



Muna Devi Khanal lives in Biratnagar with her husband and son. Her daughter is married. Her husband was employed in a jute mill. The entire family lived in the staff quarters of the mill. She had a stable life. She never paid much attention to their housing need as they felt secured there.

The jute mill closed down abruptly. Muna Devi's family was rendered homeless; they immediately felt the need for housing. Unable to build or purchase a decent housing at the time due to lack of capital, they lived in a rented accommodation for 12 years. The early years were difficult as their kids were still very young and the expenses were high. By being frugal and

facing utmost financial difficulties, they managed to purchase 10 dhur (1822.5 sq.ft.) land in Biratnagar.

Muna Devi says that her husband's income is barely sufficient to put food on the table for their family. It was extremely difficult to make ends meet. Building a house was only a dream. Sewa's Home Loan project empowered Muna Devi to fulfill her dream of building a home. She is extremely relieved to have accomplished this feat. She is extremely thankful to Sewa's Home Loan project through which she was given the opportunity and assistance to build a house in Biratnagar.

Her son, Rupak is currently pursuing his BBS in Mahendra Morang Campus in the morning shift. He also works as an accountant in a department store in Jogbani after classes. Her husband is employed as a night guard in a petrol pump in Biratnagar. Muna Devi pays the installment with her son's income. The household expenses are covered by her husband's income.

Muna Devi says she was unable to build a house when her children were small, but she feels extremely happy to be able to play swing with her grand child in her own house. While living on rent, we were often exposed to abuse by the landlords. We were forced to tolerate unreasonable demands in the fear of being asked to vacate the house. She is extremely thankful to Sewa for empowering her to move out of the rented accommodation into her own home. She is extremely happy to be able to produce and consume a small amount of vegetables from her own garden.