

**Pancreasia Ylaya**



**Statistics**

- Age: 51
- Sex: female
- Location: Pitogo Island
- Occupation: homemade snack vendor
- Cooperative: Bohol Community MPC (Pitogo Branch)
- Spouse: sulfur plant construction worker
- Application y/n: NO
- Children: 4 children (ages 6, 10, 11, 18); all in school
- Household: 8 people including her grandmother and her 4 year old grandson

## Story

Before availing her first WMF loan, Pancresia was a fish vendor in a local market, however, the government demolished the market and she no longer had a space to continue her business. After this occurrence, she decided that her next loans would go towards something other than fish vending. Not only did she no longer have a market stall, but also she found it difficult to sell fish without refrigeration or ice to keep the fish cool. She herself had gotten infected with salmonella from fish that had been out in the sun for too long and did not want to take such risks going forward.



Pancresia was already a member of Bohol Community MPC's Pitogo Branch when the co-op employees informed her of the WMF program. She took out a WMF loan to transition from fish vending to selling homemade snacks on the side of the road. She has been running her stand for four years now.



Every evening after preparing dinner for her family, Pancreasia cooks chocolate munchkins (donut balls), fried fish balls, and popcorn over firewood in the yard of her home. The next morning, she wakes up, cooks breakfast, completes her morning chores, and proceeds to the roadside to prepare her snack stand. She sits out at her little stand from 9am to 8pm daily, chatting with neighbors and tending to customers young and old. She is happy that she has no competitors and is the only one to sell such snacks in the area.

Even though her income can only support the very basic needs of her family, she is very content with her business and does not necessarily feel a need to expand her snack stand. She is much happier now than when she was a fish vendor in the market, but she may still pursue fish vending if the opportunity presents itself. Of course, if she had access to more capital for her business she would gladly accept it, but she doesn't feel any sense of urgency.