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Women members of a self-help group named “Survivor Group” organized in Maliwaliw Island in Salcedo, Eastern Samar. PHOTO COURTESY OF SIKAT-EASTERN SAMAR PROGRAM

Women and Self-Help Group: Continuing to Rebuild Lives

This case story presents the SIKAT’s (Sentro para sa Ikaunlad ng Katutubong Agham at Teknolohiya) disaster rehabilitation and recovery program in Maliwaliw, Island in Salcedo, Eastern Samar through the Self-Help Group, a post disaster response after the occurrence of Typhoon Yolanda in Eastern Visayas with focus on the marginalized women. Disaster rehabilitation aims to ensures the ability of affected communities/areas to restore their normal level of functioning by rebuilding livelihood and damaged infrastructures and increasing the communities’ organizational capacity. Post-Disaster Recovery aims for the restoration and improvement where appropriate, of facilities, livelihood and living conditions of disaster-affected communities, including efforts to reduce disaster risk factors, in accordance with the principles of “build back better”. It also helps strengthen the women’s adaptive capacity in terms of the skills and collective attributes such as social relationships, leadership, and management.

Introduction

On June 16, 2016, around 16 women from Maliwaliw Island in Salcedo, Eastern Samar committed to action in pulling themselves out of poverty and formed a self-help group. Over time, these women were transformed into determined individuals with resilient families. They



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named it “Survivor Self-Help Group” as they are all survivors of Typhoon Yolanda (Haiyan) in 2013, one of the most powerful typhoons in the country’s history that left a trail of massive destruction particularly in Leyte and Samar provinces. Maliwaliw Island was one of the hardest hit communities when Typhoon Yolanda made its first landfall in the province of Eastern Samar.

Maliwaliw is an island barangay in the municipality of Salcedo, Eastern Samar, Philippines, with 411 population based on 2015 Census. There is no public transportation going to and from the island. Majority or almost 90 percent of the people use their own motorboat, or pump boat as they called it, as means of transportation going to the mainland of Salcedo, consuming around five to six liters of gasoline or 360 pesos for a round trip travel. Others take trips with those with pump boats. When the weather is good, travel time normally takes around 45 minutes. During rainy or bad weather though, it needs one and a half hours to reach Maliwaliw Island.

Like any other island community, dwellings in Maliwaliw are located along the coastline making them highly vulnerable to hazards such as storm and storm surges. During Typhoon Yolanda, the people living in the island lost everything. Their houses and livelihood assets such as boats and fishing gears were washed out and destroyed. People struggled as to how to build back better after the typhoon. The lack of opportunities to build permanent dwellings and replace livelihood assets brings the situations worst. With the help of government and private institutions which provided a housing project, funds for boats repair, and other essential household items like cooking utensils, the community is gradually recovering after Yolanda.

Fishing is the main source of income of the residents of Maliwaliw Island. The spouse of Baby Jean, a member of the “Survivor” Self-Help Group (SHeG), observed that the highest fish catch is around two to three kilos for a five-hour fishing trip, from 3 a.m. to 8 a.m., during lean season or September to December. An average of 10 to 20 kilos per trip is caught during peak season or months of January until August. Prices of fishes vary, depending on the size, or 120 pesos for eight pieces of fish a kilo and 140 to 150 pesos for 10 pieces a kilo. Commercial fishes such as mamsa/talakitok (trevally), tanigi, (Spanish mackerel) and mamad-as/katambak (emperor fish) are sold by Baby Jean and other women fishers to fish traders outside the barangay.

With an income that could barely support their families, most of them are pressed to borrow money from fish traders, agreeing to the condition that they sell their catch to them. They pay debts by deducting an amount every time they sell fishes to a trader. The amount for daily loan payment varies depending on the volume of fish caught. Lilibeth Padua, prior to being a “Survivor” SHeG member, lamented that over time their loan had not lessened. Instead, they remained heavily in debt.

Often, in the absence of ready cash or saved money in times of need, women resort to lending institutions in Maliwaliw which normally impose high interest rates. Spending money for gasoline and food—which for ordinary people every amount count—just to get the loan in the mainland adds further burden to them. An island community with its people depending primarily on fishing for their livelihoods and where fishing is becoming more difficult due to





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the impacts of climate change as well as decreasing fish catch, the women of Maliwaliw were very grateful when the SHeG was implemented.

Why Self-Help Group: The Historical Context

In 2015, almost two years after the occurrence of Typhoon Yolanda (Haiyan), the Sentro para sa Ikauunlad ng Katutubong Agham at Teknolohiya (SIKAT), a non-government organization that works with the fisherfolks and coastal communities in several regions in the country, implemented a Gendered Disaster Risk Reduction and Management Project funded by Oxfam Great Britain and Kinder Not Hilfe (KNH) in Salcedo and other nearby municipalities in Eastern Samar. Several activities were held in Maliwaliw community on disaster risk reduction and management which helped increase the capacity of women and ensured that women issues are integrated in the community’s Disaster Risk Reduction and Management Plan (DRRM).

In 2016, SIKAT introduced the Self-Help Group or SHeG in Maliwaliw Island, a concept adopted from KNH. Forming a self-help group is an approach aimed at poverty reduction, development, and empowerment of the people. It is a response to address existing exploitative practices against the poor who have inadequate cash to provide for the needs of their family and acquire capital or budget for their livelihood and economic activities.

In self-help group, they are encouraged to form a group, save money, and use the savings as loan facility of their members. The “Survivor” SHeG was the first group formed in Maliwaliw Island and composed of 16 women members. The G2A (adopted from the name of the village donated by Give2Asia) SHeG was later formed in 2018. At present, a total of 36 women representing 36 fishing households are involved in self-help groups in Maliwaliw Island.

How SHeG Works

Its Principles and Levels

The Self-Help Approach believes in two basic principles. One, that every human has

tremendous, God-given potential, and this potential can be unleashed if conducive environment is provided; and two, that as individuals, the poor are voiceless, powerless, and vulnerable. By bringing them together as a homogeneous collective aware of their rights, they have tremendous strength. The focus of SHeG is the extremely poor people which most often are the women and children in the community as well as farmers and fisherfolks.

There are three levels of formation of peoples’ institution under the Self-Help Approach (refer to Table 1). The first level is the self-help groups which are later organized into a Cluster Level Association (CLA), the second level. The CLAs are then consolidated into a federation.

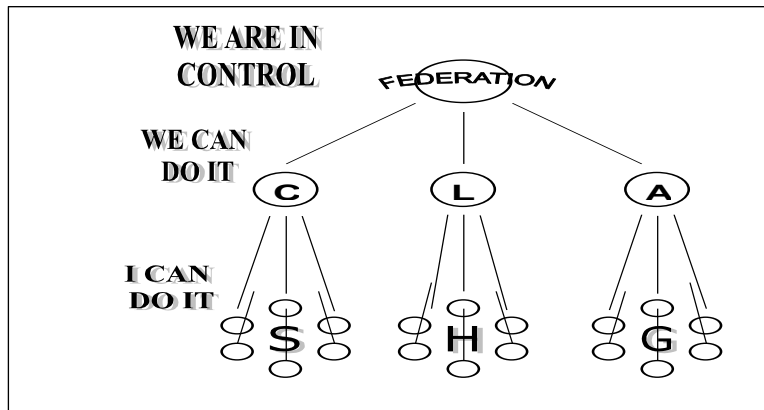


Table 1. Levels of People's Institution under SHA

Levels of Peoples Institution under Self Help Approach	Composition
1 st Level: Self Help Group	15 to 20 women with approximately 80 children
2 nd Level: Cluster Level Association	8 to 10 SHeGs with 200 women
3 rd Level: Federation Building	8 to 10 Cluster Level Association with 2000 women and 8,000 children

The Three Levels of People Institution Building in Figure 1 illustrates the degree of an individual and group's involvement and decision-making in achieving their organization's goals and objectives.

Fig. 1 Three Levels of People's Institution Building in Self-Help Approach



Process in SHeG Level

A series of community assessment activities and trainings were implemented by community facilitators of SIKAT in Maliwaliw Island, crucial in organizing the people into forming self-help groups. The activities are categorized into three stages, namely, pre-SHeG formation, SHeG formation and post SHeG formation.

A. Pre-SHeG

Step 1. Secondary data gathering and review by the community facilitators (CFs). This activity is important in validating the results of the Participatory Rural Appraisal (PRA) tools, social mapping, and wellbeing analysis.



Step 2. Developing an action plan by SIKAT for SHeG formation process. The following questions were deemed helpful and relevant to provide the basis or interventions of SIKAT on the coverage of the project: Are you going to cover the entire village or just a certain portion, and why? How many are going to participate? How many CFs are joining the training on self-help formation? Or if the village is too big, can the CFs divide themselves into sub villages?

To understand better the community, the SIKAT uses Participatory Rural Appraisal (PRA) tools in the formation of SHeG, with the people themselves getting involved in the analysis and interpretation of their own situation,

1. *Community Visits.* It is conducted to understand the economic, social, and political conditions of the community. The interaction with the community helps the community facilitators to establish rapport with them and gained understanding on the community's economic, social, and political conditions. Information generated from community visits included the social condition (or condition of women and children, community cohesion, housing condition, education facilities, livestock, health facilities, water facilities, community awareness on social issues, social problem if any), economic condition (such as source of livelihood, presence of middleman, finance institutions, market); past interventions and impacts (NGOs and government).
2. *Family Visit 1.* House-to-house visit by community facilitators is essential in understanding the household conditions of the people in the community. It is also used to validate the data gathered from the Well-being Analysis tool. Results of the PRA such as the Wellbeing Analysis and Social Mapping tools served as the baseline for SHeG formation. Target households as potential SHeG members were also identified.
3. *Social Mapping.* The community identifies the boundaries, landmark structures, available resources in the community, and concentration or distribution of households in the area.
4. *Well-Being Analysis.* This tool examines the well-being condition of the people and poverty situation of the community.
5. *Family Visit 2.* Another home visit to validate the list of households belonging to the category of poorest of the poor, which SIKAT referred as those who are secluded, isolated, excluded, marginalized, illiterate, deprived, and most often, belong to the women and children sectors. The CFs invite these women for SHeG orientation.

B. SHeG Formation

Step 1. Conducting an orientation on SHeG which discusses its definition, functions, main features, importance, difference with other forms of community organizations, roles, and responsibilities of the members.





Step 2. Facilitating the decision to form and join the SHeG, with output of getting the decision of the women.

Step 3. Holding 1st SHeG meeting or facilitation of the meeting to decide on the name of the SHeG, at the minimum, and other possible concerns.

Step 4. Planning for the next meeting to ensure that the newly formed SHeG hold another meeting where CFs introduce the modules.

C. Post SHeG Formation

At this stage, SHeG planning and necessary trainings in the formation of the self-help group are undertaken. All members need to take the scaled-up training designed with seven (7) modules focusing on self-help groups concepts, management, savings, loan and fund management, goal setting and self-assessment for self-help groups, leadership and communication, gender, and conflict resolution.

Module 1. SHeG Concepts and Management. Normally conducted prior to setting goals of the newly formed self-help group, it provides an overview of how it works, and how it helps bring about changes in their socio-economic and political lives. The 4-hour training is provided to potential members of a self-help group or for newly formed groups. Emphasized here is the need to formulate their own SHeG policies and the practice of rotational leadership. Module 1 may also be conducted to “old” self-help groups.

Module 2. Savings, Loan and Fund Management. Topics included are the following: what is savings and importance of savings in SHeG, difference of savings in SHeG compared with others, types of savings in SHeG, developing policies on SHeG savings, what is loan taking, purpose of loan, common sources of loan, their advantages, and disadvantages, how to develop policies on SHeG loan, and self-monitoring on SHeG financial performance.

At the end of the 4.5-hour training, SHeG members are expected to plan to achieve their goals through savings and loaning activities. Conducted in three to six months after the group was formed, the activity also aimed at formulating its policies for SHeG savings and loan facility, managing properly the SHeG funds, and monitoring themselves and their financial performance.

Module 3. Gender Training Module for Self Help Groups. This module talks about the gender perspective that leads to women’s empowerment which will help the implementation of the SHeG approach e.g., a redistribution of household power by women bringing money into the home, and an improved feeling of self-worth in women.

Module 4. Goal Setting and Self-Assessment for SHeGs. The module aimed at helping the individual and the group to formulate goals that will improve their lives, identify the action points, and plans in achieving the set goals and understand the factors that will





influence the realization of the goals. A 7.5-hour activity, it also identifies what other trainings are needed by members to help achieve the goals.

Module 5. Communications and Leadership. The activity enables SHeG members improve the group’s communication flow and develop good communication skills to facilitate achievement of goals. Leadership skills are also hoped to develop in hopes that they will learn how to mobilize the people on community issues and improve the rotational leadership they practiced in SHeG. The 2-hour module is recommended to SHeGs with set goals or those four to six-month-old SHeGs.

Module 6. Conflict Resolution in SHeG. Through this module, the SHeG and Cluster Level Association (CLA) appreciate the value of unity in SHeG and understand the role of power in conflict situations. Participants are equipped with tools to lessen, prevent, or resolve conflicts that hinder SHeGs to achieve individual and group goals. The 2-hour activity is provided to members of SHeGs (or four to eight-month-old groups or those that specifically needs it) as well as to CLAs.

Module 7. Business Promotion for SHeG. The last module, which takes six to seven hours, hoped to develop the attitude of members of SHeG and CLA towards business, gain knowledge and awareness in setting goals to start or expand their business, in formulating a business plan and profit computation using business profitability tool. The training is recommended for SHeGs that have set their goals and actively practice saving and loan activities, to make them ready in providing loans for business purposes and generate income for purposes like children’s education.

After several self-help groups are formed, the next levels under Self Help Approach are organizing the Cluster Level Association (CLA), composed of various self-help groups, and finally, building a federation with several CLAs as members, with specific economic, social, and political functions (see Table 2).

Table 2. Functions at the Three Levels

Level	Economic	Social	Political
Self Help Group (SHeG)	<ul style="list-style-type: none"> • Savings • Internal lending • Individual income generating activity (IGA) • Group IGA • Resource Mobilization 	<ul style="list-style-type: none"> • Resource mobilization • A new sense of identity • A sense of belonging • Self esteem • Care and support • Community action project • Social action project 	<ul style="list-style-type: none"> • Social action project • A voice in community issues • Participation in local governance as elected members
Cluster Level Association (CLA)	<ul style="list-style-type: none"> • Establish credit linkages • Linkages to introduce technologies • Food security • Plan and implement sustainable projects • Human resource mobilization 	<ul style="list-style-type: none"> • Collecting information and passing on to member SHGs • Establishing linkages in areas of gender equity, health, education, nutrition • Community/social action • Make value statements for the community 	<ul style="list-style-type: none"> • Making presence known in local governance • Take up activities as extension arm of government • Actively influence local level decisions through concerted voice of SHG members



Level	Economic	Social	Political
	<ul style="list-style-type: none"> · Need based skill training 	<ul style="list-style-type: none"> · Formation/Strengthen group 	
Federation	<ul style="list-style-type: none"> · Coordinate inter-CLA business activities · Influence trade policies at local level · Establish linkages for Insurance schemes 	<ul style="list-style-type: none"> · Collaboration with other CBOs on issue-based program · Information dissemination through newsletter/magazines · Networking with other development players 	<ul style="list-style-type: none"> · Represent the community in decision making bodies outside · Lobby for pro-people's policies at regional / national level · Organize rallies and other awareness raising program

At present, SIKAT is at the first level of institution or formation of self-help groups and in the process of organizing CLAs in its program areas in Eastern Samar.

Shaping Their Lives for the Better: The Maliwaliw Women Self-Help Group Story

Calling their organization, the “Survivor Self-Help Group or Survivor SHeG”, 16 women in Maliwaliw Island started to engage in savings and loans facility in 2016. Equipped with knowledge and skills through the seven modules and assistance provided by the SIKAT, these women formed themselves into a self-help group determined to change their lives and their families.

From their household budget, they set aside a certain amount of money, pooled their contributions as savings under the SHeG project and availed it in the form of loan. Now, they have access to funds that they utilized for the needs of their family. They borrowed in times of emergencies, and during typhoons and southwest monsoon that disrupt the fishing activities of their families.

Understanding its Mechanics

The 16 women members of the “Survivor SHeG agreed to save twenty pesos a week. After two months, they increased their savings to fifty pesos a week to provide them a bigger amount of fund to lend to SHeG members.

The group has no officers. Like other informal group, they worked based on commitment and trust, as they were all familiar with each other and are neighbors in the community. Presided by the assigned Representative, the “Survivor” SHeG held a meeting once a week, set every Tuesday at 10:30 in the morning to 12 noon.

To ensure that all members are responsible and perform the tasks assigned to them, the “Survivor” SHeG formulated a group policy. They also identified four major roles namely, as SHeG members, two alternate assigned book writers, a representative and a moderator, with corresponding responsibilities as presented below. Roles are done by rotation to develop their skills and harness their capacities.

Responsibilities of the Four Major Roles in SHeG

Members

- Attend group meeting regularly on specified day, time, and venue
- Participate actively in group meetings and voice opinion clearly and freely
- Save at least the minimum amount agreed upon by the group every week
- Bring individual record book for updating in every SHeG meetings
- Avail loan for valid purpose and promptly repay with corresponding interest on time
- Conduct any financial transaction with the SHeG during meetings only

Book writers

- Ensure updating of all book of accounts and auditing of SHeG funds
- Ensure that books and documents are kept safely and in good condition and produce them whenever required
- Prepare, present, and submit the SHeG monthly report before the members.

Representative

- Ensures that weekly meetings are conducted regularly
- Facilitates good relationship between members of the group to ensure smooth operation of the SHeG
- Facilitates the group members in resolving any conflicts that may arise in the SHeG
- Builds relationship between the self-help group and other institutions
- Monitors financial affairs of the SHeG including maintenance of records, audit, and fund management
- Carries out the decision of the self-help group
- Mobilizes local resources for the benefit of the SHeG

Moderator

- Ensures participation of all the members in the proceedings of the meetings and ensure discipline in the meeting,
- Facilitates the financial transaction of the day,
- Ensures that all decisions taken during the meetings are recorded in the SHeG master book

Every meeting, the “Survivor” SHeG members give their individual contribution or savings. The book writer records the money in the master book and individual book of accounts of each member. The moderator then counts the money pooled for the week and puts it in the box under her care. The book writer, on the other hand, is assigned to safekeep the key box. The weekly meetings also served as a venue where members share their family problems and concerns with their spouses and provide helpful advises or tips.



The SHeG’s book writer records the individual savings and keeps the collected money in a box.
PHOTO COURTESY OF SIKAT-EASTERN SAMAR PROGRAM

Types of Funds in SHeG

In the past, the pooled contributions or savings of individual members or the common fund box is divided into two compartments, one for the weekly payment and another for weekly savings. Later, they decided to have a special savings, as some members have extra money to save. The common fund box is now subdivided into three parts—weekly payment, weekly savings, and special savings.

There are two types of savings, the weekly savings, and special savings. Weekly savings is a fixed amount and cannot be withdrawn by a member unless she discontinues her membership from the self-help group. The special savings, on the other hand, is not fixed; it depends on the capacity of the members to contribute an additional amount.

Each member gives fifty pesos as her weekly savings. Most members put another twenty pesos as their special savings. Special savings can be withdrawn by a member anytime she wants to use the money. All the money collected are deposited in the box.



Survivor SHeG members give savings, special savings, and social funds during their weekly meetings.

PHOTO COURTESY OF SIKAT-EASTERN SAMAR PROGRAM

In 2019, the “Survivor” SHeG agreed to have a social fund, intended for members with emergency situations like medical check-up with 300 pesos allotted budget, confinement, with 500 pesos or transportation budget. Every week, the women members contribute another five pesos for the social fund. The group had already provided a check-up budget for a dengue patient and confinement assistance to a pregnant member.

Loan Facility

All members are entitled to avail loan by rotation. The “Survivor” SHeG charges two percent interest rate per month (refer to Table 3). Members who want to borrow money is listed down and during meetings, the moderator draws the names of borrowers for an organized loan payout. At times, the group allowed a member who is not the first on the list only if the the member scheduled to receive the loan gives her consent.

The “Survivor” SHeG observes certain policies for loan payments and interest rate (see Table 3). The weekly loan payment will be determined by the member, depending on her capacity to pay, and agreed due date.



Table 3. “Survivor” SHeG Loan Matrix

Loan Cycle	Amount (PhP)	Interest Rate of 2 %
1 st Cycle	1,000	Payable for 3 months
2 nd Cycle	1,500	Payable for 3 months
3 rd Cycle	3,000	Payable for 6 months
4 th Cycle	5,000	Payable for 6 months

Over time, the collected savings or the group’s common fund increased amounting to 49,299 pesos. The “Survivor” SHeG agreed to up the loanable amount to 20,000 pesos, with careful consideration on the member’s capacity to pay. For example, with a loan below 10,000 pesos, payment should be 300 pesos a week, or for 10,000 pesos above, at least 500 pesos payment a week.

In the past, members availed loan to purchase fishing gears, support the education of the children, and buy food when their families have no income due to rough weather.

All interest earnings are pooled and later divided among members, every year, during fiesta.

Creating Positive Changes on their Lives and Community

For almost five years after it was organized, the “Survivor” SHeG and its 16 women members continue to bring significant actions that help improve their well-being, the welfare of their families as well as their community

Socio-Cultural Aspect

Instilling financial values and habit of savings

Along the process, the knowledge, and skills they learned from the trainings and sustained involvement in SHeGs’ savings and loan facility, instilled in them the values of budgeting and proper management of earnings. They become more aware of their financial situation.

Jaymar Bolaquiño, the husband of Baby Jean Bolaguino, a member of SHeG, mentioned that in the past, they spent all their earnings. Now, their mindset is allocating first their savings for the week before they spend. “Through time, my wife and I have not realized that we saved a lot—it is like a piggy bank,” he added. Lilibeth Padua, a SHeG member, stated she and her co-members learned how to save money and manage their income. Saving as it becomes a practice also develops the members’ financial preparedness, making them more resilient particularly during stressful times like typhoons.

Sense of pride and accomplishment

People in Maliwaliw Island, similar with other island barangays, lack livelihood opportunities and depend only in fishing to meet the needs of the family; at times, they earn less because of the bad weather. Thus, members of the self- help groups considered having savings as a great achievement of their families. They operated a credit facility which provides their members





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with access to cash at times of need. They are no longer dependent on traditional lending institutions, instead, offered an alternative savings and credit facility which benefitted them and their families. “A great victory, a big success” – this is how SHeG members looked at these changes on their lives.

Building women’s solidarity



Self-Help Group becomes a venue for women’s solidarity.
PHOTO COURTESY OF LILIBETH PADUA, SURVIVOR SHeG MEMBER

The self-help group created a space for women to share experiences and discuss their problems. According to Nelia Macawili, a SHeG member and a barangay official, what is also important in the group is the sense of togetherness they built among the SHeG women members in the barangay. The group provided them the time to listen, understand and assist other members in times of emergencies. It enhanced the ability of affected communities to restore their normal life after the occurrences of typhoon by supporting each other and strengthening relationship with the other community members that may serve as their source of strength even during, and after the onset of hazards.

In 2019, the group decided not to divide their individual share from the interest earnings; instead, opted to hold a “salo-salo” or gathering of the members’ families. It became a venue of sharing and team spirit among members, living up to their name as a self-help organization.





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Women’s self-improvement

Joining a self-help group allows women to develop their skills and potentials. Baby Jean Bolaquiño shared that she managed to overcome her shyness because of her involvement with the group. With SHeG’s practice of rotation of leadership, they have the chance in leading a group and facilitating a meeting. Everyone takes her “turn” as a representative or a moderator. Their self-confidence improved. The group also has a trained community facilitator from among themselves. Lilibeth Padua underwent several trainings and received mentoring to become a facilitator. They were also skilled in budgeting and record keeping and even involved their husbands in budgeting.

Setting up a social fund

The women’s engagement in SHeG resulted to other social initiatives that benefitted their members. A social fund was created for members’ medical assistance, providing access to health care and security of members’ families during emergencies. Each member contributes five pesos a week to generate the social fund. Their experience from Typhoon Yolanda and the continued hardship of life living in an island community became their inspiration in developing their financial capacities.

Contribution on education and health

The group likewise puts importance on the children’s health and nutrition. In one instance, they allocated a certain amount from the group’s earnings in support of the feeding program to 29 male and 23 female learners in Maliwaliw Elementary School.

Economic Aspect

Ready access of funds for basic needs and emergency purposes

The SHeG members have an easy access on its loan facility with the source of fund they themselves saved. They normally borrow money for emergency situations. Members also avail loan to provide for the needs of their family such as food during lean season in fishing, education, and fishing gears. All members of the self-help group have their own savings which could be utilized during emergencies or to restore their livelihood, repair houses, and for medical or health purposes, reducing the risk of getting into debt after a disaster.

SHeG as a platform somehow reduces the financial impact of disasters on their lives. The financial support made available to them through the savings and loan facility – which they themselves managed and operated within the island, not in the mainland – facilitates the process of helping them recover their livelihoods and rebuild their lives.

Additional source of income

In their involvement in self-help group, members save, borrow, and earn. Allocating twenty pesos to fifty pesos as savings a week per member and pooling the amount as a common fund for credit facility provides additional income for the individual members of SHeG. The





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women members earned 500 pesos each, their first share from interest payment, and 830 pesos, their second share; they used it to buy food, household assets like kitchenware and fishing gears, and other basic needs.

Reduce dependence on lending groups with high interest rates

Nearly half of the Maliwaliw Island household population are involved in self-help group, with saving and lending facilities that they can use. In the past, the community, who has less or no access to economic resources, remained vulnerable from mainstream financial institutions which charge high interest rates.

Forming a social group like SHeG helps women take control over their lives and improve the economic conditions of their families. SHeG member, Jessica Makawile said that they withdrew their membership from the lending institution that operated in their barangay. They realized the huge interest to their loans and the additional cost and risk when travelling to the mainland just to get their approved loan. In SHeG, on the other hand, they can immediately avail the money. It also charges low interest rates which becomes the group’s income to be shared by all members.

Political Aspect

Formation of other self-help groups

Inspired by the “Survivor” SHeG which continues to bring changes on their lives and of their families, other community members in Maliwaliw also organized a self-help group. The G2A SHeG is composed of 20 women individuals which represents 20 households. The youth sector also formed their own group consisted of 24 (14 females and 10 males) members representing 14 households.



The youth in Maliwaliw Island also form a self-help group.
PHOTO COURTESY OF LILIBETH PADUA, SURVIVOR SHeG MEMBER





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At present, a total of 50 households are involved in savings and loan facility through the SHeG, representing almost half or 42 percent of the total 120 household population in Maliwaliw Island; a significant force which could create positive effects on the lives of the people and on the community. The self-help group is a great help to them. They also recognized the value of saving and learned to manage their income and budget. As Baby Jean’s spouse said, “in times of typhoon or bad weather where we cannot go fishing, there is an available fund where we can withdraw immediately to buy our family’s needs.”

Environmental Aspect

Contribution in protecting the environment

Aware of the need to protect their island community and its coastal resources, the “Survivor SheG members and the other two self-help groups conduct once a week coastal clean-up drive to maintain the cleanliness of the island and protect the coastal and marine species from destruction. They implement it in partnership with the barangay council.

Essential Points for SHeG Replication

The formation of a self-help group showcased the people’s strong determination in improving their lives after a disaster. The following are the unique features of the Maliwaliw Island SHeG experience which could be considered for replication in other communities:

1. *Capacity to raise funds without any assistance from outside sources.* In the case of Maliwaliw Island, the savings and credit project started with only just a small amount pooled by its members. The group managed it well, sustained the initiative and later, decided to have another fund to be used by its members for emergency situations.
2. *Creation of social fund to respond to health emergencies.* Despite the low incomes they earn and their cash contribution in the self-help group, they still managed to extend assistance to those members in need.
3. *Unique approach in community organizing.* The group is an informal one, with no officers and unregistered, yet they continue to operate until now and introduce innovations such as social fund to help its members. This can be replicated in other areas up to building a federation for sustainability and greater impact to the community.

Challenges

1. The “Survivor” self-help group has no legal personality and not registered in Department of Labor and Employment (DOLE) or any government agency. Though the group initially agreed not to register, they are now considering the option to register with the DOLE to avail government services and projects.
2. Implementation of SHeG policy especially during the pandemic. Since the first quarter of 2020, the members of “Survivor” SHeG were unable to hold their weekly





meeting. They had difficulty in handing over their weekly savings and loan payments. Recently, they assigned a member to do home visits for savings and loan payment collection. Members had problems in paying loans on a weekly basis due to imposed lockdowns. To address such concern, the group adjusted their payment policy. A borrower is allowed not to pay on a weekly basis if she can pay the loan in full within the set duration or cycle.

3. Scaling up the process from CLA to building a federation, particularly this time of pandemic. Doing community organizing work to assist self-help groups in the new normal setting remained a challenge as COVID 19 safety and protection protocols must be strictly followed.

Lessons Learnt

Organization runs based on trust and commitment. The “Survivor” SHeG has no elected officers. Members said that their group sets a good example of members having equal positions. “There is no boss”, they said. Nobody acts as the higher authority in the organization. Despite the absence of officers and with members only performing specific tasks, the group’s internal dynamics promoted solidarity and cooperation as they are committed to achieving their goals.

Low-income group’s capacity for resource mobilization and savings. Guided by their commitment of helping themselves and their families, women members diligently save every week, and manage the pooled funds as loan facility to generate additional income. The “Survivor” SHeG has been consistently implementing the savings and lending facility almost five years now.

Ways Forward

1. *Continue the organizing process.* As recommended by the “Survivor” SHeG members, organizing work mainly for savings and loan facility could be extended not only to women but to fishers’ association in the barangay as well. Some community members want to join the “Survivor” SHeG. However, they must shell out a big amount of money as savings as “old” members have been saving weekly for the past five years. A better option is to organize themselves as a new self-help group.
2. *Strategic Plan for the youth.* In Maliwaliw Island, the self-help group is intended only for women as its target partner. The “Survivor” SHeG experience in the island barangay inspired the youth to adopt the self-help group processes. The SIKAT could consider formulating a strategic plan to directly organize the youth towards a self-help group.
3. *Continue building the people’s institutions.* Forming the Cluster Level Association (CLA) and later building a federation are the next interventions to complete the self-help approach process, resulting to greater impact on the lives of its target partner, the poor communities like the Maliwaliw Island in Salcedo, Eastern Samar.





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Recovering from a disastrous event is difficult when the affected people do not know where to start with. An initiative like the Self-help Group helped define and set priorities where to start, for whom you will start, and to what you will start with. The “Survivor” SHeG experience underscored the engagement of a group of people engaging in a recovery and rehabilitation project to rebuild livelihoods and improve their living conditions after a disaster. In addition, their efforts were geared toward reducing disaster risks and building their adaptive capacity.

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Endnote:

¹ CERD. *DRR-CCA Basic Terminologies*, PPT. 2020
² Kinder Not Hilfe Principles on Self Help Group

