an overdraft, against 9.34% of male-managed firms. Women mostly obtain resources or support from others, such as friends or family, who are used as intermediaries or back-up social capital. The proportion of female business owners using informal methods of financial support is 85% compared with 58.24% for men (Woldie et al., 2018).

According to the World Bank (2018b:5-33), despite all the discrimination against women, there has been some improvement, like the family code of the DRC. For instance, married businesswomen in the DRC are now permitted to establish formal organisations, open bank accounts, register a company and perform a large range of other monetary transactions without support from their spouses. The law additionally enables women to have a greater contribution to the execution of conjugal property. The legislature has also introduced various global and local legitimate guidelines with regard to the security of women and children, for example, the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW).

It should be remembered that in the DRC, laws and guidelines are frequently not actualised or practised. They may be applied selectively to individuals who can afford

to pay to make the most of their privileges. Women in this regard face high legal costs when trying to access legal rights or assets (World Bank, 2010:1-40).

Furthermore, the DRC drafted a national gender policy to accomplish gender equality and social strengthening. The following five points should be noted:

1. Gender uniformity and the strengthening of women.
2. Reinforcing the place of women and young women in the economy and in business.
3. Expanded access of women and young women to basic leadership opportunities.
4. Determined stand against all forms of sexual violence.
5. Fortifying the institutional system for execution of the national gender policy (African Development Bank, 2017:2-25).

Tabares (2015:3-4) notes that young women's progress from school to work is much more extended than that of young men. In the labour market, managers regularly favour employing male youth over female youth. This suggests that young women, especially young single mothers, are increasingly subject to un- or underemployment, discrimination, inappropriate behaviour, and sexual harassment. Male domination, early marriage and discrimination thus are factors that impact young women's self-confidence to work in specific kinds of industry. It is therefore not surprising that the average job opportunities accessible in the market are mostly dedicated to or profiled for men only.

2.5.3 Inefficient tax reform system and corruption

2.5.3.1 Tax

Tax collection furnishes governments with the assets to put resources into general improvement, poverty reduction and effective public administration. It offers a means of achieving self-reliance in developing nations, giving financial independence and support that is expected to advance development (Georgieva et al., 2011:18-25).

Taxation on family units is high in the DRC. Information from the family survey conducted by Paler et al. (2017) shows that formal and casual payments average 11% of all family units, with middle-class family units reporting 7% of expenditure. Average tax returns in reality constitute about 16% of total family unit consumption, and reach a pinnacle of practically 20% of family consumption in Kinshasa and Goma. These direct taxes are higher than direct taxes even in developed countries (Paler et al., 2017:2-28).

Nevertheless, a significant number of these payments do not flow into the government's budget account as tax payments. In the Kinshasa, Goma, and Lubumbashi regions, US\$ 1 billion of payments made by family units to state authorities is not recorded in local or central government spending plans or budgets. In fact, about 80% of all formal and casual payments do not come to the government (Paler et al., 2017:1-15).

Basically, these are moderate assessments in view of preservationist suppositions about utilising the higher appraisals of absolute payment, and fewer preservationist presumptions. It is entirely conceivable that 85% of all instalments from state authorities is not recorded in government spending plans, and that about 90% of all instalments does not reach the state. The tax loss cannot be translated as lost income that should be brought into government spending plans by rectifying enforcement, as payment may fail to reach the state for a variety of very different reasons (Paler et al., 2017).

Middle-class tax returns by female-headed family units is high, while the figure for male-headed family units is low. This is driven principally by larger payments for basic public services such as water, health, power, and sanitation (Lampietti & Stalker, 2000:7-23). Tax authorities have easy access to companies' data information; that is why tax persecution has expanded. Tax laws are questionable in the DRC, so inexperienced businesses make for ripe pickings for the tax inspectors, who currently make demands even before assessing income (Zuidberg, 2018).

2.5.3.2 Corruption

Corruption is defined as the use of public goods or offices for private benefit (Buscaglia, 1999:1-2). It is also described as the use of status or rank by an officer for own advantage. Also, it is the assignment of public resources and property for personal use (Myint, 2000:33-50).

Poverty is significantly impacted by corruption, tax avoidance, and generally poor tax organisation in developing countries (Kar & LeBlanc, 2014:2-32). Africa loses more than US\$ 50 billion in unlawful financial outflows as governments and international organisations participate in illegal and corrupt schemes. In various sub-Saharan African (SSA) countries, income deprivation exists because of illegal activities, which constitute 5.7% of GDP annually. This income deprivation thus obstructs progress and

denies poor nations access to urgent administrative services (Epaphra & Massawe, 2017:440-443).

Endemic corruption in the DRC permeates all parts of society. The DRC performed badly on all the measurements of administration surveyed (Chêne, 2010:2-8). There was no improvement in any of the country areas, with the lowest score for government adequacy. However more recently, during the post-struggle period, there have been some signs of progress against corruption (Lee-Jones, 2020).

A report by Global Integrity noted that wasteful government structures, low pay rates and the absence of oversight give government workers opportunities and the motivation to extort money from the population. Bureaucratic and regulatory corruption is deemed to be far reaching in every single public service and office in the country. Individuals feel obliged to bribe government employees to persuade them to be served timeously, because of government employees' poor remuneration. Normal monthly pay rates range from US\$ 6 for the lowest paid government positions, to US\$ 25 for the highest level (Pring & Vrushu, 2019).

Corruption pervades all levels of the state, from low-level government employees to the most elevated individuals. Fragile or non-existent state frameworks in numerous parts of the country are characterised by weak management, lack of resources, low pay, or unpaid staff who depend on bribery to survive. There is also an absence of oversight. These conditions provide public authorities with both the opportunity and the motivation for extorting money from the population. Mirroring this reality, Kabemba (2005:43-60) noted that in the early part of this century locals paid a bribe to secure important government services.

According to Afoaku (2011:16-18), more than 50% of supervisors thought that corruption was a significant or extreme impediment to business development. Therefore, fighting corruption can produce benefits for businesses and progressively aid administration and governance.

2.6 Prospects for the growth of small businesses in Kinshasa

In terms of progress and potential since the industrial revolution, developing economies are estimated to contribute more to worldwide financial development than developed economies. Africa, whose average yearly development rate in the last ten

years was 5%, is rising as a significant financial player worldwide, possibly suggesting improvements in its poverty rate. The DRC could possibly be a top African exemplar of such a monetary renaissance because of its size, potential, and geo-political significance (Titeca & Edmond, 2019:542-551).

The DRC is the second-largest country in Africa in terms of area and the fourth largest in terms of population. It has very rich natural resources, including cobalt, copper, gold, tantalum, tin, jewels, diamonds, and oil. It has copious water assets, adequate for farming and ecological protection, yet in addition it has enough to provide the whole of Africa with electricity (UNEP, 2011:13-36). It has the second most significant agribusiness potential in Africa, with more than 60% of the second largest forest basin and carbon stocks on the planet, and generous fish and domesticated livestock assets. To put it plainly, what occurs in the DRC matters to the whole African continent's future. It is expected that the DRC should have a steady and prosperous economy that is able to help Africa reach its financial and economic potential in the twenty-first century (EITI Extractive Industries Transparency Initiative, 2019:15-18).

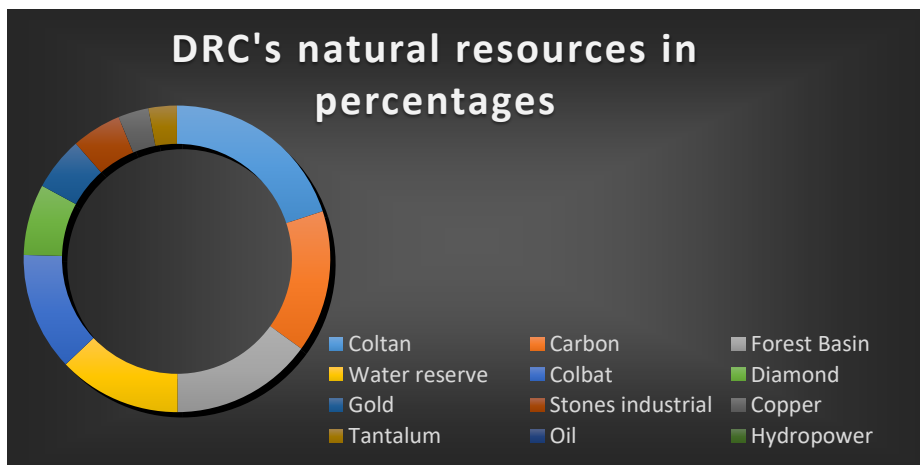


Figure 2.6: Some of DRC's natural resources in percentages

Source: Author, based on EITI (2019)

Emid (2018) emphasizes that in geographic terms, the DRC is a potential economic giant on the African continent. It is the second-largest country on the African continent, comprising 2.26 million square kilometres, while Algeria, the largest, comprises 2.38 million square kilometres. The nation has huge reserves of natural resources, accounting for 55% of the world's cobalt production, with 21% of precious stones and industrial diamonds, and 12% of tantalum. The mining and handling of minerals

constitute a large proportion of all home production (11.5%). This has been the primary driver of ongoing development. While minerals and oil account for the largest proportion, other resources are also significant. There are large water resources, significant for transport and hydro-power generation (KPMG Global Mining Institute, 2014:5-19).

The DRC is also endowed with fruitful land due to abundant rainfall and volcanic soil in the eastern and northern areas. Its steady contribution to food security and agriculture also provides a potential springboard for industrialisation. Cassava is the most broadly cultivated crop, with other cash crops, including tobacco, coffee, sugarcane, cocoa, rubber, and palm oil. The DRC has an expected 80 million hectares of accessible arable land with just 10% under development (Hanafi et al., 2019:2-10). In the recently released *Plan National Stratégique du Développement* (PNSD), the nation's first national improvement plan centres on making the DRC a developing business economy and emerging market by 2030 and a developed nation by 2050.

The KPMG Global Mining Institute (2014:8-20) notes that all mining, oil and forestry service agreements granted by the government are presently open to people in general. Kinshasa has the potential for small business growth, but the lack of infrastructure and manufacturing prevents the city from realising greater profits. For example, subsistence farming still dominates. The International Finance Corporation (IFC) (2019) reports that two French businessmen, operating in restaurants based in Kinshasa, strongly acknowledge the high potential for growth of SMEs and investment opportunities in Kinshasa. They note that all varieties of food in the city are really expensive, but with more capital support, advanced technology and equipment, the situation would definitely be different.

Besharati and Mthembu-Salter (2016:3-7) note that some foreign businesses have been operating successfully in the DRC, such as Vodacom DRC, with 51% South African proprietorship. Vodacom DRC has since become the biggest cell phone service provider in the country, with about 11.2 million clients. The DRC has an agreement with China to trade minerals for infrastructure and development. Despite the fact that this benefits the ruling elite, it has also brought infrastructural improvement such as roads, airport terminals, and administrative structures which are new in the DRC (Evans, 2018:568-581).

It is observed from the current literature that the DRC is a very large country in terms of population and size, as well as natural sources. Despite governance and political irregularities, the country offers very significant developmental potential and investment opportunities. Financially, the DRC is of considerable interest to many business and commercial investors because of its huge reserves of natural resources.

2.7 The effects of challenges faced by young Congolese women in entrepreneurship

2.7.1 High rate of unemployment among young women

Unemployed youth from the age of 15 to 24 years refers to those young people without work and relates to the capacity and legal status to work (World Bank, 2020:160-163).

Participation rates among women remain significantly lower than those of men. This is especially striking in northern Africa, the Arab states and southern Asia, where the gender gap in economic participation remains at more than 50% (Esipova, 2017). Such wide gender inequality gaps are driven by a low rate of female participation: in the Arab states at 18.9%, northern Africa 21.9%, and southern Asia 27.6%. These low rates are ascribed to a variety of socio-financial and socio-cultural factors, which restrict female participation in the labour market.

The ILO (2018:13-22) reports that even among those individuals who do participate in the labour market, women face huge obstacles with regard to employment, with unemployment rates more than double compared with those of men. The ILO further states that despite the educational achievements of women, they are not considered for high level job in comparison to across Africa, and Asia.

Present-day youth yearn to become dynamic residents, motivated to add to their nation's progress. They call for more rights, more opportunities, and for their voices to be heard. Important factors in transitioning to adulthood are having the correct attitude and opportunities to secure good employment (Filmer & Fox, 2014). Young people from the age of 15 to 24 years are far more likely than adults to be unemployed. Individuals who do have an occupation are normally underemployed, in inferior or temporary jobs in formal or informal categories, and with poor working conditions (Soucat et al., 2013:2-11).

According to the ILO (2018:10-18), female workforce support remains low, and women face more difficulties than men. Young women regularly drop out of school because of

early marriage and pregnancy, hence leading to a gender gap in training. That gender gap can also be explained by numerous young women in rural areas that are obliged to perform family chores every day instead of attending school.

Women have 8% less access to skilled employment in contrast to men in paid work (12%), and they are generally less well represented in the labour market outside the agricultural sector. Among 15 to 24-year-olds, the female–male ratio of unemployment is 104.8%. Women’s work for the most part is found in subsistence farming (70%) and private ventures in the informal sector (60%). Only 2.8% of salaried professionals are women. The provincial or rural population represents 70% of the entire country’s population, 60% of whom work in agriculture (Japan International Cooperation Agency, 2017:9-20).

Shapiro et al. (2011:494-500) contend that women are frequently excluded from social security, unemployment benefits, and maternity entitlement. Some employers argue that women bring few attributes to their companies in respect of work commitment. Thus, women face high levels of unemployment and in most cases, are not offered roles with high responsibility. All these factors, combined with low remuneration, raise their risk of poverty, thus underscoring the importance of improving work opportunities for women.

Dimova et al. (2016:42-46) propose new strategies to close the persistent gender inequality gaps in the workplace and to progress towards accomplishing the Sustainable Development Goals (SDG)s. For most young women employed as housemaids, cleaners, babysitters or housekeepers, and aspiring to start small microenterprises, the best solution to accelerate their goals would be to invest more in their education in the long term, support them in literacy training, and give them a sense of purpose and value. The table overleaf shows that women are most affected by unemployment, followed by youth.

Table 2.3: DRC's unemployment rate in percentages

Total population of men (%)	Total population of women (%)	Total population of youth (%)	Total unemployment rate (%)	Unemployment among men (%)	Unemployment among women (%)	Unemployment among youth (%)
49.07	50.03	58	10.40	6.7	9.4	7.75

Source: Author, based on JICA, 2017

Only one out of every 20 working-age adults under 25 years has an occupation. The relationship between unemployment and education is not fortuitous, because many of jobless youth do not have any further training or tertiary education (Tabares, 2015:3-4). In some areas of the DRC, young people between the ages of 15 and 24 year experience huge obstacles in finding employment. Because of instability in the east of the DRC, as well as social and economic conflict in the rest of the country, many people are financially and topographically marginalised and excluded. There are no social security plans or programmes to enable women to cope (International Labour Organisation, 2019:7-51). The figure overleaf demonstrates how women are mostly employed in agriculture.

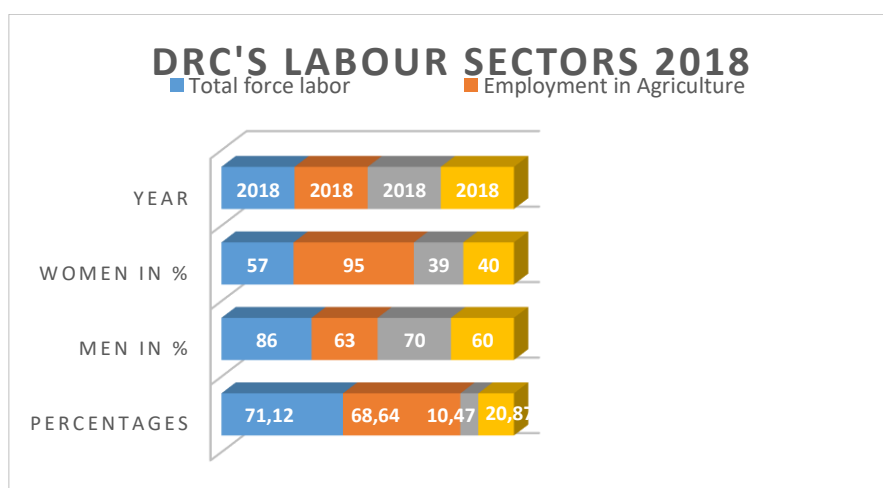


Figure 2.7: DRC's labour sectors in percentages

Source: Author, based on ILO (2019)

2.7.2 Prostitution, delinquency, and debauchery

2.7.2.1 Prostitution

While some contend that the number of those entering prostitution intentionally is higher than assumed, it is for the most part surmised that women would avoid such abuse in favour of legitimate options. In this case, poverty and deplorable living circumstances are viewed as solid incentives compelling women into prostitution (Schulze et al., 2014:7).

According to Wright (2015), poverty is leading to prostitution in India. Prostitution is found chiefly in south Asia and SSA. In these regions, generational prostitution occurs from need. Prostitution is considered an easy option for financial survival for those in extreme poverty. In Indian culture, in certain castes it is traditional to engage in familial prostitution, thus it is not surprising that about 1% of Indian women are sex workers.

Stoebenau et al. (2016:186-197) report that the driving force behind transactional sex is related to extreme poverty and hunger. Value-based sex, related to gathering essential needs, is frequently defined as survival sex. Tabares (2015:2) explains that youngsters have suffered the most in the DRC owing to the poor economic challenges. A large number of young people are uneducated, jobless and without any aptitudes. In the small-scale mining regions of north and south Kivu in the eastern Congo, women have to engage in value-based sex to access job opportunities, establishing the connection between financial and sexual abuse. Evidence from various settings suggests that young people feel compelled by their parents to engage in value-based sex to feed the family (Mwapu et al., 2016:4-5).

According to Leclerc-Madlala (2004:5-10), the main class of sex workers in the DRC comprises poor women ousted from their community and who receive minimal resources or help from their families or spouses. They engage in prostitution to survive. There are other women who enter prostitution following early pregnancy, social rejection or neglect (Mwapu et al., 2016:18). An estimated 61% are in the range of 15 to 24 years old, and they are usually procured for US\$ 1 to US\$ 10 per sexual act.

These sex workers usually live in dilapidated apartments or houses with their children, sex work colleagues, family, or on their own. Mostly these women work where they live (Lee & Persson, 2015:6-7). Sex workers are generally inclined to abandon prostitution, and half of them (51%) would like to leave sex work by finding a spouse. A further 36% would like to raise capital, and 13% want to try another type of work. Although the

extent of prostitution is unknown, adult and adolescent prostitution occurs throughout the country, and there are reports of women and adolescent girls being coerced to engage in prostitution by their families (Mwapu et al., 2016:14).

2.7.2.2 Delinquency and debauchery

According to a United Nations International Children's Emergency Fund (UNICEF) report, there is a lot of street children in the city of Kinshasa, and the figures have multiplied in the previous decade. Kinshasa has a population of approximately 17 million. The urban spread of Kinshasa, combined with a high birth rate, has contributed to the large number of street children. In a delicate post-conflict economy, children living on the streets are helpless against young troopers who frequently engage in sexual misconduct (Tate et al., 2006:3-18).

Ongoing clashes in the east of the DRC have caused the displacement of families. Lack of educational resources and teaching makes it difficult for orphans and street children to be educated and live an ordinary life. Poverty and illiteracy lure children to be drafted into rebel groups. Most youngsters enlisted by rebels have no formal training (United Nations International Children's Emergency Fund, 2020:1-15). The number of children and young people who have seen or experienced savagery in the DRC is apparently high. They are left damaged and mentally traumatised (Rakisits, 2008:114).

Makelele (2018:14-18) contends that adolescent misconduct or delinquency is not seen only in the city of Kinshasa or in the DRC; it is a worldwide phenomenon. There is a category of homeless children in the DRC known as *kuluna*, gangs of adolescents living on the streets. Most are adolescent boys of 13 to 25 years. *Kuluna* gangs engage in savagery, robbery, and assault. These children are uneducated and do not have any support from family, government or society. They are usually violent; they steal, are aggressive and view assault as the only way of surviving. Poverty, lack of distraction and dropping out of school at an early age impel these children onto the streets.

According to Béchard (2014), there is a category of homeless children called *shegue* in the DRC. They are adolescent and small children, girls or boys from the age of six or even younger, accused of being sorcerers by their families and kicked out from the parents' house or even banned from the family entirely. Some of these rejected children grow up on the streets and become delinquent because of the parents' irresponsibility and incapacity to take care of and protect them.

2.7.3 Immigration, delocalisation and rural exodus

2.7.3.1 Immigration

Kobler et al. (2017:4-10) report that in recent years, worldwide, migrants have increased significantly. Global migration has turned into a reality with increased interconnectivity. Fast modes of transport have made it easier and less expensive for people to move in search of work, occupation, opportunity, instruction, personal satisfaction or better quality of life. At the same time, poverty, conflict and absence of job/career growth force individuals to leave their homes to look for a more promising future for themselves and their families abroad.

According to Gambino (2014), the DRC faces critical urbanisation and delocalisation. Congolese abroad constitute a diaspora of 9 000 000 individuals who transmit an estimated US\$ 9 billion per annum, which is close to 30% of the DRC's GDP (Sumata & Cohen, 2018:96-98). Flahaux and Schoumaker (2016:4-18) note that Congolese populations of more than 5% are either refugees or migrants around the world, and that women represent more than half of that total migrant population.

Table 2.4: Congolese migrants/refugees on the African continent and in selected countries

African continent destination countries	1990	2000	2015
Total of DRC migrants in the world	401 707	831 179	1 403 757
Total of DRC migrants in Africa	340 970	729 658	1 192 697
Total of DRC migrants in eastern Africa	216 199	470 664	874 013
Burundi	36 654	37 951	167 768
Eritrea	407	1 224	1 688
Ethiopia	48	90	102
Kenia	394	135	11 292
Malawi	1 388	2 389	2 210
Mozambique	186	1 174	2 337
Rwanda	62 526	163 420	230 622

South Sudan	No data	No data	82 755
Uganda	67 995	95 138	303 580
United Republic of Tanzania	19 354	110 786	58 250
Zambia	27 297	58 237	13 409
DRC migrants in central Africa	95 115	232 083	239 985
Angola	12 178	17 735	43 192
Cameroon	No data	No data	3 134
Central African Republic	13 173	260 65	17 219
Chad	98	301	306
Congo	67 316	183 700	170 368
Gabon	2 750	4 202	5 766
DRC migrants in northern Africa	16 237	12 794	1 380
Egypt	99	96	146
Libya	283	320	434
Sudan	15 855	12 378	800
DRC migrant in southern Africa	12 695	13 726	76 548
Botswana	526	1 261	3 391
Namibia	4 707	4 179	2 918
South Africa	7 456	8 208	70 077
Swaziland	6	78	162
DRC migrants in western Africa	324	411	771
Ghana	16	18	30
Mauritania	31	42	90
Togo	277	351	651

Source: United Nations (2017)

Sumata and Cohen (2018:97-98) report that 100 700 migrants from the DRC live in Organisation for Economic Co-Operation and Development (OECD) nations. Of these migrants, 25% do not have secondary education or training, but 32.5% have tertiary education. In general, migrants from the DRC have low levels of training and education.

Table 2.5: Estimated number of Congolese migrants

Countries of choice	DRC Immigrants population as of 2013
Belgium	80.800
Canada	17 981
France	60 634
Italy	5 451
Netherlands	5 089
South Africa	23 404
Switzerland	6 765
United Kingdom	24 575
United State	7 138

Source: Author, based on Sumata and Cohen (2018) data

According to Ramos (2019:5-18), undocumented Congolese who migrate from the country find it difficult to return to the DRC. In Europe and Africa respectively, France and South Africa are the most preferred destinations for Congolese migrants. In many Congolese communities, it would be surprising to find a family without a relative living abroad, and these exiled people are frequently the hope of the entire family, viewed as essential providers for the relatives staying at home.

Schoumaker et al. (2013:3-20) explain that among affluent Congolese it is normal to send their children to another country such as South Africa, Morocco, India, USA, Belgium, and so forth, to complete their education, because of the high regard a foreign degree confers on the holder. Given the mutual language and colonial history, it stands to reason that Belgium and France are the top migration destinations for Congolese in Europe. Outside of Europe and Africa, the United States and Canada appear to be the most popular destinations. Most of these Congolese go abroad to escape their

country's political crises, mismanaged government, poverty, poor education, discrimination and unemployment in the hope of finding a better life in their chosen countries.

2.7.3.2 Delocalisation/rural exodus

The World Bank (2018) reported that in the DRC, all the provinces depend financially on the assets sent from the capital Kinshasa. Each province generates assets that are directly sent to Kinshasa, and thereafter Kinshasa apportions a specific budget to each province. Notwithstanding, the dispatched budget to each province is low and misused (African Development Bank & African Development Fund 2009a:10-21).

The World Bank (2017:11-35) reports that Kinshasa is the second densest city in Africa after Lagos in Nigeria, and the 30th among the most crowded 150 urban communities in the world. The DRC also has four other urban areas, which are among the 100 densest urban communities globally. These cities include Lubumbashi, Mbuji-Mayi, Goma, and Kananga, with a million or more inhabitants. The country is encountering rapid rural urban relocation, with 35% of the population living in urban zones and an urbanisation rate of 4%.

Aterido et al. (2017:18-29) note that the national unemployment rate of the DRC has increased, and women and youth are less privileged in respect of employment. In Kinshasa, women and youth are more likely to be unemployed. Unemployment is extremely high in the city, with the population either un- or underemployed.

Stearns (2012:9-29) reported that conflicts affecting the eastern territories for more than two decades have destroyed certain areas of the country, causing far-reaching instability and huge population displacement from the North Kivu, South Kivu, Ituri, Tanganyika, Haut-Katanga, and Kasai regions (Van Laer et al., 2018:10-26).

The capital, Kinshasa, is more secure than other provinces in terms of job opportunities, wealth, education, water, electricity, security, and many other essentials. Therefore, many people prefer to leave rural areas and relocate to the capital or other urban areas of the country to seek better livelihoods, while those that cannot fulfil their needs in the rural areas or in the capital prefer to relocate overseas to seek better opportunities or education (World Bank, 2017a:11-30).

2.7.4 Restricted number of young women involved in small business and entrepreneurship activities

Bastian et al. (2019:2-13) note that the low number of young women involved in small business and entrepreneurial activities is also due to an endemic culture of gender inequality and unfair discrimination in the DRC. Women's contribution to investment remains at 50%, and women face more difficulties than men. According to the Japan International Cooperation Agency (2017), female unemployment was at 6.7%, contrasted with 9.4% for men, while just 45.3% of the population in the range of 15 to 24 years is economically active. The rate of unemployed men and women from 15 to 24 is 104.8%, but again, women are more influenced by unemployment than young men.

The African Development Bank (2017:12-38) furnishes further reasons for the low number of young women involved in small business and entrepreneurship. These are lack of opportunities for women and youth to contribute to economic development and regulations that pose obstacles. For example, the lack of access to credit and training limits the potential for women and youth to create viable businesses, which may create jobs. The suggested Green Mini-Grid (GMG) plan is expected to accelerate the DRC's social and financial advancement in rural areas. However, women and men do not have equal access to benefit from this plan because of gender characterised requirements in this plan (African Development Bank, 2019). Basically, women and youth can leverage this plan if provided with the needed support.

Selimovic et al. (2018:6-11) report that women in politics or in government positions are problematic for DRC society, who prefer men in such roles, not trusting women's abilities. Based on this sort of discrimination, many Congolese women are not confident to enter politics and do not believe they can succeed in a man's world. This has influenced Congolese women to doubt their business and political acumen, and competence to start and run an SME.

Peterman et al. (2011:1060-1066) have ascertained that a minority of young women have nobody to help them financially; they need to take care of themselves. In the eastern part of the country, almost the entire population of women have been raped and are still being raped because of unresolved political issues in that specific region. These women and young girls are traumatised for life; they do not have the courage to do anything, and feel useless and abused. They are afraid to leave home, and do not believe they can restart their lives.

In a country where women are more representative of the population than men, and where youth constitute more than half of the entire population, the loss of these women and youth is highly problematic, as they could generate important economic growth if protected and supported in business. Congolese women are reputed to be hard workers, especially in agriculture (Ragasa et al., 2012:19-20).

2.7.5 Failure of/unsuccessful business ventures

According to the World Bank (2017b:3-8), Congolese SMEs do not possess much impetus to venture into high development potential segments, such as manufacturing, agribusiness, fishing, energy, mining, and travel. Factors limiting Congolese SMEs from entering these business ventures include lack of vision, lack of ability and knowledge.

Large portions of the informal sector lack capital and fail to meet expectations. A World Bank report notes that enrolling with tax specialists, aids firms with two to five workers. Acquiring an export licence is complicated and challenging, which makes it difficult for formal firms to access export markets. Additionally, the capacity of firms to make large-scale local investments is constrained by poor insurance of land and lack of access to courts (World Bank, 2018a:3).

Zuidberg (2018) notes that burgeoning businesses in the DRC get almost no help during different periods of their business. The assistance required could be in the form of:

- Conventional education on fire-up business enterprises to be able to compensate for the paucity of secondary and tertiary education.
- Explicit specialised teaching to improve products and administrative activities.
- Basic and useful input on their plans of action and help with making the right choices.
- Introduction to mentors, providers and appropriation channels expected to tweak and improve their plans of action.
- Help with preparing for meetings with financial specialists and settling negotiations with the most appropriate speculators.

In the DRC, most of the business are micro, small and medium-sized enterprises. More than 90% of ventures are small, with one to nine representatives, and almost 50% of them have been running for less than five years. However, firms six years and older contribute to most jobs in the DRC (around 60%). Young firms represent more than

35% of all businesses and jobs. When contrasted with other fragile and conflict-affected states (FCSs) for which enterprise surveys are available, the DRC emerges at the top, just second to South Sudan (World Bank, 2017b:3-8).

Single mothers and young women are the victims in business failure. If a woman has business potential and starts a business enterprise, that business will progress very slowly or will fail completely because the entire income will be used to take care of the children and family. Success and perseverance therefore are difficult. These women start businesses not because they want to be entrepreneurs or businesswomen, but because they need some income to take care of their families. Succeeding under such conditions can be difficult (Schwarz, 2011:15).

Woldie et al. (2018:41-48) note that not all organisations that apply for loans are successful. A significant number of credit applications were declined, as 53.2% to 83.5% of individuals who applied for funding did not get it. This gives tangible proof of current limitations regarding obtaining financial support from financial institutions in the DRC. This suggests seed funding is one of the significant difficulties experienced by SMEs in the DRC.

According to Zuidberg (2018:7-8), when financing a business becomes difficult, the start-up is challenging since all businesses need financing. If entrepreneurs lack the finance to launch or maintain a business, whether it is a micro enterprise, entrepreneurial activity or SME, it will be unsuccessful and will fail. In the DRC, accredited financial companies are not able to finance all entrepreneurs, and the government does not have a specific budget or any alternatives to help local entrepreneurs.

Almost all entrepreneurs rely on their families, friends, spouses or colleagues as sponsors to support them financially. It is even more difficult for women to obtain financing, as banks doubt that businesswomen will be able to repay loans. In the rare cases that start-ups are funded, the funding is allocated mainly to men. Therefore, it is not surprising to note that most business failures are among businesswomen (Woldie et al., 2018:45-50).

When companies and individuals explain their business challenges and what causes their ventures to fail, the DRC's electricity issues in general and in Kinshasa in particular are the most common reasons for business failure. Businesses without a

generator are inclined to fail, as load shedding occurs daily for long hours and sometimes for days (Lukamba-Muhiya & Uken, 2006:21-29).

2.8 Chapter summary

This chapter has described problems faced by young women when starting a business in Kinshasa, DRC. The survey of literature also explored issues of support from government, and issues related to culture, education and health. The researcher also explored possible remedies for these challenges as documented in extant literature.

As in numerous developing countries, the DRC is confronted with considerable developmental issues, evident in the poor management of the economy, extreme failure rate of small and medium enterprises, unemployment, poverty, lack of opportunities for women, and many more. As the survey of literature noted, many of these problems can be blamed on the long-standing political instability in the country.

In the next chapter, the researcher presents the research design and methodology.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 introduction

Research is described as the methodical, hypothetical examination of the techniques applied to a discipline of learning. It involves the hypothetical examination of the collection of strategies and standards related to a part of knowledge. Methodology is defined as a procedure of research. It portrays the investigation techniques, illuminates their restrictions and assets, explains their presuppositions and outcomes, relating their possibilities to a twilight zone at the outskirts of learning (Igwenagu, 2016:4-5).

Rajasekar et al. (2013:5) say that research methodology is basically the strategy by which specialists or researchers approach their work of elaborating, clarifying and anticipating marvels. It provides the work plan for the research.

3.2 Research methods

This study adopted a quantitative approach. According to Apuke (2017:40-44), quantitative research is mostly based on collecting numerical data and generalising the findings to a group of people or the world that is studied. Quantitative research can easily and quickly be condensed to statistical analysis. It develops research that collects data and analyses them; it is definitive and standardised, deals with precision and provides a better understanding of the research problem.

Therefore, the quantitative research method was the right method to use because it allowed the researcher to generalise to the population of interest; further, it was useful in respect of gathering data, using a wide variety of questions within the targeted area.

3.3 Research design

A research design is a work plan, and illustrates how the study will be conducted. It details how the research question will be answered (Broadhurst et al., 2012:517-534). This study adopted a descriptive research design.

Kim and Boyd (2017) note that there are three types of descriptive research designs: observations, case studies and surveys. The type used in this research was the survey method, as it allowed the researcher to collect more data using questionnaires.

Therefore, a descriptive research design has been used with a survey method because it allowed the researcher to obtain information concerning the current situation on start-up problems faced by young women in Kinshasa.

3.4 Study area and justification

Kinshasa, the capital of the DRC, was selected for this study because it is the most populated city, and where most of the urban population prefer to live. In addition, Kinshasa is the political, economic, and administrative hub of the DRC. Virtually all women entrepreneurs and potential investors are situated in the capital.

The Kinshasa city is divided into four districts and twenty-four communes, there is one commune called Kinshasa; not to be confused with Kinshasa the city. This study focused on three districts and three communes: Kinshasa, district of Lukunga; Limété, district of Mont Amba; and Ndjili, district of Tshangu.

Table 3.1: Distribution of population of targeted areas

Commune/Suburbs	Districts	Population	Area density
Kinshasa	Lukunga	164 857	57.441/km ²
Limété	Mont Amba	375 726	5.558/km ²
Ndjili	Tshangu	442 138	38.784/km ²

Source: Author, based on the thesis population distribution

Overall, the capital city of Kinshasa was chosen as the site of this study. The targeted suburbs within the capital were selected owing to a number of factors, which include the presence of a large number of businesses. The safety of the researcher in terms of ease of movement, either by car or on foot, and the cooperation received from three important female business groups in the Kinshasa area, were important. The three women's associations included *l'Association des Femmes Entrepreneurs du Congo (AFEECO)*, *La Commission Nationale des femmes Entrepreneures (CNFE)*, and *l'Association des Femmes Entrepreneurs Chefs d'Entreprises (ASSOFE)*.

These three organisations are run by female entrepreneurs, and also serve as NGOs to empower women. They have established different structures in almost all 24 provinces, but mostly in Kinshasa, the capital.

The established businesses one finds in Kinshasa include restaurants, tourism agencies, financial services, and telecommunications. Owing to this, the capital continues to attract rural Congolese who seek job opportunities, wealth, education, water, electricity, and many other essentials services.

Democratic Republic of Congo



Figure 3.1: The DRC's location on the African continent

Source: Ntambwe, 2019:113



Figure 3.2: Map of the DRC

Source: Mapsopensource.com. n.d.



Figure 3.3: Map of Kinshasa city

Source: Spandolini, 2010

3.5 Study population

A study population includes the individuals to whom the results apply or the individuals who meet the operational meaning of the objective population (Traskin & Small, 2011:94-118). The research was focused on the young female Congolese community between the ages of 16 and 35 years from Kinshasa. These study participants included entrepreneurs and non-entrepreneurs, workers and non-workers, employers and employees, locals and foreigners, and members of the public and private sector who had some understanding of the study or topic and were able to share or apply their knowledge based on their experience, views, and daily lives.

3.6 Sampling frame

Taherdoost (2016:20) notes that a sampling frame refers to source material or population from which a list of potential respondents can be drawn. It must be illustrative of the population. Given unavoidable constraints of time and budget, it was unfeasible to gather huge amounts of information and subject it to complex procedures

of elucidation and examination. Therefore, the research was confined to a chosen sample of young businesswomen in Kinshasa.

This sample frame was chosen because in the DRC, in general, and Kinshasa in particular, young women are the most affected by unemployment, inactivity and poverty and most of them live in rural areas.

3.7 Sampling method

Legan and Vandeven (2003) state that sampling comprises acquiring data from a sample to generalise about the entire population.

This study adopted a probability sampling approach, focusing on the systematic sampling method. According to Bhat (2017), systematic sampling is a method of choosing specific elements from the targeted population and selecting a random starting point based on sampling interval. This sampling technique was the most useful for this study because it facilitated the selection of subgroups of the targeted population and allowed the researcher to systematically select people from an alphabetical list within each sub-group created.

According to Taherdoost (2017:237), the determination of the sample size of any empirical research is a major component to make references with regards to the population of the sample. The sample size of 140 participants was determined using an online sample size calculator (select-statistics.co.uk). The calculator uses the following formula for the sample size n:

$$n = N * X / (X + N - 1)$$

Where:

n=sample size

N= population size = 982 721

X = 153.55. calculated as $(X = Z_{\alpha/2}^2 * p * (1-p) / MOE^2)$,

and $Z_{\alpha/2}$ is the critical value of the Normal distribution at $\alpha/2$ (confidence level of 95%, α is 0.05. and the critical value is 1.96)

p = sample proportion = 60%

MOE (margin of error) = $\pm 7.75\%$

Based on the above formula, and using a population of 982 721 from the three town (Kinshasa, Limété and Ndjili) having active members of the three associations (AFEECO, CNFE, ASSOFE), the total minimum sample size was calculated as:

$n = 982\,721 * 153.55 / (153.55 + 982\,721 - 1) = 153.5 = 154$

3.8 Sampling size

Taherdoost (2016:18-27) emphasises that sampling size is an important element in any observational study aimed at making a generalisation about a population from a sample. The sample size is shown in Table 3.1 above.

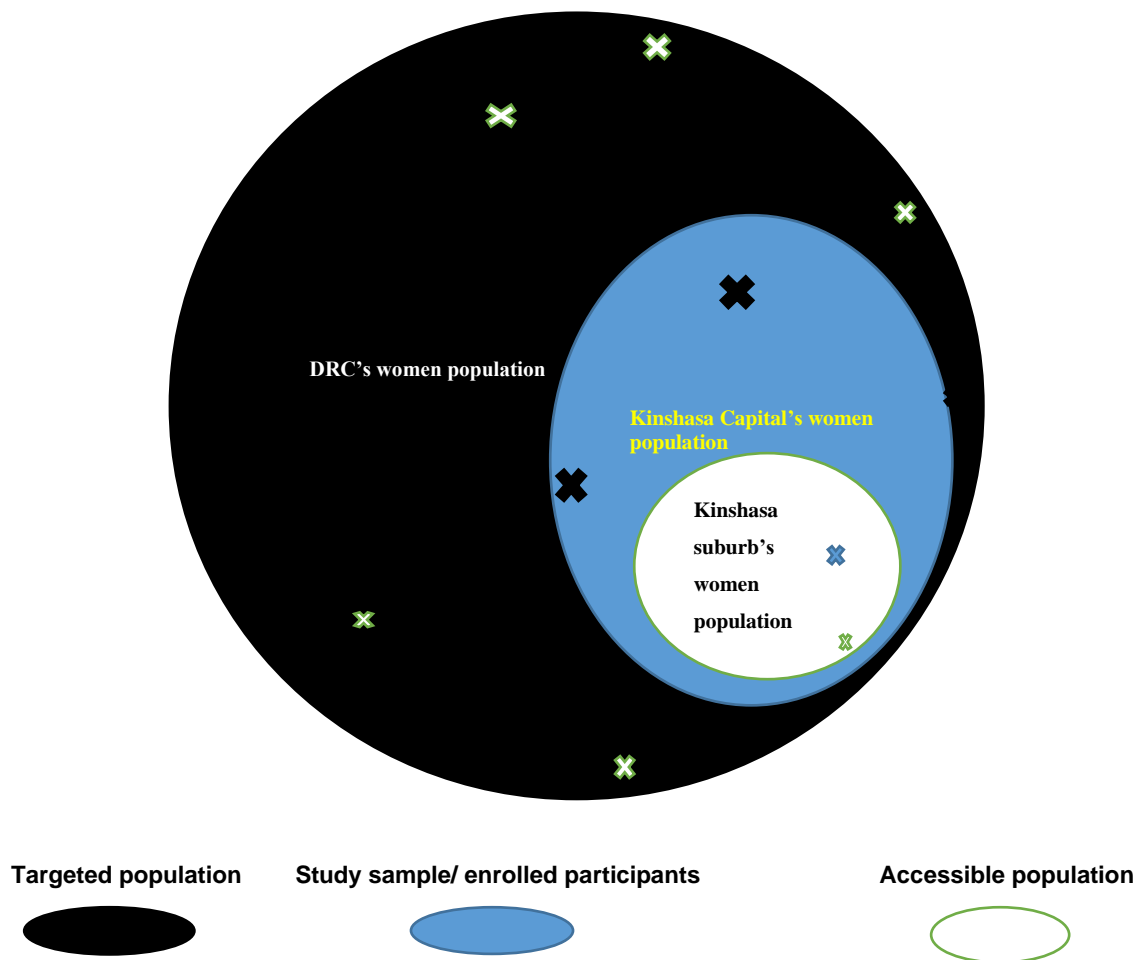


Figure 3.4: Sample size (Source: Author, based on the thesis sample size)

3.9 Demarcation/Delimitation of the study

The aim of this study was to identify business start-up problems faced by young Congolese women in Kinshasa. The study was not conducted in the entire DRC but only in the capital, Kinshasa.

This study was conducted within three approved women entrepreneurship associations in Kinshasa. These organisations gave approval for data collection, as well as lists of their members in each targeted district. The research targeted three communes within the Kinshasa capital where these three organisations had their members.

Kinshasa commune/suburb: The three organisations, AFEECO, CNFE and ASSOFE, have only 40 members living or working in the Kinshasa commune.

Thirteen members of ASSOFE, 18 members of AFEECO and nine members of CNFE. Therefore, in the Kinshasa commune the sample size was 35, collected from the three associations' members.

Limété: AFEECO, CNFE and ASSOFE have 50 members in Limété.

CNFE, 15 members; ASSOFE, 21 members; and AFEECO. 14 members. A total sample size of 45 were collected in Limété from the organisation's members.

Ndjili: Ndjili has 55 members from the three organisations.

AFEECO has 20 members, CNFE 15 members, and ASSOFE 20 members. In Ndjili, the sample size of 50 were collected from the three organisations.

Therefore, the researcher distributed 145 questionnaires but collected only 130 from respondents based on the three organisations' members living or working within these three districts. The 15 missing respondents did not participate in the study as some required remuneration to complete the questionnaire, while others were not present at their workplace or at home, or were not willing to participate in the study.

3.10 Data collection

According to Megel and Heermann (1994:109-110), data collection is a means of obtaining and evaluating information that allows a researcher to respond to an expressed research question, test theories, and assess results. The researcher should

avoid obtaining too little or too much information than required to respond to the research question. Also, information not needed to respond to the research question and information that makes it difficult to explore the research question should be avoided.

3.11 Data-collection instruments

A research instrument is a tool used during research to gather information to respond to the research questions (Tan, 2013:2). In this study, the data-collection instrument was a questionnaire, which allows opinions from participants to be captured. The researcher obtained permission from all participants who agreed to take few minutes to answer the questionnaire.

Two fieldworkers were recruited from two universities in Kinshasa to assist with the survey. Meetings were held before the data-collection activities to explain how the data collection should be conducted. The fieldworkers administered the questionnaires; some spoke in the local language whenever a respondent could not speak or read French or English.

The appropriate organisations, AFEECO, CNFE and ASSOFE, signed consent forms, allowed the researcher to conduct the research on their premises, and encouraged their members to participate.

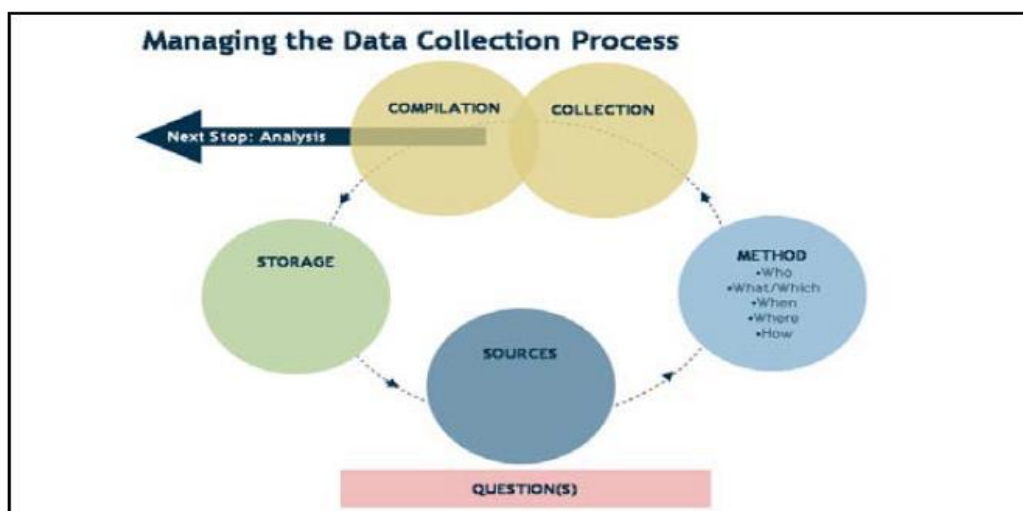


Figure 3.5: Data-collection process

Source: Migrant & Seasonal Headstart Technical Assistance Center, 2006:18

3.12 Questionnaire description

Young (2016:63-180) defines the questionnaire as a compilation of questions which participants are requested to respond. Key variables of the study, including female entrepreneurship challenges and prospects, were noted in the design of the questionnaire.

The questionnaire had two broad sections: demographic, and Likert-type item questions. Likert-type item questions covered aspects such as factors that discourage young women from starting a business in Kinshasa, challenges that restrain the growth of small businesses in Kinshasa, impacts or consequences of these challenges on young women, and suggestions for steps to take in order to facilitate and encourage more young women to start small businesses and entrepreneurships.

3.13 Pilot testing

The term 'pilot testing' refers to pretesting a specific study instrument in order to determine its fit for purpose. Pilot studies can furnish important information on different aspects of the study, including the instrument to be used (Van Teijlingen & Hundley, 2002).

The researcher conducted the pilot study guided by her supervisor. A total of 27 women responded to the pre-testing, which was done in Kinshasa, the capital of the DRC. The pre-testing was done over ten days and respondents took at least 30 minutes to complete the questionnaire. Following this, it was necessary to reword a few of the items while simultaneously repositioning some. The 27 questionnaires collected from the pilot testing was added on top of the 130 questionnaires collected which make it 157 collected questionnaires.

3.14 Data-collection process

Data collection lasted 11 months. Primary data collection and secondary data collection took less months.

3.14.1 Secondary data collection

Data were collected from articles, journals, reviews, magazines, the Internet, books, newspapers, general websites, and weblogs on all existing information concerning the topic. The information obtained from these sources was used for construction of the questionnaire and informed the literature review of the study.

3.14.2 Primary data collection

This study adopted a quantitative approach to collecting information by using a structured questionnaire. The questionnaire was administered to participants affiliated to three organisations. These organisations permitted the researcher to distribute and collect the questionnaires from their members within the three targeted communes. They gave the researcher a list of their members working and living within these three areas, which was used to sample the participants.

Questionnaire administration took place a few weeks before the researcher's visit to the DRC in 2019. The following three weeks were devoted to the installation of the researcher in the suburb of Gombe, and business environment observation in the city, as well as the process of pilot testing.

The next two weeks were devoted to recruiting two academic fieldworkers from research universities in Kinshasa, and one entrepreneur assistant, to avoid any additional costs for training. A meeting was held on 16 June in *Matongé's, Stade des Martyrs* (a suburb with a medium-sized stadium) to explain how the data collection should be conducted. The researcher had three assistants, one of whom was also a female entrepreneur in Kinshasa. They helped the researcher with data collection within the targeted areas in Kinshasa, Limété, and Ndjili.

3.15 Validity and reliability

Taherdoost (2016:18-27) attests to the importance of verifying that the survey is valid and reliable. A valid survey is an authentic and a reliable instrument that is consistent.

3.15.1 Validity

To ensure of the validity of an instrument, an expert must verify the questionnaire or assessment to determine whether the instrument used is appropriate (Mohajan, 2017:58-82). The pilot test, the supervisor, the department's research committee, and the research ethics committee of the faculty ascertained the instrument's validity. Therefore, the instrument was considered valid to conduct the research.

3.15.2 Reliability

Mohajan (2017:60-82) explains that an instrument or a measurement is reliable when issues that can produce bias or error are eliminated. To ensure of the reliability of the instrument, the researcher conducted a pilot test and each questionnaire was given a specific code value.

3.16 Data analysis

A statistician helped the researcher to analyse the data, using the IBM SPSS® Statistics program, 2019 version. The quantitative data collected through the structured questionnaires were analysed using descriptive statistics in the form of proportions, frequencies, means and standard deviations, independent *t*-tests and paired *t*-tests to compare differences between two groups, correlation, and analysis of variance (ANOVA) and ordinary least squares (OLS) analysis. The results obtained in this study are presented and discussed in the next chapter. The sequence of the presentation and the discussion of the results emanate from the research questions in the study.

3.17 Ethical considerations

Permission to conduct this research was obtained from the Cape Peninsula University of Technology and the Research Ethics Committee of the Faculty of Business and Management Sciences of the Cape Peninsula University of Technology, clearance certificate number FOBREC658, and the following organisations: AFEECO, CNFE and ASSOFE. A consent form was presented to each potential respondent, and was signed prior to completing the questionnaire.

The researcher upheld scientific standards of research ethics by ensuring that none of the participants experienced harm in any way. This was observed by ensuring that the times of meetings were safe, and that participants were free to answer or not answer the questions. For instance, in ensuring their anonymity and confidentiality, the researcher was careful that no sensitive and crucial information or respondents' identities was revealed; in this way, the privacy of the participants was guaranteed. Having all the participants consent voluntarily to participating in the study meant that they were free at any time to withdraw, change their minds or retract information given.

3.18 Summary

In this chapter, the researcher presented the methodological practices adopted in this study. The study applied a quantitative approach, using probability sampling, to select

respondents. Data were gathered from 130 respondents in three districts in the city of Kinshasa, with a structured survey questionnaire. Female entrepreneurs belonging to three prominent business organisations were principal participants in the study. In the next chapter, the findings are presented and discussed.

CHAPTER 4: DATA PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This section presents and discusses the data collected from the fieldwork and its interpretation. The study aimed to discover the specific factors that discourage young women from starting a business in Kinshasa, followed by challenges militating against the growth of small business in Kinshasa. It also explores the impact or consequences of those challenges on young women.

4.2 Demographic analysis

The demographic analysis presents the age groups, marital status, number of children and level of education of the respondents. Demographic analysis information could have an impact on respondents' entrepreneurial activities.

Table 4.1: Demographic analysis

Age group					
	Frequency	Percent	Valid Percent	Cumulative Percent	
15-19years	17	1.8	10.8	10.8	
20-24years	38	4.0	24.2	35.0	
25-29years	36	3.8	22.9	58.0	
30-35years	37	3.9	23.6	81.5	
35 and above years	29	3.1	18.4	100.0	
Total	157	16.7	100.0		
Marital status					
Single	33	3.5	21.2	21.2	
Fiancé	29	3.1	18.6	39.7	
Married	71	7.5	45.5	85.3	
Separated	7	0.7	4.5	89.7	
Divorced	9	1.0	5.8	95.5	
Widow	7	0.7	4.5	100.0	
Total	156	16.5	100.0		
Number of children					
None	31	3.3	19.7	19.7	
1 Child	25	2.7	15.9	35.7	
2 Children	22	2.3	14.0	49.7	
3 Children	23	2.4	14.6	64.3	
4 Children	21	2.2	13.4	77.7	
5 Children	14	1.5	8.9	86.6	
6 Children	6	.6	3.8	90.4	
7 Children and above	15	1.6	9.6	100.0	
Total	157	16.7	100.0		
Level of education					
No formal education		13	1.4	8.3	8.3
Primary school		15	1.6	9.6	17.9
Secondary school		15	1.6	9.6	27.6
Certificate from training course or vocation		23	2.4	14.7	42.3
Matric		15	1.6	9.6	51.9
National Diploma		17	1.8	10.9	62.8
Bachelor's degree		23	2.4	14.7	77.6
Master's degree		20	2.1	12.8	90.4
Doctorate		15	1.6	9.6	100.0
Total		156	16.6	100.0	

4.2.1 Age group

Figure 4.1 and Item 1 in Table 4.1 illustrate the age distribution of the respondents. About 11% of the respondents fall within the age bracket of 15–19 years, and 24% between 20–24 years. The age distribution revealed that 80% of the respondents were young women aged 35 years and younger. Respondents above 35 years old represent only 18%.

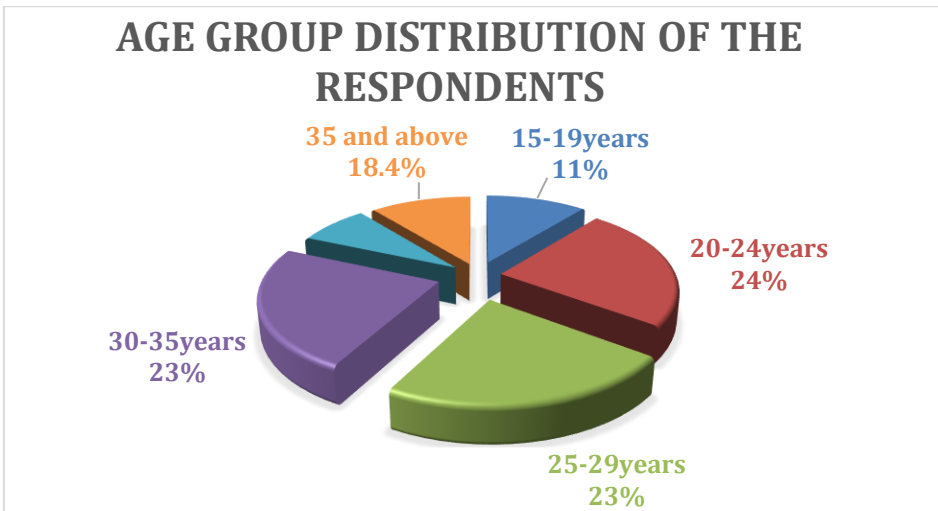


Figure 4.1: Age group distribution of respondents

There is a 78% gap between respondents above and below 35 years old. This could be attributed to DRC women older than 35 thinking it too late for them to start a business. Perhaps this should not be the case, as some studies have suggested that age should not be a deterrent to starting a business. Azoulay et al. (2020:65-82) note that older than 35 is not too late to start a business; certain successful entrepreneurs started their businesses later in life. In fact, the best entrepreneurs tend to be older than 35. The American Jack Cover became an entrepreneur at the age of 50, inventing the Taser stun gun. Therefore, the age group above 35 should instead be encouraged to start any business of their choice. Historically, women above the age of 35 in the DRC are those who lived under the old regime of Mobutu Sese Seko, where women were not allowed to occupy important positions. This could be the reason why these women think they cannot contribute to economic development (Bailey, 2016:43). The age group 20–24 years is highly represented, thus the DRC’s population is young, so failing to introduce them to entrepreneurship is a substantial loss to the country’s development.

4.2.2 Marital status

Figure 4.2 and Item 2 in Table 4.1 illustrate the marital status of the respondents. Of the respondents, 21.2% were single, 18.6% had a fiancé, 45.5% were married, 4.5% were separated, 5.8% divorced, and 4.5% were widowed.

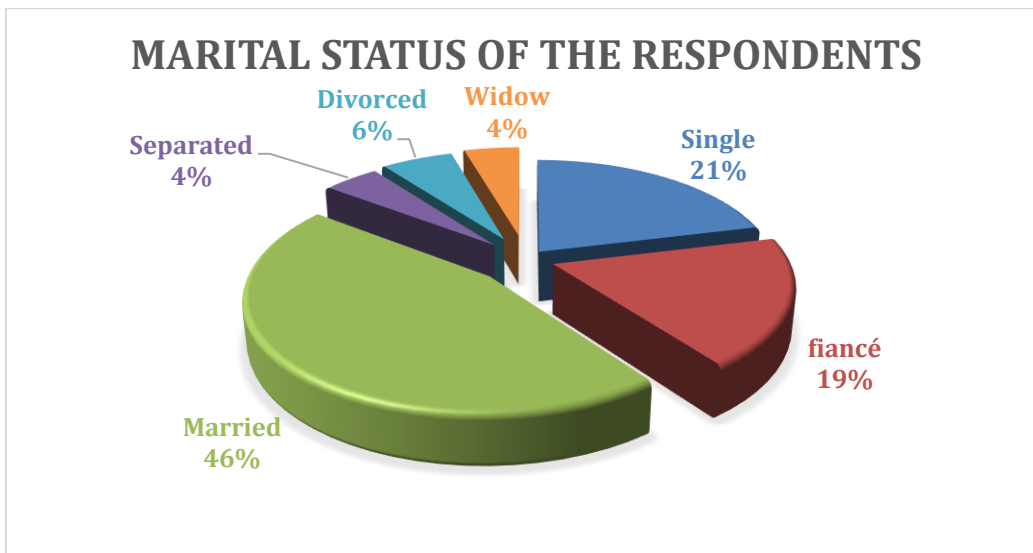


Figure 4.2: Marital status of respondents

Figure 4.1 shows that the age group 20–24 is highly represented, and Figure 4.2 demonstrates that 57% of women were married. The results show married women predominate. Marital status distribution shows that 57% of the respondents were married at a young age, which could be the result of the child marriage phenomenon in the DRC caused by poverty, culture and discrimination. These results support the literature on high poverty levels in the DRC.

Women generally marry at the age of 15 and men from the age of 18. About 27% of girls in the DRC are married before the age of 18, and 7% are married before their fifteenth birthday, the same rate as in India. That phenomenon is driven by culture, poverty, and armed conflict, which result in adolescent pregnancy and other risks (Mpilango et al., 2017:82-91).

Wodon et al. (2017:18-42), in a World Bank study, note the main concern is to end child marriage, which could generate US\$ 19 million in earnings and productivity and reduce poverty in the DRC. Ending child marriage will reduce the rate of childbirth and maternal mortality, because in countries where child marriage is dominant, the rate of maternal mortality is high too. Sebudde et al. (2017:20-45) contend that that ending child marriage could generate US\$ 3 billion per year in Uganda by 2030.

4.2.3 Number of children

As indicated in Figure 4.3 and Item 3 in Table 4.1, 19.7% of respondents fall within the category of women without children. A further 15.9% had only one child. Furthermore, 14% of the respondents had two children, with 14.6% having three children.

Further, 13.4% had four children, 8.9% had five children, 3.8% had six children and 9.6% of the respondents had seven children. This discount the high rate of maternal mortality and abortion in the DRC (Kandala et al., 2014).

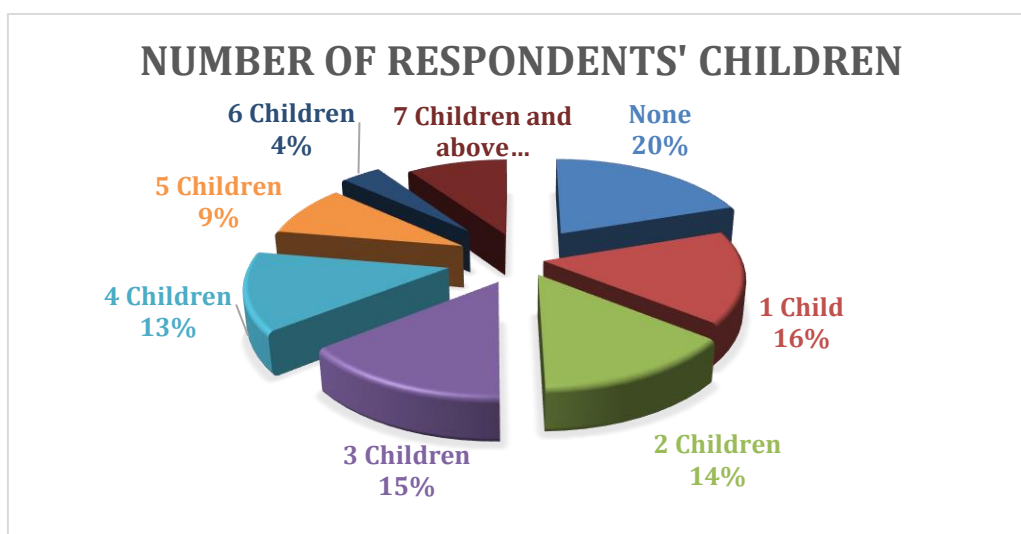


Figure 4.3: Number of respondents' children

More than 75% of respondents had a child. Only 20% of respondents did not have a child, thus supporting the previous findings shown in Figures 4.1 and 4.2, as most Congolese young women marry early. It thus is normal to find 80% becoming mothers, which accords with the literature review in Chapter 2.

As noted in DRC (2014:12-25), with a birth rate of six children per woman, most Congolese young women are not used to contraception. It is suggested that if Congolese young women had access to sexual and reproductive health services, education and family planning, they would implement better family planning. The Republic of the Niger has a birth rate of seven children per woman, which is the highest rate in the world, followed by Somalia with six children per women, and Mali and Chad with five children per woman (Guengant & May, 2013:215-267). Curbing childbirth could improve poverty, and strengthen the economy.

4.2.4 Level of education

Figure 4.4 and Item 4 in Table 4.1 illustrate the level of education of the respondents. The distribution is as follows: 8.3% of the respondents did not have any level of education; 9.6% had a primary school level of education. Another 9.6% were educated at secondary level. About 40% of respondents had a certificate of training or a bachelor's degree, and most had at least a primary school level of education.

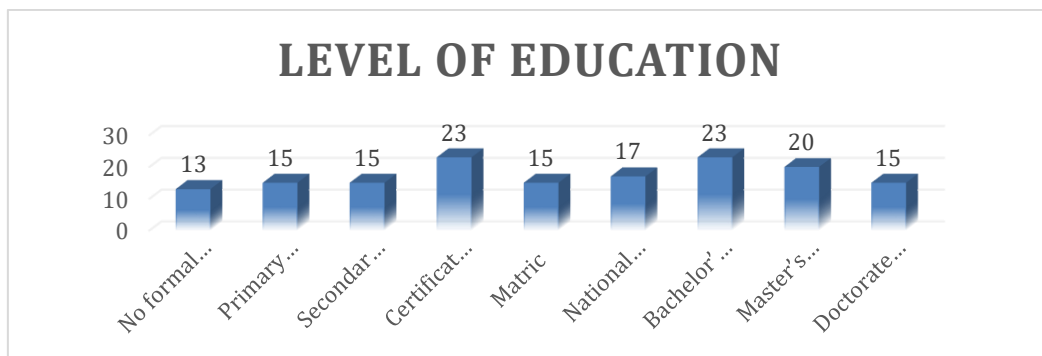


Figure 4.4: Level of education

The results show that more than half of the population have at least a primary or secondary school level of education, so if entrepreneurship were introduced at primary and high schools, 60% of the population would benefit from learning business skills before reaching university.

According to Lackéus (2015:12-34), entrepreneurship and business courses are mostly taught at university; however, not all have the opportunity to attend university and obtain degrees. Therefore, entrepreneurship and business courses should be introduced at high school level or even at primary school, as people are more likely to complete primary and high school than university. If entrepreneurship were introduced to all primary and high school learners, most would have some entrepreneurial and management skills. Even if unable to attend university, they could start their own small businesses.

According to the World Bank (2015:1-38), education in the DRC has been poor for years, but progress has been noted recently compared with past years, which shows the growth of literacy rate in the country.

Summary of demographic analysis

Table 4.1 summarised the demographics of the participants. The majority of participants were in the age group 20–24 years, more than half were married with children, and the majority had completed primary school.

4.3 Familiarity with business/entrepreneurial activities

In this section, the researcher presents respondents' information regarding their knowledge of business and/or entrepreneurship. This is critical, as items included in the questionnaire aimed to ascertain the difficulties participants faced. Their difficulties will be better understood from this premise.

4.3.1 Are you involved in business?

The first item provides answers to the question relating to respondents' involvement in business. Those not in business constituted 7.6% (12), 47.8% (75) had an interest in planning to be in business, while 36.9% (58) were currently in business and the remaining 7.6% (12) had been in business previously. This implies that more than 50% of the respondents are not currently in business, which provides an unbiased view. Their perceptions of militating factors will be balanced by those of young women who are currently involved, and those who plan to be involved, as well as those who have been in business.

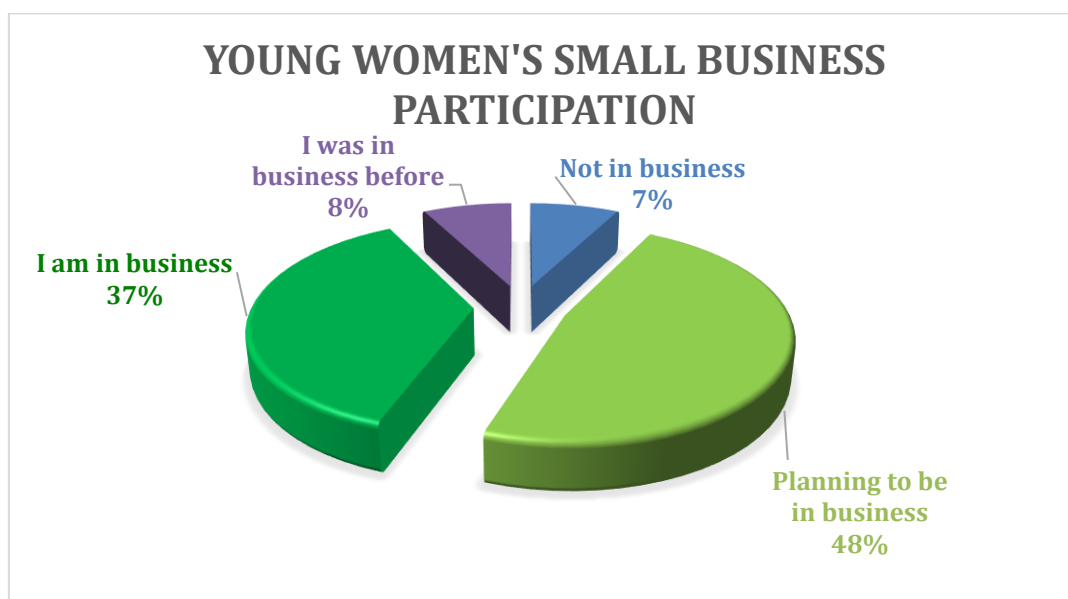


Figure 4.5: Young women's small business participation

The fact that about 63% of the respondents are not actively in business shows how the entrepreneurial sector is less represented in the DRC, which supports the review of literature.

The Mastercard Index of Women Entrepreneurs (MIWE, 2018) reports that Ghana reflects the highest number, with 46% of women owning businesses, followed by Russia (35%), Uganda (34%), New Zealand (33%), Australia (32%) and the USA (25%). The fact that 48% of young Congolese women are planning to start a business is very encouraging, considering the start-up challenges (Chin, 2017:20-56).

Nevertheless, that more than 60% of women are not actually in business may be attributed to factors discouraging young women from starting a business, according to the literature. Various reasons can be listed, such as earlier social beliefs that women should be devoted to housekeeping and dependent on their husbands; child marriage and early pregnancies; the lack of financial support to start businesses; the absence of business skills to run a business; and the lack of family encouragement.

4.3.2 How long have you been in business?

Those respondents who stated that they had been in business, were requested to indicate for how long they had been in business. About 22.7% (17) have been in business for less than one year, 33.3% (25) have been in business for one to three years, 22.75% (17) for four to seven years, 6.7% (5) seven to nine years, while the remaining 14.7% (11) had ten or more years of operating a business.

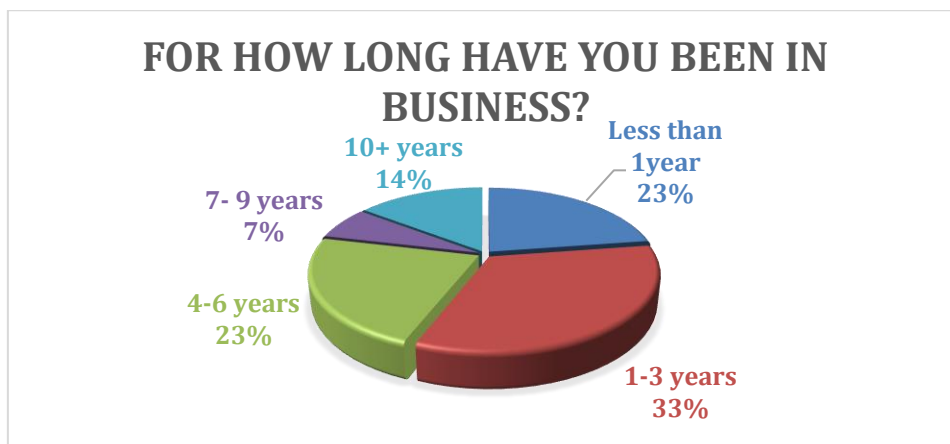


Figure 4.6: How long have you been in business?

However, results show that the majority of businesses are at the start-up stage, and considering extant literature, one wonders how long these businesses will be in existence, since many small businesses in sub-Saharan Africa and especially in the DRC, with all its socioeconomic challenges, are not likely to exist in the long term. Therefore, one can argue that there is an urgent need for Congolese young women to be supported in entrepreneurial activities. This will go a long way to strengthening their efforts to remain solvent.

It is noted from the results that the DRC population is young, and that most young people do not attend university. Expanding their talents by introducing them to entrepreneurial culture and teaching them business skills at school will play a significant role in economic growth and development, and will alleviate their financial dependency.

According to Schoof (2006:7-20), when young people are introduced earlier to entrepreneurship and business skills, they will be more effective and competent when facing business risks, dealing with critical decision making, identifying opportunities, and overcoming the start-up challenges required in the long term.

4.3.3 If operating in service business please specify (Business sector)

The researcher attempted to understand which business sector was most favoured by participants, to ascertain whether the challenges expressed by the participants were peculiar to a specific business sector. About 36.9% (58) were not in the services sector, while among those in services sectors, food predominated, with 17.2% (27), followed by clothing at 10.8% (17), and hairdressing salons 10.2% (16), which interestingly has become a booming trade in many African countries (Foster, 2016:39-42).

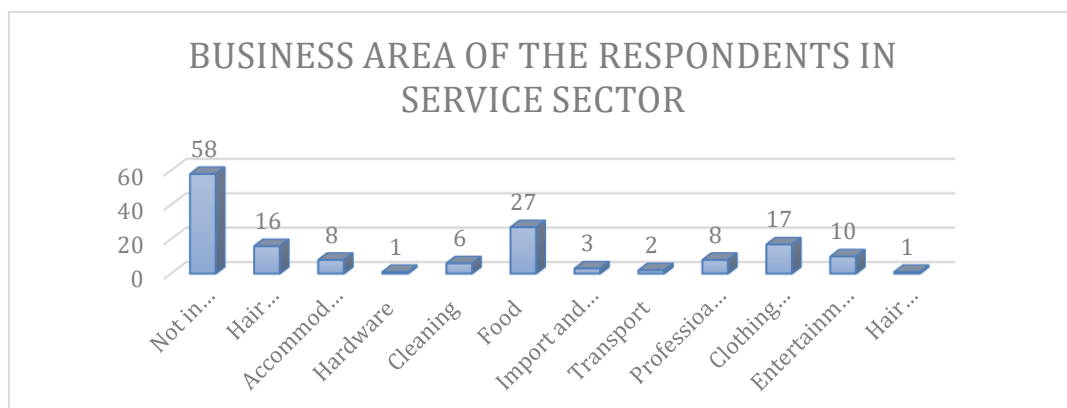


Figure 4.7: Business area of respondents in service sectors

The not in service' sector included agriculture, manufacturing, building, wholesalers and retailers. The most represented businesses owned by women in the DRC, and mostly in Kinshasa, are hairdressing salons, restaurants, dressmaking, events planning, cleaning, and clothing, but with fewer than five employees. This corresponds with the literature survey of this study, that the majority of Congolese women are not involved in business, and the few that are in business, mostly operate in informal businesses or micro-enterprises. It is encouraging to see these few young women entrepreneurs being courageous enough to start their micro-enterprises, despite the huge challenges at start-up.

In Nigeria, more than 45% of micro-enterprises and 20% of small and medium size businesses are owned by women (African Development Bank et al., 2017:171-177). Allan (2012:9-48) has noted that in Rwanda, some years ago, the government initiated a strategy to help women to join the workforce and control their own money.

Worldwide, women are now much more involved in micro-enterprises and small businesses compared with past years. Supporting and encouraging them by initiating strategic financial help and business skills teaching will make them grow for the benefit of global development. The DRC is one example of countries where women are mostly interested in micro-enterprises, despite challenges. These women, if assisted, could generate huge profits for the country's development and women's empowerment (Carranza et al., 2018:6-28).

4.3.4 Why did you decide to start a business?

The researcher determined the reasons for starting a business among the participants. About 37.5% of the respondents indicated that unemployment was their major reason, while 25.8% indicated that they were passionate about doing business; 16.4% had never worked; 10.9% were hoping to receive funding, while the remaining 8.6% were unhappy with their current jobs.



Figure 4.8: Why did you decide to start a business?

Unemployment was the most cited motivation from Congolese women to start a business, which correlates with the literature on the high rate of unemployment among young women in Kinshasa. There are various factors in respect of unemployment that compelled these young women to become self-employed. Even though some had completed their studies and others had dropped out of school before establishing their businesses, the main compelling factors were the need for financial independence, escape from poverty, and financial care of families.

Many entrepreneurs become business people mostly because of unemployment, rather than from the need to be their own bosses (Gawel, 2010:60-65), which correlates with the DRC situation as seen in Figure 4.8.

Gajraj and Saxena (2019:6-9) note that entrepreneurship is the solution to unemployment, with new ventures, new businesses, and new alliances. Even if these women are motivated to do business because they are unemployed, by opening a business they are likely to create employment.

4.3.5 Is your business registered? If not, please explain why

The researcher wanted to establish whether the businesses were registered or not, to understand the extent of the challenges in formalising a business in Kinshasa, DRC. The study shows that 45.2% of the respondents indicated that their businesses were registered, while the remaining 54.8% were not registered.



Figure 4.9: Is your business registered?

Results show that more than half of Congolese businesses owned by women are not registered; most of the respondents said that this was because the process is too laborious, with cumbersome policies and regulations, or too expensive, and most do not meet the requirements. Sometimes the taxes also are too high, so they simply give up trying to register, and instead, prefer to settle for unregistered or informal businesses.

Summary of familiarity with business/entrepreneurial activities

Table 4.2 illustrates respondents’ familiarity with business and entrepreneurial activities in Kinshasa, which is of utmost importance to this study as the perceptions of the young women dictate their attitudes, and the attitudes explain their behaviour.

Most Congolese women are planning to be in business, while those who are already in business are mostly focused on micro-enterprises. Their choice of doing business is mostly driven by unemployment, and they struggle to pass the stage of one to three years of running their businesses. Most of their businesses are not registered because of the long and tedious processes of business registration and taxes in the DRC.

Table 4.2: Familiarity with business / entrepreneurship

Are you involved in the business?	Frequency	Per cent	Cumulative Percent
Not in business	12	7.6	7.6
Planning to be in business	75	47.8	55.4
I am in the business	58	36.9	92.4
I was in business previously	12	7.6	100.0
Total	157	100.0	

For how long have you been in business?	Frequency	Per cent	Cumulative Percent
Less than 1 year	17	22.7	22.7
1–3 years	25	33.3	56.0
4–6 years	17	22.7	78.7
7–9 years	5	6.7	85.3
10+ years	11	14.7	100.0
Total	75	100.0	

If operating in service please specify (Business sector)	Frequency	Per cent	Cumulative Percent
Not in service	58	36.9	36.9
Hairdresser e.g. salon	16	10.2	47.1
Accommodation e.g. lodges, letting houses	8	5.1	52.2
Hardware	1	.6	52.9
Cleaning	6	3.8	56.7
Food	27	17.2	73.9
Import and export	3	1.9	75.8
Transport	2	1.3	77.1
Professional e.g., medicine, accounting	8	5.1	82.2
Clothing e.g. sewing, buying, selling	17	10.8	93.0
Entertainment e.g., tourism, even organisation	10	6.4	99.4
Hairdressing and food	1	.6	100.0
Total	157	100.0	

Why did you decide to start a business?	Frequency	Per cent	Cumulative Percent
Was unemployed	48	37.5	37.5
Unhappy with my job	11	8.6	46.1
Never worked in my life	21	16.4	62.5
Got an opportunity for funding	14	10.9	73.4
Passionate about running my own business	33	25.8	99.2
Unemployed and passionate about starting my own business	1	.8	100.0
Total	128	100.0	

Is your business registered? If not, please briefly explain why?	Frequency	Per cent	Cumulative Percent
Yes	71	45.2	100.0
No answer	86	54.8	
Total	157	100.0	

4.4 Discussion of findings

4.4.1 Normality test

The researcher assumed that data followed a normal distribution. This assumption was however tested to be certain that from the descriptive statistics, the skewness and kurtosis values were well attained, and this indicates whether the data are normally distributed or not. According to Hair et al. (2014), a normal distribution is acceptable when the skewness and kurtosis values are in the range of +/-3. Therefore, based on the test and as shown in the table below, the data were determined as normally distributed, since the values of skewness and kurtosis were in the range of +/-3 for each variable. Table 4.3 illustrates this further.

Table 4.3: Normality analysis

Variables	Normality Analysis			
	Obs	Items	Pr(skewness)	Pr(Kurtosis)
Factors that discourage young women from starting a business	157	5	0.0066	0.0056
Challenges that restrain the growth of small businesses	151	6	0.0072	0.0021
Impacts or consequences of those challenges on young women	149	5	0.0142	0.0000
Suggestions on steps to take to encourage more young women to easily start small business and entrepreneurship activities	154	6	0.0015	0.0340
Respondents' specific needs to fast-track small business growth among women	129	5	0.0142	0.0000

Source: Huffcutt and Arthur, 1995

4.4.2 Reliability test

To assess the reliability of the measuring instrument, Cronbach's alpha coefficients were calculated and coefficients of 0.70 (Hair et al., 2014:123) or higher were regarded as providing sufficient evidence of reliable scales.

While researchers generally consider coefficients above 0.7 to be satisfactory (Mustakallio et al., 2002:212; Bryman, 2012:170; Hair et al., 2014:114) in social sciences, values as low as 0.5 are reported to be acceptable (Lowenthal, 2012).

According to Streiner (2003:99-103), larger scales above 20 items tend to have satisfactory values of alpha, even though they may have orthogonal dimensions. In this current study, the number of items for the constructs under investigation varied

between 8 and 9 per scale. Thus, achieving higher or reasonable alpha values was therefore not a given (DeClue, 2013:84). Satisfactory evidence of validity and reliability for scales measuring the independent and dependent variables in this study is thus provided (see Table 4.3).

The reliability test using Cronbach alpha values was conducted before further analysis. The alpha values for the variables indicate that the items formed a scale of reasonable internal consistencies in reliability. The correlation for each item with at least one item in the constructs was between the value of 0.7 and 0.83. Therefore, most of the items correlate adequately in the constructs. However, this confirms the theoretical and empirical evidence of all the five items from the variables (Table 4.3).

Table 4.4: Reliability analysis

Table 4.4: Cronbach alpha reliability test of the questionnaire items on analysis of factors discouraging young women’s participation in small business and entrepreneurship activities	
Variables	Alpha Reliabilities
Factors that discourage young women from starting a business	0.763
Challenges that restrain the growth of small businesses	0.832
Impacts or consequences of those challenges on young women	0.753
Suggestions on steps to take to facilitate and encourage more young women to easily start small business and entrepreneurship activities	0.719
Respondents’ specific needs to fast- track small business growth among women	0.813

4. 5 Analysis of responses to the research objectives

This research raised four distinct research objectives which cover the specific factors that discourage young women from starting a business; challenges that restrain the growth of those have started; impacts and consequences of those challenges; and suggested steps to address the challenges, both at national level and in respect of young women’s specific needs.

The sample data were summarised by calculating descriptive statistics. The mean, standard deviation and frequency distributions were calculated to describe the responses. To summarise, response categories on the 5-point Likert scale were categorised as follows: responses from $1 \leq \bar{x} < 2.49$ were categorised as ‘disagree’; $2.5 \leq \bar{x} < 3.49$ categorised as ‘undecided/neutral’, and $3.5 \leq \bar{x} \leq 5$ were categorised as ‘agree’.

4.6 Analysis of responses to the specific factors that discourage young women from starting a business

In Table 4.5 overleaf, items were raised on various factors that discourage young women from starting a business.

The first item provides agreement with the statement that young women experience lack of support in business in Kinshasa, with the mean agreement of 3.88. This implies that 77% of respondents believe that young women experience lack of support. Also, the respondents believe that the absence of entrepreneurship in the national education curriculum is a reason for poor entrepreneurial uptake, with the mean agreement of 3.64.

The negative impact of old culture, customs and traditions on women, influence women's entrepreneurial uptake. Lack of basic education, training and health services are deterrents to starting a business. The high poverty rate could also be a factor that discourages women from business.

Table: 4.5: Factors that discourage young women from starting a business in Kinshasa

	RESPONSE 1					Total	Mean	Decision
	Strongly disagree	Disagree	Undecided	Agree	Strongly agree			
Young women experience lack of support in business	13 8.3%	20 12.7%	3 1.9%	58 36.9%	63 40.1%	157 100.0%	3.88	Agree
Absence of entrepreneurship course in the national education curriculum is a reason for poor entrepreneurial uptake	17 10.8%	11 7.0%	12 7.6%	88 56.1%	29 18.5%	157 100.0%	3.64	Agree
The negative impact of old culture, customs and traditions on women influence women's entrepreneurial uptake	14 8.9%	11 7.0%	11 7.0%	71 45.2%	50 31.8%	157 100.0%	3.84	Agree
Lack of basic education, training and health provision is a deterrent to starting a business	25 15.9%	26 16.6%	5 3.2%	71 45.2%	30 19.1%	157 100.0%	3.35	Undecided
The high poverty rate discourages me from starting a business	44 28.0%	50 31.8%	3 1.9%	34 21.7%	26 16.6%	157 100.0%	2.67	Undecided
Total	113 14.4%	118 15.0%	34 4.3%	322 41.0%	198 25.2%	785 100.0%		Agree
Chi-Square Tests								
		Value		df		Asymptotic Significance (2-sided)		
Pearson Chi-Square		135.712 ^a		16		.000		
Likelihood Ratio		129.732		16		.000		
Linear-by-Linear Association		60.182		1		.000		
N of Valid Cases		785						
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.80.								

With regard to the hypothesis:

H₀: There is no statistically significant difference in the perceptions of respondents on the factors that discourage young women from starting a business in Kinshasa. The researcher confirms the rejection of the null hypothesis and supports the conclusion of statistically significant differences in the extent of discouraging factors experienced by young women in Kinshasa.

The chi-square analysis tested the statistically significant differences in the extent of discouragement experienced by young women in Kinshasa, such as lack of support in business, and unavailability of entrepreneurial courses in the national education curriculum. These are some reasons for poor entrepreneurial uptake in Kinshasa. The chi-square asymptotic significant level was less than 0.05 ($0.000 < \alpha < 0.05$). The results become clear on close observation of the bar chart below. The difference in perception will influence the difference in attitudes, which will ultimately affect the perceptions of young women on ease of doing business. It is now imperative to use advanced statistical tools to establish the sources of difference and examine the weight of those discouraging factors for specific policy direction.

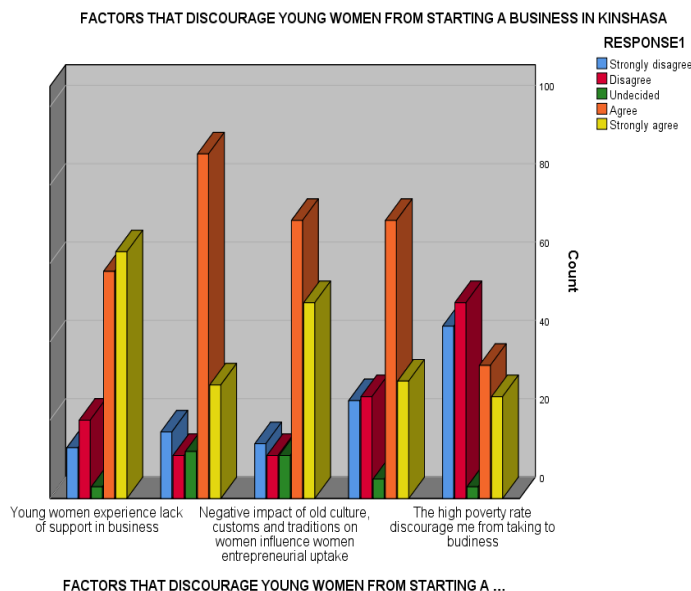


Figure 4.10: Factors that discourage young women from starting a business in Kinshasa

4.7 Analysis of responses to the specific challenges that restrain the growth of small business in Kinshasa

In Table 4.6 overleaf, various factors that restrain the growth of small business in Kinshasa are shown. The responses to the first item provide agreement with the statement that political stability enables a good business environment for young women in Kinshasa, with a mean agreement of 4.29.

This implies that more than 93% of the respondents believe that political instability constitutes obstacles in the growth of small business in Kinshasa. Also, among other growth-restraining factors identified by the respondents, were negative economic growth, believed to slow down development; while gender inequality was agreed with by more than 50% of the respondents.

The country's tax reforms were believed to be grossly inefficient by more than 71% of the respondents. Corruption was also recognised as a small business growth-restraining factor. The last item on ease of business registration was an undecided factor among respondents.

Table 4.6: Challenges that restrain the growth of small businesses in Kinshasa

	RESPONSE 2						Mean	Decision
	Strongly disagree	Disagree	Undecided	Agree	Strongly agree	Total		
Political instability enables a good business environment	3 1.9%	2 1.3%	5 3.2%	82 52.9%	63 40.6%	155 100.0%	4.29	Agree
Negative economic growth slows down development	1 0.7%	1 0.7%	3 2.0%	105 68.6%	43 28.1%	153 100.0%	4.23	Agree
Gender inequality discourages me from pursuing a business	20 12.7%	38 24.2%	18 11.5%	30 19.1%	51 32.5%	157 100.0%	3.34	Undecided
Country's tax reform system is inefficient	11 7.1%	9 5.8%	24 15.5%	79 51.0%	32 20.6%	155 100.0%	3.72	Agree
Corruption is a factor in a country's destruction	2 1.3%	3 1.9%	3 1.9%	100 63.7%	49 31.2%	157 100.0%	4.22	Agree
The business registration process is easy in the DRC	15 9.6%	37 23.6%	54 34.4%	29 18.5%	22 14.0%	157 100.0%	3.04	Undecided
Total	52 5.6%	90 9.6%	107 11.5%	425 45.5%	260 27.8%	934 100.0%		

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	351.622 ^a	20	.000
Likelihood Ratio	359.237	20	.000
Linear-by-Linear Association	62.368	1	.000
N of Valid Cases	934		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.52.

H₁: There is no statistically significant difference in the perceptions of respondents on the factors restraining the growth of small business in Kinshasa.

The chi-square analysis tested the statistically significant difference in the perceptions of respondents on factors restraining the growth of small business by young women in Kinshasa such as political instability, corruption, negative economic growth, gender inequality, and difficulty in business registration. The chi-square asymptotic significant level is less than 0.05 ($0.000 < \alpha < 0.05$). Therefore, the researcher confirms the rejection of the null hypothesis and supports the conclusion of statistically significant differences in the perceptions of respondents on various factors restraining the growth of small business in Kinshasa.

The results are clearly presented in Figure 4.11. The differences in perception will influence the differences in attitudes, which will ultimately affect the perceptions of young women on the conduciveness of the environment for business growth.

This will impede young women from starting a business in Kinshasa. It is now of great importance to use advanced statistical tools to establish the sources of difference and examine the weight of those growth-restraining factors for specific policy direction.

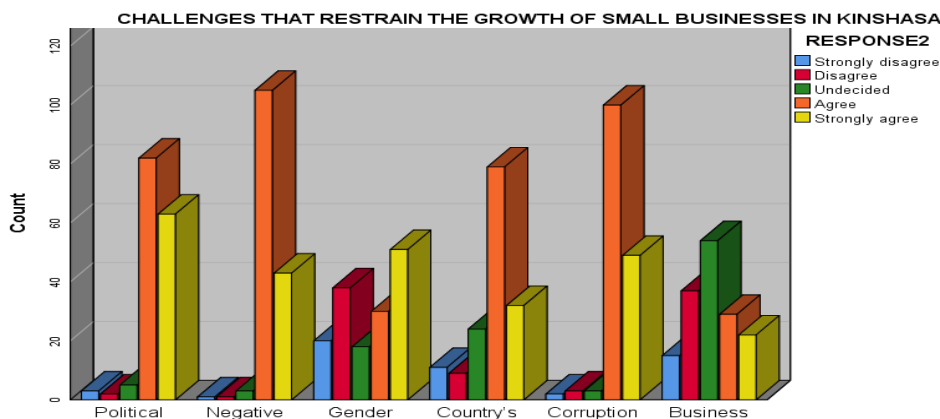


Figure 4.11: Challenges that restrain the growth of small businesses in Kinshasa

4.8 Analysis of responses to the consequences of those challenges facing young women's participation in business activities in Kinshasa

In Table 4.7 overleaf, items were noted on various consequences of women's exclusion in business activities in Kinshasa. The responses to the first item provide agreement with the statement that the high rate of unemployment among young women is a direct consequence of their exclusion from business/entrepreneurial activities. This agreement with the statement has an average mean response of 4.32, which implies that more (90%) respondents both agree and strongly agree with the statement.

The next item captures delinquency, prostitution and debauchery as the consequences of the business exclusion of young women. This statement attracted mixed reactions, which renders the decisions of the respondents as 'undecided', as an average mean of the agreement does not pass the threshold of 'undecided'. Also, among other consequences with consensus in the mean agreement were immigration, delocalisation, and rural exodus. Failure and unsuccessful business ventures serve as both cause and effect for young women's exclusion. Restriction of the number of young women involved in small business and entrepreneurship activities or with limited participation is a major consequence, with a mean of 4.03 based on the responses.

Table: 4.7: Impacts or consequences of those challenges on young women

IMPACTS OR CONSEQUENCES OF THOSE CHALLENGES ON YOUNG WOMEN								
	RESPONSE 3						Mean	Decision
	Strongly disagree	Disagree	Undecided	Agree	Strongly agree	Total		
The high rate of unemployment among young women	1 0.6%	5 3.2%	9 5.8%	69 44.2%	72 46.2%	156 100.0%	4.32	Agree
Delinquency, prostitution and debauchery	35 22.3%	22 14.0%	16 10.2%	48 30.6%	36 22.9%	157 100.0%	3.18	Undecided
Immigration, delocalisation and rural exodus	14 9.0%	26 16.7%	9 5.8%	77 49.4%	30 19.2%	156 100.0%	3.53	Agree
Failure and unsuccessful business ventures	7 4.7%	5 3.3%	26 17.3%	83 55.3%	29 19.3%	150 100.0%	3.81	Agree
Restricted number of young women involved in small business and entrepreneurship activities	5 3.2%	7 4.5%	8 5.1%	95 60.5%	42 26.8%	157 100.0%	4.03	Agree
Total	62 8.0%	65 8.4%	68 8.8%	372 47.9%	209 26.9%	776 100.0%		Agree

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	153.514 ^a	16	.000
Likelihood Ratio	144.904	16	.000
Linear-by-Linear Association	.046	1	.830
N of Valid Cases	776		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 11.98.

H₂: There is no statistically significant difference in the perceptions of respondents on the consequences of business exclusion of young women in Kinshasa.

Chi-square analysis was conducted to test significant differences statistically in the perceptions of respondents on the consequences of business exclusion among young women in Kinshasa. The chi-square asymptotic significant level was less than 0.05 ($0.000 < \alpha < 0.05$). This confirms the rejection of the null hypothesis and supports the conclusion of statistically significant differences in the perceptions of respondents on the consequences of young women’s exclusion from business activities in Kinshasa.

The results are displayed in the bar chart below (Fig. 4.12). Perceptions of the effects of business exclusion will definitely lead to attitudinal difference among young women, which will ultimately affect their behaviour. It is now imperative to use advanced statistical tools to establish the sources of difference and examine the weight of those consequences with regard to specific policy direction.

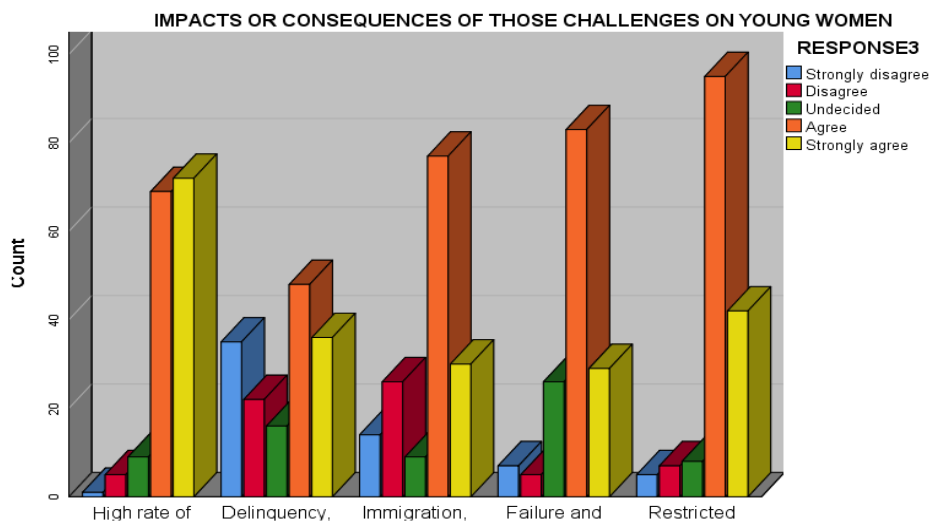


Figure 4.12: Impacts or consequences of challenges on young women

4.9 Analysis of responses from the policy options to encourage more young women to participate in small business and entrepreneurship activities in Kinshasa

In Table 4.8 overleaf, items pertained to various suggested policy options to encourage younger women's participation in small business and entrepreneurship activities in Kinshasa. Responses to the first item provide agreement with the statement that the DRC's political and economic stability is very important to the business environment, as it provides a conducive environment for business to thrive.

Also, universal access to basic education and healthcare services is key to the development of young women, which will eventually increase their participation in business activities. Eliminating female discrimination and national inequality issues, the implementation of entrepreneurship programmes and initiatives, and finally, provision of easier access to funding from financial institutions, were unanimously agreed with as policy options by the respondents with a mean average of 4.27 to 4.60, indicating more than 90% acceptance.

Table 4.8: Policy options to encourage more young women to participate in small business and entrepreneurship activities

	RESPONSE 4					Total	Mean	Decision
	Strongly disagree	Disagree	Undecided	Agree	Strongly agree			
Country's political and economic stability is very important for the business environment	3	0	2	79	73	157	4.39	Agree
	1.9%	0.0%	1.3%	50.3%	46.5%	100.0%		
Universal access to basic education and health is key to development	0	2	4	92	59	157	4.32	Agree
	0.0%	1.3%	2.5%	58.6%	37.6%	100.0%		
Eliminate female discrimination and national inequality issues	5	2	3	82	64	156	4.27	Agree
	3.2%	1.3%	1.9%	52.6%	41.0%	100.0%		
Implement entrepreneurship programmes in national education curriculum	1	2	0	101	52	156	4.29	Agree
	0.6%	1.3%	0.0%	64.7%	33.3%	100.0%		
Build platforms to facilitate small businesses entrepreneurship programmes and initiatives	0	9	2	86	60	157	4.25	Agree
	0.0%	5.7%	1.3%	54.8%	38.2%	100.0%		
Provision of easier access to funding and markets from all financial institutions	1	1	0	56	98	156	4.60	Agree
	0.6%	0.6%	0.0%	35.9%	62.8%	100.0%		
Total	10	16	11	496	406	939		Agree
	1.1%	1.7%	1.2%	52.8%	43.2%	100.0%		

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	71.734 ^a	20	.000
Likelihood Ratio	72.209	20	.000
Linear-by-Linear Association	3.036	1	.081
N of Valid Cases	939		

a. 18 cells (60.0%) have expected count less than 5. The minimum expected count is 1.66.

H₃: There is no statistically significant difference in the perceptions of respondents on the policy options to encourage young women's participation in small business and entrepreneurship activities in Kinshasa.

Here again, utilising chi-square analysis, the searcher tested whether there is a statistically significant difference in the perceptions of respondents on policy options to encourage more young women to participate in small business and entrepreneurship activities in Kinshasa.

The chi-square asymptotic significant level was found to be less than 0.05 ($0.000 < \alpha < 0.05$); the rejection of the null hypothesis thus is confirmed, while support is found for the conclusion that statistically significant differences exist in the policy options raised by young women in Kinshasa. The bar chart overleaf (Fig. 4.13) offers visual evidence.

These suggested policy options include stabilising the country's political and economic environment. Others include universal access to basic education and healthcare services, and eliminating discrimination and inequality in the implementation of entrepreneurship programmes in the national education curriculum. Initiatives such as building SME platforms to facilitate small business entrepreneurship programmes and initiatives, as well as provision of easier access to funding from financial institutions, are equally important.

Advanced statistical tools to arrange the policy options may be needed to explain this further.

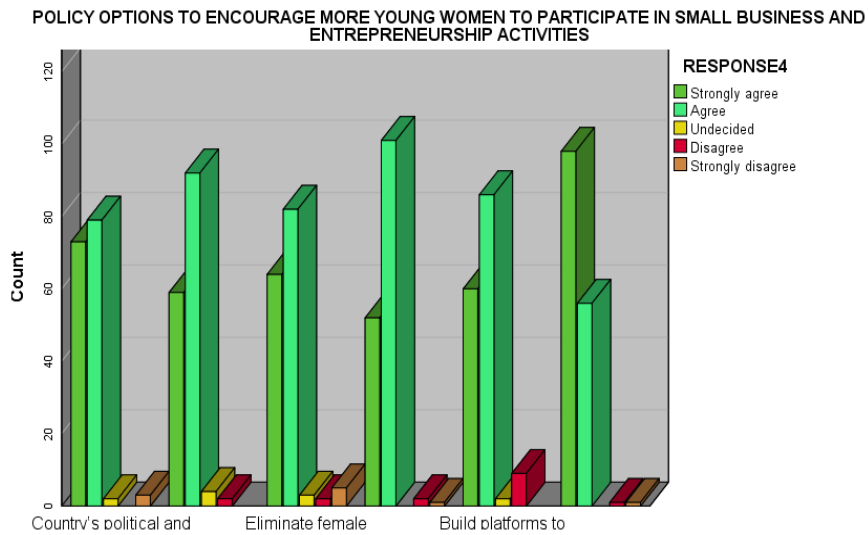


Figure 4.13: Policy options to encourage more young women to participate in small business and entrepreneurship activities

4.10 Analysis of respondents' specific needs to boost business growth in Kinshasa

In Table 4.9 overleaf, items requested specific needs of young women in Kinshasa to capture their perceptions on pressing needs to boost small business growth. The responses to the first item provide agreement with the statement that financial support is of utmost important to young women's business participation in Kinshasa.

More than 99% of the respondents agreed that financial assistance is of importance. Other specific needs identified were building confidence, motivation, and creating opportunities for basic entrepreneurship education in running a business in Kinshasa.

Table 4.9: Specific needs

INDICATE YOUR SPECIFIC NEEDS									
	RESPONSES						Mean	Decision	
	Strongly disagree	Disagree	Undecided	Agree	Strongly agree	Total			
Financial support is needed	0 0.0%	0 0.0%	1 0.7%	53 39.6%	80 59.7%	134 100.0%	4.59	Agree	
Business owners with managerial skills, training and knowledge could run the business much better than those without	38 24.5%	14 9.0%	6 3.9%	69 44.5%	28 18.1%	155 100.0%	3.23	Undecided	
Confidence and motivation are needed	15 9.7%	21 13.5%	5 3.2%	70 45.2%	44 28.4%	155 100.0%	3.69	Agree	
The programme of the DRC government is supportive of young women's entrepreneurship in Kinshasa	30 19.1%	49 31.2%	19 12.1%	42 26.8%	17 10.8%	157 100.0%	2.79	Undecided	
Basic and entrepreneurship education plays a big role in running a business	4 2.6%	2 1.3%	3 1.9%	116 74.4%	31 19.9%	156 100.0%	4.08	Agree	
Total	87 11.5%	86 11.4%	34 4.5%	350 46.2%	200 26.4%	757 100.0%			

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	288.375 ^a	16	.000
Likelihood Ratio	292.794	16	.000
Linear-by-Linear Association	14.322	1	.000
N of Valid Cases	757		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.02.

H4: There is no statistically significant difference in the specific needs of young women in Kinshasa. The researcher confirms the rejection of the above null hypothesis and supports the conclusion of statistically significant differences in the specific needs of young women in doing business in Kinshasa. This was achieved through a chi-square analysis. The chi-square asymptotic significant level was less than 0.05 ($0.000 < \alpha < 0.05$). The bar chart below offers a pictorial illustration of this result.

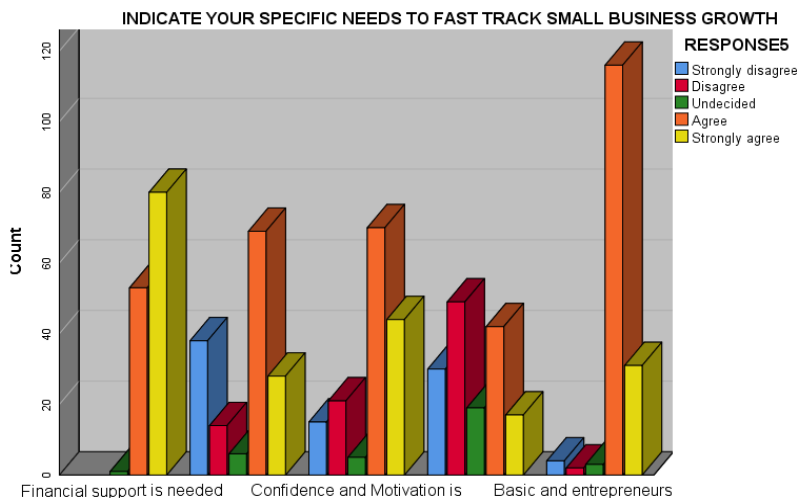


Figure: 4.14: Specific needs to fast track small business growth

4.11 Inferential statistics

The questionnaire items were restructured for inferential statistics to identify specific policy direction on factors influencing young women’s participation in entrepreneurship activities in Kinshasa.

The first identified explanatory variable illustrates the perceptions of respondents on financial assistance and access to loans by young women. This factor preceded the identification of entrepreneurial skills’ contribution to business driven by young women in Kinshasa.

The questionnaire items also captured creating a motivational platform to build the necessary confidence to engage in business. Respondents’ perceptions of cultural discrimination and gender inequality, common in Kinshasa, are key to this objective of confidence boosting. Economic and political instability was also measured to capture the economic and political conduciveness of the business environment in Kinshasa. The pivotal role of education as perceived by the respondents was also measured.

Government regulation was extensively considered as a catalyst to increase women's participation in business, which ranges from the restriction of women's participation in entrepreneurship programmes to tax reform in respect of SMEs. The last captured explanatory variable constitutes the perceived consequences of non-participation of young women in entrepreneurial activities.

4.12 Correlation results

Table 4.10 overleaf illustrates the correlation coefficients among variables. As seen in Table 4.10, the decision to participate in entrepreneurial activities is positively correlated with finance-related factors such as access to loans and financial start-up capital. Lack of access to entrepreneurial skills development, motivational factors, cultural discrimination, economic and political instability, education, and government regulation and its consequences, were all deemed important. The relationship is very strong and statistically significant.

From the results, it is possible that young women fail to participate in business activities because of economic and political instability. Exclusion and a negative relationship with business are further issues. The table also shows the most significant and strong relationships among the explanatory variables. This suggests that all these factors are highly interrelated and may not be effective if implemented in isolation.

The abbreviations below stand for:

- DB: Doing Business,
- FF: Financial Factor
- ES: Entrepreneurial Skill
- M: Motivation
- CDI: Cultural Discrimination and Inequality
- EPI: Economic and Political Instability
- E: Education
- GR: Government Regulation
- C: Consequences

Table 4.10: Correlation analysis

	DB	FF	ES	M	CDI	EPI	E	R	C
Doing Business	1.000								
Financial Factors	.529***	1.000							
Entrepreneurial Skills	.426***	.370***	1.000						
Motivation	.296***	.280***	.549***	1.000					
Cultural Discrimination and Inequality	.485***	.249***	.381***	.558***	1.000				
Economic and Political Instability	-.141*	-	-.118*	-.153**	-	1.000			
Education	.452***	.240***	.557***	.538***	.120***				
Government Regulation	.489***	.506***	.500***	.518***	.433***	-.318***			
Consequences		.344***	-.061	-.070	.436***	-.113	.582***	1.000	
		-.183**			-.092	-.136**	-.112		1.000
	.433***							.257**	

significant at 1%; ** significant at 5%; * significant at 10%

4.13 Regression results

From the results as seen in Table 4.11, based on the F -statistic, this research accepts the alternative hypothesis of joint significance of the variables at a 1 percent level of significance. This implies that variations in financial-related factors; possession of entrepreneurial skills; motivational factors; cultural discrimination and inequality; economic and political instability; education; and government regulation and consequences impel young women to decide to participate in entrepreneurial activities in Kinshasa. From the R^2 , it is also seen that the explanatory variables explain about 57 percent of the variation in the dependent variable.

The Durbin–Watson value of 1.58 explains the absence of serial correlation, as the figure was close to 2.0, which is the rule of thumb for the absence of first-order autocorrelation. The robustness of the regression analysis coupled with the consistency and intuitiveness of the model as shown in the compliance of the coefficients with a prior expectation shows that the model is reliable for the policymaking process. The results show that several factors identified in the findings of this study are critical explanatory variables that explain the decision to participate in business activities in Kinshasa, which is a typical experience of young women in many African cities.

Table 4.11: Regression results

Model	Unstandardised Coefficients		Standardised Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error	Beta			Lower Bound	Upper Bound
(Constant)	.151	.122		1.237	.219	-.091	.393
Financial Factors	.392	.095	.300	4.110	.000	.203	.581
Entrepreneurial Skills	.266	.118	.183	2.256	.026	.033	.500
Motivation	-.263	.115	-.195	-2.280	.024	-.491	-.034
Cultural Discrimination and Inequality	.498	.110	.342	4.512	.000	.279	.717
Economic and Political Instability	-.009	.010	-.058	-.866	.388	-.028	.011
Education	.020	.130	.014	.154	.878	-.237	.277
Regulations	.163	.090	.150	1.800	.074	-.016	.341
Consequences	-.314	.065	-.317	-4.851	.000	-.443	-.186

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Durbin–Watson	
					R Square Change	F Change	df1	df2		Sig. F Change
1	.755 ^a	.570	.540	.15018	.570	19.067	8	115	.000	1.580

a. Predictors: (Constant), Consequences, Entrepreneurial Skills, Economic and Political Instability, Cultural Discrimination and Inequality, Financial Factors, Regulations, Motivation, Education

b. Dependent Variable: DBf

All identified variables, excluding economic and political instability and education, have a significant impact on the decision of young women to participate in entrepreneurial activities. The levels of motivation and effects of the consequences of not participating in business activities as perceived by the respondents have a negative impact on doing business in Kinshasa.

This implies that variations in several conditions, such as financial factors, motivation, entrepreneurial skills, cultural discrimination and inequality, regulations, and consequences significantly influence the decision to participate in business activities as perceived by the respondents.

Specifically, a unit increase in the extent of financial assistance corresponds with a 0.392 (39%) increase in the odds of doing business in Kinshasa, all other factors being constant. A unit increase in the level of existing entrepreneurial skills leads to a 0.266 (27%) increase in the odds of doing business among young women in Kinshasa.

A unit increase in the level of motivation corresponds to a 0.263 (26%) decrease in the dependent variable *ceteris paribus*. A unit increase in the perceived level of cultural discrimination and inequality corresponds with a 0.498 (50%) increase in the dependent variable, all things being equal. Similarly, a unit increase in the extent of government regulation effectiveness corresponds to an increase in young women's participation in business activities.

Finally, a unit increase in the extent of the consequences of young women's non-participation in business activities corresponds to a 0.314 (31%) decrease in young women's decisions to participate in business activities. This implies that the consequences of non-participation are both related to the cause-and-effect syndrome of further exclusion of young women from business activities in Kinshasa.

4.14 Conclusion

This chapter discussed and illustrated the study's findings. The results were based on questionnaire responses, analysed with IBM SPSS® Statistics 2019 version. The outcomes were presented in recurrence tables, bar graphs and pie charts. Each representation was followed by an explanation.

The results demonstrate that young women in business and those wishing to venture into business in Kinshasa face various impediments in both their business activities and aspirations. The difficulties are most prevalent while setting up their business.

The most notable difficulties include the absence of money, financial support, and business skills, the lack of business experience, paucity of business assets, lack of entrepreneurship aptitude, and absence of innovative abilities.

Simultaneously, the prospects for young women's enterprise advancement in Kinshasa are slower than their strong desire to develop businesses. All data collected were analysed, presented and further amplified with tables and figures. The results increased the reliability and validity of the research.

After this detailed process, the researcher was able to reach a satisfactory conclusion, presented in Chapter 5.

CHAPTER 5: CONCLUSION AND RECOMMENDATIONS

5.1 introduction

The objective of this research was to ascertain problems faced by young women when starting a business in Kinshasa, DRC.

While the previous chapter focused on data analysis and the findings of the study, this chapter presents the conclusion, recommendations, benefits of the research, limitations of the research and some recommendations for future research.

5.2 Conclusion

This study comprised five chapters: Introduction, Literature Review, Research Methodology, Data Analysis, and Discussion, Conclusion and Recommendations.

Each chapter is related to the main aim of the research, which was to determine the problems faced by young women when starting a business in Kinshasa, DRC. The first chapter explains how and why the study was conducted. The objective of the study was to respond to the research question, which was to determine the specific factors that discourage young women from starting a business in Kinshasa. It provided better information on the issue. The research design and methodology were also introduced. To collect data, a questionnaire was used and a quantitative approach was adopted.

The literature was reviewed in the second chapter. It was clear from the literature survey that several reasons account for the problems young women face in their quest to start and run a business. Considering that literature on the subject matter was scant in relation to the DRC, broader literature identified a number of factors. These include an absence of start-up capital and lack of financial support from financial institutions such as banks, leading to dependence on family, friends and own savings.

Chapter 3 described the research methodology. The researcher used a questionnaire to collect data, following a descriptive quantitative research approach. This methodology was adopted as it was appropriate with regard to the research objectives. Chapter 4 dealt with data presentation and discussion of findings. Findings were obtained from the analysis of the data obtained from the questionnaire responses. This chapter analysed the findings by using IBM SPSS® Statistics, and presented the findings in the form of pie charts, tables, and graphs, with clear explanations.

Findings from the study suggest that the procedure of business registration is viewed as complicated, unclear and costly by numerous respondents. In view of this outcome, measures to simplify the procedure and cost of business registration should be considered. In the event of this difficulty continuing, young women might be discouraged to engage in business endeavours. An absence of business training and instruction was also observed as one of the significant obstacles to the advancement of young women in business.

Young businesswomen will encounter challenges when setting up their own business ventures, because they are still new in the business world, especially in business management with which they have had no past involvement. Therefore, they should find approaches to defeat this obstacle.

Furthermore, the findings from the survey indicate that there is a relationship between start-up problems and lack of financial support or business capital. Findings also show the link with the research question and objectives. Overall, young women's business empowerment should be encouraged, and stakeholders and government should be involved in developing entrepreneurship in Kinshasa.

5.3 Recommendations

Based on the findings of this study, the following are recommended:

- There is a need for strong measures to upgrade the unfavourable business conditions for young women in Kinshasa. These measures may include business advice, training, and financial support. Lack of financial support is one of the greatest impediments to business in Kinshasa, and banks seldom give loans to young entrepreneurs. Equally, entry into business should be facilitated for young women. Business funding should be provided to young women with good business plans or ideas, but who lack start-up capital to execute their business ventures. All of this can be addressed if the country's government strives to accomplish more and guarantees women's business activities in Kinshasa by implementing structures for start-up loans and business training.

- The government should reorganise the business registration process and requirements to encourage more young women to launch businesses in the country. Restrictions on age for one to start a business should be revised. It is the researcher's view that anyone – regardless of age – can have a sound business idea and may want to expand the idea in the form of a business. Other measures that can support formation and growth may include tax breaks for new business ventures younger than a year, especially considering their fragility. Tax exemption for the first operating year may play a significant role in business legalisation, as the researcher noted there were too many informal or non-registered businesses in Kinshasa.
- To increase entrepreneurship in the DRC, the government and other institutions should work together to encourage young entrepreneurs. This could be achieved by implementing entrepreneurship at high school, so that learners may understand how to manage a business and engage in entrepreneurship. Corporations could create platforms for business practice, practical teaching and experience for entrepreneurs, and business people could share their experiences with young learners. Internships also provide practical experience in business organisations.
- To maintain enthusiasm among young female entrepreneurs in Kinshasa, strategies to encourage them in business activities should be well developed and correctly implemented through different platforms targeting young women's empowerment. Such platforms may be in the form of business networking groups, day-care centres, and loan schemes targeted at women. These are likely to strengthen young women's self-esteem and eradicate discrimination and gender inequality in the country and in the workplace. All should be granted an equal chance to succeed.
- Political instability in the DRC is one of the main problems facing business development. The government should address political instability to ensure a strong economic environment for local businesses and investors, as well as young women. Other than in business, women are the first victims of political

violence in the DRC. They are traumatised and abandoned; that is why government and religious structures should be cooperative to create a safe place for these women and help them to reintegrate into society.

Families should encourage their children to engage in entrepreneurial activities instead of discouraging them because of possible risks. Families already in business should prepare their children much earlier to succeed and to inherit the legacy of their business acumen. Female entrepreneurs should unite to create an association or a platform where they can share ideas and difficulties, and where they can learn to conduct their businesses better by learning from one another.

- Poverty is rife in the DRC, and worse among young women and single mothers. To reduce poverty among this population, the government of the DRC should create more employment and encourage female entrepreneurship. One of the strategies to improve employment is to allow investors to open businesses and employ local people.

A country where women and young people predominate in terms of population, should invest more in that population to create productive people. Abandoning them would constitute a significant loss to the entire country. Therefore, young women and youth should have extra protection from the government. Government should create a long-term plan by implementing good education, good healthcare services, good basic life conditions, and civil order, from the primary school to the world of work.

5.4 Benefits of the research

Previous studies have been done in the DRC on female entrepreneurs already in business; but no specific research has been done on young Congolese women from rural areas attempting to start a small business or an entrepreneurial activity in Limété, Ndjili, and Kinshasa. This study provides useful information dealing with business start-up challenges faced by young women, mostly in rural areas, and factors that retard business growth and the empowerment of a young community in Kinshasa in small business activities.

The research has revealed the factors that prevent young rural women from starting an entrepreneurial activity in Kinshasa. Furthermore, the research should benefit entrepreneurs and individuals that want to start a business in Kinshasa. National and international universities, small businesses, government, and non-governmental organisations should also benefit, since most of them teach, practise or develop entrepreneurship in their institutions; therefore, it would be useful for them to acknowledge the specific challenges related to business start-ups in Kinshasa.

5.5 Limitations of the research

The questionnaire was distributed in three suburbs of Kinshasa where organisation members were located. Kinshasa, the capital of the DRC, has a vast population and high population density, with 24 suburbs. It was thus impossible to conduct this research in the entire capital within a short period of time, and with few resources, little equipment, and a small team.

The three organisations in Kinshasa that allowed the research to be done within their associations gave the researcher an abbreviated list of their members working and living within these three areas. Therefore, this study collected 145 samples based on the three organisations' members living or working within the three districts.

5.6 Suggestions for future research

Considering the study's limitations presented above, the researcher in no way suggests that the results of the study may be generalised. However, the findings could provide material for further research related to the subject matter of the study. Further research could focus on the following areas:

- Difficulties faced by businesswomen in the DRC who have been in business for a long time.
- Congolese women's empowerment opportunities for business development.
- Youth unemployment in rural areas of the DRC.
- Entrepreneurial intentions of young women in Kinshasa.

5.7 Final word

In concluding this research report, the researcher presents a final commentary, based on the objectives of the study.

Main objective

The main objective of this research was to identify specific problems that discourage young women from starting a business in Kinshasa. In respect of the main objective, the researcher contends that several problems confront young women in Kinshasa, both those who are already in business and those who wish to engage in any business venture. This important finding corresponds with extant literature that indicates several challenges for many aspiring young women, as well as for those who have established businesses.

Sub-objective 1

The first sub-objective was to investigate specific problems that inhibit the growth of small businesses in Kinshasa. The researcher concluded that there are various factors that retard the growth of small businesses in the DRC in general, and in Kinshasa in particular.

These factors are: political instability that militates against a good business environment; negative economic growth that slows down development; gender discrimination that discourages young women from pursuing business careers; the country's inefficient tax system; and the endemic climate of corruption.

The findings revealed that further relevant factors include the country's slow developmental rate caused by negative economic growth. Of the respondents, 68.6% agreed, while 63.7% agreed that corruption was a factor in the country's demise. Of the participants, 52.9% agreed that political instability frustrated business. Without peace, regulation and growth, it is difficult for a country to progress, therefore, the stability of a country is one of the key issues for development. Since peace and order are prerequisites, the DRC should prioritise these first, before seeking any type of development, especially socioeconomic development.

Sub-objective 2

The second sub-objective was to explore the prospects for the growth of small businesses in Kinshasa. The researcher concludes that the DRC has important prospects for the growth of business and entrepreneurship, considering its vast population, important reserves of natural resources, and the dimensions of the country, the second largest in Africa.

The DRC is the second largest country in Africa, with a land area of 2.26 million square kilometres, and the fourth largest population. It has unrivalled rich natural resources, including cobalt, copper, gold, tantalum, tin, jewels, diamonds, and oil. These represent very significant potential investment opportunities.

Sub-objective 3

The last sub-objective was to establish the effects or consequences of the problems faced by young women in starting a business in Kinshasa. The researcher identified some factors: the high rate of unemployment among young women; delinquency, prostitution and debauchery; immigration, delocalisation, and rural exodus; failure of unsuccessful business ventures; the restricted number of young women involved in small business; and entrepreneurial activities.

The findings show that 60.5 % of respondents agreed that problems or challenges listed in Objective 1 are the result of a restricted number of young women involved in small business and entrepreneurship activities in Kinshasa. Of the respondents, 55.3% agreed that these problems caused the failure of business ventures of young women, while 49,4% agreed that it is because of these problems that the population experiences immigration, delocalisation, and rural exodus. Of the respondents, 46,2% agreed that the high rate of unemployment among young women is caused by these problems.

Therefore, fewer women in business, not succeeding in business, not being employed and trying to relocate to seek a better life, constitute a loss to the country, as the power of a nation lies in the strength and well-being of its population.

Overall, the research shows that Congolese young women face various obstacles in starting a business in Kinshasa; however, these problems are surmountable. The

efforts and support of the government, private sector and other stakeholders, including families and researchers, will aid in overcoming these challenges.

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APPENDICES

Appendix A: CPUT permission letter



Faculty of Business & Management Sciences
Entrepreneurship and Business Management
District Six Campus
☎ +27 21 460 3450
✉ TengehR@cput.ac.za

STUDENT NAME: DU Diya Lipoko
STUDENT NO: 214030385
COURSE: MTech: Business Administration in Entrepreneurship

To whom it may concern

This serves as confirmation that Ms Diya Lipokp is registered for the abovementioned qualification in the Department of Entrepreneurship and Business Management at Cape Peninsula University of Technology.

As part of the research she is doing, she would need to undertake empirical data gathering for her research project.

You need to be aware that any information provided in this regard will be kept confidential and none of your particulars will be publicized, unless otherwise agreed upon.

Please allow her permission to utilize your organisation as a source of data collection

Feel free to contact me should you require additional information.

Kind regards

A handwritten signature in black ink, appearing to read "Tengeh".

.....
Dr RK Tengeh
Acting Head of Department
Entrepreneurship and Business Management



Appendix B: ASSOFE approval letter



ASSOFE (Association of Female Entrepreneurs)

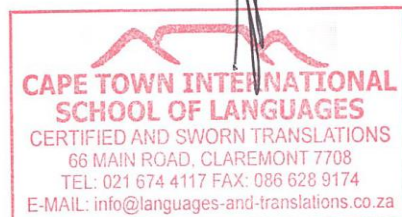
I, the undersigned, Jacqueline BISIMWA MIURANGAZA, National President of the Association of Female Entrepreneurs "ASSOFE", the objective of which is to carry out research on the role that social and environmental enterprises can play in sustainable development and the reduction of poverty, the reinforcement of entrepreneurial skills in women, the promotion of commercial and productive activities in female entrepreneurs, authorise Miss Darla URMICHE DIYA LIPOKO, a student in Entrepreneurial Business Administration at the Cape Peninsula University of Technology in Cape Town to use our organisation as a source for data gathering in our member base within the framework of the research programme:

Problems linked to business start-ups in the Democratic Republic of Congo, the case of the young women of Kinshasa.

OFFICIAL STAMP:
ASSOFE,
ASSOCIATION OF FEMALE ENTREPRENEURS,
KINSHASA,
DEMOCRATIC REPUBLIC OF CONGO

Issued at Kinshasa on 12 March 2019
Jacqueline BISIMWA
SIGNATURE

Association of Female Entrepreneurs indicated by "ASSOFE"
Kinshasa, Democratic Republic of Congo
Contact: +243 895 113 498 - +243 810 245 331
Email: info@assoferdc.com



Appendix C: CNFE approval letter



National Commission of Female Entrepreneurs

I, the undersigned, Eliane MUKENI National President of the National Commission of Female Entrepreneurs "CNFE", based on the leadership of female entrepreneurs, the reinforcement of entrepreneurial skills in women, the promotion of commercial and productive activities of female entrepreneurs, authorise Miss DARLA URMICHE DIYA LIPOKO, student in business administration in entrepreneurship at the Cape Peninsula University of Technology in Cape Town to use our organisation as a source for the collection of member data within the framework of the research programme entitled: *Problems linked to the start-up of a business in the Democratic Republic of Congo, the case of the young women of Kinshasa*

Issued at Kinshasa on 11 February 2019

OFFICIAL STAMP CNFE
KINSHASA, DRC

Eliane MUKENI
SIGNATURE

National Commission for Female Entrepreneurs with the acronym CNFE
Kinshasa, Democratic Republic of Congo
Contact: +243 899 358 562/+243 819 35 8562
Email: info@cnfe-rdc.com



The undersigned, B. M Norbury, Director of Cape Town International School of Languages, herewith certifies that the above document is a true and correct translation of an original French document shown to us in French. Ph. +27 21 671 4117 email: info@ctlanguages.co.za

Appendix D: AFEECO approval letter



Association of female entrepreneurs of the Congo

Promote women's work

I, the undersigned Betty Mulanga Kadima Nkashama, National President of the Association of Female Entrepreneurs of the Congo "AFEECO", based on the empowerment of women, economic rights, gender and the fight against violence, authorise Miss Darla Urmiche Diya Lipoko, student in business administration in entrepreneurship at the Cape Peninsula University of Technology in Cape Town to use our organisation as a source for the collection of member data within the framework of the research programme entitled: *Problems linked to the start-up of a business in the Democratic Republic of Congo, the case of the young women of Kinshasa*

Issued at Kinshasa on 28 September 2018
BETTY MULANGA K.NK
SIGNATURE AND OFFICIAL AFEECO STAMP



Address: 27 OUA, Ngaliema Commune (Kintambo Trading Centre/Store)
Tel: +243 998851905; +243 823555858
Email: afeecod@gmail.com



The undersigned, B. M Norbury, Director of Cape Town International School of Languages, herewith certifies that the above document is a true and correct translation of an original French document shown to us in French. Ph. +27 21 671 4117 email: info@ctlanguages.co.za

Appendix E : Questionnaire

Please mark the applicable block with an X. / **S'il vous plaît veuillez cocher un X dans la case appropriée.**

Section 1 : Demographic information/**Information démographiques**

1.1 Age group / **Tranche d'âge**

1	15–19 years / ans	
2	20–24 years / ans	
3	25–29 years / ans	
4	30–35 years / ans	
5	Above 35 years / au-delà de 35 ans	

1.2 Marital status / **Situation matrimoniale**

1	Single / Célibataire	
2	Fiancé / Fiancé	
3	Married / Mariée	
4	Divorced / Divorcée	
5	Widow / Veuve	

1.3 Number of children/**Nombre d'enfants**

1	None / Aucun	
2	1 child / 1 enfant	
3	2 children / 2 enfants	
4	3 children / 3 enfants	
5	4 children / 4 enfants	
6	5 children / 5 enfants	
7	6 children / 6 enfants	
8	7 children and above / 7 enfants et plus	

1.4 Level of education/**Niveau d'étude**

1	No formal education / Pas d'éducation formelle.	
2	Primary school/ Ecole primaire	
3	Secondary school / Ecole secondaire (plus bas que diplôme d'état)	
4	Certificate from training course / Certificat de Formation	
5	Matric/ Diplôme d'état (Baccalauréat)	
6	National Diploma / Diplôme de graduat (Licence)	
7	Bachelor's degree / Diplôme de License (Maîtrise)	
8	Master's degree / Diplôme de Master	
9	Doctoral degree / Diplôme de Doctorat	

Section 2: Business profile/ Profil d'entreprise.

Please mark the applicable block with an X if you are or were already in business and with XX if You are not yet in business but plan to be. / **S'il vous plaît veuillez cocher X dans la case appropriée si vous êtes ou aviez déjà été dans les affaires et cocher XX si vous n'êtes pas encore dans les affaires mais planifiez de l'être.**

2.1 Are you involved in business? /

Etes-vous actuellement dans les affaires ?

2.2 If yes in 2.1, for how long have you been in business? /

Si oui en 2.1, depuis combien de temps êtes-vous dans les affaires

?

1	Not in business / pas dans les affaires	
2	Planning to be in business / prévoit d'être dans les affaires	
3	I am in business / je suis dans les affaires	
4	I was in business before / j'étais dans les affaires auparavant	

1	Less than 1 year / moins de 1 an	
2	1–3 years / ans	
3	4–6 years / ans	
4	7–9 years / ans	
5	10+	

2.3 Industry in which your business operates or will operate? / **L'Industrie dans laquelle opère où opérera votre entreprise?**

1	Sevices / Services	
2	Manufacturing / Fabrication	
3	Agriculture / Agriculture	
4	Wholesale / Commerce en gros	
5	Retail / Commerce en détails	
6	Building / Construction	

2.3. 1	If operating in service please specify / si vous opérez dans les services s'il vous plaît précisez.	
1	Hairdresser e.g. salon / Coiffeur eg : Salon de coiffure	
2	Accommodation e.g., lodges, letting houses / Hébergement ex : loge, location des maison	
3	Hardware / Matériel, équipement ou quincaillerie	
4	Cleaning / Nétoyage	
5	Food e.g. Restaurant / Nourriture ex : Restaurant	
6	Import and export / Importation et exportation	
7	Transport / Transport	
8	Professional e.g., medicine, accounting / Professionnel ex: Médecins, comptable	
9	Clothing e.g., sewing, buying, selling / Vêtement ex : couture, achat ou vente d'habits	
10	Entertainment e.g. tourism, events organisation / Divertissement ex : Organisation des fêtes, tourisme	

Others, please specify / **Autre chose,**
S'il vous plaît précisez

.....

2.4 Why did you decide to start a business ? / Pourquoi avez-vous décidé de commencer une Affaire ?

1	2	3	4	5
Was unemployed / J'étais sans emploi	Unhappy with my job / J'étais mécontente avec mon travail	Never worked in my life / Je n'ai jamais travaillé dans ma vie	Got opportunity for funding / J'ai eu une opportunité de financement	Passionate about running my own business / par passion de faire ma propre entreprise

Other reasons, please specify / **Autre raisons, précisez**.....

Section 3 : FACTORS THAT DISCOURAGE YOUNG WOMEN FROM STARTING A BUSINESS IN KINSHASA/ FACTEURS QUI DÉCOURAGENT LES JEUNES FEMMES DE CRÉER UNE ENTREPRISE À KINSHASA.

The purpose of this section is to identify the barriers faced by young women when starting or opening a small business in Kinshasa / **L'objectif de cette section est d'identifier les obstacles que font face les jeunes femmes lorsqu'il s'agit d'ouvrir un business ou d'entreprendre une activité à Kinshasa.**

3.1 Please indicate to what extent you agree or disagree with the statement by marking with an X in the appropriate block / Veuillez indiquer dans quelle mesure êtes-vous d'accord ou en désaccord avec l'énoncé en marquant un X dans la case appropriée.

Strongly disagree / Fortement en désaccord	Disagree/ En Désaccord	Undecided / Neutre	Agree / D'accord	Strongly agree/ Fortement d'accord
SD/ FD	D/ D	U/ N	A/ D	SA/ FD
1	2	3	4	5

STATEMENT		S D F D	D D	U N	A D	S A F D
3. 1. 1	Young women experience lack of support in business / Les jeunes femmes font face au manque de soutien dans les affaires	1	2	3	4	5
3. 1. 2	Absence of entrepreneurship course in the national education curriculum is a reason for poor entrepreneurial uptake/ Absence de cours d'entrepreneuriat dans le système éducatif national est la raison pour laquelle l'entrepreneuriat manque d'initiative.	1	2	3	4	5
3. 1. 3	Negative impact of old culture, customs and traditions on women influence women's entrepreneurial uptake / Impact négative de la culture, coutumes et traditions ancienne sur les femmes influencent l'entrepreneuriat des femmes.	1	2	3	4	5
3. 1. 4	Lack of basic education, training and health provision is a deterrent to starting a business / Manque d'éducation de base, de formation et de prévoyance sanitaire est un empêchement pour commencer une activité entrepreneurial.	1	2	3	4	5
3. 1. 5	The high poverty rate discourages me from starting a business / Le taux de pauvreté élevé me décourage de commencer une activité commerciale.	1	2	3	4	5
If others, please specify / Autre raisons, S'il vous plaît précisez						
3. 1. 6		1	2	3	4	5
3. 1. 7		1	2	3	4	5

Section 4: CHALLENGES THAT RESTRAIN THE GROWTH OF SMALL BUSINESSES IN KINSHASA / DEFIS QUI FREINENT LA CROISSANCE DES PETITES ENTREPRISES A KINSHASA.

The purpose of this section is to determine the challenges that slow down the growth of small businesses in Kinshasa / **Le but de cette section est de déterminer les défis qui freinent la croissance des petites entreprises et le développement de l'entrepreneuriat à Kinshasa.**

STATEMENT		S D F D	D D	U N	A D	S A F D
4. 1	Political instability enables a good business environment / L'instabilité politique ne permet pas un agréable environnement pour les affaires.	1	2	3	4	5
4. 2	Negative economic growth slows down development / une croissance économique négative ralenti le développement.	1	2	3	4	5
4. 3	Gender inequality discourages me from pursuing a business / Inégalité des sexes m'empêche de commencer une activité entrepreneuriale.	1	2	3	4	5
4. 5	Country's tax reform system is inefficient / Système de réforme fiscal du pays est inefficace.	1	2	3	4	5
4. 6	Corruption is a factor in country's destruction / La corruption est un facteur de destructions du développement du pays	1	2	3	4	5
4. 7	Business registration process is easy in the DRC / Le processus d'enregistrement du business est facile en RDC.	1	2	3	4	5
If others, please specify / Autre raisons, S'il vous plaît précisez						
4. 8		1	2	3	4	5

Section 5: IMPACTS OR CONSEQUENCES OF THOSE CHALLENGES ON YOUNG WOMEN / IMPACTS OU CONSEQUENCES DE CES DEFIS SUR LES JEUNES FEMMES A KINSHASA.

This section plans to link the relationship between the challenges mentioned above and the diversion of young women in Kinshasa / **Cette section prévoit mettre un liens entre les défis cités ci-dessus et le déroutement des jeunes femmes de Kinshasa.**

STATEMENT		SD FD	D D	U N	A D	SA FD
5.1	High rate of unemployment among young women / Taux de chômage élevé chez les jeunes femmes.	1	2	3	4	5
5.2	Delinquency, prostitution and debauchery / Délinquance, prostitution et débauche	1	2	3	4	5
5.3	Immigration, delocalisation, and rural exodus / Immigration, délocalisation et exode rurale.	1	2	3	4	5
5.4	Failure and unsuccessful business ventures / Echec et entreprises infructueuses.	1	2	3	4	5
5.6	Restricted number of young women involved in small business and entrepreneurship activities / Nombre restreint de jeunes femmes impliquées dans les petites entreprises et activités entrepreneuriales.	1	2	3	4	5
If others, please specify / Autre raisons, S'il vous plaît précisez.						
5.7		1	2	3	4	5

Section 6: SUGGESTIONS ON STEPS TO TAKE IN ORDER TO FACILITATE AND ENCOURAGE MORE YOUNG WOMEN TO EASILY START SMALL BUSINESS AND ENTREPRENEURSHIP ACTIVITIES /

DES SUGGESTIONS SUR LES MESURES À PRENDRE POUR FACILITER ET ENCOURAGER L'AVANTAGE DE JEUNES FEMMES À CRÉER FACILEMENT DES PETITES ENTREPRISES ET DES ACTIVITÉS ENTREPRENEURIALES.

The purpose of this section is to determine which support the government can offer to assist young Congolese females / **Le but de cette section est de déterminer quels soutiens le gouvernement peut offrir pour aider les jeunes femmes Congolaises.**

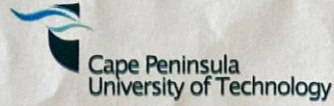
STATEMENT		SD FD	D D	U N	A D	SA FD
6.1	Country's political and economic stability is very important for business environment / La stabilité politique et économique du pays est importante pour l'environnement des affaires	1	2	3	4	5
6.2	Universal access to basic education and health is key to development / Permettre à chacun d'accéder à santé et l'éducation de base est la clef du développement.	1	2	3	4	5
6.3	Eliminate female discrimination and national inequality issues / Éliminer la discrimination féminine et les problèmes d'inégalité nationale	1	2	3	4	5
6.4	Implement entrepreneurship programmes in national education curriculum / Mettre en œuvre des programmes d'entrepreneuriat dans le système éducatif national	1	2	3	4	5
6.5	Build platforms to facilitate and support various youth communities and young women in small business e programmes and initiatives / Mettre en place des plates-formes pour faciliter et soutenir les initiatives de la communauté des jeunes femmes dans les petites entreprises et les initiatives et programmes d'entrepreneuriat	1	2	3	4	5
6.6	Provision of easier access to funding and markets from all financial institutions / Faciliter l'accès au financement et au marché de toutes les institutions financières.	1	2	3	4	5
If others, please specify / Autre raisons, S'il vous plaît précisez.						
6.7		1	2	3	4	5

Section 7 : Indicate your specific needs / **Indiquez vos besoins spécifiques**

STATEMENT		SD FD	D D	U N	A D	SA FD
7.1	Financial support is needed / Un besoin de soutien financier	1	2	3	4	5
7.2	Business owners with managerial skills, training and knowledge could run the business much better than those without / Les chefs d'entreprises ayant des compétences en matière de gestion, de formation peuvent gerer un business mieux que ceux qui n'en ont pas	1	2	3	4	5
7.3	Confidence and motivation are needed / Besoin de motivation et de confiance en soit	1	2	3	4	5
7.4	The programme of the DRC government is supportive of young women's entrepreneurship in Kinshasa / Le programme du gouvernement de la RDC soutient les jeunes femmes entrepreneurs à Kinshasa.	1	2	3	4	5
7.5	Basic and entrepreneurship education play a big role in running a business/ Education de base et entrepreneurial jouent a grand rôle dans le fonctionnement de l'entreprise.	1	2	3	4	5
If others, please specify/ Autre raisons, s'il vous plaît précisez.						
7.6		1	2	3	4	5

THANK YOU FOR YOUR TIME AND PARTICIPATION / **MERCI POUR VOTRE TEMPS ET VOTRE PARTICIPATION.**

Appendix F: Ethics approval



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Symphony Road Bellville 7535


Office of the Chairperson Research Ethics Committee	Faculty: BUSINESS AND MANAGEMENT SCIENCES
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At a meeting of the Faculty's Research Ethics Committee on **30 April 2019**, **Ethics Approval** was granted to **Darla Urmiche Diya Lipoko (214030385)** for research activities of **M Tech: Bus. Admin in Entrep.** at Cape Peninsula University of Technology.

Title of dissertation/thesis/project:	PROBLEMS FACED BY YOUNG WOMEN WHEN STARTING A BUSINESS IN KINSHASA, THE DEMOCRATIC REPUBLIC OF CONGO Lead Researcher/Supervisor: Prof C Iwu
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Comments:

Decision: Approved

	1 June 2019
Signed: Chairperson: Research Ethics Committee	Date

Clearance Certificate No | FOBREC658

APPENDIX G: Declaration of editing

ELIZABETH S VAN ASWEGEN
BA (Bibl), BA Hons (English language & literature), MA (English), DLitt (English), FSAILIS

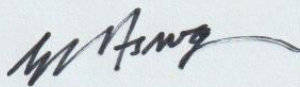
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DECLARATION OF EDITING

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The master's thesis by candidate **Darla Urmiche Diya Lipoko**, titled 'Problems faced by young women when starting a business in Kinshasa, the Democratic Republic Of Congo' has been edited, and in-text citations have been checked against the references. All references have been checked for correctness and conformance with the CPUT Harvard bibliographic style guide. The candidate has been advised to make the recommended changes.



Dr ES van Aswegen
15 February 2021

**PROBLEMS FACED BY YOUNG
WOMEN WHEN STARTING A
BUSINESS IN KINSHASA, THE
DEMOCRATIC REPUBLIC OF
CONGO**

by Darla Urmiche Diya Lipoko

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