Perceptions and Expectations of Women Agripreneurs Funded By the Multidisciplinary Support Center for Women's Development "CEMADEF" In Bunia, Ituri / DRC

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SUMMARY

This study follows a survey conducted with 100 women agricultural entrepreneurs in Bunia who received funding from the NGO CEMADEF. The objective was to determine these women's perceptions and expectations after accessing financing granted by this microfinance institution to develop their businesses. At the end of the study, 91% of the women agripreneurs were satisfied with the agricultural microcredit they received from CEMADEF, demonstrating their positive perception after accessing the microcredit. Consequently, they expressed a desire to continue their partnership with this organization for the development of their businesses. The research indicates that they have, on average, 6 to 10 years of experience in agripreneurship; this, combined with their 1 to 10 years of involvement with microcredit, justifies the fact that these women surveyed have a partnership that demonstrates the sustainability of their relationship with the organization's microfinance products/services, which is a guarantee of the economic stability of their entrepreneurial activities.

The vast majority of funds received are allocated to the trade of agricultural products. Women agricultural entrepreneurs, who rely on their long-standing experience with the microfinance products and services offered by CEMADEF, report being completely satisfied and having no further expectations of their funder. They are concerned that the funds will make their businesses more difficult to operate. While the program is inclusive and accessible, improvements are needed to ensure broader and more substantial coverage.

Keywords: CEMADEF, Women's agricultural entrepreneurship (agripreneurship), Microfinance, Microcredit, Poverty, Financial inclusion, Bunia.

INTRODUCTION

The world, and especially African societies (particularly sub-Saharan Africa), have faced the immense challenge of poverty for decades, though no country on the planet is spared, from the richest to the poorest (Hassas et *al.*, 2022). Unemployment, lack of education, income inequality, poor health conditions, and a lack of financial resources are the main causes, leading to the total financial exclusion of those affected. Among the solutions considered, entrepreneurship is one of the best tools and the most suitable means, especially in the African context (Ngongo et *al.*, 2025). Furthermore, in recent decades, it has proven to be a determining factor in competitiveness and sustainable growth (El Kadiri & Benamar, 2025). This is such a necessity, as illustrated by a 2022 study by GEM (Global Entrepreneurship Monitor), which found that 60% of entrepreneurs stated that, they started a business out of necessity rather than opportunity.

In the fight against extreme poverty, remarkable progress was made between 1990 and 2014, but the proportion of the population living below the international poverty line ($3 a day) continues to grow, and sub-Saharan Africa has the highest proportion (60%) of people living in extreme poverty (World Bank, 2025). No economic or social progress is possible when people live in such destitution. Without sufficient household income, access to quality education, adequate and healthy food, appropriate healthcare, clean water, electricity, and other necessities is difficult (Kaizen Center, 2022). Considering the multifaceted nature of poverty, it is estimated that more than 1.1 billion people currently live in poverty, the majority of whom are women and children (Villela, 2021).

Several programs and strategies exist to address this scourge, including: at the global level (World Bank), there is SDG1: the very first of the Sustainable Development Goals which aims to end poverty in all its forms and everywhere in the world by 2030; at the continental level, the African Continental Free Trade Area (AfCFTA) aims to stimulate sustainable agricultural and rural development with a view to economic integration into the African space and at the national level, the PRSP is the reference document dating from 2015 in the DRC which sets out and states the Growth and Poverty Reduction Strategies.

The observation is that all these programs and plans are struggling to achieve their objectives, particularly in the Democratic Republic of Congo, a country that ranks among the top 10 poorest in the world, with nearly 68% of its population living below the poverty line (INS, 2025). Consequently, due to the near absence of public efforts in this domain, there has been a real surge in private initiatives, including NGOs and women's organizations that offer microfinance solutions in various sectors to poor people, whom traditional banks consider insolvent and risky business clients (Ngouloubi, 2025).

This is the framework within which the present study is conducted. It focuses on the microfinance activities carried out by the Multidisciplinary Support Center for Women's Development (Centre Multidisciplinaire pour le Développement de la Femme) "CEMADEF," a local NGO in Ituri, DRC, to finance women's agricultural entrepreneurship in Bunia. The research revolves around the following questions: 1) What are the perceptions of women agricultural entrepreneurs financed by CEMADEF in Bunia after a certain period of professional relationship with the institution? 2) How long have the women surveyed been involved in the activity and with the credit? 3) In which activities do the agripreneurs allocate the microloans received, and what are their expectations from CEMADEF? These questions lead to the formulation of the following hypotheses: (i) After a certain period of professional relationship with CEMADEF, the perceptions of women agricultural entrepreneurs in Bunia are positive and evolve toward a sustainable relationship with agricultural microcredit; (ii) Agripreneurs have an average seniority of more or less 5 years in the activity and with credit and (iii) They generally allocate the funds received to the commercial activities of agricultural products, which would facilitate a rapid flow and the repayment of the microcredit contracted.

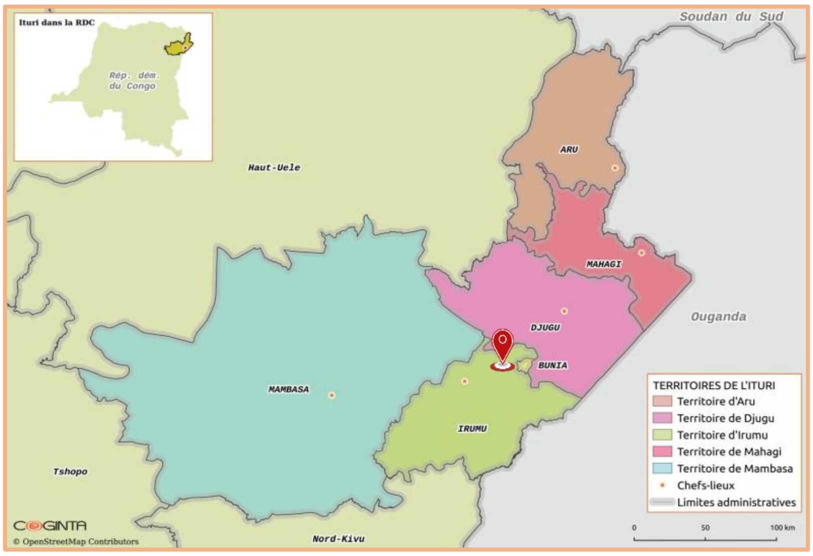
The overall objective of this study is therefore to determine the perceptions and expectations of women agricultural entrepreneurs in Bunia after their access to funding from the NGO CEMADEF for the development of their activities.

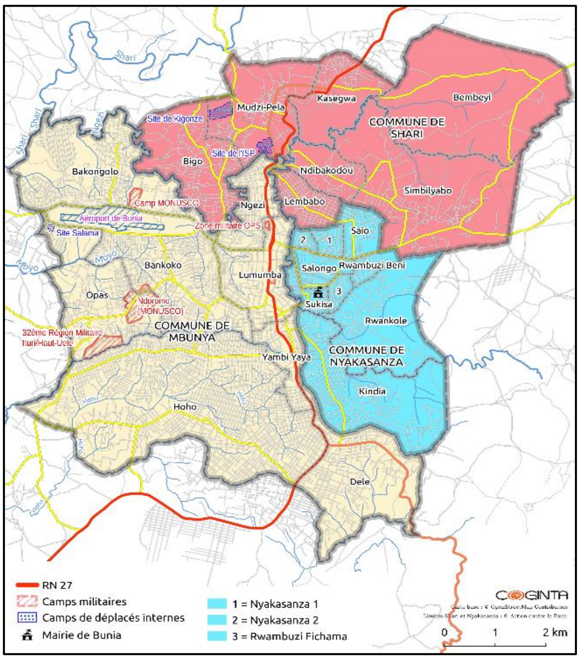
STUDY ENVIRONMENT AND METHODOLOGY

Study environment

This study was conducted in Bunia, Ituri Province. Ituri is one of the 26 provinces of the DRC, located in the northeast of the country along the western shore of Albert lake. It covers an area of 65,658 km² and had a population estimated at over 6 million in 2017, with 71% living in rural areas (Unicef, 2021). Its borders with Uganda to the east, South Sudan to the north, the provinces of North Kivu and Tshopo to the south, and Haut-Uélé to the west provide it with immense economic potential.

Its capital, the city of Bunia, which is the focus of this research, is an administrative entity of 8,730 km² located at 1°34'00" North latitude and 30°13'60" East longitude (DB-CITY, 2020). Its rapidly growing population is estimated by undocumented sources at approximately 2 million inhabitants, although official statistics report 944,205 inhabitants in 2026 (Nations Unies, 2026). Subdivided into 24 districts grouped into 3 communes (Mbunya, Nyakasanza and Shari), the city is primarily commercial: 50% of activities fall under the tertiary sector (services, transport, commerce, administration); 40% under the primary sector (agriculture, forestry, fishing, livestock farming); and 10% under the secondary sector (mining and local manufacturing industries) (Ministry of Urban Planning and Housing, 2016).





The Multidisciplinary Support Centre for Women's Development "CEMADEF" is a local NGO in Ituri created in 2006, which offers products and services of microfinance adapted to finance entrepreneurial activities for economically vulnerable women in order to get them out of the vicious cycle of poverty and allow them to improve their daily living conditions.

METHODOLOGY

The methodology employed in this research, based on a survey, is essentially empirical (qualitative) and qualitative. The *empirical method* facilitated data collection from the target population, followed by its analysis. The *qualitative method* was used to understand the opinions, attitudes, and motivations of women agricultural entrepreneurs. Descriptive and inferential statistics were therefore crucial for describing CEMADEF's funding for the promotion of women's agricultural entrepreneurship in Bunia and for determining the sociodemographic profile of the women agricultural entrepreneurs funded by CEMADEF in the city of Bunia.

Specification of study variables

The following variables were central to this study: the seniority of agripreneurs in the activity, seniority with credit, allocation of received microcredits, their assessments of the products and services offered to them and finally their specific expectations regarding the agricultural microcredit received.

Population and sampling

The study population consists of 250 women agricultural entrepreneurs from the city of Bunia who benefited from agricultural microcredit offered by CEMADEF. A sample of 100 women agripreneurs was selected using Yamane's formula : $n = \frac{N}{1+Ne^2}$ where n = desired sample size; N = population size; and e = margin of error of 7%.

Data collection, processing and analysis

The data were collected in the field using KoboCollet during interviews conducted via a questionnaire integrated into two smartphones used for data collection. This data, stored in KoboToolbox software, was subsequently processed and prepared for further analysis using Microsoft Excel. The processing itself and the application of univariate statistical tests were performed using R software for the purpose of presenting the results in various graphs.

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RESULTS

Seniority in agricultural activity

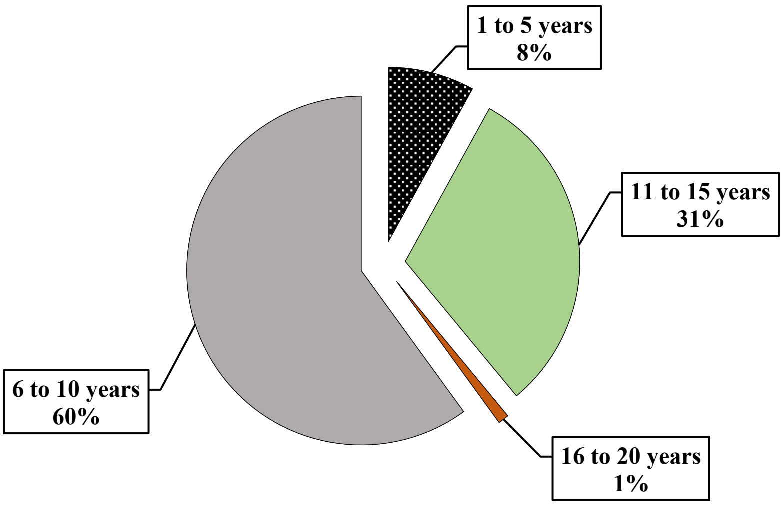

Figure 1. Proportion of respondents according to their length of service in agricultural activity

Figure 1, concerning the seniority of the respondents, indicates that the majority of them have between 6 and 10 years of seniority (60% of the sample), followed by those with 11 to 15 years of seniority (31%), and then those with 1 to 5 years of seniority (12%). Respondents with 16 to 20 years of seniority are very poorly represented, at only 1%.

These results indicate that most beneficiaries have a moderate level of experience in agripreneurial activities (6 to 10 years). They have already acquired considerable experience in managing their agripreneurial businesses and represent a population that is neither novice nor expert, but rather receptive to any innovation that could lead to the development of their activities. These women already have experience in agricultural activities but have limited resources to expand their businesses.

Seniority of the CEMADEF credit

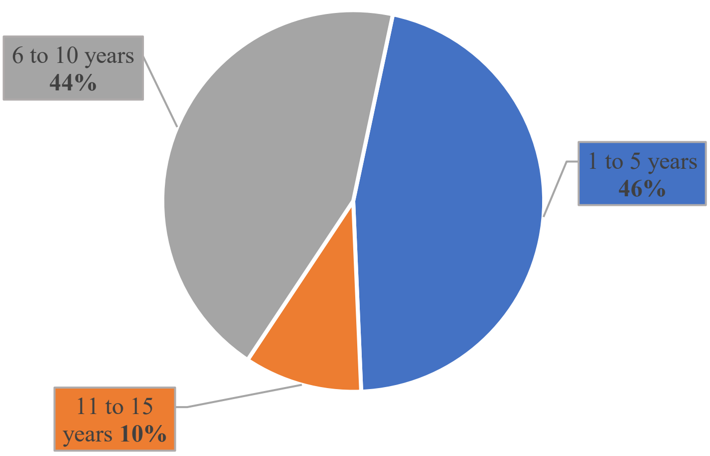

Figure 2. Distribution of respondents according to the seniority of microloans received.

Figure 2 shows that the majority of respondents have between 1 and 10 years of credit history; more specifically, 46% have 1 to 5 years of credit history, compared to 44% for those with 6 to 10 years. Women with 11 to 15 years of credit history represent only 10%.

This distribution indicates that the majority of women surveyed have a relatively recent or intermediate relationship with agricultural credit (6 to 10 years of agricultural experience) and there has been a fairly recent expansion of the CEMADEF agricultural microcredit program with a potential impact that is still being consolidated.

Allocation of agricultural microloans received

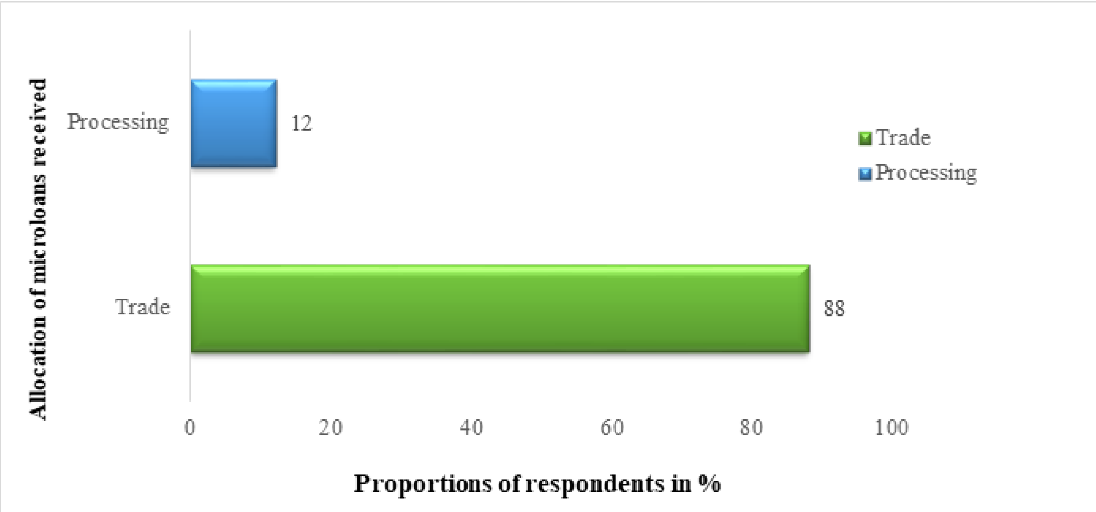

Figure 3. Distribution of respondents according to the allocation of agricultural microcredit.

Figure 3 below relating to the allocation of funds received by agripreneurs shows that the majority of the women surveyed inject the borrowed sums into the trading activities of agricultural products (88%) purchased from producers or suppliers while a small proportion of 12% do processing, more specifically the "local" manufacturing of chikwangues.

These preferences are supported, among other things, by the fact that certain agricultural sectors, such as vegetables, fruits, and artisanal processed foods, have strong local demand, thus encouraging agripreneurs to take a particular interest in them. This is also crucial because products that sell quickly facilitate the repayment of the received loan, which has a relatively short repayment period. Furthermore, the amounts received do not allow for the colossal expenses that would be required by any agricultural production process.

Specific expectations regarding CEMADEF

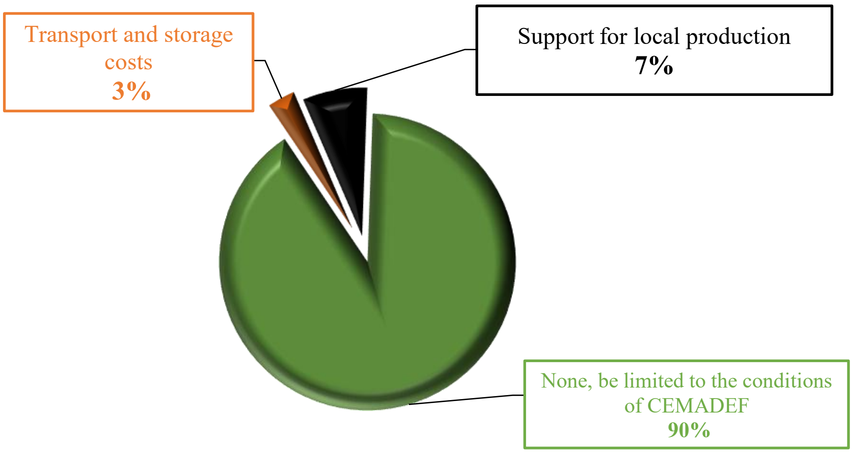

Figure 4. Distribution of respondents according to perceived needs not met by credit

Based on the results presented in Figure 4, which relate to the specific expectations of entrepreneurs regarding CEMADEF, the vast majority of respondents (90%) do not make any particular demands and declare that they are limited to the conditions currently offered by CEMADEF, while a small minority of 7% would like increased support for local production and 3% would like to see transport and storage costs covered.

This distribution suggests that, in general, agripreneurs are satisfied with the products and services offered to them. However, a small fraction of them identify additional needs, particularly regarding production support and the logistical expenses associated with trading agricultural products. The women argued that asking for more than what is currently offered could complicate matters, increase the burden of loan repayment, and even jeopardize the viability of their businesses.

Agripreneurs' assessments of agricultural microcredit

Regarding Figure 5, which concerns the assessment made by women entrepreneurs of the microfinance services and products offered to them, a large majority (91%) were satisfied. The very small proportion of those who were not (9%) felt that the amount received was insufficient to allow them to carry out their projects and achieve greater and more remarkable results.

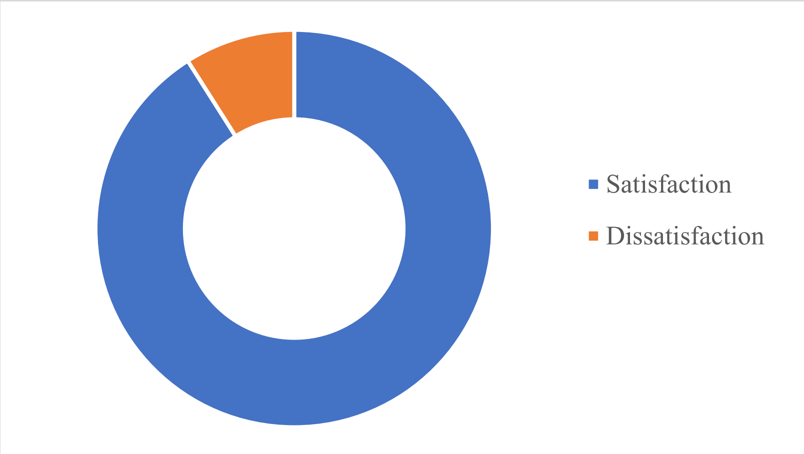

Figure 5. Breakdown of respondents according to their ratings of services/products received.

This result confirms the generally positive assessment that beneficiaries of CEMADEF's agricultural microcredit program have of this offering. These statements are based on the improvements they observed in their activities as soon as they accessed the microcredit, despite the existence of some specific requests not addressed, as outlined above.

DISCUSSION

The surveyed agripreneurs have an average tenure in agripreneurial activity of 6 to 10 years. This reflects considerable experience in managing their agripreneurial businesses within a quarterly credit cycle. These results are similar to those obtained by Musiliu (2021). He found that women who remain in business for several years often use multiple credit cycles, which contributes to the consolidation and gradual growth of their microenterprises. They generally have a credit tenure of between 1 and 10 years, a finding that supports the results obtained by Osa Ouma & Rambo (2013), which validate that women who use multiple microcredit cycles progressively expand their businesses. These two researchers emphasize that tenure in the credit program accompanies the transition from a simple survival activity to a more stable activity that generates increasing income.

Women agripreneurs primarily allocate the funds they receive to the trade of agricultural products, which is the main link in the value chain where they are active, although a small proportion engage in the local processing of cassava for the production of chikwangues. This trend is supported by Rubin et *al.* (2019), who corroborate these findings by stating that women agricultural entrepreneurs are mainly concentrated in post- -harvest operations, artisanal processing, and local marketing, but are increasingly less present in the more capitalized links of industrial processing, where the need for substantial resources, access to significant credit, and networks pose challenges and severely limit their participation.

The vast majority of women surveyed (90%) stated that they had no particular expectations of CEMADEF and were satisfied with the microfinance offer as it was presented to them, thus implying that the terms of the offer were favorable. They emphasized that increased demand would complicate matters and make loan repayment difficult or even impossible. These statements are contrary to the formulations obtained by Katika et *al.* (2025), according to which the female entrepreneurs they studied in Kinshasa expressed expectations that they wanted an increase in the loan repayment period (38.3%) but also an adaptation of the amount received to the real needs expressed by the female entrepreneurs (29.2%).

of agripreneurs reported being satisfied with the agricultural microcredit provided by the NGO CEMADEF and expressed a desire to continue relying on the organization for the promotion and development of their businesses, which they hope will flourish further. A small proportion felt the amounts received were insufficient to meet their expectations. This is supported by Osa Ouma and Rambo in their 2013 research, which concluded that the entrepreneurial activities of the individuals they studied saw a marked improvement (80% of cases) after accessing microcredit. However, this finding contradicts that of Katika et *al.* (2025), who argued that despite the hope generated by the arrival of microfinance institutions in the DRC, and in Kinshasa in particular, the results obtained for entrepreneurs financed by FINCA proved limited in terms of beneficiary satisfaction.

CONCLUSION

The aim of this study was to determine the perceptions and expectations of women agricultural entrepreneurs in Bunia after they received funding from the NGO CEMADEF for the development of their activities. It employed univariate descriptive statistical analyses using Microsoft Excel and R software.

Following this study, a survey conducted by Kobocollect with 100 women agripreneurs revealed that 91% of them reported being satisfied with the agricultural microloan they received from the NGO CEMADEF and expressed their desire to continue relying on this organization for the promotion, development, and growth of their businesses. They have an average of 6 to 10 years of experience in agripreneurship, demonstrating their considerable expertise. With loan relationships ranging from 1 to 10 years, these women have established a long-term partnership with the organization's microfinance products and services, ensuring the economic stability of their businesses. Agripreneurs primarily use the microloans they receive in the agricultural trade, where they are most active, although a tiny fraction engage in local processing.

Thereby, this paper sets its sights on suggesting to public authorities, various stakeholders and partners in the microfinance sector that they ensure that this financial sub-sector, which is already proving itself in less than ideal conditions, can be effectively supported and accompanied by incentive measures so that women's agricultural entrepreneurship better meets the needs of our households, both for consumers and for practitioners.

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