Karuna lives near the SEWA centre in New Ashok Nagar. She is married with three daughters and one son, and she is also taking care of her nephew, who has remained orphan recently. Karuna has been a member of SEWA Cooperative since its inception in 2007. At that time, she used to work as a tailor, and she started saving part of her income in order to support her family.

Above all else, she has been putting emphasis on her children's education. She herself was educated only until 8th standard, and now she wants to give options for a better future to her kids. Thus, she has taken two loans to pay for her daughters' college fees, and a gold loan in order to send her son to a private school. Lately she has taken one lakh for her eldest daughter's wedding and then another lakh in order to build a new house.

Karuna's previous home was destroyed during April 2015 earthquake. But it also used to be a small and simple juggi with no amenities: water would leak inside during rainy season, and there wouldn't be enough space for everybody. Putting together SEWA's loan and other sources of credit, she managed to build a new 3-storey-house for the whole family, and now she is even able to put a room on rent. Lastly, she set up a small shop on the ground floor that she runs during the day.

Since joining SEWA, Karuna feels happier and safer about the management of her savings. She hopes that many more sisters will join, and that these kinds of services will reach as many people as possible. She says: "The best aspect of SEWA? It has the lowest interest rates of all. Taking money from informal moneylenders or relatives comes with a very high interest rate, and sometimes relationships can be compromised by it."