

HOW AFFORDABLE HOMES CATALYSE CAREER DEVELOPMENT

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



Kunjani and her mother outside of their home.

KUNJANI PYASI, A YOUNG LAWYER IN POKHARA WAS ABLE TO TRANSFORM HER LIFE AND CAREER AFTER PURCHASING A HOME.

BEFORE THE MOVE

Kunjani Pyasi was born in the city of Pokhara and faced a life of intergenerational poverty in Nepal, one of the poorest countries in Asia. Her father abandoned them when she was four, leaving her mother as the sole provider for Kunjani and her brother in insecure rental housing.

Kunjani's mother worked hard to support her and her brother and to fund their education. Every day, she would get up very early to cook and prepare the children for school. She would then spend the rest of her day on the streets of Pokhara, selling vegetables that she carried on her back.

"NOW MY CONTRIBUTIONS ARE THAT OF A CITIZEN OF POKHARA."

The family faced the stigma that is associated with not owning a house or land. They would be denied invitations to weddings and community events, and were often thrown out of their accommodation because of their caste. For this reason, they were constantly on the move throughout Kunjani's childhood, living in many different rental properties.

THE YOUNGEST HOMEOWNER

Despite the adversities Kunjani faced, she did well in school and received an offer of a place to study Law at university. However, university fees are incredibly expensive. Although her mother's family offered assistance, the financial pressures and instability of their situation seemed daunting. Around the same time, Kunjani heard about the Reall and Lumanti-funded housing project, [Pokhara Housing 1](#), which was developed for families living on low incomes who are renting in the city. Lumanti extended housing loans to individuals, and assisted them in the construction of their homes. Kunjani applied for a loan and at just 17 became one of Reall's youngest homeowners.

THE IMPACT

For Kunjani, owning her own house provided huge psychological support. Free from the discrimination and stigma of her life before, she feels now that she is considered a resident of Pokhara and a real citizen of the city. Owning the house motivated her to work hard in order to fulfil the responsibility of paying back the loan. She took up her offer of university, and worked in the early mornings and evenings as a manager at a radio station. She also

won a scholarship which provided her with paid support for the following two years of her studies. The house gave her the security to follow her career, and freed her family of the fear of eviction that had plagued her childhood. In 2017 she graduated from her Law College with a first class degree.

CHANGING AMBITIONS

Kunjani is now studying for her Master's in Political Science, and applying for a scholarship to study her master's in Law abroad. Meanwhile, she has opened up her own law firm which has set up office in the city centre of Pokhara. She has aspirations of becoming the second ever female Chief Justice of Nepal within the next 25 years. Owning her own home has been integral to these ambitions. Before, she dreamed of earning enough money to buy a house. Now that she has already achieved that, she can focus solely on her career.

"THIS HOUSE WAS VITAL TO MY SUCCESS. I WOULD NOT HAVE SUCH HIGH EXPECTATIONS OF MYSELF WITHOUT THIS PROJECT. MY DREAMS HAVE CHANGED."