



Sima Lama lives in Biartnagar ward 16. In order to find a steady income and sustain his family, her husband left for Qatar over 5 years ago and is currently employed there. Sima Lama had been living in a rented accommodation in Biratnagar ward 19 for the past 14 years, she now lives with her 13 year old daughter and 5 year old son in their own home.

While living in a rented accommodation, Sima faced numerous problems and was subject to regular arguments and verbal abuse if unable to pay rent on time. She was very upset with her housing situation.

Through Sewa's Home Loan project in Biratnagar, which provided her with the loan and technical assistance, she was able to build her own house. She was extremely happy to get a loan at very low interest rates through Sewa's Home Loan project.

She saves a part of the money spent by her husband every month and pays the installment. She works in a savings and cooperative organization as a full time employee. She also stitches a few clothes during her free time to generate additional income.

Sima was deeply troubled by the landlord objecting to the use of the sewing machine and lack of space, while living in a rented accommodation. But now she uses her sewing machine without any worries. Sima says that after building her house, she feels satisfied and confident. She says that her dream is fulfilled because of Sewa. Her husband is also extremely happy and thankful that his wife was empowered to build a house with Sewa's assistance.

