

# HOW AFFORDABLE HOMES RESTORE FINANCIAL STABILITY AFTER PERSONAL CRISES

REALL HAS BEEN WORKING IN INDIA TO BUILD A COMMERCIALLY VIABLE AFFORDABLE HOMES MOVEMENT SINCE 2000, PARTNERING WITH SSNS (NIRMAN) AND SPARC.



**SUNITA APPEARED TO HAVE LOST EVERYTHING, BUT WITH THE HELP OF SSNS & REALL SHE WAS ABLE TO RECEIVE HER OWN PERMANENT HOME AND TURN HER LIFE AROUND.**

## BEGINNINGS

Sunita was born and brought up in the low-income neighbourhood of Shanti Nagar, in Pune City. In 2001, she married a local politician from the same neighbourhood and went to live in his traditional kutchra house, made from tin and bricks.

As a child her community was small, with less than 300 families in the area. Today, with an ever increasing urban population it has since expanded to more than 5000 households.

## BEFORE THE PROJECT

A few years ago, Sunita's husband was involved in a bike accident that broke his spine and left him bedridden. While he was still in hospital, a political rival demolished their house through the Pune Municipal Corporation (PMC), in revenge for Sunita's husband's candidate winning a previous local election.

Sunita was forced to move into a low quality home owned by her father, and she struggled to afford her husband's medical expenses. As his fulltime carer, she was unable to find employment

and ended up selling her jewellery and taking out loans from her relatives to keep afloat.

## AN OPPORTUNITY

Sunita heard about a new home upgrading project, [Pune 2](#), through the women's federation group, Mahila Milan. The project was developed under the Basic Services for the Urban Poor (BSUP) scheme. In Pune, Reall's partner SSNS worked with the PMC to adapt the programme to replace existing informal homes with quality permanent houses. The local government provided 90% of project funding and the homeowners funded the remaining 10%. Sunita applied, and with her father's assistance she was able to put down the 10% deposit.

After Sunita's husband returned from hospital, she was able to put a legal case forward, with the help of Mahila Milan, to question why her house had been demolished. She ended up settling outside of court and finally received compensation. Since she had already received a house under the BSUP project, she instead put the compensation towards purchasing a shop. The business is situated just ten

minutes from Sunita's house allowing her to earn a living whilst continuing to care for her husband.

**"I HAVE A HOUSE OF MY OWN BECAUSE OF MAHILA MILAN. WITH NO JOB AND WITH THE CONDITION OF MY HUSBAND I COULD NEVER HAVE MANAGED ALL BY MYSELF."**

## A HOUSE OF HER OWN

The new house has brought balance and calm to Sunita and her husband's life. With access to household water, sanitation and electricity Sunita is more easily able to care for her husband whilst also running her shop.

She has also since extended the house, constructing an additional room which she rents out. This has provided her with the extra income to repay the loans to her relatives. Owning her own home has returned the financial stability that Sunita lost after her husband's accident.