

HOW AFFORDABLE HOMES IMPROVE WELLBEING

REALL HAS BEEN WORKING IN NEPAL TO BUILD A COMMERCIALLY VIABLE AFFORDABLE HOMES MOVEMENT SINCE 2011, PARTNERING WITH LUMANTI



MEENA, A MOTHER OF THREE SONS, FOUND HER LIFE TRANSFORMED AFTER PURCHASING AND CONSTRUCTING AN AFFORDABLE HOME.

BEGINNINGS

Meena grew up Lekhnath, a village near the city of Pokhara, where she lived with her husband and their three sons on a plot of land that they owned. Meena's husband worked in the construction of bamboo ceilings. However, his earnings were not enough to sustain the family so they decided to move to the city where demand for his work was higher and Meena could work as a housekeeper. The land was lent to relatives to farm.

LIFE IN THE CITY

After moving, the family lived in a number of rental properties across Lekhnath and found themselves constantly having to move from place to place, as most of the accommodation they found were temporary lets. The family found out first-hand how Nepalis who do not own their own home often face discrimination and are treated as second class citizens. Meena and her family often found themselves vulnerable to bullying landlords and

were forced to pay exorbitant rates for single, small rooms.

For Meena's school aged sons, life was very difficult. In these cramped temporary homes, there was little room for children to play or complete their homework.

A NEW POSSIBILITY

After 13 years of moving around rental properties Meena and her husband heard about Lumanti's housing project, [Lekhnath Housing 1](#). They were told that as Meena owned land, she could use it to receive a loan from Kamana Bikash Bank. Lumanti would fund a guarantee that would give the bank greater confidence to lend to individuals living on low incomes. Before, Meena had never imagined it

"THE BEST THING ABOUT THE HOME IS THAT WE NOW HAVE SOMETHING TO CALL OUR OWN."

would be possible to be a homeowner. She took the opportunity and applied for a loan. The new house was built on their plot in Lekhnath and Meena has been living there with her family ever since. Now they have paid back their loan and her sons have married and moved out, so Meena and her husband have the house to themselves.

THE IMPACT

The house has brought Meena a huge sense of peace. Where before, they lived in one small room, now they have four rooms, two storeys and have a spare room just for guests. Meena no longer has to work as a housekeeper and the fear of eviction is gone.

The new house has allowed Meena's sons to complete their education with the space to thrive. The youngest of Meena's sons now works as a waiter, and the middle child as a school bus driver. Her eldest, who sadly is now disabled after an accident, is able to make a living as a painter and furniture maker. They all live in close proximity to their parents and visit often.