

JAYWANTI DEVIDAS BHOYE, Herbal medicinal oil maker



Bhoipada is a remote village on the outskirts of Nashik. A tribal area, it has numerous medicinal plants and shrubs and its residents apply their traditional knowledge to treat numerous ailments. Jaywanti Devidas Bhoje, previously a daily wage labourer, has been making oil from the leaves of the nirgudi (five-leaved chaste) tree ever since she can remember. However, it never crossed her mind that this seemingly mundane task could have some commercial value.

A few years ago, she happened to attend a financial literacy workshop conducted by the Mann Deshi Foundation. Here, she was surprised to learn that her nirgudi oil could fetch her thousands of rupees. “In the workshop I learned that there were many other courses I could take on how to market my product, interact with customers, and package my product,” says Jaywanti.

After the Mann Deshi workshop, Jaywanti tried selling her oil at the taluka market. Though she was able to sell only eight bottles, it was enough to boost

her confidence.

Emboldened, she took a loan of Rs 5,000 from the Mann Deshi Mahila Sahakari Bank in 2019 and set up a stall to sell her nirgudi oil at a four-day exhibition in Mumbai. Her entire stock got sold out within first two days and she made a profit of Rs 28,000. She couldn’t believe it!

“For many years, my life revolved around my home and my kids. I had never stepped out of my village and had only heard the names of cities like Satara and Mumbai. When I visited Mumbai for the very first time, I was very nervous. On seeing this huge city and its people, I realized that the world is so big and our village is so small, and also that there is so much one can do in this world,” says Jaywanti, adding that at the exhibition, she met many women like herself selling their products and earning a living. “That gave me a lot of confidence and I realized that I could also do well in business,” she recollects.

She started taking more loans to set up stalls in various locations – each time doubling her sales. “I had a stall at the Nashik Panchayat Samiti market, a stall at the Mann Deshi Rural Mahotsav 2019 in Satara, before coming back to Mumbai in 2020. My strength and belief is growing with each step that I take,” she says proudly.

Jaywanti's managerial skills on the home front compliment her business skills. The chores at home have been divided between her two sons and her husband, all of whom support her immensely. Whenever, she is away on business, her husband handles the cooking and her sons look after washing of utensils and clothes. She is thrilled that she can explore the country and grow her business!

SANGEETA PAWAR, *Paithani* weaver



Sangeeta Pawar of Sinnar village in Nashik district, is a skilled artisan who creates intricately designed traditional handwoven *paithani* saris. And while she has been making *paithani* saris for the past decade, it is only recently that she realized her true worth of her skill.

Sangeeta was taught how to weave *paithanis* from her older sister, who is also a *paithani* weaver. "It takes about a month to weave a *paithani* and I am able to make about a dozen in a year," she shares.

About eight years ago, Sangeeta and her husband separated and she moved to her mother's home in Sinnar. "After we were left on our own, I found managing affairs very difficult. Thankfully by then I had already gained a few years of experience in *paithani*. I decided to make the most of my talent because I wanted to educate my son," says Sangeeta, whose son is now 18-year-old and is pursuing a course in industrial training.

When she branched off on her own, Sangeeta made a measly Rs 14,000 for a sari. "I knew my product was good but could not communicate or bargain with retailers effectively. However, after my Mann Deshi training about two years ago, I have gained the confidence to assertively demand the right price for the design, time and work I put into each sari," she says. "I knew I had the talent but my inability to

market myself prevented me from earning more,” says Sangeeta, who travels to Yeola every month to meet with retailers. Her latest creation just sold for Rs 50,000.

Sangeeta aims to open a training centre and teach other women to weave, help them find employment and also expand her business. She is now keen to increase her production and supply *paithanis* to retailers in Mumbai.

SUSHMA CHAUDHARY, Snacks vendor



Students flock to Sushma Chaudhary’s fast food stall in Silvassa (Gujarat) which they affectionately call ‘Aunty ki tapri.’ It’s hard to believe that just a year ago, when this eatery opened, Sushma was filled with trepidation. Today, as scores of customers have become her regulars, many of whom have her on their speed dial, she is full of confidence and positivity.

Ten years ago, her husband’s friend asked the couple if they would look after his snacks stall for a week while he was away. The couple agreed. While the friend’s stall had sold only idli-sambar for years, Sushma on her own initiative added vada pav to the menu. “I knew that most people like spicy food, and this addition became such a big hit amongst customers that it sold more than the idli-sambar!” says Sushma. By the time the friend returned, though the couple gave back the stall, Sushma was hooked and realised that cooking was a skill that could make her financially independent. Coincidentally, one of her friend’s customers approached her to make him daily tiffin. She readily agreed. Within a month, the satisfied customer’s company gave her contract to supply 50 tiffins on week days and 100 tiffins on Sundays. Over the next nine years, Sushma’s tiffin business and financial situation improved considerably. However, the company which had given her the tiffin contract was taken over by another firm and everyone, including Sushma, was laid off. Sushma was back to square one. Although many

suggested that she start her own business, Sushma wasn't sure if she would be able to run one successfully.

In February 2019, she was introduced to the Mann Deshi Foundation's Deshi MBA programme. "I joined and met a lot of women like me - who were not very educated, were from villages and had managed to run small businesses successfully. This boosted my self confidence. The workshop taught me all the basics of finance, management, and building a customer base," recalls Sushma, who started a snacks stall outside a college in Silvassa within days of joining the course. Her customers kept growing and 'aunty ki tapri' became popular amongst youngsters. Sushma started by selling vada pav, but she soon added soft drinks, ice creams and noodles to her menu. "My student customers are very supportive. A few of them have even taught me how to use digital payments," she says proudly.