



## “Today, I can meet my primary needs”

*Testimony of Mbaindo Trésor, a young refugee who was able to improve his standard of living, because of the mill he received from DRC. (October 2020)*

My name is MBAINDO Trésor, I am a Central African refugee living in the Adamawa region of Cameroon. I am 30 years old and married with four children. I was forced to flee my country of origin as a result of socio-political unrest in 2013. I still have memories of the widespread violence that I lived through before finding refuge in Cameroon. It was 10:30 p.m. when the attack on my village started. I was so terrified. I left with my wife and 4 children without taking anything.

I eventually found myself in the region of Adamawa in Cameroon. Once in Cameroon I was forced to start from scratch to work towards finding again a dignified and safe life. That is how I started performing small paid tasks that brought me a daily average income of 700 XAF (\$1.25), which did not allow me to meet the basic needs for my household. Fortunately, when DRC came and assisted vulnerable people in 2019 in my community, I was selected and I was able to benefit from unconditional cash assistance for five months, allowing me to better meet the basic needs of my family. In addition, I was selected for an Income Generating Activity (IGA) for which DRC provided me and another person in the community with a small mill. My friend and I immediately started using our mill to processing flour for the inhabitants of the community who paid us for our services. Thanks to the revenues generated by this activity, we bought a second mill. With my mill, I now have an average daily income of 2,000 FCFA (\$3.60). I am now able to respond much better to the needs of my household. I manage to feed, care for and educate my children, and I enjoy good social standing in the community.



**The miller and a client who came to grind cassava**



## **“Our Village Savings and Loans Association (VSLA) is a source of social cohesion and a durable solution for its members”**

*Testimony of members of the VSLA in Djaljo, in the Adamawa region in Cameroon, following the success of their association. (October 2020)*

The traditional banking system, including microfinance institutions, is often inaccessible to the poorest people who are also mostly illiterate.

To overcome these obstacles, "Tontines (saving groups) were initially formed in the community but without really having been able to solve our problems. The members always ended up in conflict with each other, for lack of a solid basis of clear operational rules", states the President of the Association in Djaljo, Labi Hassoumi.

In Djaljo village in the Adamawa region,

DRC provided its expertise to assist villagers in the creation of a VSLA that gives its members the opportunity to take out loans with low repayment interest rates set by the members themselves. The community now has a structure available, allowing them to gradually save small sums of money to build up a substantial amount of capital that can help start an income-generating business.

The members of the VSLA in Djaljo told DRC that their Association goes beyond essentially economic interests: "DRC calls this group “VSLA”, but for us it is a self-help association and also a group of community actions because it allows us not only to save regularly and support each other, regardless of ethnicity or religion, but also to offer other types of support and to carry out actions aimed at bringing about change in our community. Sometimes we decide to address specific topics like water, sanitation or health issues," says Souleymane Ngari, one of the members.

According to Doudou Kande, another member “One of the most innovative features of this association is that it is run by both women and men. This allows us to invite couples to think about the harmonious management of a household by discussing topics such as financial well-being, the management of the household budget, and good communication.”





# DRC



The members of this Association have used some of the savings to develop a community field of corn coupled with cassava in an area of about one hectare.

"Looking at our first harvests, I can assure you that this village savings group is thriving. In order to further evolve our community fields, we plan to expand our crop over two to three hectares. This gives our members a lot of hope of improving their living conditions," says Harouna, a refugee member of the Association.