The problem of entrepreneurship of women sellers of various products at the Mzée market and access to micro- credits: case of the tujenge micro-finance institution .

 **RESUME**

the birth of an entrepreneurial approach in the developing country finds its explanation in the problem of the crisis of salaried employment and a context of great poverty;crisis in the DRC; women assume the function of head of household to meet the needs of the household in the face of an unpaid or unemployed husband; this situation motivates the idea of entrepreneurship despite the difficulties of access to financing from conventional banking institutions; lack of support services; inadequate regulations; social prejudices; heavy family responsibilities and a low level of education; they stand out to give the best of themselves; especially for this study which is interested in these women job creators who benefit from the financial support of the micro-finance institution TUJENGE

**Keywords:** Entrepreneurship, women, Micro-credit , Micro-finance , Tujenge

**INTRODUCTION**

The 21st century opened with a declaration of solidarity known as the millennium declaration; adopted in 2000 at the united nations by heads of state and government of both developed and developing countries; this declaration led to the Millennium Development Goals (MDGs) which commit the countries of the world to redouble their efforts to tackle the lack of income; the omnipresence of hunger; sociological inequalities between men and women; to the degradation of the environment and the lack of education of health services and drinking water among the objectives pursued by this declaration; poverty reduction comes first; eradicate extreme poverty and hunger; the first target of this goal is to halve between 1990-2015; the proportion of the population whose income is less than a dollar a day; while the second seeks to halve this gender disparity in lives

With regard to inequality; the vulnerability and precariousness of the study population of the 1.3 million people living in conditions of poverty 70% are women in urban areas; 40% of the poorest households have a female head of household; while the women who evolve in the sale of various products in the city of Lubumbashi at the Mzée market affiliated with the TUJENGE microfinance institution have distinguished themselves by a spirit of business creation or self-employment for the survival of their homes; the schooling of children sometimes with unemployed or underpaid husbands; even unpaid this entrepreneurial spirit participates as development strategies for the populations who have to face the difficult economic and social situation

Entrepreneurship according to; louis JACQUES FLION is a process by which people realize that owning their own business is a viable option or situation; these people are thinking about businesses they could start; learn about the process to follow to become an entrepreneur and embark on the creation and start-up of a business[[1]](#footnote-1)

But these entrepreneurial practices cover very diverse realities; beyond the status truth; the size and scope of the companies created; notable differences between male and female entrepreneurship; the women surveyed have a smaller capital base to start their business and are significantly less likely to benefit from private equity or venture capital.

During the last years ; several researchers have taken an interest in female entrepreneurship; making distinctions between men and women in terms of management motivation; business performance; training needs; access to finance; work-family balance and finally participation in business networks This research will effectively analyze the creation of businesses and their findings; reasons for differences in entrepreneurial success by gender

The particularity in this study is to assess the potential explanatory factors of the success or non-realization by women of their entrepreneurial projects and the behavior of these women affiliated to the micro-finance institution TUJENGE with regard to economic fluctuations; their degree of adaptation and compliance with the repayment cycle and see what are the positive effects of loans received in light of the current economic situation. Some tools will be offered to women to support them in creation; the needs and expectations adapted to local realities allowing women engaged in the process of creating businesses to see their project succeed and hold the cost in the face of the economic effects due to monetary fluctuations in a market economy at shower speed[[2]](#footnote-2)

The success of women's entrepreneurial activity would maintain balance in their home and could even have a positive impact on the employability of the spouse.

Given that the non-adaptation to the economic situation and the non-respect of the repayment cycle weakens female entrepreneurship; this situation is a real problem that does not allow women business creators to conduct their business well and requires support in business creation and bank agents upstream and downstream thanks to tools that meet the needs and expectations of women entrepreneurs adapted to the local realities allowing to release a reflection on the possibilities of effective accompaniment of the women creators of companies recipients of the financial support of the institution of micro finance TUJENGE ; upstream and downstream thanks to tools answering the needs and expectations of women business creators in relation to local realities to reflect on the possibilities of effective support the problems related to women's entrepreneurship are becoming widespread in both developed and developing countries insofar as obstacles to women's self-employment have multiplied in recent years; many women suffer long periods of unemployment or have to content themselves with begging or accept mediocre and badly paid jobs and socially disadvantaged women are particularly affected; and this perpetuates the vicious circle of poverty and their social exclusion

The interest in this study is threefold; firstly, it makes it possible to identify the long-neglected and avoided issue of female entrepreneurship and their access to credit; to then propose solutions on the basis of the diagnosis made and finally to lay the foundations of a national employment policy which highlights the self-employment of women through the creation of micro-enterprises.

**THE OBJECTIVE**

The general objective of this study is to take stock of the complete inventory of the issue of entrepreneurship and business creation among women beneficiaries of financial support from the TUJENGE microfinance institution. Since the creation of wealth goes hand in hand with the existence of capital; access to financing and credit whose conditions meet the social and economic profile of the beneficiaries or the banking system most accessible to the category of the vulnerable population in the DRC remains microfinance; which is the provision of financial services to customers excluded by banks because they do not have sufficient guarantees to access traditional financial abuse \*

Specifically, this study aims to refocus the debate on the possible advantages of women's self-employment as a valid career path on the obstacles that arise along the way on the measures and strategies on which they can rely to hold

**2. MATERIALS AND METHODS**

To achieve the objectives that we set ourselves within the framework of this exploratory study, we used an integrated methodology based on a qualitative approach; indicative based on the following operational steps:

|  |  |  |
| --- | --- | --- |
| Level | Operational steps | Comments |
| 1 st  | Documentary survey | Literature review related to entrepreneurshipand women's microfinance; international documentation;African ; Congolese women selected for this |
| 2ndStage  | Investigation on ground | Interview with managerspolitico- administrative; the areaprivate ; multilateral partners; organizations and associations working in this sector-visits to the MFI TUJENGE-view of the Congolese civil society on the overproblem ofwomen 's entrepreneurship lushoise - setting up workshopsBringing together different categories of women |
| 3 rdStage  | Analysis of data fromresearch \_ |  |
| 4 th | Formulation and validation of working hypotheses |  |
| 5th | Development of scenariosPossible solutions |  |

The data needed to carry out this study was collected through a qualitative and indicative survey carried out between January and March 2022 among 122 women entrepreneurs affiliated with the micro-financing institution TUJENGE

After the phase of collecting female contacts on the directory with name; and other contact details; nature of entrepreneurial projects; follow-up method with the microfinance institution; the interviews were carried out with the sellers of various products at the Mzée market ; beneficiaries of financial support from TUJENGE; when reimbursing either at their place of business or at their home; these interviews could last between 30 minutes to 1 hour; according to their availability by subjecting us to their whims; among the 60 women subjected to the study; 22 have a single or widowed status and automatically act as head of household; some of them are either widowed or never had the chance to live with a potential partner; they benefit from an amount ranging from 2000 to 2500 USD with a reimbursement rate of 30%…..; 18, being married, sometimes benefit from marital assistance; benefit from an amount ranging from 1OOO…USD… to .15OOUSD....... With a reimbursement rate…30% ……. . Because meet the conditions required to be eligible for this section ; 12 or 21% of the sampled population are still young people who have decided to create their own businesses after their university secondary studies with the financial support of the micro-fiance institution TUJENGE benefit from a loan equivalent to ……… and 13% of the survey population being at the first level only benefit from …….. And will be able to extend their lot once they have demonstrated unfailing reimbursement; because some of those who had behaved badly with regard to reimbursement due to external factors such as: illness; the pregnancy ; loss of employment of a spouse or outright death; natural disaster ; flight ; fraud and even a fire led to the temporary suspension of the entrepreneurial project

The first part of this survey carried out was based on the concern to apprehend in a qualitative way possible the personal and family path of women business creators; we therefore centered the approach around forty individual interviews of a semi-directive type; these interviews took place from January to March 2022 with 60 beneficiary women entrepreneurs; of the micro-financing institution TUJENGE this type of interview allowed us to have information on a series of guided questions and to offer our respondents a framework where they can express themselves freely and it is in this perspective qualitative that we can identify the communication actions carried out on the different people subjected to the study thanks to their analyzes which allowed us to better understand the different elements to be reconstituted the survey guide

40 interviews were carried out and the exploitation of data collected by the content analysis method and more specifically by thematic analysis which allows the highlighting of the social representations or judgments of the respondents; however, particular attention was paid to the diversity of the women surveyed in terms of age; the family situation (single; in a couple; widow separated from the body; with or without children) and also the nature of the entrepreneurial project or sector of activity

It is appropriate to describe the socio-demographic characteristics of the people met with regard to the population of women business creators before presenting the results.

* From a demographic point of view, we have mainly targeted women aged between 45 and 60 in a couple or single-parent situation with an average of 4 to 6 children of school age or adults.
* The women surveyed are between 25 and 65 years old if their average age of 40 is close to that of women creating production units in 2021. 2020. 2019 those under 25 are poorly represented in our study population

As far as family situation is concerned, three categories are included

**RESULTS**

This section aims primarily to report the results obtained in a clear manner; concise and objective in order to answer the hypothesis or research questions; this presentation was made in the most objective way possible

**2 profiles of candidates for entrepreneurship**

**The socio-demographic situation of the respondents**

|  |  |  |  |
| --- | --- | --- | --- |
| **No.** | **situation** | **effective** | **percentage** |
| 1 | single | **12** | **10%** |
| 2 | married | **35** | **29%** |
| 3 | Single parent household | **25** | **20%** |
| 4 | Widowed or separated from body | **50** | **41%** |
|  | TOTAL | **122** | **100%** |

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Tables on the size of women's businesses affiliated with TUJENGE bank

|  |  |  |
| --- | --- | --- |
| **size of the company** | **effective** | **percentage** |
| **Small** | 80 | 65.5% |
| **Mean** | 42 | 34.5% |
| **Total** | 122 | 100% |

Couples with children 45 WOMEN out of 60 are in a couple with children and the others are those in a single-parent situation 10 out of 60 and those who are not yet married, i.e. 8.3% of the sampled population The first part of this survey carried out was based on the concern to apprehend in a qualitative way possible the personal and family path of women business creators; we therefore centered the approach around forty individual interviews of a semi-directive type; these interviews took place from January to March 2022 with 60 beneficiary women entrepreneurs; of the micro-financing institution TUJENGE this type of interview allowed us to have information on a series of guided questions and to offer our respondents a framework where they can express themselves freely and it is in this perspective qualitative that we can identify the communication actions carried out on the different people subjected to the study thanks to their analyzes which allowed us to better understand the different elements to be reconstituted the survey guide

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Legal forms of companies

|  |  |  |
| --- | --- | --- |
| **Legal forms** | **Workforce** | **Percentage** |
| **Sole proprietorships (SMEs )** | 62 | 51 |
| **Public limited companies (SA)** | 11 | 10 |
| **Limited liability company (SARL)** | 34 | 27 |
| **Economic interest group (GIE)** | 10 | 8 |
| **Other legal forms** | 5 | 4 |
| **TOTAL** | **122** | **100** |

Tables presenting the socio-demographic situation of the women business creators met

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Age** | **Number of children** | **Family situation** | **Total** |  **Percentage** |
| **18-25** | 6 | Single | 40 | 33 |
| **25-32** | 5 | Married | 18 | 15 |
| **32-39** | 8 | Married | 8 | 6.5 |
| **39-46** | 6 | widows | 7 | 6 |
| **46-53** | 7 | Separated from body | 8 | 6.5 |
| **53-60** | 6 | Divorced | 11 | 9 |
| **60-67** | 6 | Married | 30 | 24 |
| **TOTAL** |  |  | **122** | **100** |

With regard to this table in relation to the socio-demographic situation of women creators of production units;

From the socio-professional point of view, university and state -certified women in precarious employment, the situation of women encountered with regard to employment. The reimbursement rate is 30 % for the blocked account interest on the current account amount none Link between entrepreneurship and economic growth and poverty reduction To explain the reversal of performance between developed countries and situate the role of finance requires an adequate theoretical framework. This framework is provided by endogenous growth theory ( Pagano, 1993). This theory makes technical progress a special factor which is the engine of growth. The particularity of technical progress comes from the activity that produces it: scientific and technical knowledge ( Aghion and Howitt, 2000).

It fosters innovation according to a Schumpeterian model: creation of new product lines through capacity investments; destruction of previous production processes by process investments that improve product quality and replace existing techniques ( Villemeur , 2003). The differentiations between the developed countries within the growth regime stimulated by ICT come mainly from three characteristics: the intensity of the innovation effort, the composition of the investment between the two categories, the regulation of savings/investment balance and corporate governance. Finance acts on innovation by encouraging the search for high profitability, on the composition of investments by the level of the cost of capital, on regulation and governance by the development of financial markets.



Economic growth through private entrepreneurship promotes poverty reduction among the Congolese population; by extension, the new living conditions acquired from the fact that the population has taken charge of itself by creating its own income, in turn, make it possible to increase economic growth; the creation of new businesses and the reduction in the number or the exit of less productive businesses are fundamental to the dynamism of modern economies; new businesses attract resources to new activities and generate many new jobs when they experience prosperity and rapid growth.

**PRESENTATION OF THE MIOCROFINANCE INSTITUTION TUJENGE**

MFI TUJENGE; upper Katanga; Lubumbashi; Govt/ D.0333/ N° 000488 OF 04 September 2013. 64 Avenue Kasaï (0995733085); created on November 23, 1983. With the encouragement of the Catholic Church; then central credit union TUJENGE had as the first field headquarters of the social center of the Kenya Zone; thus offering the surrounding population the opportunity to become a member; in January 1988. The fund grew and took the name “caisse populaire de credit TUJENGE”. CPCT In abbreviation

Its mission is to contribute to the strengthening of the economic fabric and the revitalization of the popular economy of KATANGA; by facilitating the access of disadvantaged populations excluded from the traditional banking system to financial services and setting up a professional and sustainable financial instrument

Opening an account at the TUJENGE DE Lubumbashi cooperative is within the reach of low earners; according to the testimonies with 3500 FC; the subscriber can have his notebook for each; their savings account and see the rest of the money paid into their account; reports our respondents. From then on, the new member can begin to fund his account and benefit from a credit. The way in which the cooperative works wins the confidence of several Lushois ; testifies the interviewees who are members of the IMF Tujenge ; “the guarantee is there; if you need money today; you are not delayed; you fill out the forms and the money is given; this deserves our confidence according to the people submitted to the study; For some who are still skeptical, savings cooperatives like TUJENGE do not respond favorably to their expectations and the conditions they impose go beyond their financial means; in some structures, deductions are made as withdrawal rights, apart from other required fees; it drives away customers

TUJENGE has more than 10,000 Clients of all categories; especially those who do not have access to the traditional banking system.

**DISCUSSION**

After having presented the data in a very clear manner; it is appropriate to interpret them in this work; the objective of this study was the issue of entrepreneurship among women sellers of various products at the Mzee market and their access to TUJENGE microfinance. It is necessary to compare the results of previous research presented . Even if we must be careful not to consider entrepreneurship or business creation by women as mass solutions capable of curing all the ills of society; it nevertheless remains for the DRC and particularly the city of Lubumbashi one of the effective short-term strategies for survival and the fight against poverty, the resulting jobs will of course be precarious; not very durable; and of inferior quality, but the multitudes of individual initiatives developed within the framework of the various sectors (sales of thrift stores; various sales, etc.) are no longer peripheral phenomena but realities that must be integrated into a new vision. of the national and local Congolese economy to create wealth and income

For LUBUNA, women's initiatives should therefore abandon social logic to adopt economic behavior that guarantees) both authorizes it in charge; the sustainability and sustainability of activities being created (2). ILO/MINTRA; Report of consultation of the employment and income creation program in the DRC.

The objective of this research is to initiate a reflection on the possibilities of effective support for women entrepreneurs who benefit from the financial support of the micro-finance institution TUJENGE. Starting from what motivated this scientific exercise related to self-employment, women in the context which is ours that of is not given the chance to women to flourish due to the multiple socio-cultural constraints and stereotypes this category of people despite their commitment to self-employment deserves to be accompanied by effective measures; because some are excluded on the basis of the conditions of ineligibility for the granting of a loan; Some are excluded from the conventional banking circuit and decide to affiliate with MFIs.

Which category of women is eligible for MFIs? Those excluded from the traditional banking circuit and not meeting the conditions required by the firms; banks and that some of them encounter many difficulties with regard to their socio-professional status; socio-demographic; and non-diversified financing services.

By improving support for women entrepreneurs benefiting from MF TUJENGE products; would consist according to our research in a financial education well because having companies the need for an equipment in term of reinforcement of capacity is essential as for the change of the statute or legal form of its company having taken dimensions more and more considerable in terms of growth for some respecting the repayment deadline and for some the broadening of their entrepreneurial skills so that these women business creators are ready to face daily realities and competitive policy (management; profit ;performance and return) the taking into account of risks and economic effects to keep the cost in an economy as unstable as that of the Democratic Republic of Congo and the laws which have been promulgated which have never improved the daily life of the population such as the decree on youth entrepreneurship (decree N° 20/032 of October 31, 2020 on youth entrepreneurship (FOGE C: entrepreneurship guarantee fund in the Congo) without adding anything to it.

 **CONCLUSION**

It is likely that the factors underlying female entrepreneurship in the city of Lubumbashi are the insufficient income of the spouses; self-employment or the fight against unemployment and poverty; and that these companies do not remain only for the self-sufficiency of households but take on increasingly considerable dimensions although these companies created and managed by women in Lubumbashi remain still poorly understood and my available data make it difficult to describe them more precisely and to generalize the results both on the number and on the profile of business creations or even their typology and the loan received from the bank or MFI TUJENGE which is their main source of financing provides a balance in terms of the functionality and growth of these production units. The scientific world being evolving and dynamic; we are happy to have started a study related to the creation of employment among women affiliated with microfinance without the slightest intention of having exhausted the material and leave the latitude to subsequent research to find and fill in the gaps and shortcomings observed.

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