

From Simple Beginnings to Roti Stall Success: Manjula Mulimani's Story from Hubballi.

The Inspiring Journey of Manjula Mulimani from Hubballi

Manjula Mulimani, from Maradagi Village in Hubballi District, Karnataka is a hardworking woman who built her own Jowar Roti business with courage and determination.

Her life was never easy. She grew up in a farmer's family where both her parents worked on their small farm. Manjula is the eldest of five children — three girls and two boys — and she grew up with her grandparents at home.

In those days, girls' education was not encouraged, especially by elders. When Manjula was in 8th standard, her parents arranged her marriage. After marriage, she moved into her husband's joint family, where she struggled a lot in the early years. Her husband also had a small farm, and they could not afford workers. So, Manjula worked in the fields every day. With two young sons, managing the children and doing heavy farm work became extremely difficult. Since farming depends on rain and climate, they faced many losses. There came a time when they did not even have enough food for one meal.

To support her family, Manjula started working in a garment factory. She worked 10 hours a day which involved 2 hours of travel, additionally. She continued this difficult routine for seven long years until health problems forced her to quit. After leaving the job, life became a little more stable. She helped her husband with farming and took care of her children.

A year later, her husband fell seriously ill. She took him to a private hospital for treatment, which was very expensive. Manjula knew she could not sit at home quietly — she had to find a way to support her family.

During a visit to her native place, she met her childhood friend, who suggested starting a roti business using a roti-making machine. Inspired by the idea, Manjula decided to try. With support from the Selco Foundation, she bought a roti machine and a solar panel to run it. She started preparing and selling rotis to people in her village and nearby areas.

Manjula's business began well, but she soon realized she needed new skills to grow further. She was not very familiar with using a mobile phone, but she had a strong desire to learn.

That is when she heard about the **Digital Marketing and Financial Literacy training** conducted by **WinVinaya Foundation**. She attended the sessions with great interest. Her sons — Prashant (NTTF, Belur) and Prajwal (KH Kabbur Institute of Engineering, Dharwad) — helped her practice everything she learned.



Through the Digital Marketing training conducted by WinVinaya Foundation, she learned using *Canva* and started creating posters for her rotis. She also learned to make short videos on her mobile phone with the help of her children. Slowly, she gained confidence and started sharing her products in WhatsApp groups.

New Skills, New Recipes

In the beginning, Manjula prepared only Jowar rotis. But as she experimented, she learned to make Ragi rotis and Sajje rotis, giving customers more choices. She also started preparing homemade chutneys such as:

- Flax seed chutney
- Niger seed chutney
- Fried chana chutney
- Tea powder

At first, she was unsure whether these chutneys would sell. With encouragement, she added them to her stall — and to her surprise, they quickly became bestsellers.

She even bought a new Jowar grading machine. Now, when people give her Jowar, she cleans it, grinds it, and prepares fresh rotis.

Income Growth & Digital Confidence after training

Earlier, Manjula earned around ₹12,000 from about 60 customers.

After learning digital skills and adding new products, her income increased to ₹20,000 with 120 customers.

Through the Financial Literacy training conducted by WinVinaya Foundation, she also learned to use **PhonePe** and confidently shares her **QR code** for digital payments — something she never imagined doing before. These small but powerful steps helped her become more professional and independent.

First MSME Woman to Set Up a Stall at the Local Sante

At the local Sante (weekly market), Manjula became the **first MSME woman** to set up a beautifully arranged stall. She displayed her rotis and chutneys, pasted her Canva posters, and used her QR code for payments. Her stall stood out and inspired many others in the village.

Supportive Family, Strong Values

Manjula manages her business while also handling household work and caring for her two sons. Her family's support is her biggest strength. Her husband and sons helped her at the market and motivated her at every step.

When we visited her home, her younger son confidently explained how their business works. He proudly showed the posters and visiting cards they created using Canva. They truly understand their parents' struggles and support them wholeheartedly.

Manjula also has a generous heart. She shared her Ragi roti recipe with other MSMEs who had roti machines, helping them grow too.



Now her family supports her in the business, and she supports her family — especially by taking care of her children's education.

Final Words

Manjula Mulimani's journey shows how learning, digital tools, and strong family support can transform the life of a rural woman.

From making simple rotis at home to confidently running a digital-ready market stall, Manjula has proved that every small step can lead to big achievements.

She is not just making rotis —

She is building a brighter future for herself, her family, and inspiring many women in her village