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Evaluation of the Realities for Effective Economic Growth Driven Entrepreneurial Activities: The Case of the DRC

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Abstract
Africa is the third largest continent and houses 66% of the world's natural resources that remain unexploited. Where these are exploited, they are never meant for the benefit of the poor populous, and at best feed the former colonisers of the continent through the permission of the African political leadership. At the same time the continent remains the poorest and least developed with political strife tearing the continent into patches of revolutions seemingly increasing with every passing year. The blame is put on the colonial past and precious little is said about the disastrous leaderships that have become the "legal culprits" retarding the growth of the continent. The Democratic Republic of Congo (DRC) is no exception to this. More than half a century has passed by and the mineral rich country remains backward, poor, full of corruption and seemingly stagnant. Experiences from the Asian Tigers have shown how countries can move from being backward to developed countries through poverty eradication by promoting entrepreneurship. Economic growth and development of any country is inevitably associated with the level of education and skills in the country complemented by entrepreneurship. It is therefore accepted that the panacea for chronic poverty in the country is entrepreneurship. This study is focusing on the DRC in the current state trying to solve the problem of war caused by poverty, and trying to eradicate the poverty in a war situation. The findings indicate that the government, though aware of the need for effective entrepreneurship policies as a panacea for eradicating chronic poverty, has no formidable principles in place.The conclusion is that it would take a radical and deliberate situation-relevant-entrepreneurial model to revolutionise industrial and economic development and growth given the current status quo in the DRC. The country should promulgate policies on beneficiation to help boost employment and increase domestic wealth.

Keywords: entrepreneurship, political instability, economic models, economic growth, economic development

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INTRODUCTION
Rwigema & Venter (2004) posit that entrepreneurship is the process of conceptualising, organising, launching and through innovation nurturing a business opportunity into a potentially high growth venture in a complex, not always predictable environment. The entrepreneurs take calculated financial, physical and social risks during the conversion of their ideas into implementable business opportunities. These business opportunities bring about creation of job opportunities, uplift the standards of those participating in the venture and help with the development of a community (Leach & Melicher, 2011). Studies by different researchers have produced different statistical findings, Nelson (2007) estimates that entrepreneurial activities contribute 30% and 70% job opportunities between the small and large start-ups respectively. Entrepreneurial activities are without any disagreement understood as the mechanisms through which jobs are created in the community resulting in the growth and development of the economy. This makes entrepreneurs critical role players in the building of the wealth of a country (Edwards, 2008) through the introduction of new enterprises in the economy. As stated by Moore, Petty, Palich &Longenecker (2010), the developmental changes in the economies of countries are correctly attributed to the innovative and entrepreneurial activities from the entrepreneurs who take the risks to introduce new business. It is necessary therefore to create an environment ideal for the risk takers to help in introducing these job creating startups that will help the government to eradicate poverty. This poses the question then, what is the role of government?

BACKGROUND LITERATURE REVIEW
Governments are institutions of governance tasked with the responsibility of creating an enabling environment for economic development as well as human survival and welfare.

Shi & Singh (2011) posit that governments develop values, policies and institutions through which a society manages economic, political and social process at all levels of that society. Governments therefore serve to provide the environment in which civil society and private sector interact in a symbiotic relationship. Wilkinson (2005) concurs and asserts that governance denotes the use of political authority and the exercise of control in a society. Moreover, governance refers to the process whereby elements in society wield power and authority (Poku, Whiteside & Sandkjaer, 2008), and influence and enact policies and decisions concerning public life (Berhanu, 2011). Failure to bring about the environment conducive to development of entrepreneurial activities is the first step in the creation of multiple impediments to social and economic development and growth of a country. Governments and politicians are therefore tasked with the responsibility to identify and legislate on enablers for entrepreneurial growth and development.

Entrepreneurship brings new jobs into an economy, which in turn uplifts the standard of living in a community and brings about reduction of poverty. Urlacher (2008) agrees that economic growth is the surest way to a substantial, sustainable and maintained reduction of poverty in any economy. The concerned countries therefore need to have long term policies for long term growth with a determined focus on the larger and more formal parts of the financial system (Sharma, 2011). As the growth enhancing policies begin to have their effect, the improvement of access of low income households and micro entrepreneurs to financial services should become an additional central focus of financial sector policy (Honohan & Beck, 2007). Entrepreneurs are known to be at the heart of the job growth and economic dynamics as creators of wealth through their willingness to take risks and ability to convert ideas to opportunities using innovative means (Welsch, 2004). There is a much greater need for entrepreneurship at all levels of the economy in countries that have high levels of unemployment. The alternative to entrepreneurship development is stagnated entrepreneurship resulting in uncontrollable increase of the number of unemployed youth which becomes a breeding ground for criminal activities, prostitution and eventually civil unrest(Sacks, 2011). This is the situation that the DRC finds itself in, the government needs to work out a program to eradicate this lifelong chronic poverty.

The DRC is Africa's second largest country with an area of 2345 million square kilometers and a population density of 39 people per square kilometer (Starbird, Deboer & Pettit,2004) much lower that countries like Kenya, Egypt,etc. who are more than twice that density. Because it is situated in the equatorial region, it has large virgin forests lying waste. The country is bestowed with large water encashment along the Congo River ideal for irrigation purposes and as a source for hydro-electric power (Low, 2006) that could be used locally or exported to neighbouring countries. There is equally large amounts of game that could be converted to wildlife parks (Krausman & Cain III, 2013) and used as tourist-attractions for most of Europe and America with no game parks. Besides, cash crops like tobacco, cotton, sunflower, peanuts, soybeans, sugar beans and many other crops thrive in that type of climate (Philander, 2012). Apart from the cash crops, food crops grow in this region and could be grown for both local consumption and export to many other countries (Juma, 2015).

The country is further endowed with mineral resources, chief among them are; diamond, petroleum, cobalt and copper(Landis & Albert, 2012). Like all other African countries, the DRC depends largely on the export of unprocessed minerals to the developed countries (Besada, 2016) from whence these minerals are converted to finished goods. The finished goods are subsequently imported back to the continent at a higher value too often beyond the ability of the average person to afford. The minerals could have been fully processed in the country in which case that would create employment, create value for the minerals and invite the outside world to come as visitors to buy the finished products. Exporting of these finished goods (beneficiation) would further boost the foreign currency earnings of the DRC and improve on the GDP. As stated by Kyambalesa & Houngnikpo (2016)African countries have serious overdependence on exportation of unprocessed minerals thereby weakening their economic growth through lost job opportunities.

The Democratic Republic of Congo (DRC) was colonized by Belgium and gained independence in 1960, fifty six (56) years ago. The country got independence first under the leadership of Patrice Lumumba as first elected prime minister, he was unduly removed and murdered in a military takeover by Seseko Mobuto who changed the country's name to Zaire and ruled as a dictator for 32 years. He was removed in a military operation in 1997 and the reigns were taken over by Laurent Kabila. Laurent Kabila was president of the Democratic Republic of the Congo (converted the country back from Zaire to the DRC) for over 3years and was assassinated in 2001 to be succeeded by his son Joseph Kabila, currently the president of the country. Under Kabila Jr, the country has had the first semblance of elections since the days of Patrice Lumumba. The country has never experienced peace in 16 years, and the civil war seems to go on with no end in sight. It is not known if the DRC would have been better developed if there wasn't civil war in the country. The relatively peaceful days of Seseko Mobutu's dictatorship did not yield any industrial development for the country, equally like neighbours like Zambia who never experienced any political or military upheavals but remained underdeveloped.

Problem Statement

The receding literal review emphasizes the importance of entrepreneurship, then identifies large scale business ideas that could have changed the DRC's political and economic outlook. The last part of this review revisits the history of the country since decolonization, through the years of dictatorships, military takeovers to the present democratic dispensation. It is evident that the country has large natural reserves that have not been exploited for the benefit of the poor and the prosperity of the country in general. It is understood that the country is at war in certain parts, but the question remains as to whether the war has affected the need for entrepreneurship as a panacea for eradication of poverty on the continent. The entrepreneurs are affected the most by the civil war in that business becomes difficult and riskier, besides, governments focus on political survival and not economic growth. There is a need to identify economic development models that will assist in bringing the country out of economic poverty through the only known panacea, entrepreneurship.

Research Objectives

The primary objective of this study was to establish the presence and effect of government policies and programs toward indispensable entrepreneurship as a panacea for poverty eradication in the country.

The secondary objective was to established how the entrepreneurs are impacted on by the presence or absence therefore of programs that are intended or should have been intended for poverty eradication through entrepreneurship.

RESEARCH DESIGN AND METHODOLOGY

A theoretical background was established by use of existing literature that relates to entrepreneurship and its importance in an economy. This assisted greatly in deciding on the research design and methodology and the structuring of the information gathering tool and processes. A target population was identified, sampling techniques were identified as they were seen to fit the purpose of the research, and the size of the sample was considered along the same lines.

Target population

The target population for this research was the entrepreneurs in the DRC who have been trying to establish themselves in a country at war. It is understood that war disrupts normal life, and governments in times of war tend to focus on issues of political and military survival. The assumption was made that this group of people understood better the consequences of doing business in an environment of uncertainty due to the civil unrest. They took the risk for many reasons, chief among them; for their own economic survival because there are no jobs, because there were business opportunities worth the risk, they had always wanted to be in business and they took up the opportunity when it presented itself.

Sampling Selection and Method of Sampling

There was no well-structured sampling except that entrepreneurs were talked to where ever they were available, mostly in the major towns. The questionnaires were distributed country-wide (9 provinces) and the sampling was largely convenience sampling. The interviews focussed mostly on new entrants into business (0-5 years), and these could be identified by way of the size of the business, and screened also from the biography section on the questionnaire.

Sample Size

We set out to interview a minimum of 100 respondents as this was thought to be large enough in times of war. Soon, other opportunities opened up and the number of respondents exceeded 300 entrepreneurs, much to the joy of the researcher since the larger the size of the sample, the lower the chances of wrong information.

DATA COLLECTION METHOD

Pre-tested, structured / predetermined questionnaires were administered to individual entrepreneurs directly by interviewers. This approach helped answer many questions or areas of clarity since the questionnaire was designed in English and then translated to French. The direct interview approach, though expensive proved to be more effective and efficient as there was a 100% response rate. Thus the main reason for direct interviewing was to remove any ambiguities by explaining to the respondents any of the questions that might not have been clear. The questionnaire was divided into three (3) subsections.

Data Analysis

The SPSS (Software Program for Social Sciences) was used for analysis because of its effectiveness and user-friendly qualities. The data was converted into graphs and tables for easy reading and comparisons, where necessary.

FINDINGS

To avoid missing out on certain aspects of the questionnaire and the responses, the findings will be discussed systematically by attending / repeating all the questions asked, and providing an answer for each question asked item by item. The format will therefore be in this fashion; Question – brief explanation, and Response – brief explanation to the diagram (response represented diagrammatically) accompanying the response.

SECTION A Biography

Question 1: Are you involved in business? The intention of this question was to determine whether respondents were involved in business, only those who were in business were eligible to respond to the questions. The question therefore helped eliminate those that were not relevant to the study.

Response: 363 people responded to this. It was expected that the majority of people would agree about their involvement in business. We can see the peculiarity of the respondents' answers according to their degree of involvement in the business despite their lifestyle, their culture and tradition. The results from the research are indicated in figure 1 below.

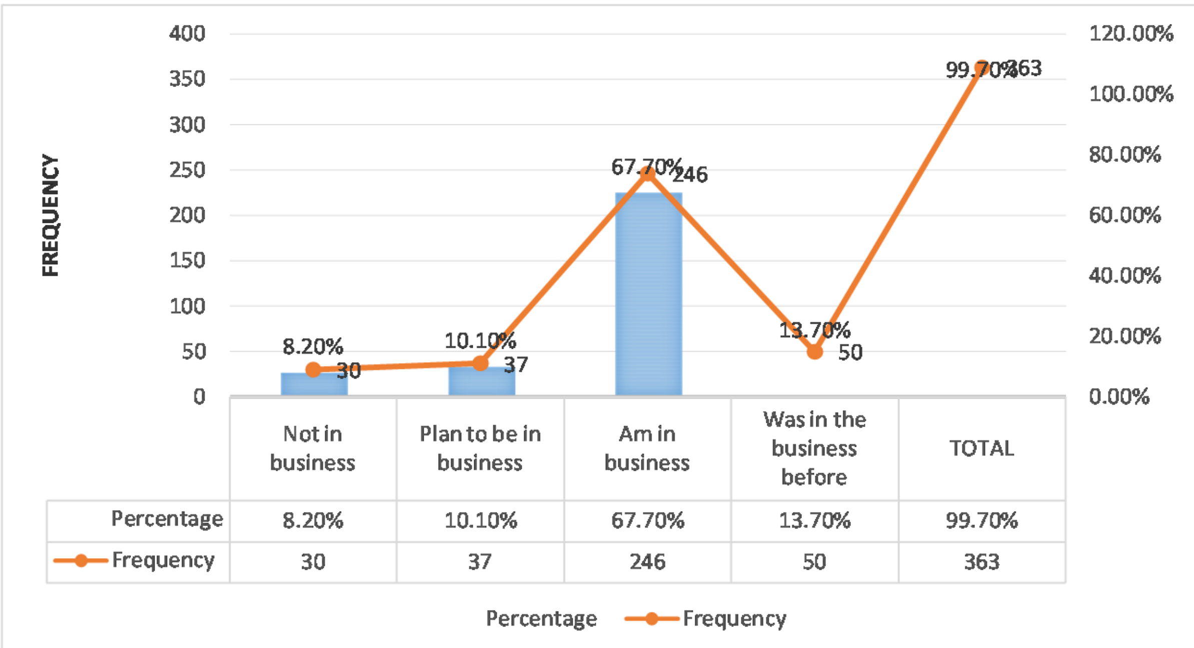


Figure 1. The degree of the involvement in the business
Source: author's own construction

The survey results show that 67.7% of the respondents were in business, this was followed by 13.7% who indicated that they were in business before, 10.1% planned to start a business and 8.20% were not in business.It can be seen that the respondents' answers come from 4 different ranks of sub categories within the business and this should assist with giving a clearer picture from the different views.

Question 2 What is your age range? The intention was to identify the age range involved in business or entrepreneurship in general. Stock (2013) estimates the population of Kinshasa (capital city)at just above 10 million people over an area of 9,965 km^2. Youth 24 years and below form 65% of Kinshasa, Central Africa's largestcity. Unemployment is estimated to be above 70%, making it a potential source of civil unrest.

Response: 363 people responded to this, the expectation was a high proportion of youth trying to start businesses since most exit school due to poverty in the country and their inability to further their education, even at high school level. Lubumbashi, the second largest city in the country is a mining city with an estimated population of 1.5 million (Simone &Abouhani 2005) has the same problem of unemployment. The country faces a serious challenge of unemployment (Green, 2008) and the absence of jobs increases the informal sector activities (DRC African Economic Outlook Report 2012). Thus, the population's structure in Kinshasa and Lubumbashi are included in figure 2below.

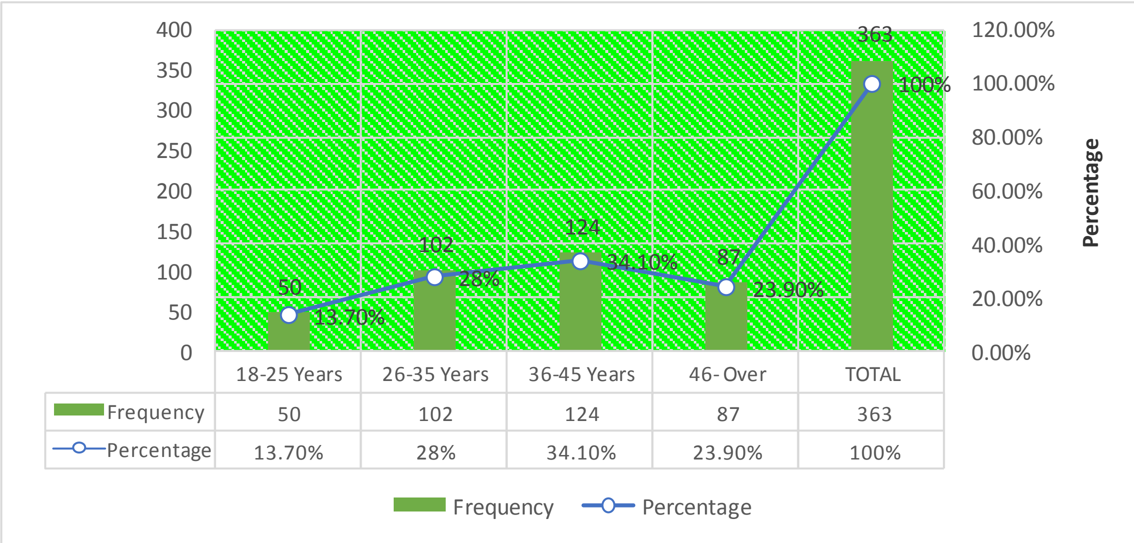


Figure 2; The population's structure in Kinshasa and Lubumbashi
Source: Computed from field data 2014

The Figure 2 above illustrates the age range distribution amongst the respondents with 34.1% in the range 36-45 years, 28% in the range 26-35 years, 23.9% over 46 years of age and the 18-25 age group trailing at 13.7%. Not as was expected, and this leaves a big question as to where the young people are given high unemployment, causing concern that they may be easy game to join the war.

Question 3 How long have been in the business?
The intention of this question was to determine how long the respondents had been involved in business? The longer they may have spent in businesses would be an indication of their ability to survive the existing conditions, they may also be better informed for the purposes of this research.

Response:363 people responded to this. Initially the assumption was that more young people would be responding, but the respondents were not as per expectation and the number of years in business were somewhat not as per expectation. The results from the research are indicated in figure 3.

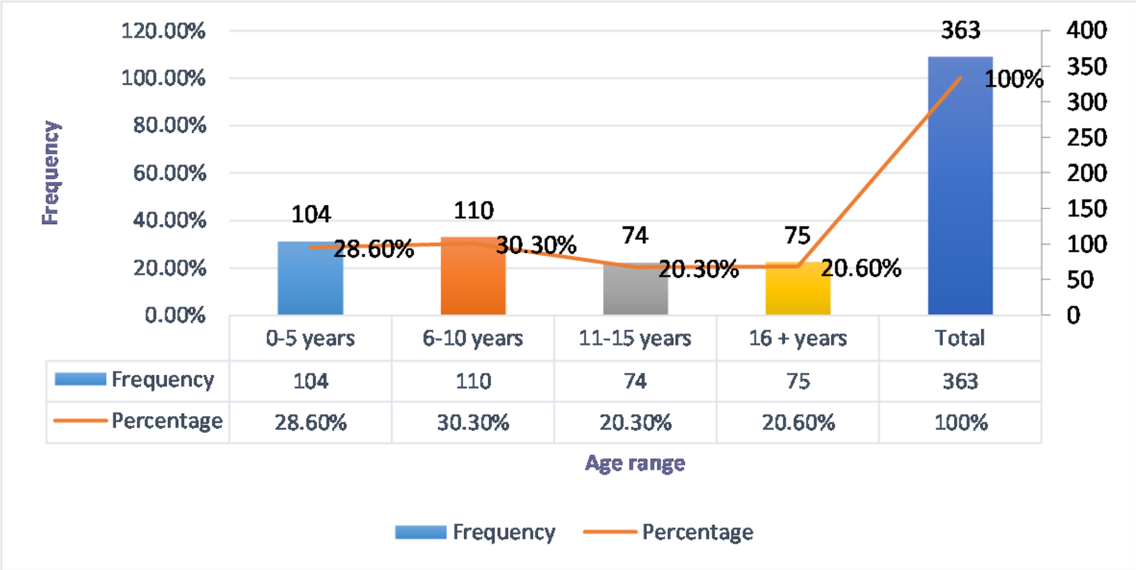
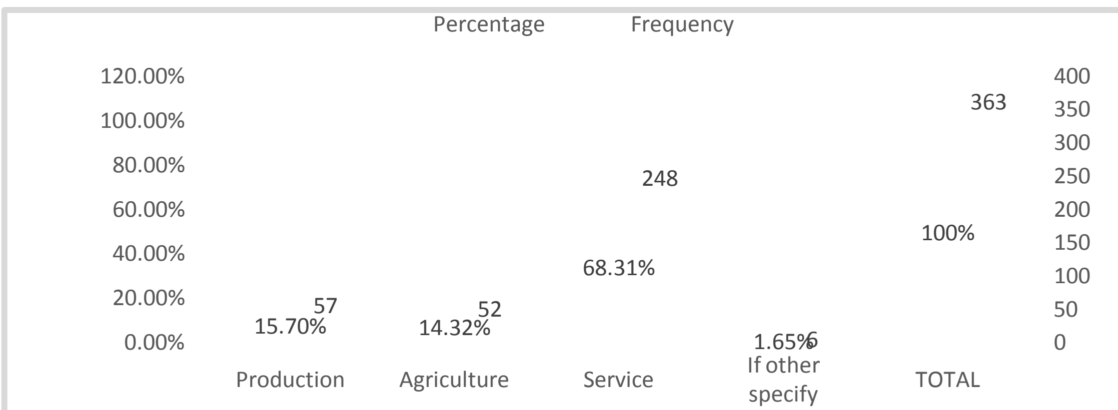


Figure 3.Length of time respondent was involved in business
Source: author's own construction

In figure 3 above, 28.60% of the respondents had been in business for 0-5 years only, 30.30% for 6-10 years with 11-15 years dropping to 20.30%. Almost staying at the same level the 16 years plus sits at 20.60%. This may be indicative of a high attrition rate with many other people having possibly gone out of business for unknown reasons, namely death, old age or the business getting broke.This can be attributed to the current trend in the economy where there is a huge gap between professionals in their mid to late 30s and those in their 50+ years. This gap threatens the knowledge transfer element of the industry, but introduces opportunities for the entrepreneurships.

Question 4; What type of business are you involved in?
The intention of this question was to determine what type of business or industry these respondents were involved in. Whilst the type of business did not mean much, it was considered that the frequency of getting into certain industries would help understand the nature of the economy, the respondents and possibly the limitations in their businesses.

Response:363 people responded to this, it was anticipated that the majority of the respondents would be in the service or retail industries as they are low entry level undertakings. No predetermined choices were provided for the respondents, the responses are illustrated in figure 4 below.



	Production	Agriculture	Service	If other specify	TOTAL
Percentage	15.70%	14.32%	68.31%	1.65%	100%
Frequency	57	52	248	6	363

Figure 4 Type of industry or the business
Source: author's own construction

Figure 4 shows that 68.31% where involved in the service industry as expected, 15.70% were in manufacturing with 14.32% in agriculture. Only 1.65% indicated other industries, there was no mentioning of those 'other'. The low level of manufacturing should be a reason for concern since manufacturing creates more jobs and substitutes imports.

Question 5; What is your level of education?
Research has established that there is a relationship between the level of education in a country and the amount of entrepreneurial activities. It is also hypothesized that people with low education may not always grow their businesses into giant operations. As asserted by Rauner & Maclean (2008), education is meaningful to an economy if knowledge, skills, and habits of the people are transferred to other generations through training and research.

Response: 363 people responded to this, it was projected that the majority of people would have attained high school education by the time they decide to go into business because of the high levels of unemployment. The results are illustrated in figure 5 below.

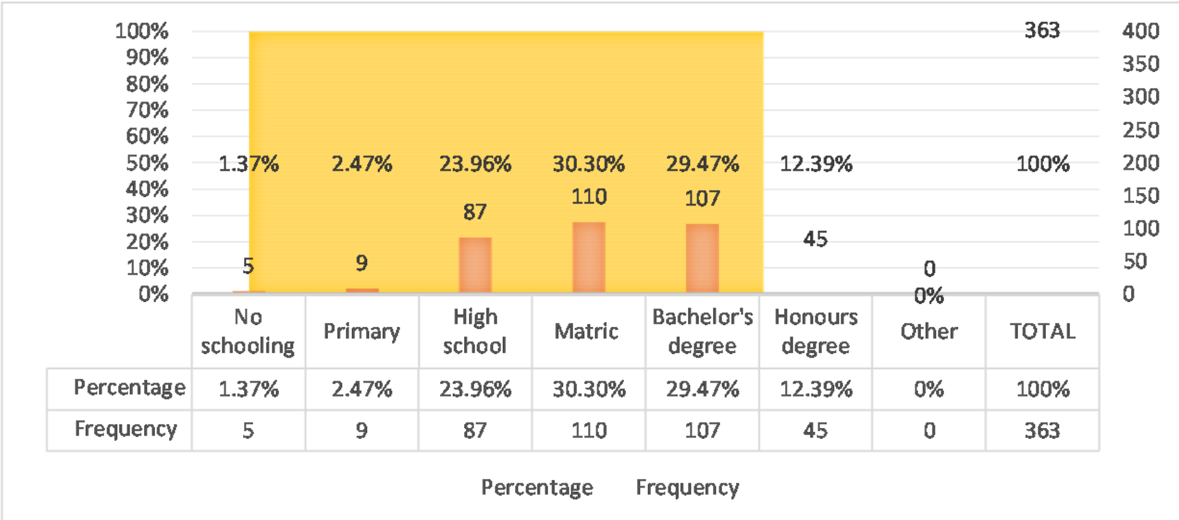


Figure 5 Level of education
Source: author's own construction

In figure 5 it is indicated that 30.30% of the respondents have completed high school, 29.47% have bachelor's degree, and 23.96% had been to high school but had not completed their high school education with 12.39% in possession of honours degrees. Only 2.47% claimed to have primary school education with the remainder of 1.37% having had no schooling.

Question 6; What is your gender?
Empowerment of women has become a rallying point for gaining political mileage in most African countries. The intention was to determine if gender had an impact on entrepreneurship in the DRC and if it playedan important role in the society. Reeves (2012) admits that the gender is a state of being male or female, this has been used culturally to keep women away from business.

Response: 363 people responded to this, it was projected that the majority of the people responding would be male. Congolese males believe that females are inferior to males and married women are not allowed to do business. Things have changed because of the economic crises, women are very present in the informal sector providing financial support for the families. The results are indicated in figure 6 below

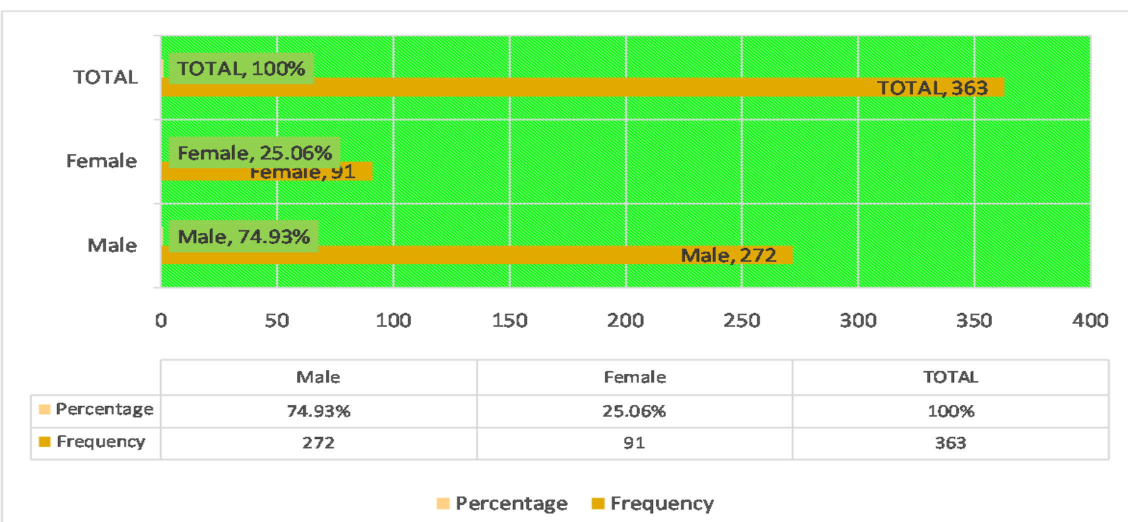
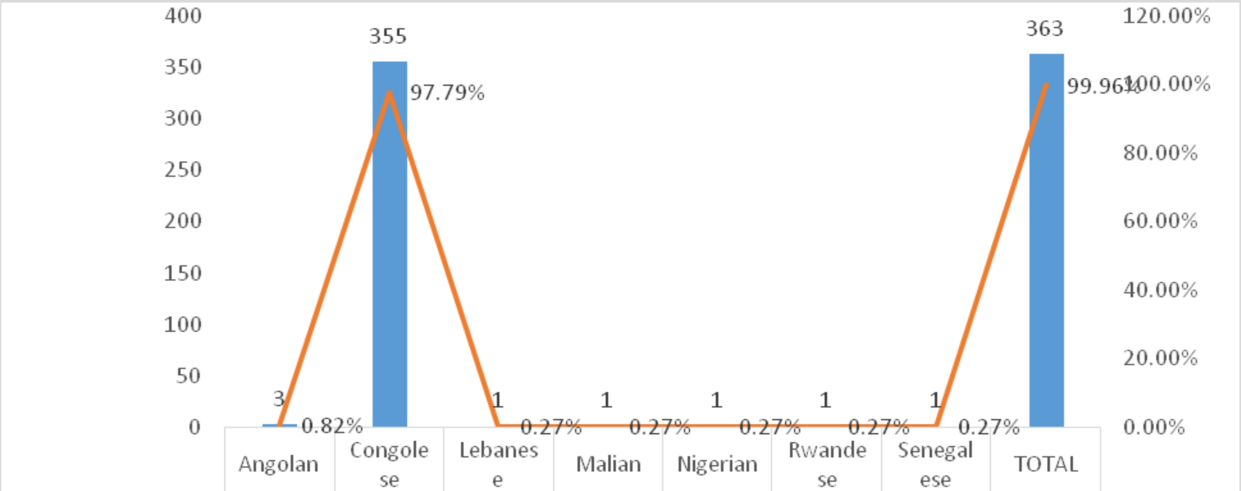


Figure 6; Gender of the respondents
Source: Author's construction

As expected the men were in the majority at 74.93% and females were a mere 25.06% of the respondents doing business. In a country at war it would be understandable that the men brave it out to try and fend for the families, but cultural practices may not be discounted purely on the basis of a country at war.

Question 7; What is your nationality?
There are many foreign nationalities in the DRC, commonly from neighbouring countries and an unprecedented Asian population. Most of these runs mall retail outlets which could have been expected to be owned by the poor entry level Congolese.

Response: 363 people responded to this, it was expected that a fair number of non-Congolese nationals would be found amongst the respondents. The results are illustrated in the figure 7 below.



	Angolan	Congolese	Lebanese	Malian	Nigerian	Rwandese	Senegalese	TOTAL
Frequency	3	355	1	1	1	1	1	363
Percentage	0.82%	97.79%	0.27%	0.27%	0.27%	0.27%	0.27%	99.96%

Figure 7; Nationality of the respondents
Source: author's construction

An unusually high score of respondents indicated that 97.79% were Congolese with 0.82% from Angola, 0.27% from Mali, another 0.27% reported that they were Nigerian nationals, another 0.27% were Lebanese, 0.27% Rwandese and another 0.27% being Senegalese.

Question 8; Why did you decide to start a business?
There are numerous reasons why people start businesses, among which are, namely; desire to create one's own life style, because one cannot get a job, because there is funding available, and many other reasons.

Response: Burke (2006) makes references to push factors that make people start businesses, and chief amongst them are; desire for self-employment, redundancy or retirement, disability, illness or other related. Vermeulen & Curseu (2008) identify poor pay salaries, employers encouraging business start-ups, the starting of new businesses, etc. "Oopportunity" entrepreneurs are driven by pull motivations (Rwigema & Venter, 2004) and desire to be one's own boss (Fornahl, 2007) and other unlisted factors. Table 1 summaries the findings

Table 1 Reasons why people start businesses

REASONS	Unemployed	Unhappy with job	Never got job	Got funding	My own boss
Frequency	73	85	76	42	87
Percentage	20.11	23.41	20.93	11.57	23.96

Source: author's own construction

From the table, 41% of these people never got jobs, this might signify the levels of unemployment in the country. The unhappiness leading to one wanting to start her own business may be primarily because of the labour conditions in a country with high levels of unemployment.

SECTION B of the survey focussed on the respondents' perceptions about the policies and programs that inform their entrepreneurial context. **The Likert scale is used in which respondents rank the statements ranging from strongly disagree – 5, disagree – 4, neutral – 3, agree – 2 and strongly agree – 1.** The statements to be ranked are indicated in the table below, with the perceptions of the respondents recorded under the "ranking section" rated as 1-5. Each statement is therefore responded to according and the comments are given below under the table 2 in the form of a summary.

Table 2 Respondents' perception about the registration of the businesses

	Statement	Strongly disagreed	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
	It is difficult to start a business in this environment	8%	28%	9%	39%	18%
	The set criteria to get funding is within reach for the average Congolese looking for business finance.	34%	49%	9%	6%	3%
	Non-governmental organisations [NGO'S] are a major source of business finance for the poor.	6%	29%	8%	39%	19%
	The government policies discourage entrepreneurship	13%	13%	13%	40%	21%
	The tax structure and government systems discourage new business start-ups.	11%	5%	4%	47%	33%
	The government supports us with skills development and money even though they are at war here.	39%	35%	14%	9%	3%
	Information on business registration is easily obtainable	17%	23%	11%	43%	6%
	The user-friendliness of the business registration procedures	17%	31%	11%	37%	4%
	The timeframe in registering the business is unacceptable	8%	24%	24%	33%	11%
	Assistance during business registration process is not efficient	7%	9%	14%	50%	21%
	The costs for business registration are affordable	26%	52%	8%	11%	3%
	The process of starting a business is simple and easy	13%	41%	13%	25%	7%
	It is difficult to start a business in this environment;	8%	28%	9%	39%	18%

Source: Author's own construction

The respondents live in the entrepreneurial environment where they are affected daily and regularly by the policies and practices around them. Their perception of the environment impacts on the growth of the number of people wanting to become entrepreneurs and the subsequent success rate. Hence the statements stated above and the responses are provided herewith.

STATEMENT: It is difficult to start a business in this environment; The DRC ranks 185 out of 189 on the low end of the "ease of doing business" scale as ranked by the World Bank. This measures the difficulties of starting a business, enforcing contracts, paying tax, resolving insolvency, protecting investors, trading across borders, getting credit, getting electricity, registering property, dealing with construction permits and registering property (World Bank 2014).

Response: A total of 56.19% (17.63% - strongly agree and 38.56% - agree) agreed that it is difficult to start a business in the environment. The respondents disagreeing total 34.97% (strongly disagree at 7.43% and disagree at 27.54%) with 8.81% of the respondents choosing to be neutral. It can be generalised that it is not easy to start a business in the DRC even though 34% find it easy and 8.81% are not sure.

STATEMENT: The set criteria to get funding is within reach for the average Congolese looking for business finance. The biggest impediment to starting a business has always been accessing finance for the start-ups, and the funding necessary during the first stages of the business.

Response: A total of 83.19% of the entrepreneurs believe that the conditions set for accessing business funding are not ideal for the Congolese people. The government needs to focus on this aspect and find more context relevant programs that will assist the Congolese people to get into business.

STATEMENT: Non-governmental organisations [NGO'S] are a major source of business finance for the poor. Generally most NGOs [Non-Governmental Organisations] are known for assisting with poverty alleviation, and it is established that entrepreneurship is the single most effective way of solving poverty problems in a country. A total of 34.15% (5.5% strongly disagreed and 28.65% disagreed) disagreed that NGOs provide assistance for business start-ups in the DRC, neutral remains low at 7.71% (8%) with 39.11% agreeing and 19% strongly agreeing (totalling 58.11%). It can be generalised that NGOs assist with business finance start-ups in the DRC.

STATEMENT: The government policies discourage entrepreneurship; government policies are an indication of how the government values entrepreneurship. A government conscious of the importance of entrepreneurship will promulgate policies that encourage business start-ups.

Response: The generality of the respondents believe that government policy discourages entrepreneurship. This could be more to do with the traditional "cut and paste" approach and context relevant programs for the community. **It can be generalised (60.87% - 21.21% strongly agreeing and 39.66% agreeing) are of the opinion that government policies discourage entrepreneurship.**

STATEMENT: The tax structure and government systems discourage new business start-ups. In many instances governments have developed specialised tax structures intended to encourage entrepreneurship and investment (tax havens).

Response: The DRC has 120 different tax systems and these were reduced to 40 in the current regime. The DRC stands on 176 out of 189 in paying tax for doing business in 2014, currently the government is planning to diversify the economy, strengthen infrastructure, and improve and institutional capacity (Economic report on Africa 2010). **A resounding 80.71% (47.38% agree and 33.33% strongly agree) agree that the tax structure discourages investment and new business start-ups.**In times of war the government may look for money from all corners including from start-ups.

STATEMENT: The government supports us with skills development and money even though they are at war here; the most common factor in most less developed countries is the absence of well-developed skills and human capital. **Response:** Consideration was also taken of the fact that entrepreneurs operating in Kinshasa and Lubumbashi are not affected directly by the war. **A total of 74.37 % (38.81 strongly disagreeing with 35.81 disagreeing) assert that the government does not have support structures for business start-ups.** The government must look at entrepreneur support structures.

STATEMENT: Information on business registration is easily obtainable; new entrants into business are discouraged because of the absence of information or the bureaucratic structures involved in the registration purpose. **Response:** There is no generalisation that can be made about this statement, and it is important that the government review the process of registering businesses. A total of 49.03% (agreeing and strongly agreeing) with 39.93% disagreeing. Ambivalence is at 11%.

STATEMENT: Procedures and steps are clear and easy to follow – the applicant is generally unaware of the correct processes and procedures to be followed.**Response:**

A total of 48.47% (strongly disagreeing – 17.07% and disagreeing – 31.4%) disagree in the main, with a total of 40.24% agreeing. Again, no generalisation can be made, but it is important to note that the near 50% of people (excluding the ambivalent) that believe that the steps are not easy should be considered for any effective planning by the government.

STATEMENT: The timeframe in registering the business is unacceptable – many would be entrepreneurs fail right from the beginning – registration. Cumbersome processes and procedures result in prospects losing interest, especially where they are looking for alternatives in an effort to uplift themselves. **Response:** A total of 32.22% think that the time it takes is ideal or acceptable, 23.69% remained neutral with 44% agreeing that the time taken by the process is not acceptable. Whilst there is no absolute majority in the findings, the 44% should be a cause of concern.

STATEMENT: Assistance during business registration process is not efficient; the applicants generally learn about the system from the government officials assisting them. To what extent do the applicants feel that they are attended to? **Response: A total of 70.5% of the respondents (49.58% agreeing and 20.93% strongly agreeing) are of the view that there is no adequate or efficient assistance during the process of registering the businesses.** Neutral is at 13.77% with those strongly disagreeing totalling 5.7%. It can be generalised that there is poor service provided to the entrepreneurs during the business registration process.

STATEMENT: The costs for business registration are affordable; too often most small undercapitalized entrepreneurs fail to get started because of the costs for registering the business.

Response: A total of 78.23% (25.89% strongly disagree and 52.34% disagree) find the costs of registering a business unaffordable or too exorbitant. With neutral at 8.26% and those agreeing at a combined 13.49%, it can be generalised that the costs for business registration are too high for the entrepreneurs.

STATEMENT: The process of starting a business is simple and easy; apart from the costs, there may be bureaucratic systems and processes that may affect the process of starting a business.

Response: The DRC ranks 185 out of 189 on the low end of the ease of doing business scale as ranked by the World Bank. This scales measures the processes in starting a business, enforcing contracts, paying taxes, resolving insolvency, protecting investors, trading across borders, getting credit, getting electricity, registering property, dealing with construction permits and registering property (World Bank 2014). A total of53.99% (good enough for generalisation) believe that the system is not as effective and user friendly. A progressive government will devise a more user friendly system to boost the only panacea available to reduce poverty.

STATEMENT: It is difficult to start a business in this environment: This statement is close in meaning to the preceding statement. Of particular interest is the similarities in the responses.

Response: A total of56.19% (compared to 54% above) opine that it is difficult to start a business in the DRC. Those disagreeing with the statement account for 34.97% with ambivalence at 8%**.**

SECTION C: SOURCING FUNDS

The section specifically focussed on the funding processes for the entrepreneurs, this section was important because too often governments claim to be assisting people get into "business start-ups." The populace remains poor, economic growth remains low, when it is established that entrepreneurship is established as a panacea for poverty alleviation. As in the earlier section the statements were to be ranked by the respondents starting with strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5). The details are in the table 3 below.

Table 3 Respondents' perception about the registration of the businesses

	Statement	Strongly disagreed	Disagree	Neutral	Agree	Strongly agree
		1	2	3	4	5
	Applicants are uninformed about sources of government finance;	10%	7%	5%	31%	47%
	Finance is even inaccessible to all eligible entrepreneurs in the country;	7%	9%	9 %	39%	36%
	Financing processes take a short time before you can be financed;	25	49	9	13	4
	The set criteria to get funding is within reach for the average Congolese looking for business finance.	34	49	8	6	3
	The exact capital requested for is awarded if candidate qualifies;	21	43	11	20	5
	Funding for business is unusually readily available and accessible for those who meet the criteria	22	43	7	17	11
	You may need political connections to get business finance	3	3	10	34	51
	OTHER SOURCES OF FUNDING					
	Banks are a major source	18	22	4	33	23
	Banks finance those with security only	3	6	6	40	46
	NGOs are a major source of business finance	6	29	8	39	19
	There are small loan funders for business start-ups	17	46	17	16	4
	Funding is available including for those who do not meet the criteria	9	19	8	47	16
	If you have a good business plan you'll get financing	36	39	11	8	5

Source; researchers' construction

STATEMENT: Applicants are uninformed about the sources of government finance – meant precisely to measure the entrepreneurs' knowledge about government funding sources.

Response: A total of 78.5% (can be generalised) posited that applicants or prospective entrepreneurs have no information about government assistance about funding of business start-ups.

STATEMENT: Finance is even inaccessible to eligible entrepreneurs; being eligible is one thing, and finance being available is another.

Response: It is expected that an entrepreneur that meets the criterion should be funded. Contrary to expectations, 74.37% (38.56% - agreed and 35.81% - strongly agreed) with the statement. Meeting the criteria is not a guarantee for funding.

STATEMENT: Financing processes take a short time before you can be financed;
Response: Again contrary to expectation, **a total of 73.82% (24.79% strongly disagreed and 49.03% disagreed) believe that it takes very long to get the funds disbursed even if you qualified and your application is approved.**

STATEMENT: The set criteria to get funding is within reach for the average Congolese looking for business finance. Most financing models used in the African countries are not country relevant (context of the realities the recipients live by) but mere "cut and paste" from western capitalist models.

Response: A total of 83.19% of the respondents (34.43% strongly disagree and 48.76% disagree) assert that the criteria (requirements) of the funding organisations are not ideal for the type of citizen in the country.

STATEMENT: The exact capital requested for is awarded if candidate / loan applicants qualifies: Evaluating the ddifference between funding applied for and the actual amount provided.

Response; A total of 63.9% (20.9% strongly disagreeing and 42.97% disagreeing) postulate that applicants do not get or never get the amount applied for.

STATEMENT: Funding for business is readily available and accessible for those who meet the criteria. Funding is a critical element of any business start-up and too often many businesses fail because of under capitalisation among other things.

Response: A total of 65.28% (43.25% of the entrepreneurs disagreed, 22.03% strongly disagreed) indicate that money is not readily available even to those that qualify

STATEMENT: You may need political connections to get business finance. In places where situations are difficulty (as in getting business finance), it is common practice that those politically connected will have an advantage.

Response: A total of 84.83% of the entrepreneurs (34.15% agree and 50.68% strongly agree) believe that those that have "connections" can get the financing for their operations.

SUMMARY OF THE RESEARCH FINDINGS

It should be categorically stated that this is on-going research and the summary of the current findings deals primarily with the perceptions of the entrepreneurs about the circumstances they find themselves in. The entrepreneurs paint a gloomy picture about the current circumstances as they relate to introducing any changes in economic growth in the DRC. The generalisations coming from the study suggest a need for serious government re-look (if at all this was part of government policy) on the push factors for economic growth. Below is table 4 detailing the assertions made by the entrepreneurs (possibly the panacea for poverty eradication) about the circumstances under which they operate.

The picture is gloomy, but the researchers feel that this is an opportunity for the authorities to plan on changing the circumstances in the business terrain for the benefit of the DRC. It is further opined that an economically active economy removes disgruntled youth from the street and from military uprisings towards development of the country. Given the rich resources in the country, this document is looked at as the first step in understanding the realities of the Congolese entrepreneurs. The critical diagnosis is apparently implementable, some of which may depend on the promulgation of certain policies and programs to facilitate the process of economic growth in the country.

Table 4 Critical generalisations from the research

	Assertion	%
1	Government policies discourage entrepreneurship.	**61%**
2	Applicants do not get or never get the amount they applied for.	**64%**
3	Money is not readily available even to those that qualify	**65%**
4	There is no adequate assistance during company / business registration	**71%**
5	Government does not have support structures for business start-ups.	**74%**
6	It takes long to disburse approved funds to the recipient.	**74%**
7	The cost of registering a business is unaffordable or too exorbitant.	**78%**
8	Applicants have no information about government funding start-ups.	**79%**
9	The tax structure discourages investment and new business start-ups.	**81%**
10	Conditions set for accessing business funding are beyond reach for people.	**84%**
11	Those that have "connections" can get the financing for their operations.	**85%**

Source: researchers' construction

CONCLUSION

In the main African countries have numerous mineral and other natural resources that should change the face of the continent. Surprisingly Africa has the least development in a continent housing 67% of the world's mineral resources. The DRC specifically is estimated to have among the largest unexploited minerals most of which have been the cause of the conflict in the country. Even with such wealth, the country continues to reel under abject poverty and the tunnel continues for too long beyond repair. The critical problem on the continent is the absence of visionary and well-meaning leadership that would move the continent forward. The high volumes of unprocessed minerals exported are merely an issue of a country exporting wealth and jobs. Instead, the same minerals are processed in foreign countries and imported as finished goods, in a typical saga of countries exporting their wealth and importing poverty. Only 15% of the DRC population is formerly employed, whereas with beneficiation there would have been high volumes of employed people providing more money to the fiscus and eradicating poverty.

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