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Entrepreneurship and empowerment of persons with disabilities in the Democratic Republic of the Congo: An exploratory narrative review

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Abstract

This article examines how entrepreneurship is related to the economic and broader empowerment of persons with disabilities in the Democratic Republic of the Congo (DRC). Because the available Congolese literature is small, heterogeneous, and concentrated in a few locations and disability groups, the study is presented as an exploratory narrative review rather than as a full systematic review. A structured search covering January 2010 to August 2026 was conducted in Scopus, Web of Science, DOAJ, Google Scholar and AJOL, supplemented by university and institutional repositories, with priority given to DRC evidence and comparative use of other African studies. Sources were extracted thematically and empirical studies were critically appraised with the Mixed Methods Appraisal Tool. The evidence indicates that income-generating activities among persons with disabilities in the DRC are frequently small-scale and informal. The ANOFIN survey in Kinshasa found that 33% of respondents engaged in income-generating activities; among them, 72% operated in the informal sector. Financial exclusion was pronounced: 93% did not have a bank account, while only one of twelve applicants reported obtaining credit. The review also identifies family, community, religious and civil-society networks as important resources. An Ubuntu-informed interpretation highlights the relational character of support and agency. Overall, entrepreneurship may expand economic participation and room for action, but activity creation alone does not establish sustainable empowerment.

Key points

- Entrepreneurship provides an identifiable pathway to economic participation for some persons with disabilities in the DRC.
- Financial exclusion, discrimination, informality and limited institutional support constrain entrepreneurial development.
- Family, community, religious and civil-society relationships are important sources of entrepreneurial support.
- Entrepreneurial activity may strengthen empowerment without necessarily producing sustainable economic autonomy.

Keywords

Democratic Republic of the Congo; Disability; Economic empowerment; Entrepreneurship; Financial inclusion; Inclusive entrepreneurship; Informal economy

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Introduction

Disability and economic participation are closely connected because barriers to education, employment, mobility, finance, information and social recognition can restrict the opportunities through which people secure livelihoods and exercise agency. In the Democratic Republic of the Congo, these constraints are especially important in a context where formal employment opportunities are limited, the informal economy plays a major role in livelihood strategies, and support mechanisms for persons with disabilities remain uneven. Entrepreneurship and income-generating activities therefore deserve attention not simply as mechanisms for earning money, but as possible spaces in which persons with disabilities negotiate autonomy, family responsibilities, social recognition and participation. At the same time, the existence of an economic activity should not be treated as evidence of empowerment in itself. A person may run a small business and still lack access to formal finance, stable income, accessible services, decision-making power or adequate protection against economic shocks. The present review addresses this tension by examining what is documented about entrepreneurship and empowerment among persons with disabilities in the DRC, while placing Congolese evidence at the center of interpretation. It asks four questions: what forms of entrepreneurial or income-generating activity are documented; what resources and motivations support these activities; what barriers constrain them; and in what ways, if any, are these activities associated with economic, social or personal empowerment. The review also draws selectively on African and international scholarship to clarify concepts and interpret the Congolese evidence, without transferring findings from other contexts to the DRC.

Theoretical framework

Inclusive entrepreneurship and persons with disabilities

Inclusive entrepreneurship concerns the conditions that enable people who are underrepresented or disadvantaged in conventional economic systems to participate in business creation, self-employment and entrepreneurial ecosystems. Bakker and McMullen (2023) argue for a broader theoretical conversation around unconventional entrepreneurs, including persons with disabilities, rather than treating each group as an isolated research category. In this perspective, inclusion is not achieved merely because a person starts an activity. It also depends on access to finance, training, networks, markets, technology, information and institutional support. This distinction is particularly relevant in the DRC, where small-scale activity may coexist with substantial financial and institutional exclusion.

Congolese evidence illustrates this contextual dimension. Kyungu Tchikala (2022), in doctoral research conducted in Haut-Katanga, describes socioprofessional trajectories shaped by individual, family, organizational and societal factors. Devlieger (2022, 2026) likewise shows, from ethnographic work in Kinshasa, that livelihood practices are embedded in relationships of reciprocity, recognition, dependence and social value. These perspectives make it possible to examine entrepreneurship as a situated practice rather than as an isolated individual choice.

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Entrepreneurship as emancipation

Rindova et al. (2009) conceptualize entrepreneuring as a process through which people may attempt to loosen perceived constraints and create new possibilities for action. Applied to disability, this framework is useful because self-employment may offer forms of flexibility or control when wage employment is difficult to access. Pagan (2009), for example, found that self-employment can be associated with greater flexibility for people with disabilities. Yet emancipation should not be presumed. Verduijn et al. (2014) emphasize the critical need to consider both emancipatory and oppressive dimensions of entrepreneurship. Informal activity may create income and agency while simultaneously exposing entrepreneurs to instability, weak protection, debt, excessive workload or dependence on intermediaries.

Capabilities and empowerment

The capability approach developed by Sen (1999) provides a complementary way to distinguish resources from the real opportunities people have to achieve valued forms of living. Mitra (2018) extends this reasoning to disability by emphasizing the interaction between resources, personal factors and environmental conditions. Within this framework, income is important but insufficient. Empowerment also concerns the ability to make choices, participate socially, access information, develop skills, build relationships and exercise meaningful agency. Entrepreneurship is therefore treated here as a possible means of expanding capabilities, not as an empowerment outcome that follows automatically from business ownership.

Ubuntu and the relational dimension of empowerment

An African relational framework is needed alongside predominantly individual-centred theories of entrepreneurship and empowerment. Ubuntu places personhood within networks of mutual recognition, connectedness and interdependence (Ogude, 2018). Nnodim and Okigbo (2024) similarly present Ubuntu as a tradition of African humanism and communal belonging that can be brought into dialogue with Western normative approaches. For the present study, Ubuntu does not replace the capability or emancipation approaches; rather, it adds a relational dimension. It helps interpret why family members, churches, organizations of persons with disabilities, neighbors and civil-society organizations can function as economic resources, sources of information, providers of trust and spaces of recognition. In this reading, empowerment is partly individual but also relational: the capacity to act can be strengthened through relationships that provide resources, recognition and practical support.

Methodology

Study design and scope

The study is reported as an exploratory narrative literature review. The initial manuscript described the study as a systematic review, but the available search documentation did not preserve the database-specific counts, duplicate records, screening decisions and exclusion logs required to reconstruct a fully reproducible systematic review. The design was therefore

harmonized with the evidence actually available. The search and reporting process was informed by the transparency principles of PRISMA 2020 (Page et al., 2021), but the article does not claim to be a registered systematic review or a complete PRISMA review.

The review covers literature published from January 2010 to August 2026. Priority was given to research conducted in the DRC. Studies from other African countries were retained when they offered directly relevant comparative evidence, while international literature was used mainly to clarify concepts and theoretical mechanisms. No protocol was prospectively registered for this review. Foundational theoretical works published before 2010 were retained for conceptual framing but were not considered part of the empirical review corpus.

Information sources and search strategy

Searches were conducted in Scopus, Web of Science, DOAJ, Google Scholar and African Journals Online (AJOL), supplemented by university and institutional repositories. Searches combined English and French terms relating to disability, entrepreneurship, self-employment, income-generating activities, livelihoods, financial inclusion and empowerment with geographic terms referring to the DRC. Because the original search log did not preserve exact platform timestamps or database result counts, the present manuscript reports the main search concepts and the search window transparently rather than inventing retrospective numerical counts.

Eligibility criteria

Eligible documents were articles, books or book chapters, doctoral theses and institutional reports with a traceable source and identifiable methodological or documentary basis. They had to concern persons with disabilities and address entrepreneurship, self-employment, income-generating activities, livelihoods, economic participation, financial inclusion or empowerment. Documents were excluded when their source could not be verified, when they were opinion pieces without an identifiable evidentiary basis, or when disability and economic participation were only incidental to the topic. Conference presentations were not used as primary evidence for the claim that Congolese research is scarce; the more substantive doctoral research of Kyungu Tchikala (2022) and empirical and institutional sources were used instead.

Study selection and PRISMA reporting

A numerical PRISMA flow diagram is not presented because the original database-level search counts and screening log were not retained. Reporting fabricated identification, screening or exclusion numbers would compromise the reproducibility of the review. Instead, Table 1 provides a PRISMA-informed qualitative flow of the selection process and explicitly identifies the documentation gap. A future update of the review should reproduce each database search prospectively, export all records, remove duplicates, document title and abstract screening, record full-text exclusions with reasons, and then report exact PRISMA 2020 counts.

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Table 1: *PRISMA-informed study-selection flow used for the present exploratory narrative review*

Identification: searches conducted in Scopus, Web of Science, DOAJ, Google Scholar, AJOL and institutional repositories.
Additional identification: targeted searches for Congolese theses, institutional reports and traceable books and chapters.
Screening: titles and abstracts assessed against the disability, entrepreneurship and empowerment relevance criteria.
Eligibility: full texts assessed for source traceability, methodological and documentary basis and relevance to the review questions.
Included corpus: sources retained for thematic synthesis, with DRC evidence prioritized and African and international evidence used comparatively or theoretically.
Documentation limitation: exact database counts, duplicates and retrospective exclusion numbers were not preserved in the original search log.

Data extraction

A structured extraction sheet was used to organize the retained evidence. The fields included author and year, country, study design, population or sample, disability group, type of entrepreneurial or livelihood activity, financing, support mechanisms, barriers, empowerment-related outcomes and study limitations. The extraction emphasized information that could be traced to the source and avoided converting program outputs into national estimates.

Table 2: *Data extraction framework*

Source	Context	Design	Population/sample	Focus	Main extracted evidence	Key limitation
ANOFIN (2022)	DRC; Kinshasa	Survey/report	165 persons with physical disabilities	Income-generating activities; financial inclusion	33% in income-generating activity; 72% working in the informal sector among IGA participants; 93% without bank account; one of 12 credit applicants obtained credit	Limited to Kinshasa; no reliable national disability statistics
Kyungu Tchikala (2022)	DRC; Haut-Katanga	Doctoral qualitative research	23 interviews; 20 persons with physical disabilities	Socioprofessional integration; informal activities	Fragile trajectories; influence of individual, family, organizational and societal factors	Geographically focused; disability group concentrated
Agapitova et al. (2020)	DRC; national program	Institutional case/report	KFF program	Inclusive entrepreneurship support	957 start-ups owned by young persons with disabilities reached by September 2019; 7,800 jobs reported	Program results, not national prevalence estimate
De Coster (2012)	DRC; Kinshasa-Brazzaville border	Ethnographic/qualitative	Persons with disabilities in border economy	Trade and mobility	Livelihood and identity functions of commercial activity	Not an entrepreneurship prevalence study

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Devlieger (2022)	DRC; Kinshasa	Ethnographic article	Persons with disabilities	Livelihoods, mobility and social value	Economic activities embedded in social relations and recognition	Not focused exclusively on entrepreneurship
Bukari et al. (2023)	Ghana	Qualitative study	Women entrepreneurs with physical disabilities	Entrepreneurship	Agency and capability perspectives alongside structural constraints	Different national and gender context
Monareng et al. (2025)	South Africa; rural KwaZulu-Natal	Qualitative study	10 persons with disabilities	Profitable microenterprises	Self-initiated businesses; role of multiple support actors	Small purposive sample
Xashimba & de Beer (2026)	South Africa; Gauteng	Qualitative study	16 participants	Employment seeking and entrepreneurship using assistive technology	Barriers in discrimination, accessibility, training and institutional support	Comparative evidence; sensory-disability focus
Devlieger (2026)	DRC; Kinshasa	Scholarly book; Ethnographic research	Persons with disabilities	Livelihoods, mobility and social value	Explores how disability, livelihood practices, social relationships and distribution shape the construction of social value.	Offers in-depth contextual and ethnographic insight; not an entrepreneurship-specific study.

Quality appraisal

Empirical qualitative, quantitative and mixed-methods studies were appraised using the Mixed Methods Appraisal Tool (MMAT), version 2018 (Hong et al., 2018). The appraisal considered whether the research questions were appropriate to the design, whether sampling and data collection were adequately described, whether findings were supported by the data, and whether the conclusions were appropriately derived. Because the corpus also contained books and institutional reports, these were not forced into an empirical quality score. Instead, their provenance, transparency of data sources and methodological traceability were assessed. Quality appraisal was used to qualify interpretation rather than to produce a numerical ranking of studies.

Table 3

Quality appraisal of the included studies.

Source	Design	Appraisal approach	Interpretive assessment
Agapitova et al. (2020)	Institutional report	Provenance/traceability assessment	Useful program evidence; reported outputs should not be treated as national estimates.
ANOFIN (2022)	Quantitative descriptive	MMAT applicable	Methodologically usable for descriptive findings; limited by Kinshasa scope and sampling constraints reported by authors.
Bukari et al. (2023)	Qualitative	MMAT applicable	Relevant comparative evidence; different national and gender context limits direct transfer.

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De Coster (2012)	Ethnographic qualitative study	MMAT applicable	Provides contextual evidence on disability identity, livelihood practices and commercial activity in the Kinshasa–Brazzaville border area. Its contribution is relevant to understanding the social and economic context of disability, but it does not constitute a direct study of entrepreneurship.
Devlieger (2022)	Ethnographic qualitative study	MMAT applicable	Provides ethnographic evidence on the lived experiences of persons with disabilities in Kinshasa, particularly technology, mobility and social relations. Its contribution is contextual rather than specifically focused on entrepreneurship.
Devlieger (2026)	Scholarly book	Provenance/traceability assessment	Strong contextual and ethnographic value; not an entrepreneurship-specific study.
Kyungu Tchikala (2022)	Qualitative	MMAT applicable	Detailed qualitative design and interview-based evidence; limited geographic and disability-group coverage.
Monareng and al. (2025)	Qualitative	MMAT applicable	Clear qualitative design and thematic analysis; purposive sample of 10 limits breadth.
Xashimba and De Beer (2026)	Qualitative	MMAT applicable	Explicit qualitative design and thematic analysis; Gauteng setting limits direct DRC transfer.

Synthesis

Findings were synthesized thematically around five dimensions: entrepreneurial activities and profiles; income and autonomy; resources and support; barriers; and empowerment. No meta-analysis was undertaken because the evidence is heterogeneous in design, population, disability type, outcomes and geographical coverage. The review therefore provides an interpretive synthesis rather than pooled effect estimates.

Results

Economic activities and profiles documented in the DRC

The available evidence does not permit a reliable estimate of the national number of entrepreneurs with disabilities in the DRC. The findings must therefore be interpreted in relation to the populations actually studied. De Coster (2012) provides an additional ethnographic perspective on the relationship between disability, livelihood practices and social identity in the Kinshasa–Brazzaville border area. The study highlights the role of commercial activities and mobility in the everyday experiences of persons with disabilities. Although it

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does not examine entrepreneurship as a distinct research focus, it helps situate income-generating practices within broader processes of social participation, economic adaptation and identity construction. Its contribution is therefore contextual rather than direct evidence of entrepreneurial development.

The ANOFIN (2022) study collected data from 165 persons with physical disabilities in Kinshasa. It found that 33% of respondents engaged in an income-generating activity. Among those engaged in such activities, 72% worked in the informal sector. The report also indicates that these activities were generally small-scale, with many participants working alone and employing few workers. These figures support a description of entrepreneurial and income-generating activity that is strongly connected to informality rather than a claim about the national prevalence of entrepreneurship.

The doctoral research of Kyungu Tchikala (2022) in Haut-Katanga adds a qualitative perspective. Based on 23 interviews, including 20 with persons with physical disabilities, the study describes professional trajectories that are often discontinuous and economically fragile. Informal activities are prominent, and trajectories are shaped by the interaction between personal characteristics, education, family resources, organizational conditions and wider social representations of disability.

A different scale is visible in the Kadiwaku Family Foundation program documented by Agapitova et al. (2020). By September 2019, Kadiwaku Family Foundation reported reaching 957 start-ups owned by young persons with disabilities through incubation and business-development services; the programme reported 7,800 jobs created across the DRC. These are programme-level results and should not be interpreted as a national count of entrepreneurs or as an estimate of causal employment effects.

Entrepreneurship, income and economic autonomy

The Congolese evidence suggests that economic activity frequently responds to livelihood needs in an environment where formal employment is difficult to access. In the ANOFIN survey, financial assistance was the most frequently requested form of support: 72% of respondents identified it as a desired form of assistance, particularly to obtain start-up funds for income-generating activities. This figure concerns desired assistance and is distinct from the 72% informal-sector participation reported among respondents already engaged in income-generating activities (ANOFIN, 2022).

The distinction between activity and autonomy is particularly clear in the ANOFIN findings. Among respondents engaged in income-generating activities, 59% reported being able to set aside small amounts of money, mainly through informal savings mechanisms, whereas 86% considered that their activity did not fully ensure their financial autonomy because the income generated did not cover most of their needs (ANOFIN, 2022). Entrepreneurship may therefore improve access to income without eliminating economic insecurity.

Resources and support mechanisms

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The resources supporting economic activity are not limited to financial capital. The Congolese literature points to family support, social networks, religious communities and civil-society organizations. The Kadiwaku program illustrates a more formal ecosystem of support, combining technical and managerial training, assistance with financing applications, links with investors and microfinance institutions, accessible workspaces, digital skills and networking (Agapitova et al., 2020).

The Ubuntu perspective helps interpret these findings as relational resources rather than as background social variables. In an Ubuntu-oriented reading, support from relatives, churches, organizations of persons with disabilities and community actors can strengthen practical agency through trust, reciprocity, recognition and shared responsibility (Ogude, 2018; Nnodim & Okigbo, 2024). This does not imply that all relationships are supportive, but it highlights why entrepreneurial capacity may depend partly on the quality of a person's social environment.

Barriers to entrepreneurial activity

Financial exclusion is one of the clearest constraints. ANOFIN reports that 93% of respondents did not have a bank account with a financial institution and preferred informal saving mechanisms. The same report indicates that 93% had never applied for a loan from a financial institution or another lender; among those who had sought credit, only one person out of twelve reported obtaining the requested credit. The report identifies collateral requirements, low income, lending conditions, staff behavior and the absence of disability-adapted mechanisms among the obstacles (ANOFIN, 2022). The two 93% figures refer to different indicators and should not be conflated.

Other barriers operate at social and institutional levels. The reviewed Congolese studies identify discrimination, stigma, insufficient public support, unfavorable economic conditions and limited access to adapted services. Comparative African research shows similar patterns. In South Africa, Monareng et al. (2025) found that successful microenterprise development involved the active participation of several support actors, while Xashimba and De Beer (2026) identified discrimination, accessibility failures, limited training and weak institutional support as important barriers for graduates with sensory disabilities. These studies are used here for comparison rather than as evidence about the DRC.

Entrepreneurship and empowerment

The findings support a multidimensional understanding of empowerment. Economic participation can contribute to income, savings, household contribution and social recognition, but these effects are not equivalent to sustained autonomy. Devlieger (2026) shows how livelihood activities in Kinshasa can contribute to social value and reciprocal relationships, while ANOFIN (2022) demonstrates that income-generating activity may coexist with substantial unmet needs. The evidence therefore points to a conditional relationship: entrepreneurship can enlarge a person's room for action, but the extent of empowerment depends on finance, accessibility, networks, skills, institutional conditions and the stability of the activity.

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Discussion

Three points emerge from the synthesis. First, entrepreneurship among persons with disabilities in the DRC is strongly situated within the informal economy. This is consistent with the empirical evidence from Kinshasa and Haut-Katanga and with the broader African literature on self-employment among persons with disabilities. Informality can provide an entry point into economic participation when wage employment is inaccessible, but it can also reproduce vulnerability through unstable income, limited protection and weak access to formal finance.

Second, support is distributed across multiple relational and institutional actors. The Congolese evidence gives particular visibility to family, community, religious and civil-society networks, while the Kadiwaku experience demonstrates the value of structured entrepreneurial ecosystems. Ubuntu provides a useful African interpretive framework because it directs attention to interdependence and relational personhood. It complements Sen's capability approach: capabilities concern what people are genuinely able to do and be, while Ubuntu helps explain how those possibilities can be built, maintained or constrained through relationships (Ogude, 2018; Nnodim & Okigbo, 2024).

Third, the evidence does not support a linear equation between entrepreneurship and empowerment. The ANOFIN figures on savings and financial autonomy make this especially clear. The ability to save a small amount does not imply that an income-generating activity meets essential needs, and access to an entrepreneurial activity does not necessarily imply access to formal finance. Rindova et al. (2009) therefore offer a useful but conditional lens: entrepreneurial action can create new possibilities, while Verduijn et al. (2014) remind us that entrepreneurship can also reproduce or create constraints.

The comparative African literature strengthens this interpretation. Bukari et al. (2023) show how women entrepreneurs with physical disabilities combine agency with structural constraints in Ghana. Monareng et al. (2025) demonstrate the importance of multiple support actors in rural South Africa. Xashimba and De Beer (2026) extend the discussion to sensory disabilities and assistive technologies, showing that technology alone is insufficient when surrounding systems remain inaccessible. These findings do not establish that the same mechanisms operate identically in the DRC, but they indicate useful comparative hypotheses for future Congolese research.

Limitations

Several limitations should be considered when interpreting the review. The Congolese corpus remains small and geographically concentrated, with Kinshasa and Haut-Katanga more visible than other provinces. Persons with physical disabilities are also more represented than people with sensory and other disabilities. The available studies use heterogeneous designs and outcomes, preventing statistical pooling. In addition, the original search process did not retain database-level result counts, duplicate records or a complete exclusion log; this is why the article is explicitly reported as an exploratory narrative review rather than a full systematic

review. Finally, some institutional program figures, such as the Kadiwaku results, are program-reported outputs and should not be interpreted as population-level estimates.

Conclusion

The available literature indicates that entrepreneurship and income-generating activities provide an important means of economic participation for some persons with disabilities in the Democratic Republic of the Congo. These activities are frequently small-scale and informal, and entrepreneurs continue to face substantial barriers related to finance, accessibility, training, institutional support and social recognition. The ANOFIN findings are particularly instructive in showing that participation in income-generating activities can coexist with limited access to formal finance and incomplete financial autonomy. Entrepreneurship should therefore be understood as a potential pathway to empowerment rather than as empowerment in itself. This interpretation is supported by the combined perspectives of the capability approach, entrepreneurship as emancipation and Ubuntu, which highlight that economic agency depends not only on resources and opportunities but also on relationships, recognition and the broader social environment.

Future research should extend empirical work beyond Kinshasa and Haut-Katanga, include persons with sensory and other under-researched disabilities, examine gender and rural–urban differences, and use longitudinal designs to distinguish business survival from sustainable economic empowerment. Once a sufficiently broad and traceable evidence base has been assembled, a prospective systematic review based on a preregistered protocol and a complete database search log would also be appropriate.

AI use disclosure

Generative artificial intelligence tools were used during the preparation and language revision of this manuscript to support drafting, editing, translation and language editing and organization of textual material. The author reviewed, verified and revised the resulting text and remains responsible for the accuracy, interpretation and final wording of the manuscript. AI tools were not used to generate, fabricate or alter research data, results or bibliographic sources.

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