Dhanavati is a home-based worker living in Rajeev Nagar. She does piece-by-piece embroidery on fabric that is delivered to her on a daily basis. However, in order to sustain her family, she can’t rely on her labour alone, since it is possible that she won’t receive any piece for days at a stretch.

Dhanavati has six children and her husband used to be a manual labourer relying on daily wages himself. Since she has joined SEWA, they have decided to take a loan, so that her husband could buy coconuts and sell them at the market in Punjabi Bagh.

With the first loan of 15000 they bought the first batch of coconuts; then, with two loans of 50000 rupees each, they have managed to stock up more so that her husband doesn’t need to go to the main market in Azadpur everyday, and can have enough to sell for at least a few days. He has taken a small room on rent in which he can keep his cart and the coconuts.

Now that their income has increased, instead of living by the day, they can save money. Dhanavati has a four-year saving plan in which she saves 250 rupees per month. This security is especially important, since her children will need to get an education and get married.

Moreover, in her area there aren’t many other organizations that offer help to families in need like SEWA does: “The bank saathis are well-known and respected in the community, so the members can feel safe and trust them without reservations. I am not interested in looking for other organizations”, says Dhanavati.