PEER LEARNING BETWEEN EAST TIMOR AND PHILIPPINES

July 25-Aug. 1, 2004

By Ruby, Celia, Norma and Jocelyn

Participants:

1. Maurice Leonhardt  ACHR, Documentor
2. Joseph Oenarto  Architect and UN Advisor of Vice Minister of Ministry of Transport, Communication and Public Works (East Timor)
3. Damien Mate  working with UN projects, with the contract of World Balance/Cities Alliance community upgrading project.
5. Jocelyn Cantoria  President, Homeless Peoples Federation Philippines
6. Celia Tuason  In-charge, HPFP – Micro-Finance/Savings Loan
8. Ruby C. Papeleras  Coordinator/Community Organizer, HPFP – National Capital Region (NCR)

Objectives of the East Timor trip

The Philippine group was invited by the Women’s Network in Timor Leste for a sharing to the 2nd National Women’s Congress about microcredit, savings and loan scheme. Part of the sharing is to convey the learning experiences of the communities that already adopted the savings initiatives of the Homeless People’s Federation Philippines for a continuous peer learning.

Itinerary

Day 1 / Activities - 25 July 2004

We left Manila at around 2:30 p.m. for Singapore and then transferred for flight whose destination was going to Denpasar, Bali. Upon our arrival we stayed at Adhi Jaya, Hotel for a night.

Day 2 / Activities – 26 July 2004

At around 9:30 in the morning, we left Bali for Dili, East Timor. Damien Mate and Editha from FETO Kik fetched us at the airport and brought us to Hotel Turismo, where we we stayed for seven days. Damien accompanied us to go to Lita’s store to buy something to eat and water to drink. According to him, the said store is the biggest store in the city. Damien fetched the group to go around and have a meeting with Habitat for Humanity based in East Timor. There, we met a Filipino guy working in Habitat named Toots.

Habitat has existed in East Timor for 4 years. The savings scheme is 30% from the members and 70% provided by the habitat to get a loan of 100%. Loan was given for incremental housing and housing repair.

Some Non-Government Organizations (NGOs) extended their assistance and aid to the people however resistance from the government prevailed. These NGOs prioritized education, health and infrastructure.
The main problem was how to organize the people and how to get rid of the dole-out system as part of their culture. High-cost housing materials added to the burden because people need to buy them from the city by which the transportation cost of the materials was also expensive. Another dilemma was the ownership of land due to the transition of the colonizers that started from Portuguese titles to Timor Leste.

Day 3 / Activities- July 27, 2004

Damien and the core group visited the Office of Facility and Planning to meet Mr. Domingo Sequiera, the Head of the Minister for Planning, for a short introduction. However, Mr. Sequiera was not around and we only had our courtesy call to his assistant. We also met Mr. Anthony Faun L. Mann, the Consultant of the Asian Development Bank for Urban development context, upgrading in the community and infrastructure development.

The focus discussion was how to involve the government, non-government organization and communities. We also visited the Offices of Public Works and the Department of Transportation and Communication. We met Mr. Ruben and did a short introduction about our visit and made a schedule for the meeting of all sub district in-charge in Dili. We also visited the Office of the United Nation but the concern person we need to meet was not around. We tried to meet the claretian Filipino priest but he was in the Philippines during our visit. Only the priest’s caretaker who attended us. After which, we went back to the Hotel Turismo because Damien had to fetch up Maurice and Joseph at the airport.

At about 3:00 in the afternoon we went to Santa Cruz and gazed for a while. We roamed around to the whole village and tried to interact with the people in the community for 30 minutes. From this interaction, we found that the community was experiencing major and serious problems which included employment, malnourishment (particularly on the children), little or no access to the hospital, no road and path walk improvements. Pigs scattered everywhere. There was no existing community association in the community. Language barrier was one dilemma in communicating with the people. Sign and body languages aided us to express ourselves for conversation. Despite of all these, we were glad because the people in the community were transparent and open to us with regards to their present conditions.

We went back to Hotel Turismo to prepare ourselves for the opening ceremony of the 2nd Women National Congress.

We attended the opening ceremony with the “tetum” mass. They did a very nice dance presentation. Snra. Olandina Caiero Alves, President of the Women Network welcomed the participants of the 2nd Women National Congress. We had our dinner with Prime Minister Mari Alkatiri and the more or less three hundred women.

Day 4 / Activities- July 28, 2004

We attended the Women’s Congress and asked the President of the Congress to provide us an interpreter so that we could understand the discussion from the result of pr-regional congress.

Melanie Lotfalie was our temporary interpreter. Then, somebody moved out from the crowd and introduced himself to the crowd to be our interpreter during the presentation. The result of that regional congress identified general issues like Education, Economic and Employment, Health, Culture, Justice and the Government, Transportation, Media and Communication.

We took our buffet lunch at Hotel Dili 2000 with the whole group. After eating, we went to the community named Comoro. We met the community members of the courtureiras and initiated the interaction by introducing ourselves to the community people.

Damien gave a brief yet concise information on how community people survived and worked for development. The community people were assisted by Feto Kiik lead by Gizela. They also have sewing machines and materials to start the initial income-generating project (IGP). Problem sharing was also done. They mentioned that they encountered problems on their IGP and fund management. In return, we also shared our learning experiences drawn out from organizing and orientation of the savings program to the communities. Some of the people’s ideas were not all accommodated due to time constraint. On that day, we learned a lot of things from them. Due to time constraint, we scheduled for a follow-up meeting with them. The community was very participative and has the potential for technology sharing especially savings program.

We visited the community, which was located at Sta. Teresa. This community was organized and oriented by the Habitat for Humanity. They have scheduled for a savings orientation but before that, the group was introduced to the community. In their orientation they talked about how to avail the
loans for incremental housing and house repair. This group has no savings yet. They are still on the
process for membership. The staff of the Habitat for Humanity tried to answer all their questions for
clarification. Before the meeting ended, the leader of the group asked the community members if they
now fully understood the savings scheme of HPFP. The community affirmed that they have a clear
understanding of what was said during the orientation.

We further studied the community by asking their community leader regarding their source(s)
of income. He replied that majority of the community members has no job. Most of them were below
the poverty line and availed only for housing repair. The meeting adjourned at 6:30 in the evening.

In the hotel room, we met and discussed the delivery of our presentation for the national
congress. We prepared all the materials to be used. During our discussion we considered the time
and the important points to share. We have agreed that there must be division of labor during our
presentation. The four of us would present the different topics for sharing - savings, community
activities, social services and federation building.

Day 5 Activities - July 29, 2004

The core group went early in the National Women's Congress for us to post all the HPFP
pictures we brought from the office. We then asked for the final allotted time for the presentation
because they are still discussing the previous topic. We waited for too long to present our initiatives
and learning experiences and the time allotted for us was reduced. The organizer told us that we
were only given fifteen minutes to present all our outputs and only one reporter was allowed to share
because of time constraint. However, we pleaded for two reporters in our case and it was granted.

Celia: Please allow me to introduce you to the Philippine team. Norma, the Community
Organizer for Community-Based Rehabilitation Program for Disabled Persons and Elderly; Jocelyn,
the National President of the Homeless People’s Federation, Philippines; Ruby, the National
Coordinator of the Federation, and; Celia, In-charge for Microcredit, Savings and Loan. Fr. Norberto
was not around thus, we were not able to introduce him.

I would like to emphasize the three main functions of the Federation

1. Community Finance – savings and loan
2. Land and Housing – includes infrastructures, water and sanitation and electricity
3. Social services – to improve vulnerable services

In the Philippines, women, especially housewives, are not recognized in the society. They
have to take care for their children; they have to be in the house when the husband comes home. The
husband’s income is not enough to provide the basic needs of the family. When problem comes
(when the child is sick) and when the husband is not around, she has to bring her child to the hospital
for check-up. But she has no money to pay the hospital bill since she is financially dependent to her
husband. She has to find means to borrow money to someone who has extra money, but there is not
always the case; there is no somebody to ask for. When one of the family members dies, it took a
month to bury the dead to the cemetery because it is expensive to bury the fatal in this community. It
happened most of the time.

Savings started when 5 women from the community decided to put up savings. Our role as
community organizers was to guide them on how to mobilize and manage their savings. What they did
was to organize groups composed of seven to ten members. They have selected a collector for each
group. They identified and prioritized their needs. Their savings ranges from $50 cents to $4.5 per
week. Ninety-eight percent (98%) of the total population is women.

Within the community, people contributed their time, effort, skills and knowledge to manage
their own savings. Indeed, the spirit of volunteerism was practiced. Savings became the word and
focus of the community.

Presently, the membership of the Homeless People’s Federation of the Philippines-NCR
increases in number.

I would like to give the opportunity to my colleague who will be sharing focus of the
federation’s initiatives.

Jocelyn: Through the savings program we come up with the Survey. The survey was initiated
when a trash slide occurred way back four years ago, a trash slide that ended the lives of many
residents, who were waste pickers. And worst, there was no accurate statistics was made.

The urban poor is considered and always seen by the government as a problem to the
society. They are of no use but only troublemakers. Thus, the government has no statistics and
information about them. What they know is that the urban poor have no space in the city. A survey of
the living conditions of the urban poor, particularly the slum dwellers, was initiated to reveal and
present to the government that the urban poor are not the problem to the society but instead a
solution to the society. The main purpose of the survey was to gather the socio-economic data of the
urban poor. The interviewers of the survey were mostly women and were members of the community.
It was an effective strategy in community survey because it was accessible and easy to go back to the
community when necessary data was lacking.

We acquired land, off-site and on-site, through direct purchase and Community Mortgage
Program by the Government. We have an engagement with the Government through proper
negotiation. In the Federation, we believe that proper negotiation is more effective than an activist or
rebellion way of dealing with the Government. We have access to basic social services. Also, we have
exemption of taxes of building permits.

Homeless People’s Federation Philippines extends its membership and initiatives not only in
national level but in the international level also. Internationally, HPFP is one of the 21 member
countries of the Slum Dwellers International. The United Nation for Human Settlement also recognizes
us as partners for Security of Tenure Program in the Philippines.

For the capability and skills building, members have given the chance to visit the area
resource center and other initiatives of the federation, have a hands on training for continuous peer
learning. Likewise, we strongly believe that the women of Timor Leste would do greater for
development of the whole community.

Open Forum:

1. What are the system or steps needed for savings?

Celia: First you have to select or form your group (7-10 members). Members should trust
each other and guide them. They are also in charge to monitor their savings. People must be doer/
active participants to be included in the development process. Since we have no enough time to
discuss everything, we joined in the workshop and group discussion with the community. Brochures
were distributed to the people.

2. What is the reaction of the government with regards to the initiatives of the federation?
How does the government know the program of the federation? Who is the contact person
of the federation?

Ruby: Initially, the government did not know the program of the federation. The initiatives were
done only with the community themselves to combat the issues confronting them. Issues like
demolition and eviction due to insecurity of land tenure. Savings was an answer to this problem.
Through time and members’ perseverance, savings increased for land acquisition. Later we realized
that there is a need to engage with the government for land acquisition and delivery of social services.
On ur part, we already have our counterpart, our savings and the counterpart from the government is
also expected. Sharing of resources lead for the federation and the government become good
partners for development.

In the afternoon, we went to the Administrative office for a meeting with Mr. Ruben and
different Sub district in-charge. However, Mr. Ruben was not around and so we only have a
discussion with the eight sub district officers. Joseph explained the objective of the visit of the
Philippine team, that is, sharing about the federation’s movement and linking up with the Government
of East Timor and other NGOs existing in the community. According to them, there are 6 sub districts.
Questions came up during the discussion

Open Forum

1. How will the savings program answer the problem?

Fr. Norberto: In Asia, illegal squatting was a problem since then because of job opportunities
and infrastructure development.

Maurice: Start mapping the area and take some photos of the actually residents which would
serve as an evidence of staying in the community. This is for security purposes.
2. What is the concrete help you can give us to answer the issue confronting us?

Maurice: We are willing to support and organize the savings group in your community. Exchanges and visits of the HPFP’s initiatives to other chapters in the Philippines for continuous peer learning and the possibility of adopting the strategies the federation has been using. However, when such strategies were not effective, then another exposure can be conducted until the problem is solved.

3. How to resolve the demand of the people in terms of housing?

Fr. Norberto: Involve the community and strongly organize the people so that they can influence the government through investment in shelter and sanitation.

Maurice: Organize the communities with the help of the district officers. When community meet other community, they can share their common problems and experience and they can resolve the issue on their own.

District officer: We find the system on how to build a strong link with the communities.

Day 6 / Activities – July 30, 2004 – Visitation to the Two Sub districts

In the morning, the Philippine core group and Joseph went to the sub district office in Vera Cruz. We visited the community of Caicoli, Dili.

We met a woman named Fernanda Suarez, widow, whose husband died while in jail. This woman, together with her five offspring, lived in the abandoned house of an Indonesian. Her house was ruined by the Indonesian military after the referendum. We met another woman who has the same experience with that of Fernanda.

There are no sources of income. Parents cannot even send their children to school. No job opportunities for the people because of their low educational attainment, and in worst cases, no education at all. Children suffer malnourishment. No drainage system that lead to stagnancy of water which causes sickness.

Along the way, we met the two chief officers of the community.

We took a 2 kilometer-walked to reach the community of Socom Mascarenas. It is economically advanced than Caicoli due to job opportunities in Socom Mascarenas. They value sanitation and cleanliness in the community. Water supply is not a problem.

Another community was Bicora Village, which is under the 2nd sub district named Cristo Rey. We met Mr. Luis Bareto, the Sub district Administrator. Bareto gave us an overview of the physical development (school building, road reconstruction and other repairs) he accomplished under his administration. He cited the major problem, which is land dispute. There were many claimants that arise thus no housing project was implemented. The community is composed of 37,000 families and subdivided into 51 Aldeias (Purok). People were spending $.50 to $1 a day for the food. Survey is yet to be done.

Joseph suggested to visit community called HERA. It is a rural area which is 10 kilometers away from the city and two kilometers away from the national road. It has a population of 3,700 families. The major sources of income are farming and animal-raising. Also, people earn an income out of this palm tree and sell to the market for $5 per bowl. Water supply is the major concern of the community. Living in the rural area is more advantageous than living in the urban area. In the rural, even money is not available yet food crops are abundant because of the availability of the land for planting rice, corn and vegetables. Unlike with the urban areas, wherein people have no source of income due to less job opportunities and low educational attainment.

Along the way, we witnessed the Australian group mixing the cement and gravel for the construction of the Day Care Center and Health Center of the community. The community has an access to public secondary school.

After our lunch, we went to the Habitat for Humanity office and brought us to their community in Bicora, Dili. There were 15 people who attended the sharing. Each of us introduced ourselves to the community.

Open Forum
1. Question: Paano kayo nag sasavings at ano ang ginagawa ninyo pag hindi naka bayad (How do people save and what do you do when there is no repayment for loan?)

Answer: In the Philippines, group savings is composed of 7 to 10 members. Savings ranges from P25.00 to P250.00 a week. The question focused on loan repayment. When a member cannot pay her/his loan, we conduct a home visitation and asked her/him the reasons of not paying the loan. If the reasons are valid enough, we give them another chance to pay their loan. This is our strategy used in the Philippines when such dilemma occurred.

Lesson from this question: Habitat for Humanity should be the one to answer this question about loan repayment. This question was actually addressed to them on and not for us.

2. Question: If a person wants to join the savings yet very poor, can she still join the group?

Celia: Selection of membership for the savings group, there is no specific qualification. If you trust her, then she is qualified. Poorest of the poor must be the target member of the group.

Ruby: We are also giving chances to poor families to go through in the process. When they fully understand the process that’s the time they started to contribute in savings.

Josie: In the Philippines, we are not only collecting money of the people but also savings in terms of collecting the skills, time and effort of the people such as the volunteers.

Norma: The special people, the disabled and elderly, also save money. They primarily save for their hospitalization and medicine expenses

3. Question: How much to be saved and when will it last?

Celia: The people must decide within themselves on how much to be saved and always remember THAT SAVINGS IS FOR LIFE. People save for emergency needs like medicine, hospital bill, education, housing repair and primarily for land acquisition. However, people must think not only what is good for today, for short term but likewise think in a macro-perspective. Savings to combat the issues confronting the community like housing, water system, drainage system and other infrastructure development. With this, savings is for long term, for investment.

Day 7 / Activities – July 31, 2004

In the morning we attended National Women’s Congress when we arrived workshop was going on. We waited Joseph to pick us up for lunch. We went back to the hotel. We were invited for the closing ceremony night in the congress.

In the afternoon, together with Mr. Teng, a friend of Joseph, we visited the processing water supply located on top of the mountain. The system supplies potable water all over the community. He explained the process of filtration and how the chemicals distributed to the water system.

Next, we went to rural area named Liquisa. There, we roamed around the area and walked along the shoreline and we saw young teenagers dancing. The place was great and conducive for relaxation.

In the evening we attended the closing ceremony of the National Women’s Congress.

Day 8 / Activities – August 01, 2001

We attended the 7:30 am Tetum Mass at the Cathedral. After hearing the mass, we met Joseph and proceeded to Comoro Community for sharing of experiences with the target group.

A night before the orientation, the core group for savings orientation planned there presentations. They have prepared some visual aids for their guidelines. Important points about the savings schemes and its management were noted.

Sharing of Experiences

Carolina – Coordinator of Couturieras group
Problems:

- The savings scheme stopped because the amount of savings was not enough to answer the demand of the people. The membership was small and the savings mobilization is poor.

- Lack of experience. The teller lacks technical knowledge on bookkeeper and proper disbursement. Lack of control in fund disbursement.

- Initially, there were 100 individuals who wanted to become members of the savings program and eventually formed their structural organization. Fernanda is the consultant of the Coutereras.

Celia: In the Philippines, we have a separate officers/person-in-charge for the management of the savings program. It does not necessarily mean that the persons/officers present in community association are also in charge of the savings program. The savings program must have a separate and autonomous identity in the community. This is to cater all the individuals who wanted to become members of the program.

For us, we considered is a separate entity from the savings program. The functions and the officers in charge are distinct from each other. Couturieras is a livelihood association. In the discussion, they decided to reorganize and restructure their organization:

- They are open to have a separate structure and officers for savings.
- They will have a separate set of officers for the sewing section.
- To organize more groups within the community for expansion.

Joseph will temporarily take charge to monitor the group and their savings. "OUR GOALS IS NOT TO FOCUS ON THE MONEY BUT TO ORGANIZE PEOPLE AND INVOLVE THEM IN THE SAVINGS GROUP ACTIVITY"

Damien asked the community on the production and decision-making of the their goods and the market system.

According to Fernanda, the coordinator of the sewing section, the association earns depends upon the order of their consumers. They also sew dresses to sell to the community and to the market.

We had our lunch at 1 in the afternoon and returned at 2:30 to the venue for the orientation of the community savings and loan scheme.

In the afternoon, a very informal sharing of ideas was made to the group by means of drawing.

Mechanics of the Savings

1. Group formation with 7 to 10 members.
2. Conduct savings orientation.
3. Selection of group collector
4. $.50 to $4.5 savings per week
5. Passbook - $.20 for each member
6. Total group savings of $100 then they can start having a loan.

Roles of the group collector

1. Collect the weekly savings of the group member
2. Remittance of the savings to the Area Resource Center
3. Prepare the group ledger
4. Post and sign the savings of the member in their passbook
5. Approve the loan or withdrawal of the member.

How to avail the loan

Policies and procedure:

1. Loan will be based according to priority, the most needy
2. The group decides the first 3 members to avail a loan
3. The collector shall process documents needed for loan
4. Loanable amount is total savings times (x) 120%
5. Amount loaned is payable within 1 month to 6 months
6. Mode of payment- monthly, weekly and daily
7. Interest rate is 1.5% per month
8. Penalty is 1% per month of the total loan balance

Actual exercise was given in this portion. They formed their own group for savings. The collector collects their respective group savings. After which, she recorded and processed the loan of a member.

**Forms needed for Savings**

1. Passbook
2. Collector’s notebook
3. Weekly savings slip
4. Loan and Repayment slip
5. Daily Remittance slip
6. Daily Cash slip
7. Loan application
8. Official receipts

**Area Resource Center (ARC) shall have:**

1. Volunteer teller
2. Volunteer Recorder
3. Volunteer ARC in-charge

After the sharing and discussions, Philippine core group shared $1,000 as solidarity funds for the organization.

Ruby: This money would serve as a solidarity fund of the community from the Homeless Peoples Federation Philippine. We are expecting this community to start their savings and have an expansion of the program in the whole East Timor.

Fernanda received the money and they plan to open an account for it.

**Day 9 August 2, 2004**

We left Hotel Turismo at 10:00 in the morning and proceeded to the Dili Airport for our 12:45 flight to Bali Indonesia. We arrived in Bali at 2:00 pm and proceeded to Adhi Jaya Hotel. At 4:00 in the afternoon, we went around Bali.

**Day 10 August 3, 2004**

We left Adhi Jaya Hotel at 11:00 in the morning for Manila.

We left Dili with full of learnings and challenges. We believed that they could make a difference for development although it takes time for this to happen. Country exchanges and visits can help deepen the learning of each member for the sustainability of the savings program.

MABUHAY !!!