

Changing Household Perspective through Financial Literacy Class

In 2014, when 25-year-old Meena's husband went to Malaysia for work, she started dreaming of a better life. Living in Ramechhap, Meena made lavish spending when her husband sent her money. She says, "I was very excited when I started receiving money from my husband. However, the money made me spendthrift."

Instead of saving the money her husband sent, she began buying new clothes and luxury items

for her children. Meena soon realized that she was overspending but did not know how to handle her finances and the situation.



1. A portrait shot of Meena at her shop.

In 2016, when Meena joined the Financial Literacy class run by the Safer Migration Project (SaMi) things started to change. Her participation in the classes helped her maintain her expenses. She shares, "After participating in the financial literacy class, I started maintaining details of the income and expenditures. I also opened an account at a local cooperative nearby." While Meena started saving daily, she also inspired four other women in her neighborhood to open an account at the same cooperative.

When Meena's husband left for foreign employment, she had also started a small grocery shop at the village. However, she did not see the shop as an additional source of income or savings for her family. The financial literacy classes helped her realize that her shop could be a complementary revenue; she gained confidence and decided to expand her shop. As Meena gave a tour of her shop, she said, "I have started to work actively in this shop for a better future."

When her husband returned in 2017, together they decided to expand the grocery shop. They took a loan of USD 1700 from the cooperative where Meena had maintained an account. The expansion of the shop was successful allowing them to quickly reimburse the loan and focus on further development of family business activities. With their saving and a second loan of USD 5000 they bought an auto-rickshaw (a small motor vehicle with

three wheels used as taxi). Meena's husband rides the auto-rickshaw and is able to earn more than 400 USD per month.

Meena was extremely happy that her husband decided not to go back to Malaysia. He instead decided to stay home and work in developing their current businesses. In the meantime, besides the shop Meena has also spared some time for cattle farming. She says, "I am doing good in business and I have also bought some piglets to start my farm business".