



:Shobha Ganapathy Arera's Roti Making Business:

***Synopsis:** Dependence on wages, living in a hut, a family full of four children, the hypocrisy of relatives, the illness of her husband - this is the success story of a daughter who has successfully turned to self-employment to overcome such a situation.*

There is 2 acres of land, but it is difficult to cultivate there due to flooding. The land is flat. Flooding occurs every year for the last 5-6 years due to soil erosion because of excessive real estate development upstream. Earlier, paddy was grown in this land. Her husband Ganapati was going to work as a lorry driver. But for the past three years, he has stopped going to work due to eye problems.



This couple has four children. One son and three daughters. One daughter is married and the rest of the children are studying and helping their mother's roti business at home. Along with the roti industry, there are three cows. Two local breed cows and one Sindhi breed. Dairy farming is also a secondary source of income.

Shobha studied 4th standard. Her hometown is Hanagal of Haveri district. Married in 1999. Then they used to work in their fields for livelihood. That was the time when 25 Rs. of wages were available. It was paid for a few months in a year. This couple lived in a small hut. If it rained, all the water would come inside the hut. A situation where children have to be sent her mother's home during the rainy season. Shobha's relatives played tricks and did not help in any way to improve her situation. Shobha also did not like to reach out to others.

She used to live on the basis of scrap income from her own field, her husband's driving work and wages. From 2008, she started going to the Arecanut plantations as a wakari-i.e. laborer. Now wages were available for the whole year. Wages are also increased to 150 Rs.

Along with labor, she started making and selling cowdung baskets (kullu). This is a great turning point in her life. Cow dung Kullu sold at Rs 2.50 per piece to TSS cooperative society of Sirsi. It was a zero-capital venture. There was no cost for the raw material as the cow dung available at home and nearby village.

Now, Shobha started to saving the money from the sale of kullu and spending the wage amount of the arecanut plantation on household expenditure. Do you know how much money she saved by making and selling kullu? It was Rs.25000.

It was the year 2013. From 1999, she was living as a wage earner for 14 years. Almost a decade and a quarter. Agriculture was also not taking place. The husband's health is also the same. If it was someone else, it would have been decided to live with whatever facility or income they earning. But in Shobha's heart an enterprising woman was awakened. The proof of that is she was making kullu while working as a wage earner. Besides, there are too many children in the house. In the future, their education and marriage expenses were huge. "It is not possible to show the bright future to the children in the current work" and felt that they should start some other business.



At that time, because While glancing at YouTube in children mobile, she saw about making roti. That stuck in Shobha's mind. Roti making is nothing new to her. At Hanagal's home, she continued to make jower roti every day. That experience was behind her. She also noticed that one person was making and selling roti in Hanagal. With all this background and 25 thousand money in hand, without thinking much, she bought a roti making machine from Haveri in 2013. There was no proper place to keep it in the house. They kept it in the kitchen. Roti making officially started on Holi festival day.

Since then till now-that means in the last 10 years, the making of roti is leading her life.

Shobha knew everything about roti making, mixing the dough, kneading it, drying it into *kadak* etc. After a couple of

attempts, making roti in the machine became easy. But the problem is finding the market. She had no experience in that. There was no guide. However, she bravely made roti and started selling it herself in Sirsi. Wandered into restaurants and bakeries. Once a hotelier had sent back the rotis.

Shobha overcame all these initial setbacks to gain market pulse. Maintaining quality, delivering on time was her responsibility. Sometimes the children who were going to Sirsi for their studies used to deliver roti to the innkeepers, PGs and those who demanded it without any hesitation.

The year 2013 was special for her in many ways. Along with the decision to bring a roti machine came the introduction of MANUVIKASA. That is another major turning point for her in terms of market expansion. In a program held at Karjagi Kalyana Mandapa, she was introduced to Ganapathi Bhat, Director of MANUVIKASA, and requested to cooperate in the sale of rotis. She also became a member of the Choudeshwari Self Help Group formed by the organization. MANUVIKASA started buying rotis from her for all its programs. The staff of the organization used to order from her when necessary.



The year 2017-18 brought another turning point for her roti business. That is;

The roti machine purchased in Haveri, is leg operated. It required more effort. Shobha's children were tired of using this machine and making roti. To overcome this, the idea of buying a fully automatic roti machine came up. But the value of that machine is 4 lakhs. She did not have that much savings. Had to go for a loan. In order to get this loan, she underwent 15 days self-employment training at RudSeti in Kumta. A based on the certificate, Sirsi's Karnataka Vikas Grameen Bank sanctioned 4 lakhs of Loan. She bought a fully automatic machine out of it.

For the last five years, both the old machine and the newly purchased machine have been using for making roti. Capacity of old machine is 500 rotis per day, a large new machine can make 2000 rotis per day. Usually they make and supply roti according to the demand.

Initially, the price of one roti was three rupees. Now it has increased to Rs 3.50. This is for regular buyers and 5 Rs. per roti for others. A small amount of rice flour is mixed with jower flour while making roti. That means 85 kg of jower is mixed with 15 kg of rice to make flour. It is her experience that approximately 3000 rotis can be made from this amount of flour (85 kg of corn and 15 kg of rice). For 3000 rotis, 10500 Rs. gross income will come. In this, Shobha will get Rs. 4000 net income. Remaining cost will spend for jower and rice flour, electricity, their wages, packing and shipping cost etc. She says that there may be slight ups and downs in this amount. They buy jower from their hometown. Buying more during the harvest season and keeping it at a lower price. Then the rate of profit is said to be high. "Buying good quality jower plays an important role in the taste of their rotis" says Shri Manikantha, taluk coordinator of MANUVIKASA.

As the demand for rotis increased, 2-3 days a week had to be spent making flour. Delays are common if there is no power. In 2019, she got connected with Deshpande Foundation, Hubli through MANUVIKASA. They provided a completely free subsidy for the establishment of a flour mill. A flour mill has been set up in front of the house and now they are not only making flour for making their own, but also making flour for others in the village. It is also generating some income. Thus their problems are being solved by many.

In 2022, she bought two Sindhi cows with 70,000 Rs. saved from roti business. An average of 16 liters of milk is sold per day. Which is Rs 7-8 thousand income earning per month. She says that there is an idea to further increase the number of cows. Many people who make roti and offer it at low prices are increasing recently. That is why their attention has shifted to dairy farming. But her intention is not to deviate from roti making. She believes that if the quality is maintained, there will always be a market.

In addition, she bought 2 bikes with the money saved from the sale of rotis. One for a son, another for daughters. They help children go to college and deliver rotis to customers. Also bought some gold for girls. It is special that a good house was built on the site of the hut a few years ago. Even for this, they have allocated their savings.

Thus Shobha's life is going on. Her business may be small, but there are many lessons and learning's.

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