

HOW AFFORDABLE HOMES TRANSFORM LIVES AND BUILD COMMUNITIES

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



Balkumai tending to her vegetables.

BALKUMAI WAS ABLE TO TRANSFORM HER LIFE AND FIND HER PLACE IN THE COMMUNITY AFTER PURCHASING A HOME.

BEGINNINGS

Balkumai grew up in a poor village in Nepal. When her husband ended their marriage to work in Saudi Arabia she decided to migrate to the city of Pokhara with her six year old son. After arriving in the city, she rented a room for \$6 USD a month and earned money making cooked snacks to peddle to passers-by. Eventually she was able to save enough to open a food kiosk.

Despite her initial success, life in the city was very difficult. Their accommodation was small, dark and unhygienic, and Balkumai found that she and her son were discriminated against as renters; they were considered second class citizens for not owning land or a home.

THE OPPORTUNITY

Balkumai heard about a housing project from an employee who worked in the office above her. Renters who lived on low incomes within Pokhara were able to apply for a loan, that could be used to purchase a house on [Pokhara Housing 1](#), a housing project developed by Reall's partner Lumanti. Balkumai seized the chance for a new life. She sold her kiosk and with the help of

"HAD I NOT BEEN INVOLVED IN THIS PROJECT, I WOULD STILL BE SELLING FOOD ON THE STREETS. I'M VERY FORTUNATE AND VERY PROUD TO OWN MY OWN HOUSE."

relatives raised the funds required for a loan deposit. Within a few months her house was constructed.

A NEW START

As part of the project, Lumanti organised workshops to assist the homeowners in setting up enterprises that would help them to repay their loans. Balkumai discovered that she was skilled at business and a quick learner. She learnt how to make baskets and soap which she sold from her new home, and she let out the front of her house to the local cooperative.

Eventually she earned enough to rent some land nearby where she grows potatoes, flowers, and green vegetables. As a result, she is now largely self-sufficient for her food, and able to sell any surplus for a profit. She also grows flowers to sell for the Diwali celebrations, and is currently looking for more land to do so on a much bigger scale.

THE IMPACT

The housing project gave Balkumai a whole new life. The training she received from Lumanti increased her confidence and gave her the skills to set up her now thriving businesses.

Having her own house gave her the stability to try out new sources of income, and the confidence to become much more involved in the community. Balkumai was even able to take courses from Lumanti in other interests, such as in public speaking; opportunities that would never have been possible previously. Before the project, she had never even thought about owning a home, but now she is the chairperson of the cooperative and holds a lot of respect within her community.