

SULEKHA Devi



HIMACHAL PRADESH



Sulekha Devi, 41, had been residing in a dilapidated house for almost 15 years with her husband **Satish Kumar** who is a daily wage labour. Heavy rainfall would make the situation even worse for the family. Looking at the condition of the house, a pucca place of shelter was a necessity for Sulekha. However, owing to husband's low income, their plan was far-fetched.

In 2016, Sulekha learnt about Pradhan Mantri Awas Yojana (Urban) [PMAY(U)] through local ward councillor with the financial assistance provided under the Scheme, she was able to construct a pucca house with two rooms, a kitchen, a verandah and a toilet facility.

A total assistance of Rs 1.65 lakh was provided to the beneficiary in four instalments from the Government. Meanwhile, Sulekha was also linked to her area's Self Help Group (SHG) named Gangotri, through which she got a loan amount of Rs 50,000 at 4% interest rate. The loan amount was facilitated via SHG credit linkage programme of National Urban Livelihoods Mission (NULM) which helped her in the construction of the house.

The pucca house has now brought a profound social change in her life. It has given Sulekha Devi an identity of her own and she feels safe and secured for herself and her family.