



FORUM | BANGUN | ACEH

Afnidar

Clothes Seller

Age: 26

Dependents: 3 (husband and daughter)

Value of loan: Rp. 5,000,000 (USD\$550)

Location: Mesjid Raya, Aceh Besar



Prior to the tsunami, Afnidar, her husband Marfinus and baby daughter lived in the coastal town of Paya Kameng in the sub-district of Mesjid Raya, Aceh Besar. Her husband provided the only source of income for the family and earned a reasonable wage as a fisherman.

However, the catastrophic events of December 2004 destroyed Paya Kameng and took many of its people. Afnidar and her family were extremely lucky to have survived but lost their home and possessions. NGO's were quick to respond to the housing need in their community and after some time in temporary shelters, Afnidar and her small family returned to their land to where an NGO house was built. Food donations were graciously received, but this young family was unable to restart their lives without a regular income as most of the fishing boats from the village were destroyed and Marfinus was unable to re-establish a full time job as a fisherman. Marfinus found temporary work as a laborer assisting in the reconstruction effort, but the work was infrequent and did not provide a stable and regular income for the family.

It was Afnidar who identified a new source of income for the family –selling clothes to the local community. Initially Afnidar sourced a loan from one NGO who was working in the area. It was a good start, but the loan conditions were not favorable particularly the frequency of repayments and the high interest that was applied. However, she persevered with the business and repaid her first loan, and in the interim made inquiries with her local peddler store owner as to how they generated the capital to purchase stock to operate their business. It was this initial investigation that lead Afnidar to FBA's Local Motivator Amriuddin, who worked with her to put together proposal for FBA's micro credit program.

The loan was approved, and Afnidar was able to source a greater variety of garments from Aceh's big markets to sell in her community. Afnidar's micro business operates slightly differently to the conventional style of dealings. Afnidar works on a credit system whereby her clients purchase clothes and repay on a monthly basis and she charges small interest. This method gives Afnidar a market edge over the bigger clothing stalls located 30min away in Banda Aceh. By working this way Afnidar has allowed her business to expand which now reaches seven villages – four more than when she first commenced. It is through word of mouth that has built her growing clientele base – and she proved this recently during the religious and cultural celebrations of Eid El Fitri – a traditional time to give gifts to children and loved ones. The demand for garments during this special time saw her nearly sell out of all stock.

As with many women entrepreneurs, it's a constant struggle to balance family and work commitments, and Afnidar has managed to find a healthy balance by operating her business only in the afternoons when her husband is at home to mind their daughter.

It's Afnidar's dream for the future to have enough capital to build and open a shop next to her house. She has a strong ambition to repay her loan with FBA and apply for a second loan to set her on the path of reaching her goal.