

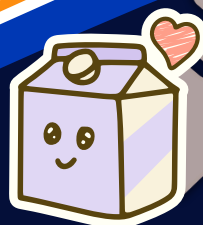
"SOCIO-ECONOMIC DEVELOPMENT PROJECT FOR POOR SLUM WOMEN"

VOLUNTARY ASSOCIATION
FOR RURAL DEVELOPMENT
OF BANGLADESH



Empowering Reshma Khatun: A Journey from Hopelessness to Entrepreneurial Success

Reshma Khatun, the wife of Md. Jaffar, is the mother of two children: Shabnam, an 18-year-old in Grade 11, and Aman, a 10-year-old in Grade 2. Her husband, Md. Jaffar, has a limited education, only able to write his name and perform basic arithmetic. He inherited the family trade of handicrafts (Karuchopi) from his ancestors but lacks skills in other areas of work.



To support her family of six, Reshma sought additional resources to complement her husband's income. In November 2022, she became a member of the Jhuma Self-Help Women Development Group. Since joining, she has consistently made her weekly deposits and actively participated in group meetings, seminars, and awareness sessions organized by VARD Bangladesh.



A Turning Point: Reshma's Journey to Financial Independence through Paper Packet Business

In March 2023, Reshma took out a loan of BDT 15,000.00 (Fifteen Thousand Taka) to start a small business making paper packets. This venture marked a significant turning point in her life. She now earns 200 Taka daily, repays her weekly loan installments on time, and supports her husband in managing the household. Her children attend school regularly and sometimes assist her with the packet-making business. Her husband, Md. Jaffar, now respects and values her contributions, stating, "She always supports me and helps run our family well."

Reshma and her family now pray for the continued service of MVM and VARD Bangladesh throughout the country, as their support has been transformative for many like her.

"Thanks to the self-help group and the support from MVM and VARD Bangladesh, I transformed my life from hopelessness to happiness. I now run my own business, support my family, and see a brighter future for my children."

— Reshma Khatun

Gratitude and Independence: Reshma's Journey to a Brighter Future

Reshma Khatun is proud to say that they are a happy family, and she is deeply grateful to the self-help women development group, supported by MVM. Having repaid all her loans, Reshma now runs her small business independently. She expressed her gratitude, saying, "I felt hopeless about who could help me support my family, but our self-help women development group and VARD Bangladesh extended their hand and helped me start a small business. We are grateful to MVM and VARD Bangladesh for their self-help group system."



Microcredit Voor Moeder's (MVM), The Netherlands