



MANUVIKASA
Success Stories

Coconut: The Kalpavruksh

The story of Lakshmi Mahadev Moger, Siddapura

Since ages, women in India have been trying to break free from the shackles of social discrimination, cultural bias, and tags of being an inferior sex. Struggling to strike a work-life balance, and fulfilling their responsibility of maintaining a home and a family, Indian women are coming into their own, and shining forth in their chosen fields.

Proving their creativity, determination and skills, women today, have conquered the sectors of retail, education, technology and social work. Inspired by their hard work and determination, we at MANUVIKASA bring to you a few inspiring stories of successful women entrepreneurs:

Mrs Lakshmi Mahadev Moger, aged 51 is a resident of Ravindra Nagara, Siddapura Taluk. Uttara



Kannada District. She lives with her husband, son and daughter-in-law. She has studied up to 4th standard. Though her son has a BSc degree, he does not have a proper job and works in a paan shop; her daughter works as a teacher in a government school. Lakshmi works at the arecanut vakhari and her husband Mahadev Moger works as a daily wage labourer in the local steel industry. "I was tired of struggling to make ends meet and always dreamt of improving the economic

situation of my family," reveals Lakshmi.

When the MANUVIKASA team visited the village for Sangha formation, impressed with the concept of the Sangha, Lakshmi decided to become a member of Shree Bhagavathi MANUVIKASASA Swasahaya Sangha. As a Sangha member, Lakshmi decided to avail a loan of Rs.30,000/- from the Sangha and Rs.30,000/- from a private finance company, to start an income generation business.

Since coconuts are available during all seasons and are used for cooking and during religious ceremonies, she decided to start a coconut selling business. "Initially, I chose temples, jathas, and places of mass gatherings to sell coconuts on special days and festivals; on normal days I sat in the market place," says Lakshmi. Depending on the size, weight and quality of the coconuts, Lakshmi sells 500 coconuts a week, at a cost of Rs.25/- each. "I buy the coconuts at Rs.15/- each, thus I am able to make a profit of Rs.250/-, when I sell 500 coconuts. During big festivals, I manage to sell upto 10 quintals of coconut in a span of 2-3 days," reveals Lakshmi.

Cost per coconut (in Rs)	Selling price	Profit per coconut	No. of coconuts sold per week	Total amount (in Rs.)	Net profit per week (Approx.)
15	25	10	500	12,500	5,000

When the COVID -19 pandemic hit the nation, Lakshmi's business was hit badly - she was not able to pay the rent for the shop. As a result, she began thinking of ways and means to market her ware and bounce back. "I decided to shift my coconut-selling business to my house. I purchased 5-7 quintals of coconuts from a wholesale dealer and stored it at home for sale," says Lakshmi.

"My wife and I both look after the coconut business. When she started this, I was sceptical about its success. As days passed, I began to see the business grow gradually. Not only has helped us gain a strong economic foothold, it has also ensured This has been possible due to the guidance and support of MANUVIKASA and its team" says a grateful Mahadev Moger

"During the 2nd wave lockdown, we were not able to conduct business as earlier. We are getting only Rs.150/-for 500 coconuts" says Lakshmi with regret. But now, due to the trust and confidence that Lakshmi has built with the wholesale shop owners, they sell 10 quintals of coconuts on credit, which she pays back later. "As and when I sell the coconuts, I pay their dues," adds Lakshmi



Despite the many financial struggles that Lakshmi has faced, she has not given up hope. With a desire to progress financially, she decided to sell different types of agarabattis, match boxes, camphor, turmeric and vermilion powder for poojas. Her family members too support her in her business. "Opportunities are not made, we have to create our own and recognise them when they present themselves to us," says Lakshmi, with a confident smile on her face.
