**Story Board** 

## Jaya: A tale of victory

(Success knows never to give up)

This is a story board created on a real-life struggler woman named Jaya (name changed); an Indian female name means victory. She had hard life and tried many businesses but failed due to various reasons. During covid period too she struggled a lot to earn money and for that she took a lot of risks as well with different businesses. At last, she was successful in one of the business.

### **DETERMINATION IN SLUMP**



Jaya had family of 5 including husband and three kids. She was tensed about her financial security as the family didn't have any source of income. Her husband had lost his job due to Covid situation and increased competition. Slowly all the savings were dried up and family was facing serious financial repercussions.

She thought about the education of her three children and future of the family as one child was differently abled too. She also considered the constant increasing market rates as prices of essential commodities were sky-rocketing. Family was also worried about paying basic amenities bills like house rent, electricity, cooking gas, water connection and health needs.

Her father had family business before, and her brothers had hands on experience of different businesses. She thought of businesses carried by her parents' family and decided to take reign in her hands by opening business of her own.

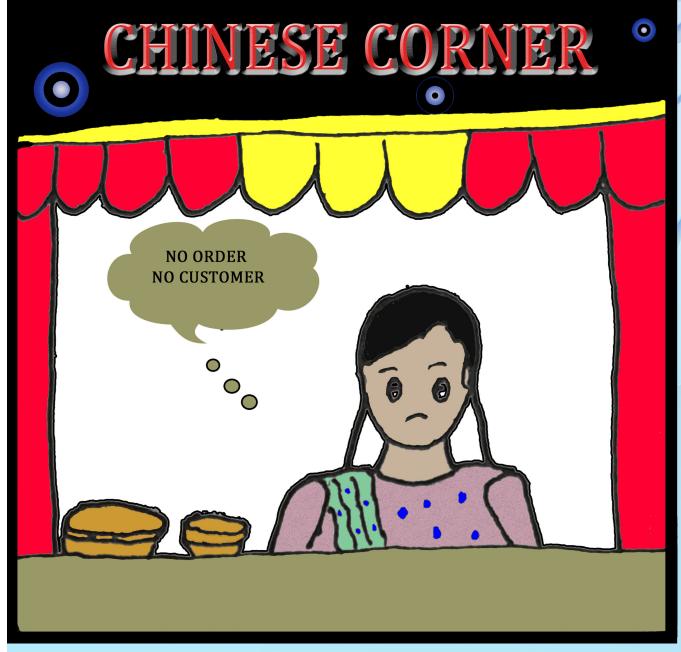


Jaya did a basic survey and first started with the business of clothes. She ordered various types of clothes such as sarees, kurtas (Indian long t-shirts), t-shirts, shirts, etc. in different materials from nearby states. She used to spend most of the time at her shop waiting for customers. She also took her youngest daughter to the shop as there was no-one to care for her at home. She got some customers due to varieties in styles and patterns but she faced loss in the business.

She had to pay the whole amount to the wholesalers while placing the order to obtain delivery on time and the time period of selling was more, thus income and profit was very low. All her relatives and friends were not ready to pay the actual amount and were asking for very heavy discount.

The wholesalers, from whom she used to buy clothes, sometimes sold it at even lower cost to other shopkeepers who were giving large orders. These shopkeepers probably have own shop, and they were able to sell clothes at lower rates than her. Jaya had to bear the transportation costs as well as the rent of the shop. Thus, at last her business failed but she didn't lose hope.

### WRONG TIMING IN WORST CIRCUMSTANCES



Loss in clothing business didn't let Jaya down rather she thought to try something different. Due to being good in cooking and having good reviews from her friends and relatives for her cooking skills, she decided to open a food stall named "Chinese Corner". In menu, she kept all the Chinese dishes such as fried rice, noodles, Manchurians, etc. Before starting, she learnt those new dishes from YouTube and recipe books for business purpose. She also ordered different variety of sauces which were expensive and difficult to arrange.

She had to order vegetables in large quantity and had to take action for its preservation. It was difficult to order the raw materials in bulk and preserve it for longer time. Various people tasted the food and liked it but didn't visit their often. As it was Covid time, people preferred homemade and healthy food.

Covid situation was first originated from China, thus there was a myth among people that by eating Chinese food, they will get affected from the virus. Due to this many a time she had to throw the raw materials due to its decay. Also as it was a stall, they had to face change in climatic conditions and to pay illegal taxes to some authorities. Thus she decided to close the stall.

### A HEALTHY ROUTE WITH UNHEALTHY SURROUNDINGS

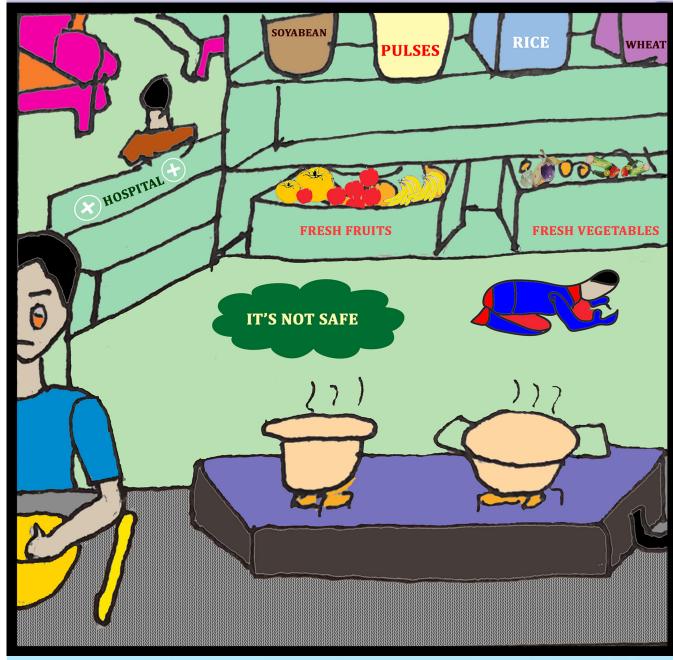


Covid second wave was tough time and people preferred to stay at home and consume home made food. So Jaya thought of starting the vegetable vending business to sell fresh fruits and vegetables. In this, also she had to face climatic and preservation issues. Issues related to freshness increased as fruits and vegetables rotten very fast and people would obviously prefer it fresh.

One additional issue which she faced was to carry the stall everywhere. She had to visit place to place in the city to sell fruits and vegetables along with the cart which was heavy. At the time of curfews she had to stop selling due to police. This led to decaying of fruits and vegetables which led to the wastage of food.

Sometimes police and goons were just taking the vegetables or demand for money to park her cart in the public area. Many of her customers also expected home delivery which was not possible for her as it was not safe. This was again a failure and Jaya was in dilemma about what to do.

### **RISKY JOB: INCOME OVER SAFE'TY**



Jaya once visited one long-time family friend doctor for her son treatment and shared him about business failures and financial stress. He was aware of her good cooking skills, and asked if she is ready to take a contract in hospital mess. The canteen cook has left and they had job. Jaya was hesitant to take this task due to risk of getting affected by the virus but also she was in need of money so she agreed.

Jaya had to arrange all the materials of her own and would get the payment according to the final bill which she would submit. Her food was welcomed by all the patients and there she earned little more than other businesses. Along with cooking food, she also served people by arranging hospital beds for the covid patients and taking dead bodies to the cemetery. The society where she was residing was not ready to let them peacefully as they fought about her's and other's safety and created scene daily.

Jaya's daughter was an infant and in need of mother's attention, so she had to take her to hospital too which was unsafe. She also faced problem with remuneration. Doctors and staff of the hospital wanted to have the 3 meals of the day without paying as favor and threat to complain about food if she refuses. Financial department used to deduct the amount of those meals from the bill, and pay her only the amount for food of patients. In this amount, she had to manage raw materials for hospital along with her personal expenses for family. Being tired of all these issues, she decided to quit from this task as well.

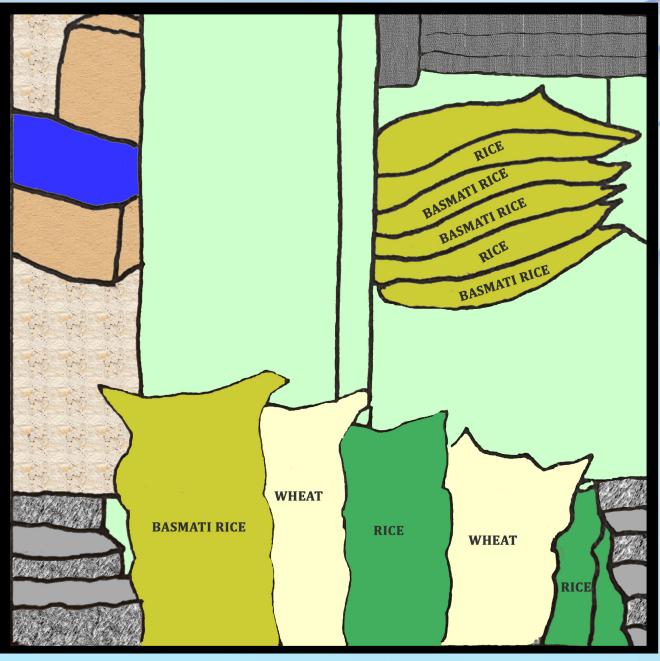
# RICE RICE

A BEAM OF HOPE

Jaya got worried now as she was facing failure. She researched again from her town and nearby cities and found that there has been a huge demand of food grains in market. People from different classes had to buy one or another food grains. She thought of starting a retail business of food grains.

She studied with other shopkeepers about different grains, their suppliers, administrative procedures, and preservation issues. She ordered various samples wheat, rice, sorghum, pearl millet, etc. In the beginning, she used to place order in less quantity, but as the demand increased, she started ordering it in bigger quantity. She could earn good amount of money through this business.

E conomics says that risk come along with profit. In this business too, she faced various issues such as bearing transportation cost, focusing on varieties, supply of wrong items, and demand of public, etc. It also included risk of getting lower grade quality grains. Many a time it happened that the wholesaler sent the grains in illegal ways and she had to deal with it.



### HARD WORK FRUITS

Fighting all the odds that came her way, Jaya managed to establish her food grains business. She started earning money in good amount. First, she repaid all the debts that she took for her previous businesses. With this little success she decided to rent a warehouse in a market area for advancement of her business.

She had difficulties in finding the appropriate warehouse in her budget but after contacting few people for help, she managed to get a warehouse on rent. Now, she had a place for preserving the grains and to stockpile, thus she started placing order in large quantity.

Hard work fruits for her and with her she also bought a row house. Though she earned good amount, she didn't had money to renovate the house but the family shifted to that house after minimum necessary repairs. Even in this time, she continued to do the charity work for covid patients, and the dead souls.

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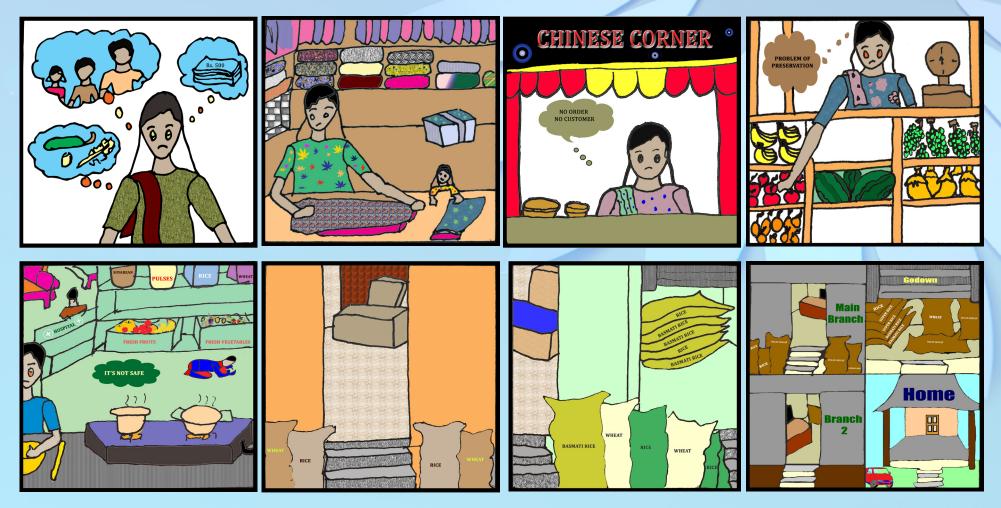
**REAPING OF THE SOWN** 

Our all sacred texts teach us the same thing that "You will reap what you sow". This became true for Jaya as gradually she became successful due to her determination and dedication towards the business. She worked hard for establishing herself in such a competitive market. She felt that she had blessings from those whom she helped during the crucial Covid period.

Due to her continuous hard work and increasing experience, she became a successful businesswoman and started earning a lot. Other shopkeepers from the same business were not happy with her growth and tried to unstable her but she stayed firm and determined.

Within few months, she bought the rented shop and also opened another branch in the market area to compete with big sharks. She managed to get her house fully renovated along with all the facilities. She also brought a mini truck for comfortable travelling and transportation.

### **JAYA: A TALE OF VICTORY**







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