

JIGNISHA'S STORY

Sweet Dreams Are Made of This

When passion meets a steady helping hand, it soars beyond the limits of the sky.

The 360 ONE Foundation, in partnership with Samhita and SEWA, designed the Credit Guarantee Program to help women entrepreneurs access crucial credit support to sustain and scale their businesses. Beyond credit support, the program also delivers vital skills and knowledge on accounting, business management, Udyam registrations, digital marketing, and more to help unlock their potential as business owners.

In a quiet corner of her home, the rich aroma of melted chocolate fills the air as Jignisha carefully wraps each piece by hand. What began as a small act of joy—making sweets for family and friends—has now grown into a full-fledged business she runs with care, purpose, and a dream.

"I never imagined my hobby would become my identity," she says, adjusting her hair net and smiling wide. ***"I just wanted to do something of my own, something that could support my family."***

Jignisha's journey into entrepreneurship was never part of a grand plan. Like many women, she started with little more than curiosity and a need to contribute. Her in-laws are priests and her husband's income alone wasn't enough to provide for their entire family. ***"I wanted to be an equal partner in raising our children and supporting our parents,"*** she says.

At first, the idea of running a business felt overwhelming. But step by step, through self-belief and the right support, Jignisha transformed her chocolate-making hobby into Crazy Bites—a growing homegrown brand that now serves over 600-800 customers a year.

In the early days, Jignisha made chocolates in her small kitchen—just for friends, family, and the occasional festival order. She had recently left her job as a jewellery salesgirl and was unsure about her next steps. ***"Breaking into my savings felt scary, especially without knowing whether the business would succeed,"*** she says.

But the small chocolates in her small kitchen turned into a bigger treat—something real—when she joined SEWA. Through their support, she learned how to register her business, apply for credit, and build the confidence she had never known she had. ***"Earlier, my husband handled everything—money, decisions, accounts. But today, I manage orders, talk to clients, and even negotiate prices. He still helps me sometimes, but I'm confident I can run things on my own now,"*** she says proudly.

Orders for ***"Crazy Bites"*** come from schools, companies, baby showers, weddings, and seasonal festivals like Raksha Bandhan and Diwali. Her best-selling chocolate box sells for ₹200 and earns her a ₹70–75 profit on each one. ***"People tell me my chocolates are different. They come in four flavours, and I make them all by hand."***

Getting here wasn't as smooth as the chocolates Jignisha's customers now crave. Jignisha set up her business just before COVID-19 hit, and the uncertainty nearly broke her spirit. ***"There were days I wanted to quit. I had a loan to pay and barely any income coming in,"*** she recalls. That's when SEWA stepped in again—connecting her to Samhita's Credit Guarantee Program being sponsored by 360 ONE Foundation, and supporting her through the crisis. Jignisha didn't think she'd get far enough to stand on her own two feet, let alone be there for her family. But all it took was one dream and a push in the right direction.

"The loan gave me money, but more importantly, it brought back my courage," Jignisha says. With her new credit, she plans to buy a bigger chocolate melter and a new mixer, and to bulk purchase ingredients to reduce production time. She's also planning to invest in digital marketing—designing promotional material, learning how to use social media better, and training a salesperson to manage stalls at exhibitions. ***"Khadi Udyog ke exhibitions mein meri chocolates full sold-out ho gayi thi!"*** she beams.

With a growing network of customers, including schools, grocery stores, and companies, Jignisha is steadily expanding. Her monthly income touches ₹80,000 during peak seasons. On quieter days, she still manages solo, but hires three to four women during busy months. ***"I want to do more exhibitions this year. In just two days, I made ₹15,000 last time."***

Support from SEWA also helped her build a repayment plan. She now pays off her loan through monthly EMIs of ₹1,870 and is already preparing to repay the next one ahead of schedule. Her financial literacy has grown with her business skills—she now confidently navigates Udyam and GST registrations, online transactions, and formal credit systems.

"Pehle mujhme self-confidence nahi tha. Aaj log kehte hai, 'Jignisha badal gayi hai," she says. Her friends, family, and especially her husband, have seen that change. "He always believed in me. Even when I doubted myself."

Her biggest motivation? Her daughter. ***"She wants to join the Naval Academy. I want to support her every step of the way. Her dreams are everything to me,"*** she says.

Jignisha dreams of seeing ***"Crazy Bites"*** on supermarket shelves and one day, opening her own chocolate factory. ***"People tell me to try baking cookies and cakes, but chocolate is my passion. I want to build a full brand—different flavours, textures, something people remember."***

Like a true entrepreneur, Jignisha doesn't just dream for herself. She's now a catalyst for other people's prosperity. Through SEWA, she's part of a growing network of women entrepreneurs—supporting, learning, and rising together. ***"If I can do it, anyone can. But you need someone to believe in you first. That's what SEWA did for me."***