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Financial Analysis of Production, Consumption and Savings among Women Resellers in the Informal Sector of Lumumbaville, DRC

Tangenyi Lokaso Sang-Froid [1,*], Nganda Afumba Jean pière [1], Okito Mboo André [2] and Djamba Onakenemo René [1]

[1] *Department of Management, Faculty of Economics and Management, Patrice Emery Lumumba University, Lumumbaville, Democratic Republic of the Congo.*
[2] *Specialization in Nursing Education and Administration, Nursing Section, Higher Institute of Medical Techniques of Wembon-Nyama, Lumumbaville, Democratic Republic of the Congo.*

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Abstract

This study analyzes the short-term budgetary orientation of women resellers in the private primary sector in the Democratic Republic of Congo, focusing on the financial dynamics of production, consumption and savings in the **Lumumbaville** market (Sankuru province). Based on a sample of 240 women resellers across eight market sites, a mixed methodological approach was used combining structured questionnaires, semi-structured interviews and direct observation. Statistical analyses included Chi-square tests, ANOVA, Tukey's post-hoc test and Pearson correlation. The results show that exclusive resellers in Lumumbaville achieve significantly higher average sales volumes (15.87 kg per woman) compared to other categories ($F = 14.10$, $p < 0.001$). Unit profits vary significantly by category ($F = 140.64$, $p < 0.001$), ranging from USD 25 for exclusive resellers to only USD 6.7 for porters. Only exclusive resellers (USD 100 per month) and farmer-resellers (USD 75) generate positive savings ($F = 4765.5$, $p < 0.001$). The study confirms the relevance of Friedman's permanent income theory, Modigliani's life-cycle theory, and Banerjee and Duflo's economics of poverty in the context of Lumumbaville informal market. Eighteen operational recommendations are proposed for women resellers, traders' associations, local authorities, microfinance institutions, NGOs and researchers.

Keywords: Budgetary orientation; Informal economy; Women resellers; Lumumbaville; Production; Consumption; Savings; Microfinance; DRC

1. Introduction

The Democratic Republic of Congo (DRC) has considerable agricultural potential, with approximately 80 million hectares of arable land, of which only 10 % are effectively cultivated (FAO, 2022). The private primary sector – including agriculture, livestock farming, fishing and small-scale food trade –is the main source of employment and income for the majority of the Congolese population. According to the National Institute of Statistics (INS, 2023), more than 60 % of the active population is engaged in activities linked to this sector.

Within this economic fabric, local markets play a central role in food distribution and liquidity creation. The Lumumbaville market, located in Sankuru province, is one such commercial space where producers, resellers and consumers meet. Women occupy a predominant place, representing approximately 70 % of active traders (preliminary survey, 2023). These women resellers not only ensure the marketing of agricultural products from surrounding rural areas but also contribute to food security and local economic stability in Lumumbaville.

* Corresponding author: Tangenyi Lokaso Sang-Froid

However, their activity faces numerous constraints: irregular and often modest incomes, lack of formal accounting, difficulties in accessing bank credit, low savings, and vulnerability to economic shocks (inflation, health crises, climatic hazards). In this context, short-term budget management becomes an essential skill for the economic survival and resilience of these micro-entrepreneurs in Lumumbaville.

This study aims to answer the following research question: *How can the production, consumption and savings of women resellers in the Lumumbaville market be optimized to improve their economic resilience to macroeconomic volatility while fostering sustainable and inclusive local development?*

Three hypotheses were tested: (H_1) good short-term budgetary orientation significantly improves the production capacity of women resellers in Lumumbaville; (H_2) resellers' consumption is strongly dependent on their savings capacity; (H_3) savings are a crucial lever for ensuring the sustainability and development of women's businesses in Lumumbaville.

2. Methodology

2.1. Study Area and Population

The study was conducted in Lumumbaville, Sankuru province, DRC. Eight market sites were identified as the main concentration points for women resellers of food products: Olelanye, Marché central A, B, C, D, Péri-marché hôpital, Petit marché Ekungu, and Petit marché Dikongo. The target population consisted of women exercising a resale activity in the Lumumbaville market.

Inclusion criteria were: being a woman aged at least 18 years, selling food products on one of the eight market sites in Lumumbaville, and agreeing to participate after informed consent.

2.2. Sampling

A three-degree stratified sampling method was used. First, stratification by market site was carried out based on a preliminary census (total 240 women). Second, stratification by reseller category was performed, resulting in four groups: 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 %). Third, within each stratum, participants were selected by simple random drawing.

2.3. Data Collection

A mixed approach was used: structured questionnaires covering socio-demographic characteristics, production activity, revenues and benefits, consumption and expenditure, and savings; semi-structured interviews with 30 women (12.5 % of the sample); and direct observation over two weeks focusing on market organization and cash management practices in **Lumumbaville**.

2.4. Data Analysis

Quantitative data were processed using SPSS version 26. Statistical analyses included descriptive statistics, Chi-square tests, one-way ANOVA followed by Tukey's post-hoc test, and Pearson correlation.

3. Results

3.1. Production and Sales Volumes in Lumumbaville

Table 1 presents the volumes of products (in kg) marketed by the four reseller categories in **Lumumbaville**. Total volume was 2,955 kg. Exclusive resellers contributed the most (1,238 kg, 41.9 %), followed by farmer-resellers (641 kg, 21.7 %), porters (568 kg, 19.2 %) and mixed-activity resellers (508 kg, 17.2 %). Maize was the most commercialized product (1,080 kg, 36.6 %), followed by cassava (890 kg, 30.1 %).

Table 1 Volume of products marketed by type and by reseller in Lumumbaville (in kg)

Product type (kg) / Reseller	Cassava	Rice	Maize	Fresh fish	Others	Total per reseller
Exclusive resellers	315	213	550	0	160	1238
Farmer-resellers	240	121	180	0	100	641
Mixed-activity resellers	132	46	300	0	30	508
Porters	203	75	50	200	40	568
Total in kg	**890**	**455**	**1080**	**200**	**330**	**2955**

Mean individual volumes were: exclusive resellers 15.87 kg, farmer-resellers 10.34 kg, mixed-activity resellers 11.04 kg, porters 10.52 kg. ANOVA showed a very significant difference between categories ($F = 14.10$, $p < 0.001$). Tukey's HSD test (HSD = 2.58 kg) confirmed that exclusive resellers in **Lumumbaville** differed significantly from the other three categories.

3.2. Prices, Profits and Savings in Lumumbaville

Table 2 shows purchase prices, selling prices and unit profits for cassava in Lumumbaville. Exclusive resellers had the highest purchase price (USD 75) but also the highest selling price (USD 100), generating a unit profit of USD 25. Farmer-resellers achieved a profit of USD 15, while porters and mixed-activity resellers obtained only USD 6.7 and USD 7.3 respectively. ANOVA confirmed a highly significant difference between categories ($F = 140.64$, $p < 0.001$).

Table 2 Purchase price, selling price and profit in USD by reseller category in Lumumbaville (example: cassava)

Category	Purchase (USD)	Selling (USD)	Profit (USD)
Exclusive reseller	75	100	25
Farmer-reseller	45	60	15
Porter	20	26.7	6.7
Mixed-activity reseller	22	29.3	7.3
Daily average	**40**	**54**	**13.5**

Average monthly income in Lumumbaville was USD 407.25. Average ordinary expenditure was USD 276 per month. Positive savings were only observed for exclusive resellers (USD 100 per month) and farmer-resellers (USD 75 per month). ANOVA confirmed a very significant difference in savings between categories ($F = 4765.5$, $p < 0.001$).

4. Discussion

The results confirm the three research hypotheses for women resellers in Lumumbaville. Regarding H_1 (budgetary orientation and production capacity), exclusive resellers achieve significantly higher sales volumes, consistent with Friedman's permanent income theory (1957). The results corroborate earlier work by Kalombo (2019) and Mukendi (2020) but also show that exclusive resellers represent only 32.5 % of the sample in Lumumbaville.

Concerning H_2 (consumption dependence on savings capacity), the results align with Modigliani and Brumberg's life-cycle theory (1954) and the findings of Lusamba (2020) and Mbuyi (2023). The study provides new insights by showing that in Lumumbaville, exclusive resellers and farmer-resellers manage to save despite high family burdens.

For H_3 (savings as a lever for sustainability), the results confirm the findings of Banza (2022), Kambale (2022) and Kibwami & Tshibanda (2022). The study reveals a worrying situation in Lumumbaville: nearly 42 % of women resellers (porters and mixed-activity resellers) have no savings capacity.

5. Conclusion

This study demonstrates that in **Lumumbaville**, exclusive resellers perform significantly better in terms of production volume, unit profit and savings capacity. However, the majority of women resellers are not in this category and face severe constraints. Policies and programs aimed at strengthening the economic empowerment of women resellers

in Lumumbaville must take this heterogeneity into account. Eighteen operational recommendations are proposed for women resellers, traders' associations, local authorities, microfinance institutions, NGOs and researchers.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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