



FRIDAY, MARCH 29, 2019

## MiBank makes inroads into many neglected areas affecting aspiring women

WHEN the bank's chief executive officer Tony Westaway led a team of high powered executives and board members to Kosua village in Jiwaka Province this week, it certainly caused a stir for what they had to offer.

Basically to deliver first hand an assurance that MiBank's main objective there was to enhance and educate more women and girls to acquire better financial services.

This is indeed sweet music to the ears of women and girls especially in the Highlands region of PNG because they are so hardworking, entrepreneurial, business minded and are the main managers of all family matters and homes.

They indeed look after the wealth of the family rearing pigs, vegetables and do the hard yards on a daily basis in trudging to and fro to the market.

One of Westaway's opening lines there was that MiBank recognised that women invested greatly in health and education for their children.

His statistics included when MiBank first emerged there was only a 25 per cent ratio of women customers but which has now grown to 40 per cent which has had a huge impact on the economy.

Other success accounts included the local agent there who revealed that more than 100 people, mostly women, obtained financial literacy training, 500 customers were using the service, 15 members obtained loans from the agent and illiterate mothers were now using phone banking services.

According to Australia Aid women in the Pacific make significant contributions to their country's economies. There is a growing recognition among Governments and in the private sector that investing in women and girls has a powerful effect on productivity, efficiency and economic growth.

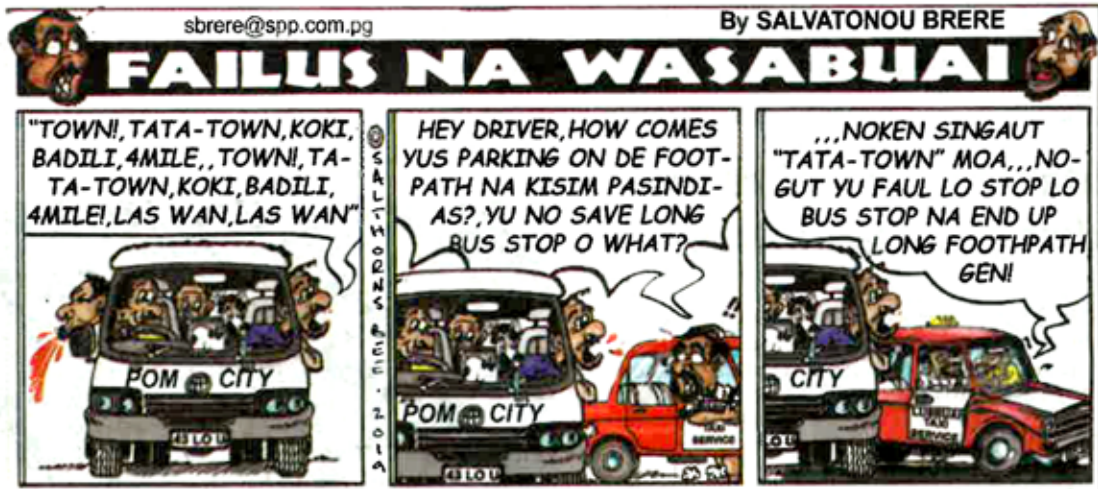
Higher income for women and increased control over income leads to increased spending on food and education resulting in improved outcomes for children's education, health and nutrition, and leads to greater sustained poverty reduction.

It is estimated that the Asia and Pacific region is losing up to US\$47 billion annually because of women's limited access to employment opportunities.

A 2016 study found that a third of all Pacific exporting companies has a woman as a proprietor, with the number increasing in the last two years.

It says in Melanesia, women occupy only a third of jobs within the formal economy, and men typically earn 20 to 50 per cent more than women because they are working in jobs that attract higher salaries. In PNG, although labour participation rates are relatively even, more women are engaged in subsistence farming than men. 12 Crops are cultivated separately by women and men, who reap different rewards with women's crops earning half that of men's.

And so with encouraging trends now visible MiBank is certainly on the right track in their quest for financial literacy and knowledge especially to empower women and girls in the nation's economy.



## People only remember bad deeds

### Letter of the day

PEOPLE will always remember the bad things you did and always forget the good things you've done is a well-known quote shared by a successful entrepreneur and motivational speaker, said Annetta Powell.

People will exalt and celebrate your good deeds for a while and when all reach anti-climax your best moments are forgotten and people will start to pick on your delinquencies and inadequacies. Soon the bad will start to edge the good and belittle your achievement.

People quickly forget the man who molded, coached and led a band of unrefined outfit from our country's semi-professional rugby football in the Queensland Intrust-Super Cup, the second-tier of the world's most competitive and best run rugby league system, Australia's National Rugby League. Against surmounting odds coach Michael Marum took

the PNG Hunters straight into the Intrust-Cup finals in 2013 just in their first appearance and in any measure, they made a grand entrance.

Consistent in hard work and discipline the Hunters remained in the top 6 in the competition in straight 4 years to win the NRL sanctioned Queensland Intrust Super Cup in 2017. Marum became the most celebrated coach and was even asked to coach the PNG Kumuls in the Pacific Cup and other follow-up matches.

With the departure of the Hunters core team in the two halves pair of the Boas brothers, Ase and Watson, and their Guria partner and Hunter's dummy half Wartovo Puara and the enforcers in the forwards department to the British Super League, Hunters lost its strike power. It would now take Marum to find the right combinations and a great deal of time and effort to polish and gel the newly drafted players into the single fighting unit our Hunters

have become to be known.

Criticisms are already made their round in putting our best performing coach on the spot. Many have gone far to disapprove coach Marum's methods and structures he developed and tested. And some are even calling for the axe of Michael Marum.

We Papua New Guineans care about the immediate and not the important.

We don't see the hard work Marum and his coaching staff are putting in to create a team which we will all like. All our focus is on resolving the immediate issues facing us. We don't worry too much about the important issues that could bring in long-term impacts and/or prevent long-term crises.

Just a few years ago the country was in the grip of repression that inflicted pain right across the country.

DAVID LEPI  
LAE, MOROBE PROVINCE

## Law enforcers bullying citizens, the order of the day ... only in PNG

ONLY in PNG by its police officers do these things happen!

They keep watch and allow other people to steal when there is fire on shops; they shoot at anyone as and when they want to; they raid homes and allow others to join in and steal, even food stuffs from a family dinner; they let their trained dogs

bite people; they tell young men to run and then shoot them down; they beat up and brutalise civilians before asking questions.

They drive on the wrong side of the roads to take short cuts but stop others doing the same; they rob businesses in full uniform on the pretext of conducting a genu-

ine raid; they report to duty in half uniform and in slip slops as their footwear; they report to duty full drunk; they have their mouths full of buai while on duty; and oh, one more thing... they can post whatever pictures they have on social media without any idea of its consequences.

What can we say; they have the guns that somehow make them have extra powers and feel being above the law, thus, they become law unto themselves. Only in PNG, by our law enforcers.


We shall by now be well aware of what has been happening for a long time and categorise them

as "Undisciplined force". Shame, shame, shame! Stop this stupidity for once, please. It is high time all new recruits are tested for their IQ levels before being recruited. Some of them seem to act like they have mental problems.

CONCERNED CITIZEN

### Your opinions

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