

VILA REAL, SAVING MEANS CITIZENSHIP

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Poor neighborhood, 70m km far from São Paulo, invests in a system in order to help residents and improve infrastructure

Thirty cents, sometimes one Real. There may be ones who offer to save even 10 Reais. The value is not important at all, the aim is to participate and save. Vila Real, the biggest poor neighborhood in the small Várzea Paulista, 70 km (43,50 miles) far from São Paulo got tired of waiting for the government benevolence and created its own saving and loan system. The amount of money collected from the residents has one purpose: help whoever contribute, in the time of need, and especially raise a fund to invest in regional infrastructure, which is rare.

In a region where the estimate average income is R\$400,00, they might never get the economic resources to sponsor entire improvements, but enough to charge the State a balancing entry for sewage system and pavement. Just a walk on those streets shows an abandoned neighborhood indeed.

“May take time, but people here will have the money to do whatever they think they should in this neighborhood”, said José Macedo Dias, president of Vila Real Residents’ Association. Dias is one of the savers and he is not alone. The group is still small but started to increase. The neighborhood was divided into 13 sections, which in four of them the priority is already set and some residents have their own savings accounts. A fifth is about to be formed. Management and accounts audits are residents’ responsibilities.

This idea didn’t come from Vila Real but it has been used to provide guarantee of a new perspective for those people that live in such a hostile place. The idea was first experienced in India, developed in Africa and now it has been practiced in Brazil supported by Interação, a nongovernmental organization (NGO) focused on housing issues. This entity provides operational support to, but not only, Vila Real. Besides Várzea Paulista, the project was also implemented in São Paulo, Osaco and Sorocaba.

“The current Vila Real’s initiative could demonstrate many things but, mainly, how humble and, in a certain kind of way, forgotten people can change their own social situation.”, said Victor Roque Guglielmi, one of the collaborators. According to Cleuci Francisco, local treasurer in charge of the collection of the save resources on the section she represents, this is a big deal.

The forgotten Village

Vila Real lies on the boarder of Várzea Paulista. Nowadays it’s been used as a ‘outskirts-bedroom’ for underpaid manpower employed in Jundiaí, the nearest economic center.

In the Cartório de Imóveis, where any property is legally recognized, Vila Real is not a village or a neighborhood, it’s just a portion of land. This wouldn’t be a problem if wasn’t for the fact that Vila Real exists for three decades now.

Although invisible, Vila Real – considered not too long ago the Várzea Paulista’s shack- has 3.640 residences where 12.974 people live in. The neighborhood is like any other outskirts in Brazilian’s big cities. No basic infrastructure, precarious, and sometimes nonexistent, public service, unfinished houses that make the scenery looks like a big Bahia’s terracotta brick.

Nobody told the residents Vila Real’s real size: “No one knew how many people used to live here. We were told ‘five, fifteen thousand’, so we went to every house and now the number is confirmed” said Neusa Valcira Gonzaga who, besides save, helped to register every single residence in the neighborhood.

Soon Vila will know its residents’ incomes, scholarly, socioeconomic profile and their needs. This report supplies a database that will help the city hall.

That information will make possible the neighborhood's legalization and will turn it visible to the public administration.

Turn the idea into a habit is every resident's challenge!

The chance to do something Public Service doesn't; mobilize the community, said a collaborator.

Vila Real's saving and loan system has now more followers, but still has to conquer the challenge to turn this idea into a habit over the neighborhood. The residents and the NGO Integração believe that established priorities to make things better can mobilize people. Batches regularization, title deed acquisition, which has started to be provided together with the city hall, may incite the idea. The community also stands for it.

But there's another challenge. The use of the resources on infrastructure's improvements benefits everybody, but it can not cause discomfiture among those who save and those who never deposited one cent. "The questions is relevant, but can be discussed in the time of the investment" explained Victor Roque Guglielmi, engineer and collaborator. He developed a finance system that enabled the construction of houses with the fund raised by the mobilization of Osasco's residents; they also created a regional savings account.

According to Victor, in poor regions, like Vila Real, the team spirit is important, but this issue should not be ignored, especially when the community has reached an enough amount to invest. "The chance to do something the governors weren't able to, mobilize people", he said.

System

Regardless of been a public savings account, every one knows how much has deposited. Every deposited cent is registered by the treasurer in a passbook along with the name, value, day and a signature of the depositor and the receiver. This information is register again in a bigger book, as a deposit proof. The collected money is deposited in a bank account, with no credit card. All transactions require all treasurers' signature.

According to Stefania Heren, social worker and a NGO Interação member, each resident know how much was invested. People are also free to close their accounts. Doing that, ex-collaborators get the invested money back. There's no misunderstanding, each depositor is up to date of their own contributions in the community account.

The four already-created groups have 20 or 25 members each. The amount of collected resources is close to R\$1.000,00.