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Local languages and access to microcredits by entrepreneurs in the Kasaï province: An empirical study in the city of Tshikapa

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ABSTRACT

This study aims to empirically assess the role of local languages in accessing financial services offered by MFIs, specifically microloans. It seeks to determine the extent to which local languages help reduce poverty by facilitating access to financial services provided by MFIs. It also examines the conditions for accessing microloans for entrepreneurs in the city of Tshikapa. After analyzing the data using statistical methods, we found that language plays a very important role in accessing microloans. The results show that a very large majority of respondents recognize its importance. Indeed, 69 respondents (82.1%) agree, and 10 respondents (11.9%) strongly agree with the statement that language is a key factor in obtaining microloans and in the growth of SMEs. On the other hand, 4 respondents (4.8%) took a neutral position, while 1 respondent (1.2%) completely disagreed.

These results highlight a consensus that proficiency in the language makes it easier to access microloans and promotes the development, improvement of production capacities, and growth of SME activities in the city of Tshikapa. In addition, the results show that 63.1% of entrepreneurs believe that local languages help eliminate barriers to accessing funding, 21% think that local languages provide a certain level of recognition, and 15.5% mention the simplification of loan acquisition procedures.

Key words: local languages and microcredit

1. INTRODUCTION

Africa's development is often defined in technocratic terms that consider cultural issues, particularly linguistic ones. However, numerous examples seem to show that certain aspects of underdevelopment which are clearly prevalent in most African countries are linked in one way or another to the issue of language (Mouhamadou DIOP; language is considered the matrix of society (ntumba muena mwanza; 2011), and the integration of local languages into official and administrative channels should not only contribute to development policies but could also lead to a rebalancing between official and local languages, thereby enabling greater involvement of linguistic minority groups and illiterate individuals. Kamerhe (2019) explains: Any discussion of African studies that neglects the role and place of language would be incomplete because language occupies an important place in any meaningful dialogue on Africa's development and on Africa's engagement with itself and with the international community as a whole … a society that lacks a cultural identity based on one or two languages capable of facilitating social interaction cannot develop harmoniously.

There are no regulatory provisions requiring an institution to translate an official document into national languages. The financial sector is no exception. Financial institutions, banks, and MFIs officially operate in French. In other words, we have monolingual MFIs serving multilingual clients, most of whom speak a language other than the one in which the MFIs operate as their first language. Most local languages are strictly reserved for family use and the informal market (Mouhamadou DIOP; 2019)

Cornelia Caseau (2014) demonstrates that microfinance communication identifies several elements as vectors of trust: time, religion, active listening, keeping one's word, and language. The language factor is considered the cornerstone.

The evolution of economic thought is coupled with a sociolinguistic approach that frames the enterprise as an economically oriented organization operating within a homogeneous linguistic environment. This managerial logic, typically in force in traditional banks, also guides the communication model of microfinance institutions, which following this standard managerial model have established the hegemony of French as a technocratic approach to client management. Faced with such a situation, which is deeply rooted in economic practices, the desire to engage in an intellectual exercise seeking to establish a link between multilingualism and the performance of these institutions may seem surprising, even awkward and shocking. (Kouakou KOUAME; 2015)

Financial inclusion is a major challenge for economic and social development in developing countries. Microfinance institutions play an important role in providing low-income populations with access to financial services, particularly credit, savings, and payment services; however, access to these services does not depend solely on the availability of financial products or their cost; the ability of clients to understand financial information, contractual terms, and procedures is also an important aspect of inclusion.

Thus, this paper aims to analyze the contribution of local languages to access to microcredit in the province of Kasaï, specifically in the city of Tshikapa.

In addition to the introduction and conclusion, this study will address the following points: the literature review, the methodology, and the results

2. LITERATURE REVIEW

Language and dialect are two concepts that are often difficult to distinguish. What the various definitions of these terms have in common is that both language and dialect are means of communication between humans. Whatever the system may be, it is by no means homogeneous for all its users, as they always employ it while making idiomatic distinctions (Atlas, 2010).

In practice, each community has its own communication system its own language so that there are as many distinct languages as there are tribes. The various languages spoken within the national territory therefore each have their own active users, including native and non-native speakers, whose exact number remains uncertain; furthermore, almost all local languages in the DR Congo Congo are indigenous and therefore vernacular; in this sense, they belong to specific tribes (Nzoimbengene, 2013).

The use of African languages is a necessary prerequisite for the emergence of African sciences, for mother tongues are like

the original lenses through which reality is viewed… and thus the linguistic revolution in Africa is an imperative, an indispensable condition for the possibility and production of original sciences. These sciences remain a mirage, needlessly reflected, as long as colonial languages such as French and English reign in education and in the financial sector in an intangible and imperious manner (Ntumba Muena Muanza, 2017).

Diori et al. (2018) view language as a cultural institution capable of influencing the ability of financial intermediaries to reach certain populations, particularly women entrepreneurs. Along the same lines, Golesorkhi et al. (2019) demonstrate that language use is associated with the performance of MFIs and that the linguistic distance between partners is negatively correlated with their performance.

Several theories explain the role of language in access to financing, including communication theory, information asymmetry theory, transaction cost theory, social capital theory, human capital theory, and institutional theory.

Communication theory allows us to analyze the role of language in microfinance institutions because, in a financial relationship, communication conveys information to the client regarding credit terms, interest rates, due dates, collateral, fees, and repayment terms. Effective communication requires that the message conveyed by an MFI be understood by the client; a linguistic difference can therefore lead to misunderstandings and increase information asymmetry between the two parties.

The theory of information asymmetry (Akerlof, G. A. (1970)) also provides a relevant framework for the relationship between a microfinance institution and the client, as the institution generally has an advantage in terms of technical information about the financial product compared to the client. This asymmetry can be exacerbated when the client does not have sufficient mastery of the language used by the institution; thus, language becomes a mechanism that can either increase or reduce information asymmetry.

Transaction cost theory helps explain the importance of language, as any relationship between a microfinance institution and its client involves costs associated with information gathering, negotiation, and contract drafting. A significant language gap can increase these costs due to misunderstandings, the need for translation, difficulties in negotiation, and contractual misunderstandings; thus, the use of a common language between the agent and the client can reduce communication costs and improve the efficiency of financial services.

In relation to human capital theory, language can be considered a component of human capital. A client's ability to read, understand, and use financial information depends in particular on their level of education and language skills.

Institutional theory allows us to view language as a cultural institution, since financial institutions do not operate in a cultural vacuum; they are embedded in an environment characterized by specific norms, values, practices, and languages.

3. METHODOLOGY

This study aims to empirically evaluate the contribution of local languages to access to financial services offered by MFIs, specifically microcredit. It seeks to determine the extent to which local languages contribute to poverty reduction in terms of access to financial services offered by MFIs. It also examines the conditions under which entrepreneurs in the city of Tshikapa access microcredit.

The methodological approach is based on a quantitative study of entrepreneurs in the city of Tshikapa. This research adopts a post-positivist stance, which holds that phenomena can be studied empirically while acknowledging the limitations of their observation and measurement. In this study, the sample size was 84 entrepreneurs, selected through a reasoned choice, and the quantitative data will be analyzed using SPSS.

4. RESULTS AND DISCUSSION

Table 1. Sociodemographic characteristics of the 84 respondents by gender and age

Variables	Categories	Frequencies	Percentage
Gender	Male	40	47.6
	Female	44	52.4
	Total	84	100.0
Age	18 to 25 years old	13	15.5
	Ages 26 to 40	53	63.1
	Ages 41 to 59	18	21.4
	Total	84	100.0

Source: Author, based on survey data

The results in Table 1 present the sociodemographic characteristics of the 84 respondents by gender and age. With regard to the respondents' gender, the results show a slight predominance of women in the sample. In fact, 44 respondents are female, representing 52.4% of the total sample, compared to 40 male respondents, representing 47.6%. This distribution reflects significant female participation in the management

and development of SMEs, while also revealing a relatively balanced representation of both genders in the study; Regarding the respondents' ages, the results indicate that the 26- to 40-year-old age group is the most represented, with 53 respondents, or 63.1% of the sample. It is followed by the 41- to 59-year-old age group, which includes 18 respondents, representing 21.4%. Finally, there were 13 respondents aged 18 to 25, accounting for 15.5% of the total sample. These results show that the majority of executives and managers at the surveyed SMEs belong to a mature workforce with professional experience that is conducive to securing financing and growing their companies' operations.

Table 2: Characteristics of the surveyed SMEs and key information regarding IMFS financing

Variables	Details	Number of Employees	Percentage
Length of time in business	Less than 2 years	34	40.5
	2 to 5 years	31	36.9
	6 to 10 years	17	20.2
	Over 10 years	2	2.4
	Total	84	100.0
Level of education	Elementary	27	32.1
	Secondary	18	21.4
	Graduate	17	20.2
	Bachelor's Degree	8	9.5
	Master's and higher	14	16.7
	Total	84	100.0
Has your small business ever received financing from an MFI?	Yes	35	41.7
	No	49	48.8
	Total	84	100.0

Source: Author, based on survey data

The results in Table 2 present the characteristics of the surveyed SMEs as well as key information regarding external financing.

Regarding the age of the firms, the results show that 34 SMEs, or 40.5%, have been in operation for less than two years. They are followed by 31 SMEs (36.9%) that have been in operation for between 2 and 5 years, and then by 17 SMEs (20.2%) that have been in operation for 6 to 10 years. Finally, only 2 SMEs, representing 2.4%, have been in existence for more than 10 years. These results reveal that the sample consists mainly of young companies, reflecting strong entrepreneurial dynamism. Regarding the educational level of business leaders, the results indicate that the majority of respondents have a lower level of education. Those with a primary school certificate are the most numerous, with 27 respondents (32.1%), followed by holders of a state diploma with 18 respondents (21.4%) and Graduat graduates with 17 respondents (20.2%); Regarding the use of financing from a microfinance institution, the results show that 35 SMEs, or 41.7%, report having already received financing, while 49 SMEs, representing 58.3% of the sample, have never used such financing. This situation highlights that access to microcredit financing remains limited for a significant proportion of SMEs;

Table 3: Respondents' assessments of the adequacy of the financing obtained the conditions for accessing financing, the repayment terms, and the effects of financing from MFIs

Variables	Terms	Number of Respondents	Percentage
Did the amount received meet your needs?	Absolutely	22	26.2
	To a large extent	12	14.3
	Moderately	4	4.8
	Slightly	2	2.4
	Not at all	6	7.1
	Other	38	45.2
	Total	84	100.0
How would you rate the conditions for accessing financing from IMFSs?	Very easy	2	2.4
	Easy	7	8.3
	Average	42	50.0
	Difficult	18	21.4
	Very difficult	15	17.9
	Total	84	100.0
Are you satisfied with the refund terms?	Satisfied	32	38.1
	Somewhat satisfied	3	3.6
	Somewhat dissatisfied	1	1.2
	Not satisfied	7	8.3
	Other	41	48.8
	Total	84	100.0

Source: Author, based on survey data

Comment: The results in Table 3 present respondents' assessments regarding the adequacy of the funding received, the conditions for accessing funding, and the repayment terms. Regarding whether the amount of funding obtained met the company's needs, the results show that 22 respondents (26.2%) believe the funding fully met their needs, while 12 respondents (14.3%) believe it largely met their needs. In contrast, 4 respondents (4.8%) felt it met their needs to a moderate extent, 2 respondents (2.4%) felt it met them only slightly, and 6 respondents (7.1%) felt it did not meet their needs at all. Furthermore, 38 respondents (45.2%) selected the "Other" option, reflecting a variety of situations regarding the adequacy of the funding obtained; Regarding the conditions for accessing financing, the majority of respondents 42 people (50.0%) consider them moderate. In addition, 18 respondents (21.4%) considered them difficult, and 15 respondents (17.9%) considered them very difficult. Conversely, only 7 respondents (8.3%) believe the conditions are easy, while 2

respondents (2.4%) consider them very easy. These results highlight that access to financing remains generally challenging for SMEs; Regarding repayment terms, the results indicate that 32 respondents (38.1%) report being satisfied, while 3 respondents (3.6%) are moderately satisfied, 1 respondent (1.2%) is somewhat dissatisfied, and 7 respondents (8.3%) report being dissatisfied. Finally, 41 respondents (48.8%) selected the "Other" option, suggesting a variety of situations regarding their assessment of the repayment terms offered by financing organizations.

Table 4: Respondents' perceptions regarding the effects of microloans on equipment acquisition and the main challenges encountered after obtaining financing

Variables	Terms	Number of Respondents	Percentage
Do microloans facilitate the purchase of new equipment?	Yes, very much so	1	1.2
	Yes	35	41.7
	Moderately	22	26.2
	Very little	3	3.6
	No	1	1.2
	Other	22	26.2
	Total	84	100.0
Key Challenges Faced in Securing Funding for IMFS	Collateral	7	8.3
	Interest rates	32	38.1
	Communication	32	38.1
	Complex Procedures	13	15.5
	Total	84	100.0
Do you think that language is a key factor in accessing financing from MFIs?	Agree	10	11.9
	Strongly agree	69	82.1
	Neutral	4	4.8
	Strongly disagree	1	1.2
	Total	84	100.0

Source: Author, based on survey data

Comment: The results in Table 4 present respondents' perceptions regarding the effects of microcredit on the acquisition of equipment, the main challenges encountered after obtaining financing, and its role in the growth of SMEs. The results show that 35 respondents (41.7%) believe that microcredit facilitates the acquisition of equipment, while 1 respondent (1.2%) considers that it has facilitated it greatly. In addition, 22 respondents (26.2%) consider this contribution to be moderate, while 3 respondents (3.6%) believe it is very low, and 1 respondent (1.2%) believes that the financing did not facilitate the acquisition of new equipment. Finally, 22 respondents (26.2%) selected the "Other" option, reflecting a variety of situations depending on the needs and realities of the businesses; regarding the main challenges encountered in obtaining financing, the results reveal that 64 respondents (76.2%) consider high financial costs to be the main difficulty. Furthermore, 38.3% cited repayment difficulties as the main obstacle, along with communication issues, while 13 respondents (15.5%) mentioned other difficulties. These results show that the cost of financing and communication among stakeholders represent the main challenge facing SMEs; regarding the role of language in accessing financing from MFIs, the results indicate that a very large majority of respondents acknowledge its importance.

In fact, 69 respondents (82.1%) agreed and 10 respondents (11.9%) strongly agreed with the statement that language is a key factor in obtaining microloans and in the growth of SMEs. In contrast, 4 respondents (4.8%) took a neutral stance, while 1 respondent (1.2%) strongly disagreed. These results highlight a consensus that language proficiency facilitates access to microcredit and promotes the development of, improved production capacity, and growth in the activities of SMEs in the city of Tshikapa.

Table 5: Benefits of Local Languages in Terms of Access to Financial Services

Variables	Modalities	Number of People	Percentage
Benefits of local languages	Simplification of Procedures	13	15.5
	Removal of barriers to access	53	63.1
	Legitimacy and respect	18	21.4
	Total	84	100.0

The results in Table 5 present respondents' perceptions regarding the benefits of local languages in terms of access to microcredit. The results show that 53 respondents (63.1%) believe that local languages help eliminate barriers to accessing financing, 21% consider that local languages provide a certain level of consideration, and 15.5% mention that they simplify the procedures for obtaining loans.

Table 6: Summary of the results of the chi-square test compared to the 5% significance level

Statistical Indices	Conditions for Access to Financing from MFIs	Repayment conditions	Simplification of loan application procedures	Removal of barriers to access
Chi-square Calculated	84,578	64,737	35,789	25,263
Tabular Chi-Square	3,841	7,814	3,841	8,541
Associated probability	0.001	0.002	0.000	0.002
Df	11	3	3	3
Contingency test	55.3	62.1	67.9	51.5
Decision	**Significant**	**Significant**	**Significant**	**Significant**

The bivariate analysis presented in Table 5 shows that there is a significant relationship between language as a factor in access to microcredit and the conditions for accessing financing, repayment terms, procedural simplifications, and the removal of barriers to access, with $p = 0.001 < 0.05$.

CONCLUSION

Africa's development is often defined in technocratic terms that consider cultural issues, particularly linguistic ones. However, numerous examples seem to show that certain aspects of underdevelopment which are clearly prevalent in most African countries are linked in one way or another to the issue of language. Thus, the purpose of this paper was to analyze the contribution of local languages to access to microcredit in the province of Kasai, specifically in the city of Tshikapa. After analyzing the data through statistical analysis, we found that language plays a very important role in access to microcredit; the results indicate that a very large majority of respondents recognize its importance. In fact, 69 respondents (82.1%) agreed and 10 respondents (11.9%) strongly agreed with the statement that language is an essential factor in obtaining microcredit and in the growth of SMEs. In contrast, 4 respondents (4.8%) took a neutral stance, while 1 respondent (1.2%) strongly disagreed. These results highlight a consensus that language proficiency facilitates access to microcredit and promotes the development of, improved production capacity, and growth of SME activities in the city of Tshikapa. Furthermore, the results show that 63.1% of entrepreneurs believe that local languages help eliminate barriers to accessing financing, 21% consider that local languages confer a certain level of respect, and 15.5% mention the simplification of procedures for obtaining loans.

Thus, training entrepreneurs in local languages and providing explanations of microcredit access mechanisms in local languages would be a major asset for social inclusion and poverty reduction in Kasai Province, specifically in the city of Tshikapa.

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