



## Opportunity International UK Trust Bank Programme

### Report for TradePlusAid September 2004

**TRUST BANK NAME:** Hidade (and Mudifika) Trust Bank  
**Trust Bank Location:** East Timor



*The photo shows nine members of the Trust Bank plus the husband of one member who was unable to attend and asked her husband to take her place for the meeting.*

#### **Update on the Trust Bank Membership**

This Trust Bank formed in August 2003 and has experienced significant upheaval, with several members leaving the programme and moving on from the area – a reflection of the difficulties in working in this fragile part of the world. ‘Hidade’ means ‘life in suffering’ and was chosen because the Trust Bank really did feel that the situations in which they had to survive after the conflict were very difficult, many people had lost their whole livelihoods, their homes and for some, their families.

At the beginning of the *Hidade Trust Bank* loan cycle, this group consisted of 10 members. However, at the end of the first loan cycle, five members left the programme and the field officer was able to recruit five new members. The group re-named itself *Hidade and Mudifika Trust Bank*. The group has seven women and three men. The group is located in Comoro near to the OTL office. Most of the members have received first loans of £55. The group meets every Monday at 2pm. They meet in under the shade



of a tree in a residential area (as seen in the photo)

Their field officer, Lambertus Teme leads the meeting and also provides training to the group on business and life skills (eg: leadership, business management, savings, health and spiritual ). The group also has a chairperson, secretary and treasurer who are elected by the group to run the meetings. The group is very self-disciplined and has imposed on itself additional 'rules' for example, if a member is late for a meeting without notice then they will pay a penalty. The group express that what they like about the weekly meeting is the opportunity to come together (as women) and to talk about their business and share experiences.

The members are very supportive of one another and come together outside of work as a support group to celebrate and to mourn together if there is a death.

### **Business Activities**

This group is involved in many types of business including running a kiosk, selling second-hand clothes and selling kitchen utensils. Income can vary significantly between such enterprises; for example, running a kiosk can be expected to bring in US\$7 – 15 per week; selling second-hand clothes US\$20 – 25 and selling kitchen utensils US\$25 – 30.

Not all the micro-entrepreneurs work from home, some sell in the market and some sell by travelling throughout the district. Those that do work from home eg kiosks, operate from the front of people's homes and tend to work every day and sell items such as snacks, drinks, cooking oils, sugar, coffee and other household items. Those selling second-hand clothes or kitchen utensils will work for five days since they tend to follow the markets that operate in the district. Their days begin very early as they travel by minibus to the market town and they can be back in the village by mid-afternoon. The second hand clothes sellers purchase clothes from sellers in Dili. The clothes come in large bags and are bought for US\$150 per bag. The Trust Bank members' stalls are typically in larger markets in Dili. The clients who sell kitchen utensils typically sell outside of Dili in the sub-districts.

These micro-businesses are run by clients and their families and are able to support the whole family group which can run to eight members. The loans are typically used to increase stock levels.

### **Education**

Only half of the Trust Bank members attended school; the other half have no formal education and are unable to read or write as a result of growing up under Portuguese colonial rule. Illiteracy is very common amongst the older generation. As a result of the historic oppression, education is now one of the top priorities for the East Timorese. Primary, junior and high schools are more widely available and many children of school age attend.

School fees are US\$ 0.50 for primary school and US\$3 – 5 for junior and high school per month. In addition, families need to find money to pay for the uniform, books and

stationary. It is a struggle for the Trust Bank clients to find this money, especially if they have large families, but now they have the choice through their hard work. Education is often prioritised over other family goods.

### Living Standards

Most of the Trust Bank members live in houses left by emigrants who fled to Indonesia in the years since 1999. The houses are still in good condition and tend to be made of concrete blocks with roofs of corrugated iron. They generally have electricity and clean water that is collected from hand-pumps and through water pipes.

The biggest complaint of the Trust Bank members in this area is that the roads are very dirty and in the summer, bring much dust and dirt into their homes. Also, the roads are not very safe, many are left with large potholes and have remained unfixed. Another area of complaint is that many of the animals are left to wander about and are not adequately penned. This they feel has a direct impact on their health (see Health).

It is hoped that by finding their dignity through work and by having a supportive Trust Bank as a community vehicle, that the members will in time realise their role in civil society and bring about change themselves.

The most popular thing for the Trust Bank members is the proximity to the biggest market in Dili. Daily nutrition for the Trust Bank members and their families is made up of rice, vegetables, fish and occasionally meat.

### Health

The nearest clinic to the Trust Bank is 2 km away and is run by Catholic nuns. The cost depends on the medicinal needs and can be between US\$3 -7. There is also a hospital about 7 km from the community which is free.

The most common illnesses suffered by the Trust Bank members and their families are malaria, fever, and coughs. The members believe that bad health in this area is the result of the unclean environment in which they live, the high concentration of mosquitoes and un-penned animals, such as pigs.

	Members	M/F	Age	Business Activity	H'hold size	Education
	<b>Hidade</b>					
1	Marcus Alves	F	34	Kitchen utensils	3	Junior High School
2	Santina Mesquita	F	59	Kiosk	1	None
3	Aurelia Brantes	F	51	Kiosk	7	None



4	Lucio De Arraujo	M	39	Kitchen utensils	3	Junior High School
5	Liaon Alves	M	28	Kitchen utensils	4	Senior High School
	<b>Mudifika</b>					
1	Dominggas da Silva Barreto	F	32	Kiosk	4	None
2	Albano Goncalves	M	48	Second hand clothing	6	None
3	Jenesia Pacheco Gama	F	41	Second hand clothing	8	None
4	Filomena Maya Barreto	F	43	Kiosk	5	Senior High School
5	Amelia Marques	F	21	Second hand clothing	2	Junior High School

**CLIENT PROFILE - Aurelia Brantes**  
**TRUST BANK - Hidade**  
**BUSINESS - Kiosk**

Aurelia is 51 years old and is married to Matheus da Costa who is 42 years old. Matheus had been working as a taxi driver but the car is broken and they do not have enough money to fix it, so the car remains at home waiting for sufficient funds to fix it. They have 5 children:

1. Silvia Abrantes is 20 years old, since the beginning of the Trust Bank programme Silvia has graduated from high school. She is now married and has 1 child;
2. Antonia Abrantes is 17 years old and has graduated from junior high school. She is married and has 1 child;
3. Luzinda da Costa is 12 years old and in year Primary yr 6;
4. Juliana Abrantes is 10 years old. She is studying in Primary School third class.
5. Cicilia da Costa 7 years old. She is studying in primary school in first class.

Aurelia is on loan number 3 from OTL, she started with a US\$100 loan and has always repaid in full. During Aurelia's time with the *Hidade Trust Bank*, she has always maintained small loans and has never sought to increase her loan size – despite her excellent record. Her reason for this is that she still feels vulnerable to the extent that she would worry too much about larger obligations when she still has so many dependents.



***Section 2 – Business Activities***



Aurelia has a kiosk that she has been running since 1999 after the violence in East Timor. She chose this business because there has been no formal employment for her or her husband since the end of the violence. She was working very hard but all the spare cash she generated went to Matheus in the hope that they could fix the taxi for her husband to work again. As a result, the business dwindled and she went to the *Hidade Trust Bank* for support and to re-generate her business with a loan to purchase stock and some business. Matheus is looking for a job as a driver until his own car is fixed.

Aurelia buys stock every three days from a whole seller. Her weekly stock cost is about US\$40-50. To buy the stock she uses public transportation on the way out that costs \$0.10 and takes a taxi back with the stock which costs a \$1.00.

The business is located on the roadside from Dili airport to Dili town. It is made of cement and has electric and piped water and is the former housing of an Indonesian emigrant. The business is located about 100 metres from their home and Aurelia's children help her to run the business after school. The business is open from 6 in the morning until 8 at night.

The income per day for her business is US\$14 - 20 (up from US\$5 -10 at the start of the Trust Bank programme). Income is used to replenish stock and to repay the loan. Aurelia also makes savings each week from her income – totalling 20% of the loan size.

### ***Section 3 – Education***

Aurelia has no formal education. Under Portuguese rule, not many people had the option of education, and it was even more difficult the poorer you were. Despite this, Aurelia also states that there were no schools near where she grew up and that her parents would not have approved of girls attending school had there been one, or had they been able to afford it.

Her husband, Matheus can read as he received primary school education at the time of Portuguese rule. Education is very important to Aurelia for her children. Two of her children are already married and the other three are all still at school. She hopes they will complete their high school education. The youngest three are in primary school which costs US\$0.50 per month. Other costs they need to cover include uniforms and books and pencils – which Aurelia adds are always getting lost by her youngest!

Since the beginning of this programme, their youngest child, Cecilia has also started school.

### ***Section 4 – Living Standards***

Aurelia has lived in Lura-Mata for 20 years ago. The client house made of cement block but is not yet completed. The walls still need to be rendered and the ceiling is made from corrugated iron. The cement floor is of poor quality and is already broken with lots of small holes. But the house does have electricity and they are able to hand-pump water. Aurelia's biggest concern is the amount of livestock that are allowed to roam freely in the neighborhood and that she believes are the cause of so much disease.

### ***Section 5 – Health***



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Aurelia's health is generally good. The family regularly suffer from malaria and colds, but malaria is the commonest problem. When they are sick they generally go to clinic for treatment which they can reach easily by public transportation. The clinic is well equipped and staffed by a doctor through out the week. The treatment is free.



## **CLIENT PROFILE - Filomena Maya Barreto** **TRUST BANK – Hidade & Mudifika** **BUSINESS - Kiosk**

Filomena Maya Barreto is 43 years old. Filomena divorced three years ago but is unwilling to talk about the circumstances of her separation. She has three children:

1. Anita Maya is 20 years old and at senior high school;
2. Aderito Maya is 15 years old and at junior high school; and
3. Matilda Maria Fatima Maya who is 4 years old.

Filomena is new to the *Hidade & Mudifika Trust Bank* and at the time of writing (September) had been with them for just one and a half months. Her first loan from OTL was for US\$100 and her field officer is Lambertus Teme. Through the loan and her business, Filomena is able to support four people, including herself. During the day, Filomena runs the business and also looks after her youngest child, Matilda whilst the oldest two are at school. She also takes responsibility for cooking and cleaning.



### ***Section 2 – Business Activities***

Filomena has a kiosk and has been running this business for six months. She chose this type of business because it allows her to look after her youngest daughter and she feels confident in her ability to work in this trade. Each day, Filomena starts work at 6 am and does not close until 10pm, depending on whether there is custom or not. The client's kiosk is situated in her house which is located in Luru Mata, a small village in Dili close



to the highway and the market. Before Filomena's membership in the *Hidade & Mudifika Trust Bank*, she said it was more difficult for her to get customers because she was not able to offer a full range of products for her store, and customers would rather go to the larger market. Her daily turnover was US\$7. Since joining the *Hidade & Mudifika Trust Bank* a month ago, Filomena has been able to offer a full range of products and has seen an increase in both her daily customers and her income, which now averages US\$10 per day. With her increased profits, Filomena has bought a second hand sewing machine with cost US\$50. Having this productive asset allows her to take sewing orders for Kebaya (a woman's blouse worn with a sarong) and means that she is able to supplement her other income at US\$2 per kebaya.

Filomena's business stocks products such as oil, noodles, canned foods, biscuits, soft drinks, candies, cooking spices and material for school children such as books, pens and pencils.

### ***Section 3 – Education***

Filomena completed junior high school and is able to read and write. She has two children currently attending school with a combined monthly cost for school fees of \$4. The client must also buy uniforms for both of them, which amounts to \$20 and also materials such as books, pens and shoes. In the future she dreams that her children will complete school and go on to university. She believes that through a higher level of education, her children will have the best chance to find a good job and change their lives.

### ***Section 4 – Living Standards***

Filomena and her family live in the small village of Luru Mata near Dili town where she has lived in her own house for the last five years. The house is old and not in very good condition, but it has stone walls and a corrugated iron roof and a cement floor. Although small, there are two bedrooms, one for the whole family to sleep in and one from which to run their business.

Filomena says the biggest problem in this area is the dust that forms during the dry season. The accompanying strong winds carry the dust through the home and business and people in the area are prone to get sick, often with coughs.

### ***Section 5 – Health***

Filomena's health is generally well; however, her and her family regularly suffer from malaria, fevers and coughs. Malaria and coughs are the most common problems. When the family succumb to illness they visit the hospital 7km away. They chose the hospital over the near-by clinic (2km) since it is free whereas at the clinic they have to pay for the medicine.

Filomena describes the quality of health care available as good. Sometimes, Filomena will treat some illnesses at home and use traditional medicines when she has no time to go to the hospital.



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***Section 6 – Other Comments***

Apart from being a member of the *Hidade & Mudifika Trust Bank*, this client is also not involved in any other organization or institution. What Filomena enjoys the most about the weekly meeting is that she can meet other people and exchange information about her business experiences and look for guidance and training from the field officer.

***Thank you for your continued support of the  
Hidade and Mudifika Trust Bank.***