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# Contribution of small businesses in the household budget of the city of Kisangani: About Primary School Teachers in Makiso Commune from 2022 to 2024

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## Abstract

**Introduction:** Petty trading plays an important role in the socio-economic life of a farmer, as it contributes to the improvement of his life. The study aims to determine the share of Small Business in the monthly budget of primary school teachers in Makiso and to identify the predictive factors that drive primary school teachers in Makiso Commune to engage in Small Business.

**Methods:** We used the statistical method and the quota method. To do this, we calculated the average budget of teachers in Makiso commune and used the calculation of the average in determining the average contribution of small businesses to the household budget.

**Results:** The average contribution of small businesses to the average budget of primary school teachers in the municipality of Makiso is 1,678.37 Fc, or 66%. On the other hand, teachers' salaries contribute only 854.06 Fc, or 34%, to the average daily expenditure of the respondents.

**Conclusion**: Given that the state in African countries is unable to meet the basic needs of its population and is even responsible for a regressive trend in the distribution of income, small-scale trade therefore represents a major pillar in the household budget, both economically and socially. It is therefore important for the public authorities to support these businesses in order to ensure their sustainability and their contribution to local vitality.

**Keywords:** Contribution; Small Business; Budget; Households; Teachers; Primary Schools

## 1. Introduction

Trade is the main activity of exchanging goods and services between the producer and the consumer. In order to satisfy his immense needs, man decides to create his own buying and selling business in order to obtain a profit that will allow him not only to meet his needs, but also to save [1].

Household income is generally allocated to consumption and saving. Households consume to satisfy their needs and save for several reasons, among which we can mention: to cope with the vagaries of the future (we then speak of savings as a precaution), to build up capital or a start-up fund for income-generating activities, to build up the resources necessary to acquire durable goods [2].

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At the level of the economy, savings make it possible to finance investment and to ensure the maintenance and growth of the level of national production. According to Keynes, households first choose a level of consumption, saving being what remains of income. This approach is in line with the reality of many households in developing countries, as consumption accounts for a very large proportion of the income of poor households. They must satisfy their physiological needs, which entail food and clothing expenses regardless of their income level [3].

Informal trade is a street or itinerant trade that is defined by situations of economic exchange characterized by the temporary or precarious occupation of a circulation space open to the public. It proposes a draft of a systematic and contextual model of the relationship between itinerant transactions and metropolization, understood from the point of view of the customer, in the perspective of the intensification of mobilities, the multiplication of socio-spatial interstices, and a fragmented urbanity between the different dimensions of the metropolitan experience [4].

Although the conventional view is that insufficient food consumption is linked to insufficient income. Low-income households are still expected to be food insecure and high-income food secure households [5, 6].

In France, if the number of small shops continued to grow very slowly between 2013 and 2019 (+0.7%), it owes a lot to the dynamism of bars and restaurants, which have undergone a spectacular evolution that has made it possible to compensate for the decline of other small shops, the authors of the study observe. There is a significant structural effect with, almost everywhere, an increase in bars and restaurants (except in rural areas), a sharp decline in personal equipment shops (especially clothing and shoes), which fell by nearly 10% between 2006 and 2021, to the point that this sector is the only one in which the number of establishments is lower today than in 2006. At the same time, "a virtual stagnation of other businesses in goods and services to households" was noted [7].

On the eve of the health crisis, retail businesses (excluding supermarkets), food crafts (bakeries, delicatessens, etc.), bars and restaurants, and household services (hairdressing, body care, dry cleaning, etc.) accounted for "around 12% of total employment" and 6% of GDP [7].

In the Democratic Republic of Congo, the importance of the informal sector, especially in the form of Small Business, is no longer to be demonstrated. Indeed, from the politician to the man in the street, from the civil servant to the farmer, the use of small businesses has become a significant reality.

A study carried out in Kisangani reports that small traders in the city of Kisangani still have a significant turnover to finance activities at their levels. Also, their activities are profitable in order to allow them to be self-financing and to meet other daily expenses at their level. These results also prove that this activity is not only for their survival, but also brings balance between consumption, savings and investment for the population working in this sector [8].

Another study carried out in 2020 in Kibumba in the North Kivu Province of the DRC reports on the one hand that household expenditure on food has a positive influence on the level of the Food Consumption Score (FCS), so that if it increases by one monetary unit (dollar), the household food consumption score varies by 0.222018. On the other hand, household size negatively influences the Food Consumption Score, in that when household size increases by an individual, the FCS ranges from -0.39 [9].

Local shops are much more than places of sale; They are the beating heart of our neighborhoods and play a vital role in the vitality and cohesion of our communities. At a time when online shopping and supermarkets are increasingly dominating, it is important to remember the importance of neighborhood shops for the local social and economic fabric. Here's why these little shops deserve our full attention.

However, the major problem of our study is to know the contribution of small businesses in the household budget in the Democratic Republic of Congo in general and in the city of Kisangani in particular, focusing mainly on primary school teachers in the commune of Makiso.

Our main concern is not to see how the State budget is designed but rather we want to know the contribution of small businesses in the household budget of primary school teachers in Makiso commune in Kisangani in Tshopo Province.

Specifically, the objectives of the study are to

- Determine the share of Small Business in the monthly budget of teachers in Makiso primary schools and;
- Identify the predictive factors that push primary school teachers in Makiso Commune to engage in Small Business.

## 2. Methods

To carry out this work, we used the statistical method and the quota method. The statistical method allowed us to compare the relative frequencies of the average budgets and the average contributions of teachers in public primary schools in Makiso commune. But before proceeding with this comparison, it would be a question of finding the monthly averages of the budgets and contributions of the small business. It is at the end of these calculations that we will obtain the average amounts or the budget and the average contribution of the small business of the teachers of the public primary schools of the municipality of Makiso who practice small business. It is therefore these different averages that will be compared to determine their respective shares.

This is in order to verify our first hypothesis. The quota method was used for the construction of the sample and the analysis of the opinions of the teachers of these schools concerning the use of small businesses, hence the verification of the second hypothesis.

The verification of our first hypothesis required the application of the statistical method; in other words, the comparison of the frequencies of budgets and small business contributions in order to identify the share of the latter.

As far as technique is concerned, Rinaudo and Coste [10] specify that it is a question of maintaining the means, of the concrete procedures implemented to achieve knowledge. Indeed, we have therefore used the documentary technique that has allowed us to consult the documents supposed to contain the information covered by the current study. In addition to the documentary technique, this study also benefited from the free interview technique, which allowed us to come into contact with the subjects of the survey, namely primary school teachers who practice Small Business [11].

It should be noted that this last technique is supplemented by the questionnaire distributed to the respondents, who are the teachers.

Indeed, the average monthly budget of primary school teachers will be obtained in the following way

The sum of the budgets weighted by the number of teachers practicing Small Business, while the average contribution will be the overall contribution of Small Business weighted by the number of these teachers.

In concrete terms, we will have

$$\text{Average budget} = \frac{\sum_1^{Xi} Budgets}{Effectives\ of\ Teachers}$$

$$\text{Average intake} = \frac{\sum_1^{Xi} Intake}{Effectives\ of\ Teachers}$$

### 2.1. Description of the quota approach

As a reminder, it is from this method that we have constructed the successive samples of this work. Indeed, there is a first-degree sample, in other words, the first task we reported is to find the number of public schools in the municipality of Makiso on which the research will focus. Then, it was a question of targeting teachers who do petty business on whom we will really apply the quota method in order to verify the second hypothesis of this work.

First, the quota method is a suitable approach to discover the opinion of a finite population, i.e. a method applied if the main characteristics of the reference population commonly known as control variables are known. This approach requires the transition from the mother population to the built sample and the use of a sampling rate according to the researcher's wishes [12].

#### *2.1.1. Preliminary Steps*

In concrete terms, we proceeded as follows: to determine the number of schools on which we carried out the research, a sampling rate of 1/3 was applied. Since the municipality of Makiso has thirty schools, the number of schools targeted is given by the product of the total number of schools and the sampling rate; in other words:

Number of Schools Targeted = Total Schools x Survey Rate

On the other hand, the determination of the teachers engaged in Small Business is carried out on the basis of the relative frequencies of the teachers of these targeted schools who cover this news.

*2.1.2. Approach to the quota method itself*

The aim here was to identify the parent population and all the control variables. The mother population is made up of teachers from the primary schools of the Makiso who practice Small Business. The main control variables are sex, municipality of residence, marital status and number of dependent children. After this step, we'll apply the 1/3 sounding rate. This allowed us to obtain the sample itself on the basis of which we will verify the second hypothesis of this research.

## 3. Results

The results are from a sample. Now, the construction of our sample was carried out in several degrees; The first level is to target the schools on which this research has focused, the second is that of many of the teachers of these different schools who do not practice Small Business, and finally the third is that of extracting the sample from the mother population using a sampling rate. Thus, at the first level, we have thirty primary schools according to the statistics of the urban subdivision of primary and secondary education, for which we have applied the sampling rate of 1/3. As a result of this operation, ten schools were selected and the number of teachers is 171.

### 3.1. Recourse to Small Business

In this paragraph, which corresponds to the second level of our approach, we have made a distinction between teachers who engage in Small Business and those who do not.

**Table 1** Distribution of teachers according to the use of small businesses

| Recourse to small businesses | Effectives | Percentages (%) |
|---|---|---|
| Do the small business | 110 | 64 |
| Don't do petty business | 61 | 36 |
| Total | 171 | 100 |

Source: School Statistics.

A reading of this table shows that out of a total of 171 teachers from primary schools in Makiso commune, there are 110 teachers, or 64%, who practice petty trade. However, 61 teachers, or 36%, do not do so. Therefore, the analysis of this table suggests that more than the majority of teachers in these schools use petty trade.

### 3.2. Presentation of the parent population based on control variables

**Table 2** Distribution of the population according to control variables (n = 110)

| CONTROL VARIABLES | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Sex** | | **Place of residence** | | **Marital status** | | **Number of children per household** | |
| Male | 80 | Makiso | 20 | Married | 70 | 0-5 | 40 |
| | | Mangobo | 20 | | | | |
| | 30 | Kabondo | 20 | Widower | 10 | 6-10 | 60 |
| Female | | Tshopo | 30 | | | | |
| | | Kisangani | 15 | Single | 30 | 11 and over | 10 |
| | | Lubunga | 5 | | | | |

Source: School Statistics.

The previous section shows that our mother population is 110 teachers, among whom there are eighty men and thirty women. The other control variables will be spread out in the following table. To reiterate this, we used the quota method

to determine the sample of this work. However, we know that this method is used if the population is defined and its main characteristics are well known.

It appears from this table that our survey population is made up of 110 teachers, among whom we have 80 men and 30 women who reside respectively in Makiso, Mangobo, Kabondo, Tshopo, Kisangani and Lubunga in the respective proportions of 20, 20, 20, 30, 15 and 5. In addition, in this population, there are seventy married, ten widowers and thirty singles, whose households include respectively in the 0-5, 6-10 and more than 10 groups, with forty and seventy teachers respectively.

### 3.3. Sample construction

According to the quota method, the transition from the parent population to the sample is done using the application of a sampling rate. Thus, for this work, the sampling rate is 1/3. The product of this sampling rate by the different numbers corresponds to the modalities of different control variables, gives us the following table:

**Table 3** Sample by control variables (n = 37)

| **CONTROL VARIABLES** | | | | | | | |
|---|---|---|---|---|---|---|---|
| **Sex** | | **Place of residence** | | **Marital status** | | **Number of children per household** | |
| Male | 27 | Makiso | 7 | Married | 23 | 0-5 | 13 |
| Female | 10 | Mangobo | 7 | Widower | 4 | 6-10 | 20 |
| | | Kabondo | 7 | Single | 10 | >11 | 4 |
| | | Tshopo | 10 | | | | |
| | | Kisangani | 5 | | | | |
| | | Lubunga | 1 | | | | |

Source: School Statistics.

A reading of this table shows that instead of interviewing 110 teachers, we interviewed only 37 teachers, including 27 men and 10 women, who reside respectively in the communes of Makiso, Mangobo, Kabondo, Tshopo, Kisangani and Lubunga in the respective proportions of 7, 7, 7, 10, 5 and 1. In addition, we counted 23 married, 4 widowed and 10 single people whose households count for the age groups from 0-5, 6-10 and more than 10 people in charge include the staff of 13, 20 and 4 teachers.

### 3.4. Household budget and contribution of small businesses

It should be noted that the notion of a household budget must be distinguished from that of a company's budget, or even that of a country. Indeed, the budget of a company, or even of a country, is a table of expenditure and revenue forecasts. It is established prior to the realizations.

On the other hand, a household budget is synonymous with a balance sheet, i.e. it is established at the end of the period or at the end of consumption. This is the reason why in this study, the budget corresponds to the total expenditure made. The following table shows respectively the total expenditure and total contributions of small trade in Congolese francs.

**Table 4** Budget and contribution of small businesses in Congolese francs (CDF)

| **Contribution of small businesses** | **Amounts** | **Percentages (%)** |
|---|---|---|
| Budget | 93,700 CDF | 60 |
| Contribution of Small Businesses | 62,100 CDF | 40 |
| Total | 155,800 CDF | 100 |

Source: Research data.

From the above, it can be deduced that the 37 teachers spend in one day a sum of 93,700 CDF, or 60%, of which 62,100 CDF, or 40%, comes from Small Business.

*3.4.1. Determination of the different averages*

To understand the contribution of small businesses to the household budget of primary school teachers in the municipality of Makiso, whose number of respondents is thirty-seven teachers; It is necessary to calculate the different averages first. This is the average daily budget of thirty-seven teachers and the average contribution of the latter's petty business.

Average budget

We calculated the average budget using the following formula

$$\text{Average budget} = \frac{\sum Budgets}{Effectives\ of\ teachers}$$

Where

- Xi represents the total expenditure of 37 teachers and n, the number of respondents.
- Concretely, we have: 93,700/37 = 2,532.43 CDF.

Average intake

The average contribution of small businesses is given as the sum of the contributions of each teacher's small business weighted by the number of teachers surveyed.

$$\text{Average intake} = \frac{\sum_1^{Xi} Intake}{Effectives\ of\ Teachers}$$

With

Yi represents the total contribution of 37 teachers.

It can be deduced that

$$\text{Average intake} = 62.100/37 = 1{,}678.37 \text{ CDF}$$

*3.4.2. Contribution of small businesses to the household budget*

The data below are included in the table below in order to quickly identify the contribution of small businesses to the households of the teachers of the selected primary schools, which is reflected in the following visualization

**Table 5** Contribution of Small Businesses to the household budget in Congolese Francs (CDF)

| **Contribution of Small Business to the household budget** | **Amounts (CDF)** | **Percentages (%)** |
|---|---|---|
| Small Business | 1,678.37 | 66 |
| Wages | 854.06 | 34 |
| Total | 2,532.43 | 100 |

Source: Table 4.

A reading of this table shows that the average contribution of small businesses to the average budget of primary school teachers in the municipality of Makiso included in this research is 1,678.37 CDF, or 66%. On the other hand, teachers' salaries contribute only 854.06 CDF, or 34%, to the average daily expenditure of the respondents. We note that small businesses contribute on average to teachers' expenses more than salaries.

*3.4.3. Teachers' opinion on the use of petty trade*

This section focuses on the reason for the use of small businesses by primary school teachers in the municipality of Makiso.

Our second hypothesis of this work is worded as follows: the use of small businesses would be due to the low professional incomes of teachers. In the table below, we present the teachers' opinions on this hypothesis. These opinions are represented by two options: favorable and unfavorable.

The favorable opinion confirms the hypothesis and the unfavorable opinion invalidates it.

**Table 6** Teachers' opinion on the reason for resorting to petty trade

| **Variables de Controle** | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Sex** | | | **Communes** | | | **Marital status** | | | **Number of children** | | |
| | **F** | **U** | | **F** | **U** | | **F** | **U** | | **F** | **U** |
| Male | 22 | 5 | Makiso | 6 | 1 | Married | 23 | 0 | 0-5 | 8 | 5 |
| | | | Mangobo | 7 | 0 | | | | | | |
| | | | Kabondo | 5 | 2 | Widower | 4 | 0 | 6-10 | 20 | 0 |
| | | | Tshopo | 8 | 2 | | | | | | |
| | | | Kisangani | 5 | 0 | Single | 5 | 5 | 11 and over | 4 | 0 |
| Female | 10 | 0 | Lubunga | 1 | 0 | | | | | | |
| TOTAL | 32 | 5 | | 32 | 5 | | 32 | 5 | | 32 | 5 |

Source: Table 3; Legend: F: favourable; U: unfavourable.

Reading this table, we come to the conclusion that; out of a total of 37 respondents about the reason for the use of petty business by primary school teachers in Makiso commune, 32 teachers indicate the low level of professional income (salary) that is the reason. Among these, there are 22 teachers and 10 resident teachers respectively in Makiso, Mangobo, Kabondo, Tshopo, Kisangani and Lubunga in such proportions of 6,7,5,8,5 and 1. In addition, their marital status is: married, widowed, single with corresponding numbers of 23, 4 and 5. The 32 subjects concerned are divided into 8, 20 and 4 respectively in the age groups 0-5, 6-10 and over 10. On the other hand, there are only 5 teachers, all male and single, who reject this hypothesis. They reside in the communes of Makiso, Kabondo and Tshopo in the proportions of 1, 2 and 2.

If we consider only the gender variable, we see that 86% of teachers responded favorably compared to 14% who responded unfavorably.

## 4. Discussion

### 4.1. Household budget and contribution of small businesses

We have observed in this series that the 37 teachers spend in one day a sum of 93,700 CDF, or 60%, of which 62,100 CDF, or 40%, comes from small trade.

A study carried out in North Kivu in the Democratic Republic of Congo on household budget and food consumption score in Kibumba reports that the monthly salary of a teacher in Kibumba varies between $56.25 and $106.25 (at the current rate of 1,600 CDF per dollar). About 47.4% have a monthly salary of $75 and 36.8% end up with a monthly salary of $78.13. This gives us an average income of $77,024. This income varies depending on whether one works in a primary or secondary school, but most often according to the position held in the institution (administrative positions, teachers, etc.). The situation is slightly improved among small traders, with an average income of 87.98 and a dispersion of 0.026. Even if this income is higher than that of a teacher, it should still be noted that it is still lower than the minimum wage recognized in the Democratic Republic of Congo ($3 per day) [9].

In their series, Bolema LP and Mvivia KC [8], et al in 2023 on small trade and household income formation in the city of Kisangani, find that the majority of subjects have an estimated turnover between 1,000,000 CDF and more with a workforce of 46 small traders, followed by 500,000 to 1,000,000 CDF with 35 respondents and finally from less to 500,0000 CDF with 19 Respondents. This means that small traders in the city of Kisangani still have a significant turnover to finance activities at their levels.

The Democratic Republic of Congo of 18 February 2006, as amended and supplemented by Law No. 11-002 of 20 January 2011 revising certain articles, stipulates that: "The State guarantees the right to private initiative to both nationals and foreigners. It encourages the exercise of small trade, arts and crafts by the Congolese and ensures the protection and promotion of national expertise and skills".

In addition, the Democratic Republic of the Congo guarantees to any person who so desires the right to carry out on its territory any commercial activity of his choice, to settle wherever he wishes, to manage the said activity as he sees fit, to request the assistance of the partner of his choice, without forgetting the right to put an end to it at any time [13].

This confirms the International Labor Office's literature [14] which states that: "labor income in Africa is often insufficient to keep workers above poverty levels, and, in 2017, about 56% of African workers lived in moderate or extreme poverty, on less than $3.10 per person per day (PPP)."

We believe that the Congolese teacher gives himself to small businesses to meet the needs of the household, because the salary alone is not enough to cover family expenses. Hence the use of small businesses, as do other professions, such as civil servants.

### 4.2. Contribution of small businesses to the household budget

It emerges from this study that the average contribution of small businesses in the average budget of primary school teachers in the municipality of Makiso included in this research is 1,678.37 CDF, or 66%. On the other hand, teachers' salaries contribute only 854.06 CDF, or 34%, to the average daily expenditure of the respondents. We note that small businesses contribute on average to teachers' expenses more than salaries.

In Kisangani, Bolema LP, Mvivia KC, et al [8] find that most of the respondents allocate the majority of their income to consumption with a total of 53 respondents, followed by savings with 17, then rent with 13, then their children's schooling with 13 and other expenses with 5. This is sufficient proof that this activity is not only to ensure their survival, but also to bring balance between consumption, savings and investment for the population working in this sector. According to Otahete MM, et al [9], the majority of respondents manage to achieve a revenue range of 60,000 to 90,000 CDF per day with a workforce of 38 respondents, followed by 90,000 CDF to more with 25 respondents, then from 30,000 to 60,000 CDF with 24 respondents and less to 30,000 CDF with 13 respondents. This means that activities related to small businesses are profitable in order to allow them to finance themselves and meet other daily family expenses at their level.

Trade benefits the poor if it is combined with greater diversification and macroeconomic stability. Macroeconomic volatility is generally bad for the poor, as it can dampen economic growth, negatively affect income distribution, and create inequality. The poor have little access to finance to cope with a period of liquidity tightening; They are therefore the most affected by macroeconomic volatility. If domestic economic shocks are the main cause of volatility, trade can help reduce this volatility through export diversification [15, 16].

In France, we can see that while the number of small shops continued to grow very slowly between 2013 and 2019 (+0.7%), it owes much to the dynamism of bars and restaurants, which have undergone a spectacular evolution that has made it possible to compensate for the decline of other small shops. There is a significant structural effect with, almost everywhere, an increase in bars and restaurants (except in rural areas), a sharp decline in personal equipment shops (especially clothing and shoes), which fell by nearly 10% between 2006 and 2021, to the point that this sector is "the only one in which the number of establishments is lower today than in 2006. At the same time, a virtual stagnation in other trade in goods and services to households was noted [7].

In all the other categories, the number of shops increased more or less regularly over the period, but it was the explosion of bars and restaurants that was the major fact [19].

In The Democratic Republic of Congo, precisely in the province of South Kivu, particularly in the city of Bukavu, women small traders are becoming more and more visible in the streets, in small and large markets. Sellers of various items, including food for the most part, many of these women are struggling to survive their households. Constant made by your editorial staff for a few years. According to these women, they have started commercial activities to strengthen their husbands' contribution to households, others do it because their husbands have abandoned everything, others are widows and feel obliged to do so to meet the needs of their households. They change their items regularly for fear of going bankrupt, they adapt to any socio-economic context as long as they meet the needs of their children [17, 18].

Some have stalls in the markets, others have small shops or kiosks, others are along the roads, other women display their items in front of their doors in the neighborhood while other women circulate every day in the neighborhoods or in the markets to sell their goods.

The use of petty business by primary school teachers is linked to the modest salary they earn monthly and the precarious economic situation that characterizes our country, The Democratic Republic of Congo.

We believe that the main outcome is that household well-being improves as a result of reduced household spending. However, it is important to note the economic principle that states that the more income increases, the more expenses increase proportionally.

## 5. Conclusion

Household income is generally allocated to consumption and saving. Households consume to satisfy their needs and save for several reasons, among which we can mention: to cope with the vagaries of the future (this is called savings as a precaution), to build up capital or a start-up fund for income-generating activities, and to build up the resources necessary to acquire durable goods.

In this context, the informal economy would concretize attempts of social inspiration to correct the shortcomings of the State. In short, the state in African countries would be unable to meet the basic needs of its population and would even be responsible for a regressive trend in the distribution of income.

The contribution of small businesses to the household budget is significant and can be analyzed from several angles, including accessibility and proximity, the variety of personalization, the impact on the budget, the social role, sensitivity to economic fluctuations, etc.

Teachers in the city of Kisangani engage in petty trade in order to support household expenses, as the salary they earn remains insignificant to cover all family needs, including children's schooling, food, medical care, etc.

As a result, we suggest that the government of the DRC look without further delay to find ways and means to significantly improve the remuneration of teaching staff in general and at the primary level in particular.

Small businesses therefore represent a major pillar in the household budget, both economically and socially. It is important for the public authorities to support these businesses in order to ensure their sustainability and their contribution to local vitality.

Until the government can find a solution to this problem, we suggest that the National Association of Parents of Students of Congo (ANAPECO) consult with the provincial public authorities in order to find a palliative at the local level.

## Compliance with ethical standards

### *Disclosure of conflict of interest*

The authors state that there is no conflict of interest in the conduct of this study.

### *Statement of informed consent*

Informed consent was obtained from all individual participants included in the study.

### *Authors' contribution*

The author IYOKWA LILOKA Ity designed the study, LIANGA BWASOLA Papy was in charge of the data collection and ASSANI RAMAZANI Raymond carried out the text processing. The other authors were involved in the study.

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