

*From a street vendor woman to a successful woman entrepreneur;  
supported by Women's Micro Bank*



## Meet Awi Daniel

**Village:** Nangusap

**District:** Wosera-Gawi

**Province:** East Sepik

**Current residence:** Bumbu Compound, Lae, Morobe Province

Most of us in urban towns and cities turn to stereotype every young and middle-aged men, women and youth street vendors in all corners of cities and town precincts as eye sore and social problems. While we are focusing on stereotyping, we forget to look beyond the sight horizon on what basis these street vendors are doing and why. Everyone work for a common purpose, that is, to survive and be successful in whatever case or domain it may be.

For some street vendors, it's the same. They are human, they wanted to survive. They wanted to be successful as well one day. On daily basis, they wanted to put a food on the table at the end of the day as every human person does. They have families to look after. Children to feed, clothe them and send to school. Just like every learned person in towns and cities vying for opportunities, they too are looking for the opportunities to be successful.

Seeing a mother carrying a cooked food in a food box selling on the street gives a humanitarian mind a spectrum of situation that may have forced that particular mother in carrying on doing what she is doing. Some even become the victims to other street vendors and thugs including the municipal authorities through law agents. The reality of all these sinks into the rhythm of fearlessness to survive. Everyone wants to survive and be successful. They subscribed to the principle of fearlessness because every human person naturally wants to be successful whatever the scope of one's pursuit may be.

One inspirational testimony can be heard from Awi Daniel, a middle-aged woman street vendor from Nangusap village, Wosera-Gawi District of East Sepik Province. Awi was supported by Women's Micro Bank to help her transform her livelihood and to achieve her dream to become a successful entrepreneur. Awi lives in Lae at Bumbum compound with her spouse and children. For an illiterate woman like her, survival in the city is a nightmare and that raising her children in the street of Lae wasn't that easy, especially in the settlement. The life forced Awi into engaging herself in street vending by selling cooked food in the food box to generate income to sustain her family's livelihood in the harsh city conditions.

Awi subscribed to her striving pursuit for her family's survival and dream where she believes that fearlessness to break the ordeal of life she's facing and to become successful is not the absence of fear, it's the mastery of fear. Regardless of the condition, Awi had had a strong dream and that she believed that she would fearlessly work towards achieving her dream. She didn't want her children to be like her. She wanted her children to be better than her so she strived through the ordeals of living in a settlement. IT'S ABOUT GETTING UP ONE MORE TIME THAN WE FALL DOWN. The year was 2018.

In 2019, Awi decided to settle at one location and start selling her food items rather than vending around. She started selling cooked food such as lamb flaps, potatoes and sausages at Bumbu Market (China Town) which proved successful. The little revenue generated was used to cater for her family's daily needs and the little extra profit and principal amount were usually rolled over to continue her marketing.

Little had Awi knew that access to financial services compliments every successful entrepreneurs until in September 2019 she heard from her friends how Women's Micro Bank had been supporting informal women like her who became successful and that the bank is owned by grassroots women of Papua New Guinea. Without any hesitation, Awi went to Women's Micro Bank Lae Branch at Top Town and opened her savings account with K20 and began saving her excess cash with the bank.

With financial awareness from WMB's marketing and loan officers, Awi started building her savings and in November, 2019, her savings reached K1, 000. Given the WMB's loan product arrangement to develop women entrepreneurs, Awi was guided where she was supported first with a "Kwik loan" product of K800. She used that money and increased the volume of her sales. Awi managed to repay her first loan successfully without encountering much difficulties. Within that same month, she invested K500 as Interest Bearing Deposit for one year as passive income so she can make extra little profit.

Awi was supported with another Kwik loan thereafter and in December 2019 she was moved to the next stage of loan product called "Meri-start-up" loan where she was supported with K1, 400 because at this stage, Awi had built an excellent credit repayment history with Women's Micro Bank. With the support of this money, she built her trade store where she began selling basic retail items. She continued to cook food items and sell at the market where it provides lunch for employees of certain organisations located within the vicinity of china town. Most employees have the lunch on credits and payments are collected during fortnights.

In March, 2020 Awi completed her 3<sup>rd</sup> cycle of loan and was running her entrepreneurial activities until on the 09<sup>th</sup> of July, 2020 Awi decided to diversify her business so he ventured into poultry project. Women's Micro Bank having seen her determination and perseverance, the bank supported her with K5, 700 Agriculture loan where she successfully established her poultry project and is currently selling live chicken to the working class people in the surrounding neighbourhoods. Ms Awi is one of WMB's

Lae branch's top loan client who had never defaulted her loan and is maintaining a healthy relationship with the bank for continuous support.

Awi stated that she is really happy with the financial assistance received from Women's Micro Bank which had helped her massively to transformed the whole landscape of her life and her family's livelihood from been a street vendor to an active entrepreneur owing a trade store and a poultry farm. She is planning now that with the support of WMB, she will extend her trade store business by converting it into a mini mart in a not too distant future.

Emotional Awi when interviewed by WMB Lae Branch Manager stated, "I wake up every morning and think to myself, 'How far can I push forward in life to be successful?' I am grateful to Women's Micro Bank for supporting me through my ordeals to become successful at this stage."