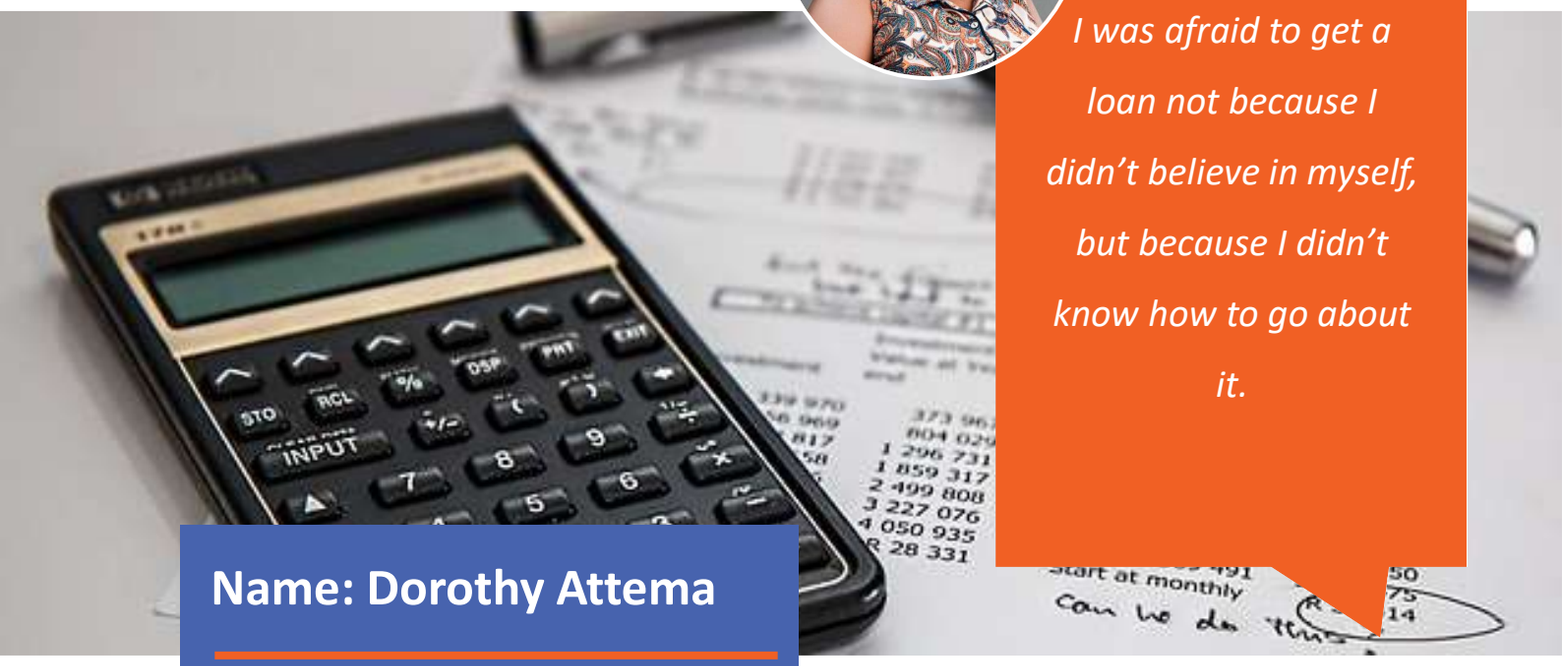
[FEM]power
in Finance - skills to thrive



I was afraid to get a loan not because I didn't believe in myself, but because I didn't know how to go about it.



Name: Dorothy Attema

Country: **Netherlands**

Introduction

Moving to the Netherlands as an immigrant woman meant facing many challenges, but navigating finance was the hardest. Language barriers, unfamiliar systems and cultural differences made it overwhelming. I want to invest in my future, but I don't know how. This journey is personal, emotional and one many migrant women share.

Your Story

Moving to the Netherlands as an immigrant woman was challenging, but finances were the hardest part. I wasn't afraid to succeed I just didn't understand the system. In Kenya, money talk was everywhere; here, it's quiet, especially in migrant communities. I knew how to plan a business but had no idea where to go for support. Raising children made it harder to return to work, and my husband took the financial lead because he knew the language. Supporting my elderly mother in Kenya adds pressure. I want to invest in my future, but I needed trusted, accessible information and real-life examples.

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Describe the main financial challenges you have faced in life

My main financial challenges included navigating an unfamiliar banking system, overcoming a language barrier and accessing reliable financial information. I struggled to apply for loans, invest confidently and support my family back home. Transitioning from full-time motherhood to earning again made the journey even more overwhelming and emotionally complex.

What Tools help you managing Personal Finance?

Back in Kenya, financial lessons were everywhere, even in church, helping me understand money early on. Here, I rely on budgeting apps, online banking and community workshops to manage finances. Trusted advice from friends and migrant groups also guides me, filling gaps left by the lack of accessible financial education

What helped you overcome those challenges?

What helped me overcome challenges was leaning on my husband's knowledge of the system while gradually learning myself. Dutch culture's emphasis on financial equality encouraged open communication about money. Access to community support, financial workshops and hearing stories from other migrant women gave me confidence to take control step by step.

What interventions or support would have been useful?

What would really help women like me is **information, information, information,** in our languages, in our communities and through **testimonials from women who've succeeded**. Seeing someone who looks like me and has made it, that gives me hope.

Top Tip

Don't be afraid to ask questions. Learning the basics step by step builds confidence. And connect with other women; real-life stories make the journey feel possible and less lonely.

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