35-year-old, from Gujarat, Anjali has been living in Raghubir Nagar, Delhi, for the past 20 years. She’s married with three young sons and one daughter. Like the rest of her family, she makes handicraft products from old clothes and scrap fabric, which she sells to shopkeepers in the area.

Because of her profession, she has first got to know SEWA as a trade union. In fact, in the past, when she wouldn’t have much money or awareness of her rights, she used to give her products to shops on credit, and never get paid back afterwards. Now, thanks to SEWA’s help, she is confident enough to demand her cash and never leave without being paid first.

Following this, Anjali has joined the SEWA Cooperative in 2012, and since then several other members of her extended family have joined too, creating a safety net within the family to prevent any shock or crisis. Anjali has opened an account where she deposits between 550 to 600 rupees per month. Additionally, she keeps a Fixed Deposit from which she will get a 10% interest at the end of the agreed term.

Throughout the years she has also taken a total of five loans of increasingly bigger size, which she employed in business development, to help other family members with expenses and urgencies, and for treatments and hospital fees when her husband fell ill.

Before joining SEWA, Anjali says, it was harder to get credit: “Moneylenders and even relatives would demand very high interest rates and they’d want the money back all at once, not in instalments. That way it was easy to remain trapped in a cycle of debt, whereas with instalments repaying is easy”.