# PROTESTANT WORSHIP CHURCH OF CHRIST IN CONGO ECC NORTH KIVU Provincial Presidency P.O. Box 3392 Goma/DRC WOMEN AND FAMILY DEPARTMENT



#### OVERVIEW OF THE SITUATION IN THE CITY OF GOMA

Since early 2025, the humanitarian situation in Goma has been marked by an influx of wounded people, overcrowded hospitals, destroyed infrastructure, and mass displacement due to offensives by armed groups, particularly the M23. Although the fighting has stabilized, challenges remain: crime has increased, humanitarian access is limited, and some of the displaced persons who were driven out of various camps have returned, while others remain wandering in the city of Goma due to a lack of transportation to reach their villages. Others, upon returning, found their homes burned down or occupied by other people who threatened them with death, causing them to return without a destination.

In August 2025, Goma is experiencing an acute socio-economic crisis, characterized by the closure of banks and a shortage of cash, making transactions impossible and blocking supply chains, leading to higher prices for basic commodities and a decrease in purchasing power. This situation is exacerbated by humanitarian problems, including a water crisis and a shortage of healthcare, which are severely affecting the population.

## **ECONOMIC AND FINANCIAL CRISIS**

#### Bank closures

All banks in Goma, including major institutions and microfinance institutions, have closed their doors, depriving the population of access to their funds.

# Cash shortage

This bank closure has led to a severe cash shortage, preventing people from paying bills and carrying out daily transactions. As a result, the population is forced to travel long distances in search of cash, running a high risk of robbery, accidents on the road, and many days of absence from work and family.

## Disruption of supply chains

Difficulties in movement and transactions have disrupted supply chains, making it difficult to transport goods and essential products.

### **Price increases**

The disruption of supply chains and the scarcity of goods have led to price increases for certain basic products, making life difficult in Goma.

## Social impact

The scarcity of cash in Goma (as in other cities in the DRC facing this phenomenon) is profound. The population lives in a largely informal economy and is heavily dependent on the circulation of mobile cash. This makes it difficult to access basic goods, even with money in a mobile account, with a 6 to 15% deduction on withdrawal, creating a rise in market prices as electronic payment is almost unknown here in Goma. The inability to withdraw cash limits the purchase of food, medicine, and school fees, and even meeting other basic needs becomes virtually impossible. There is increased social inequality, with those who have access to liquidity networks (large traders and the current authorities) faring better than the majority of the population.

# Social and family relationships

- Tensions in the home and the inability to meet urgent needs (school fees, healthcare, food) lead to arguments and a climate of emotional insecurity.
- Loss of solidarity, as everyone is short of cash, families and friends are reluctant to lend or help, which weakens community ties.
- Increased social costs: the population blames financial institutions, the government, and mobile operators for mismanaging the situation.

# Psychological and social impact

- Collective stress and anxiety: unpredictability creates a climate of fear and uncertainty.
- Deterioration of social well-being, causing frustration that translates into a decline in interpersonal trust and a rise in social anger.

This situation not only affects the economy, but also disrupts social relations, reinforces inequalities, and weakens community cohesion.