

**Thought  
leader/Confidence  
Coach/Author, The Voice  
Achievers African Writer  
of the Year 2024.**

# DOROTHY ATTEMA



Moving to the Netherlands as an immigrant woman came with many adjustments but navigating the world of finance was one of the most intimidating part. 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. The language barrier and the unfamiliar system made even the idea of applying feel overwhelming.

Back in Kenya, we heard about money and finance everywhere, even in church. In the Netherlands, that kind of open financial education isn't as visible, especially not in the migrant communities. I understood what a business plan was, but I had no idea where to go for funding or who to talk to.

Being a mother here is deeply valued, which is wonderful. But it also means that when women take time out to raise children, returning to the workforce or starting a business feels like jumping across a huge gap. Transitioning from full-time mum to entrepreneur or employee is scary and lonely.

Dutch culture embraces financial equality between partners. Men and women often have separate accounts and shared responsibility. But as a migrant woman unfamiliar with the system, my husband took the lead. He could understand the language and the system and I couldn't.

There's also the pressure of supporting family back home. My 90-year-old mother is in a private home in Kenya and I help care for her from here. It's an emotional and financial responsibility that adds another layer to an already complex reality.

I want to invest in my future, not just save, but I don't know where or how to do it here. I've had to invest outside the country and it makes me nervous. I don't even trust the internet for these things.

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.