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Bridging the Gap Between Banking Overliquidity and SME Under-financing in the DRC: An Operational Approach through the "EBP Kally" Theory and the IGTER Index (2010-2020)

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Abstract

This research addresses a major structural paradox in the Democratic Republic of Congo: the coexistence of significant banking overliquidity and the chronic under-financing of Small and Medium Enterprises (SMEs). Despite an increase in deposits, the credit-to-GDP ratio remains critically low, hindering inclusive growth.

To solve this deadlock, this paper introduces the "EBP Kally" Theory, which moves beyond the traditional Bank-SME dualism by proposing a strategic triangulation involving three pillars: the State (E) as a regulator, the Bank (B) as a financial intermediary, and the SME (P) as the economic engine. This model is operationalized through the IGTER Index (Governance and Admissibility Index), a multi-dimensional tool designed to measure and improve the transparency and creditworthiness of enterprises.

A key practical contribution of this study is the role of AFORCES (Academy for the Training of Corporate Executives). This structure serves as the technical arm of the theory, specifically targeting SMEs with an admissibility score (R) below 0.5 PC. Through targeted capacity building and managerial restructuring, AFORCES elevates these enterprises to meet banking standards, effectively transforming "unbankable" risks into viable investment opportunities.

By analyzing data from 2010 to 2020, this research demonstrates that bridging the financing gap

requires more than just capital availability; it necessitates a shift toward shared governance and institutional synergy.

Keywords: Banking Overliquidity, SME Financing, EBP Kally Theory, IGTER Index, DRC, AFORCES, Financial Governance