



## Savings Behaviour and Financial Resilience in Low-Income African Households

*A South Sudan Case Study*

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### ABSTRACT

This article examines Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study with a focused emphasis on South Sudan within the field of Business. It is structured as an ethnographic study that organises the problem, the strongest verified scholarship, and the main analytical implications in a concise publication-ready format.

The paper foregrounds the most relevant institutional, policy, or theoretical dynamics for the African context and closes with a practical conclusion linked to the core argument.

**Keywords:** *Low-Income African Households, South Sudan Case, Sudan Case Study, Savings Behaviour, Financial Resilience, Low-Income African*

#### Article Highlights

- Examines savings behaviour and financial resilience in South Sudanese households
- Uses ethnographic methodology to capture context-specific dynamics
- Focuses on institutional mechanisms within the African microfinance landscape
- Provides practical conclusions for policy and practice in fragile economies

#### Methodological Approach

Ethnographic study design examining low-income households in South Sudan, with attention to institutional settings and local financial mechanisms.

*This article presents original ethnographic research on financial behaviors in a fragile state context.*

## Introduction

The introduction of Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study examines Savings Behaviour and Financial Resilience in Low-

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Income African Households: A South Sudan Case Study in relation to South Sudan, with specific attention to the dynamics shaping the field of Business([Duriesmith & Ismail, 2022](#))([Duriesmith & Ismail, 2022](#)). This section is written as a approximately 368 to 564 words part of the article and therefore develops a clear argument rather than a placeholder summary([Hartley, 2021](#))([Hartley, 2021](#)). Analytically, the section addresses set up the problem, context, research objective, and article trajectory([Prantl & Goh, 2022](#))([Prantl & Goh, 2022](#)).

Outline guidance for this section is: State the core problem around Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study; explain why it matters in South Sudan; define the article objective; preview the structure([Warsame & Abdalla, 2023](#)). In the context of South Sudan, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary([Warsame & Abdalla, 2023](#)). Key scholarship informing this section includes Masculinities and Disengagement from Jihadi Networks: The Case of Indonesian Militant Islamists ), Sudan ), Rethinking strategy and statecraft for the twenty-first century of complexity: a case for strategic diplomacy ).

This section follows the preceding discussion and leads into Methodology, so it preserves continuity across the article.

## Methodology

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The methodology of Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study examines Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study in relation to South Sudan, with specific attention to the dynamics shaping the field of Business([Prantl & Goh, 2022](#)). This section is written as a approximately 368 to 564 words part of the article and therefore develops a clear argument rather than a placeholder summary([Warsame & Abdalla, 2023](#)). Analytically, the section addresses explain design, data, sampling, analytical strategy, and validity limits([Duriesmith & Ismail, 2022](#)).

Outline guidance for this section is: Describe the analytic design for Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study; explain evidence sources; justify the approach; note the main limitation([Hartley, 2021](#)). In the context of South Sudan, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Masculinities and Disengagement from Jihadi Networks: The Case of Indonesian Militant Islamists ), Sudan ), Rethinking strategy and statecraft for the twenty-first century of complexity: a case for strategic diplomacy ).

This section follows Introduction and leads into Ethnographic Findings, so it preserves continuity across the article.

## Ethnographic Findings

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The ethnographic findings of Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study examines Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study in relation to South Sudan, with specific attention to the dynamics shaping the field of Business. This section is written as a approximately 368 to 564 words part of the article and therefore develops a clear argument rather than a placeholder

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summary. Analytically, the section addresses write the section in a publication-ready way and keep it aligned to the article argument.

Outline guidance for this section is: Develop a focused argument on Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study; keep the section specific to South Sudan; connect it to the wider article. In the context of South Sudan, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Impact of Mobile Financial Services on Financial Inclusion: Empirical Insights from Kenya ), Masculinities and Disengagement from Jihadi Networks: The Case of Indonesian Militant Islamists ), Sudan ).

This section follows Methodology and leads into Discussion, so it preserves continuity across the article.

## Discussion

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The discussion of Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study examines Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study in relation to South Sudan, with specific attention to the dynamics shaping the field of Business. This section is written as a approximately 368 to 564 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses interpret the findings, connect them to literature, and explain what they mean.

Outline guidance for this section is: Interpret the main findings on Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study; connect them to scholarship; explain implications for South Sudan; note practical relevance. In the context of South Sudan, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Masculinities and Disengagement from Jihadi Networks: The Case of Indonesian Militant Islamists ), Sudan ), Rethinking strategy and statecraft for the twenty-first century of complexity: a case for strategic diplomacy ).

This section follows Ethnographic Findings and leads into Conclusion, so it preserves continuity across the article.

## Conclusion

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The conclusion of Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study examines Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study in relation to South Sudan, with specific attention to the dynamics shaping the field of Business. This section is written as a approximately 368 to 564 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses close crisply with the answer to the research problem, implications, and next steps.

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Outline guidance for this section is: Answer the main question on Savings Behaviour and Financial Resilience in Low-Income African Households: A South Sudan Case Study; restate the contribution; note the most practical implication for South Sudan; suggest a next step. In the context of South Sudan, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Masculinities and Disengagement from Jihadi Networks: The Case of Indonesian Militant Islamists ), Sudan ), Rethinking strategy and statecraft for the twenty-first century of complexity: a case for strategic diplomacy ).

This section follows Discussion and leads into the next analytical stage, so it preserves continuity across the article.

## Contributions

This study contributes an African-centred synthesis that advances evidence-informed practice and policy in the field, offering context-specific insights for scholarship and decision-making.

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