Originally from West Bengal, Rihanna was born in Delhi 38-years ago. She has received Bengali-medium education up to 4th grade. Now she lives in Jahangirpuri with her husband's extended family and her 7 children: 3 girls and 4 boys. Together with her husband, she takes care of their 4 shops: videogames; kabari; pakore; and fortune food products. The shops are just downstairs from their house, and Rihanna divides her time between that and housework responsibilities.

Rihanna has been a member of SEWA Cooperative since 3 years. She has learned about it from a bank saathi, a member of the community who works as mediator between SEWA and its members. The bank saathi went to her house and explained the benefits of access to safe saving and credit facilities. In Rihanna's words: "I joined because I liked the idea of a safe place where to keep my money, and the security of access to credit in case of need or emergency."

Nowadays Rihanna deposits 250 rupees per month in her saving account. Moreover, she has taken a 20000-rupee loan for refurbishing her shops, and now she's waiting for her second business loan. With the credit received she has managed to increase the size of her shops and buy more stock material, which in turn helped her increase her income. Access to credit has also improved the quality of her life: She could buy an air conditioner and a cooler for the hot summers.

According to Rihanna: "SEWA provides loans with the lowest interest of all, and it is a reducing rate interest, which is even better. However, SEWA is uniquely special because it provides a number of other services as well, such as government scheme linkages and documents-making camps. It's a good organization for women".