

## Socio-Demographic Determinants of Savings Capacity among Women Resellers in Lumumbaville Market, Democratic Republic of Congo

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### Abstract

This study investigates the socio-demographic determinants of savings capacity among women resellers in the informal sector of **Lumumbaville**, DRC. Using a sample of 240 women resellers across eight market sites, data were collected through structured questionnaires, semi-structured interviews and direct observation. Statistical analyses included Chi-square tests, ANOVA and Pearson correlation. The results reveal that in **Lumumbaville**, average monthly income is USD 407.25, but only exclusive resellers (USD 100 per month) and farmer-resellers (USD 75 per month) achieve positive savings; porters and mixed-activity resellers have zero savings ( $F = 4765.5$ ,  $p < 0.001$ ). Household size is strongly negatively correlated with savings ( $r = -0.93$ ,  $p < 0.05$ ), with ordinary expenditure increasing from USD 157 for households of 0-2 persons to USD 351 for households of 9 or more persons. Marital status has a very significant effect on savings in Lumumbaville ( $F = 7869.5$ ,  $p < 0.001$ ): single women save USD 152.25 per month, married women USD 147.25, divorced women USD 32.25, and widowed women USD 32.25. Age is significantly associated with marital status ( $\chi^2 = 68.34$ ,  $p < 0.001$ ), and education level is significantly associated with source of income ( $\chi^2 = 86.52$ ,  $p < 0.001$ ). The study highlights the extreme vulnerability of divorced and widowed women and those with large households in Lumumbaville.

**Keywords:** Savings determinants; Women resellers; Household size; Marital status; Lumumbaville; Informal sector; DRC

### 1. Introduction

In the Democratic Republic of Congo, the informal sector accounts for a large share of economic activity, particularly in commerce. Women resellers occupy a crucial position, especially in Lumumbaville, where their activities drive the market. However, despite their central role, these women face major financial constraints, including a very limited capacity to save.

The ability to save is essential for micro-entrepreneurs in Lumumbaville to cope with economic shocks (illness, death in the family, price fluctuations), to invest in their business (increasing stocks, diversifying products) and to plan for the future (children's education, old age). However, several factors can constrain this ability: the size of the household

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(number of dependents), marital status (married, single, divorced, widowed), level of education, age, and the category of reseller activity.

This study aims to answer the following question: *What are the main socio-demographic determinants of savings capacity among women resellers in the Lumumbaville market?*

More specifically, the study analyzes for Lumumbaville: the association between age and marital status; the association between education level and source of income; the relationship between household size and marital status; the effect of household size on savings; and the effect of marital status on savings.

## 2. Methodology

### 2.1. Study Area and Sample

The study was conducted in **Lumumbaville**, Sankuru province, DRC, on eight market sites. The sample consisted of 240 women resellers, distributed as follows: exclusive resellers (78 women, 32.5 %), farmer-resellers (62 women, 25.8 %), porters (54 women, 22.5 %), and mixed-activity resellers (46 women, 19.2 %).

### 2.2. Data Collection and Analysis

A mixed approach was used combining structured questionnaires, semi-structured interviews (30 women) and direct observation over two weeks. Data were analyzed using SPSS version 26 with Chi-square tests, one-way ANOVA, and Pearson correlation (significance threshold  $\alpha = 0.05$ ).

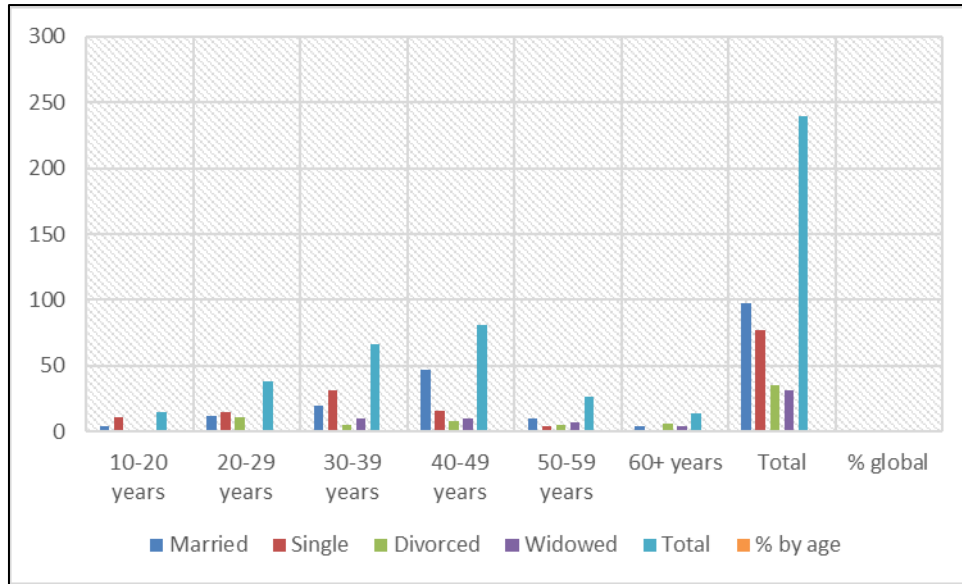
## 3. Results

### 3.1. Socio-demographic Profile of Women Resellers in Lumumbaville

**Table 1** presents the cross-tabulation of age and marital status for the 240 respondents in **Lumumbaville**. The most represented age group was 40-49 years (81 women, 33.8 %), followed by 30-39 years (66 women, 27.5 %). Married women constituted the largest marital category (97 women, 40.4 %), followed by single women (77 women, 32.1 %). The Chi-square test indicated a very significant association between age and marital status in Lumumbaville ( $\chi^2 = 68.34$ ,  $df = 15$ ,  $p < 0.001$ ).

**Table 1** Socio-demographic profile of women resellers in Lumumbaville (age and marital status)

Age group	Married	Single	Divorced	Widowed	Total	% by age
10-20 years	4	11	0	0	15	6.2 %
20-29 years	12	15	11	0	38	15.8 %
30-39 years	20	31	5	10	66	27.5 %
40-49 years	47	16	8	10	81	33.8 %
50-59 years	10	4	5	7	26	10.8 %
60+ years	4	0	6	4	14	5.8 %
<b>Total</b>	<b>97</b>	<b>77</b>	<b>35</b>	<b>31</b>	<b>240</b>	<b>100%</b>
<b>% global</b>	<b>40.4 %</b>	<b>32.1 %</b>	<b>14.6 %</b>	<b>12.9 %</b>		



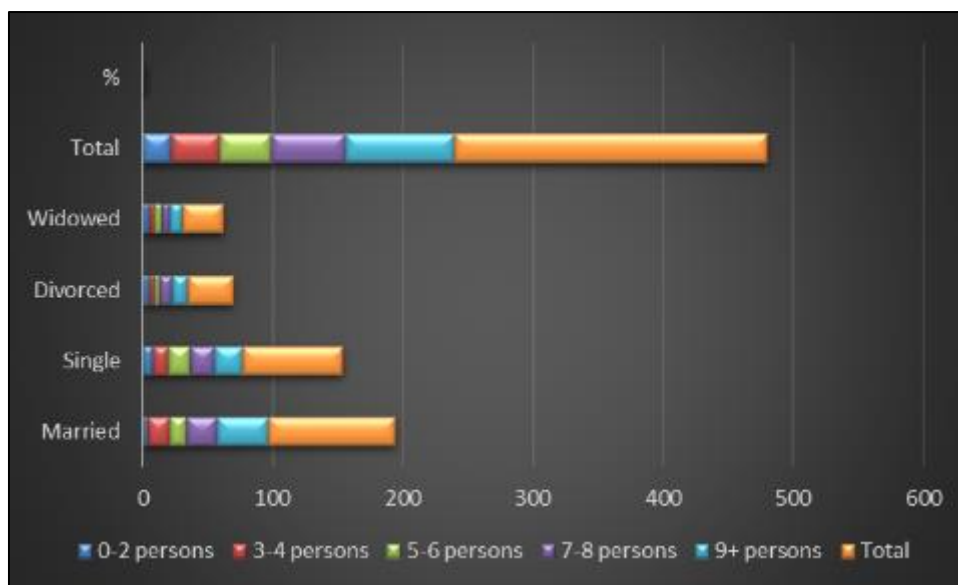
**Figure 1** Cross-tabulation of age and marital status among women resellers in Lumumbaville (n = 240)

### 3.2. Household Size, Marital Status and Savings in Lumumbaville

Table 2 presents the relationship between household size, marital status and savings in Lumumbaville. The majority of women had large households: 57 women (23.8 %) had 7-8 dependents, 84 women (35 %) had 9 or more dependents. Average household size was 7.2 persons. The Chi-square test found no significant association between household size and marital status ( $\chi^2 = 11.55$ ,  $df = 12$ ,  $p > 0.05$ ).

**Table 2** Cross-analysis of household size and marital status in Lumumbaville

Household size	Married	Single	Divorced	Widowed	Total	%
0-2 persons	4	8	5	5	22	9.2 %
3-4 persons	17	12	4	4	37	15.4 %
5-6 persons	13	17	4	6	40	16.7 %
7-8 persons	23	18	10	6	57	23.8 %
9+ persons	40	22	12	10	84	35.0 %
<b>Total</b>	<b>97</b>	<b>77</b>	<b>35</b>	<b>31</b>	<b>240</b>	<b>100%</b>



**Figure 2** Relationship between household size and marital status among women resellers in Lumumbaville (n = 240)

A strong negative correlation was found between household size and savings in **Lumumbaville** ( $r = -0.93$ ,  $t = -4.38$ ,  $df = 3$ ,  $p < 0.05$ ). Ordinary expenditure increased with household size: USD 157 for 0-2 persons, USD 183 for 3-4 persons, USD 317 for 5-6 persons, USD 351 for 7-8 persons. Savings varied considerably by marital status: single women saved USD 152.25 per month, married women USD 147.25, divorced women USD 32.25, and widowed women USD 32.25. ANOVA confirmed a very significant effect ( $F = 7869.5$ ,  $p < 0.001$ ).

#### 4. Discussion

The results confirm that savings capacity among women resellers in Lumumbaville is strongly influenced by household size and marital status. The strong negative correlation between household size and savings ( $r = -0.93$ ) is consistent with the life-cycle theory of Modigliani and Brumberg (1954). This finding corroborates the work of Lusamba (2020) and Mbuyi (2023) for Lumumbaville.

The very significant effect of marital status on savings in Lumumbaville ( $F = 7869.5$ ,  $p < 0.001$ ) reveals a major social vulnerability. Divorced and widowed women in Lumumbaville, who assume family responsibilities alone without spousal support, have very low savings (USD 32.25) compared to single and married women (USD 150 on average). This is consistent with the poverty economics of Banerjee and Duflo (2011).

The absence of a significant association between household size and marital status ( $\chi^2 = 11.55$ ,  $p > 0.05$ ) suggests that in Lumumbaville, large households are not systematically linked to a particular marital status, but the impact on savings is amplified by the absence of a spouse's income for divorced and widowed women.

#### 5. Conclusion

This study highlights the main socio-demographic determinants of savings capacity among women resellers in Lumumbaville. Household size and marital status are the most influential factors. Divorced and widowed women, as well as those with large households (7 or more dependents), are particularly vulnerable in Lumumbaville, with very low or zero savings.

These results call for targeted policies in Lumumbaville: develop savings products adapted to irregular incomes; prioritize divorced and widowed women in economic empowerment programs; implement financial literacy programs adapted to low education levels; introduce micro-health insurance; and improve market infrastructure.

## Compliance with ethical standards

### *Disclosure of conflict of interest*

No conflict of interest to be disclosed.

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