



## Editorial

Manogat! From Mind!

Welcome to our second Manogat newsletter issue!

First of all, in this August month, the entire staff of UpLift India Association and its network of eight NGOs wishes you

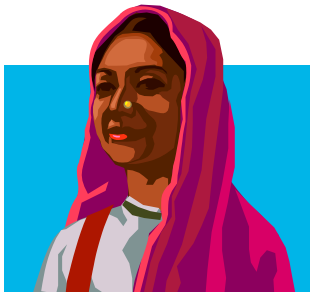
a very happy

Raksha Bandan day

and Independence Day!

In this second issue, you will find:

- some tips and problem resolutions to run a **Vegetables Business...**
- then the impact of running properly a business, helped with a loan, in different part of our lives,
- some advices and recommendations regarding Health as we realized how negligence in our daily life can have negative consequences on our Health;



- a story of how school is necessary for everybody, **boys and girls...**

We are very much looking forward for your feedback, and for the subject you would like to read about in the next issues!

UpLift India Association — Swabhimaan

Number 2  
August 2006

## What about starting a vegetable business?

Any unskilled man or woman can start vegetable vending business with minimum technical & educational qualification. But person should possess good marketing & communication skill. As people consume vegetables daily, demand is high but vegetable vendors are also high in number.

Carrying vegetable in the basket upon the head, carrying on handcart is useful method for mobile business. Also a fixed small place along the road in the market place can be used to carry out the business.

Various types of vegetables like tomatoes, potatoes, onions, beans, peas, etc. & green vegetables can be sold.

The business can be run throughout the year. But, if business place is not monsoon resistant, monsoon will affect business turnover. A fluctuation in rate is high from one season to another.

Here are some tips :

- Price & Product quality should be as per demand of the customers.
- Personal appearance should be well.
- Good arrangement of vegetables is necessary.

- Punctuality in case of mobile business.
- Business expansion possibilities are limited after certain period. Expansion can be possible by:
  - Providing ready to use vegetables (washed. Cut & packed vegetables)
  - Starting additional business of seasonal fruits.
  - Starting wholesale trading.

Therefore expansion may require following inputs:

- Hygienic requirements & methods training
- Marketing & Communication Skill training
- Packing techniques
- Record keeping techniques.

Without above inputs, business improvement will probably not happen and the loan will be misused.

Here are some problems and solutions proposed:



Problems	Solutions
Perished Vegetables	Purchase vegetables as per your selling requirements.
Encroachment, Place Problem	Door to door business, Mobile business

## Is it possible to enhance life styles in a short span of time??

Yes it certainly is ...because:

**"Where there is a will there is a way"** and to account for the same let us trace the transition graph for Zarina and her family.

Zarina was around 26 years of age with two kids working as a cloth seller and her husband was into irregular seasonal work. Economically they were trying to make ends meet and were not able to save. The family due to these reasons could not mix very well with the community.

While looking for opportunities to grow her business and stabilize her family income, Zarina came to know about opportunities with PSW

and realized that services at the doorstep may prove helpful and took her first loan (1500) from PSW in February 2005. She could repay the loan in half the scheduled time and in an year' time ( January 2006) took a third loan of bigger denomination (10000).

By now Zarina has saving and health policy benefits to support her family in case of an emergency. She also started regular savings in a Bishi. Her husband Yusuf Shaikh ( in addition to the his seasonal earnings is now involved in a full time regular paid job as a wire man and Zarina can now keep a stock of cloth material for sale. The family is now much at

ease with expenditure and their children Salma (15) & Tajuddin (13) can now study in a private school. The housing condition has improved and they have rented out a portion of their own premises. Expenditure on food has increased almost three times and they have managed to accumulate savings.

The transition clearly shows how Income generation from business, in addition to expansion of the business has contributed to household income indicating attendant benefits on food security, children's education, **women' empowerment and the like.** Zarina and her family are happy with their lives and striving for better !!

## Negligence towards Health...

Hi Everybody,

Any suggestions, please inform us:

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— Swabhimaan

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- Swayam Shikshan Prayog (SSP)



We are really through the rainy season-it has been raining heavily. Last month we had seen what precautions we have to take in the rainy season so that we do not fall ill. But I still see that people are not taking proper precaution and neglecting their health which is not a good thing to do.

You know the famous proverb- A stitch in time saves nine. This proverb holds good in case of health.

Today I would like to share a few instances with you where I have seen that people did not pay proper attention towards their health.



- Some people seem to have a lot of work/responsibilities, therefore they postpone going to the doctor for treatment and only visit when the illness becomes complicated (serious).
- Women (Indian Culture?) think that it is their duty to eat last after everybody has eaten i.e. eating left-over. As a result they do not get proper nutrition and fall sick.
- Some people do not eat proper type of food /eating time not regular resulting in digestive problem which result incomplete nutrition and illness.
- There are people who over-exert themselves and fall sick.
- I have seen people taking medicines according to their own knowledge/the local pharmacists knowledge rather than consulting the doctor (they think it saves their time and money) when they fall ill.
- There was one boy who was suffering from tuberculosis and was told to follow a course of medicines for 2 months and then told to come for a follow-up but as the boy started feeling good after 15-20 days he discontinued the medicines on his own and did not go to the doctor for examination as a result he fell seriously ill.
- Sometimes along with medicines we doctors give special instructions (behavioral and dietary) to the patient but he/she does not follow it e.g. A person having common cold is told not to drink cold water and take steam-inhalation but he does not follow it which delays the recovery of the patient.
- In a few instances people are told to do few investigations to know the exact cause of disease but they either do not have time/do not feel it necessary to get the investigations done.
- Some people like alcohol, tobacco, cigarette so much that even though they experience/know the ill-effects e.g. Burning sensation in stomach, liver damage and jaundice in advance cases due to alcohol they will not try or half heartedly try to leave these bad habits.
- A person should not hide his past medical history and give minute details regarding his illness as it will only help the doctor to give proper treatment.
- In some cases I have seen a people deciding what type of treatment they want. If they feel weak they will go to a nearby doctor and tell the doctor to give saline instead of giving proper treatment (a sorry state for both the patient and doctor). A person taking treatment from two to three doctors at a time without informing them causes problems for himself and for the doctors as well.

There are many more such examples that I would like to share with you. I do feel sad when such things take place as I know that due to above things the patient is either half cured/not cured which result in complication of the disease, loss of time (time for health recovery is more,) and loss of money (treatment more expensive).

If due to negligence of health, the illness gets complicated and the person is admitted then the cost of admission is more which puts pressure on the Health Mutual Fund as the amount of claim given to the said member will be more. In the same amount we could help more people and bring happiness in their life

Therefore I as your doctor request all of you people to take due care of your health, visit the doctor whenever you fall ill and follow all his instructions properly.

See you next month in good health.

Till then – Good Bye.

Doctor Abhijit mobile number: 9226819005

## « But Ma... I don't want to miss school! »

Jui is a seven years old girl, playing outside the house. Her mother calls her:

" Jui, Jui, where are you? Come home immediately !"

"Please Ma 5 minutes more!"

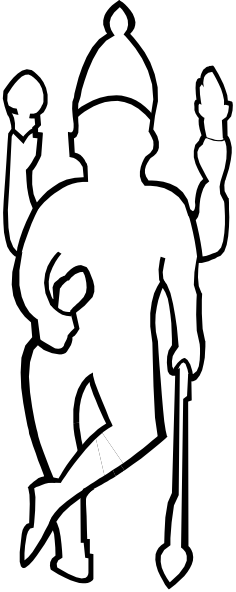
"No I have already called you twice, I have to go out for work, I need you to clean the dishes and look after your little brother while I am out: I need to get material for tomorrow's Satyanarayan puja... "

"When will you come back? I have to go to school!"

"Today and tomorrow I need you here, we have a lot of things to get prepared..."

"But Ma... I don't want to miss school!"

"No, you will stay home!"



Next day evening, the school teacher enters the house, coming back from work. She sees Jui and asks her:

"Why didn't you come to school those days?"

Jui's mother immediately replies:

"We were having puja at home. I needed her home."

"It is a good thing that you have puja at home, but it does not mean that she has to miss school: today if she has missed class, tomorrow how can she follow? Last month also she did not attend singing competition for which we all worked very hard. All these activities that we carry on at school play an important role for development of every child."

"After all Jui is a girl: we just want her to read and write. In our community girls are not sent to school. We are still sending her..."

" Why do you say so, tai? The girls have the same capability as that of the boys. The girls are working in all the fields shouldering equal responsibilities as compared to the boys, be it the adventurous and risky work of police and army or be it politics. The girls are even doing a great job working as pilots and scientists. The girls can prove themselves in different fields, only if they are given a chance to get proper education, isn't it?"

Savitribai Phule had said that if in any house the woman of the house received education then the whole family would benefit from it. Don't you think that your daughter should become a responsible woman ?

Just the other day Jui told me that she wanted to get enough education and become a teacher in the school. It is our duty to nurture her dreams. "



" Bai, you have made me realize my mistake. I promise , from tomorrow I will ensure that Jui attends school every day. "

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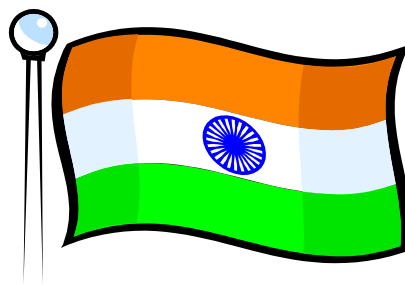
## Jai Hind!

Who are we?

Uplift India Association - Swabhimaan is a network of eight organizations which work with you on financial, health and family issues.

We are present in different parts of Pune and Bombay...

Don't hesitate to contact the closest organization by using the phone numbers available on page 2!



Happy Independence  
Day!

What is Manogat ?

Manogat is a common newsletter... where you are invited to express yourself, to share your ideas with everyone. **Anyone can send its best ideas...**

This newsletter will give you tips, advices, councils, in order for you to make the best of your business, to use **your social security in a better way...**

We hope that Manogat will reinforce the link and the communication between you and us!