Modu is a 55-year-old resident of Rajeev Nagar. She is the head of a very large family: two daughters, three sons, and many nieces and nephews. Modu has been running a fancy hair accessory business for over 20 years: Together with her daughter-in-law, she buys the material, cuts it, gives it to labourers for decoration, packs it and sells it at the market.

Five years ago her daughter Sarita has joined SEWA as bank saathi. That year she and her daughter-in-law also decided to become members of the cooperative. They opened two accounts and took one loan each of the value of one lakh. With that money they managed to buy enough material to substantially increase their business. From having 10/15 labourers, now they can give work to 25 women in the area. Moreover, by having a large amount of material to sell, they have started saving 500 rupees per month. "Before SEWA, we could only cover our daily expenses", says Modu.

Modu is really proud of being part of SEWA. She feels liberated from the burden of borrowing money from relatives: "When you ask for money in the family, it's easy to encounter problems and face misunderstandings. This can ruin relationships forever. SEWA has changed everything, and I can say, there isn't better organization than this! It benefited the poor so much, and women's situation in the area has really improved"