

# MANOGAT

[A monthly info-letter for slum dwellers] Pune edition

## Editorial

Think of April and two things flood your mind together; first, the increasing heat and second, school exams. Your kids must have drowned themselves in their books, isn't it? What, did you say no? One cannot survive in today's world without education. If your kids don't pass the exam, don't study further, then what will be their future?

What did you say? You yourselves can't read and write? Then arise, awake! Ramjibaba couldn't read and write too and see how he became the laughing stock of everyone....

Ramjibaba was a body-builder...he could fight ten people at a time. His friend called him to Mumbai for a peon's job. Excited, Ramjibaba started off. He reached the S.T terminus and started looking at the buses. He was well-built bodily but was a total duffer in education. He could neither read the boards on the buses, nor the instruction-panels. He was totally confused. He went to the inquiry window. Now, the person there was as usual in a bad mood. He snapped at him, "can't you see. It is clearly written ahead that the bus will depart from the terminal besides this stand." Ramji did not dare to say that he could see but couldn't read! Miserably he started looking here and there. Just then he saw a familiar face...Somya. Ramji had once beaten up this Somya. He called Somya and asked for assistance. Somya was mediocre by physique but he was literate. He thought, this is my chance to take revenge. He showed...see, that is Mumbai's bus. Ramji ran, got in and after half an hour, the conductor cursed him and made him get down as it was a bus going to Satara. Ramji had to walk back in the burning sun.

So...did you see? If you don't have education, any Tom, Dick and Harry can fool you. Everywhere, in service, in business, even if you are a daily wage-earner, you must know to read and write. Unless you understand everything, you shouldn't sign anywhere!

Education exposes you to various subjects. It builds up your confidence. You can read newspapers, boards on shops. If you can't read and write, you cannot get a ration-card easily, you don't get knowledge about various Government schemes for you. People can misuse your ignorance. So let us make a resolution this month that we will read the next Manogat on our own and read it for others.

So, see you next month. And yes, if you have any questions, any problems regarding this topic, feel free to ask. Register your responses in the response-book kept in the office. The best response every month will get a prize. So, be sure to register your response.

## Moneylenders...beware of them!



(A hurriedly going Harba dashes Kerba)

Kerba: Oh my God, why so much rush?

Harba: I have to go to Ratnagiri tomorrow. It is the mango-season already. I am going to take some loan from the money-lender. I want to buy stock. It is very urgent.

Kerba: But, don't you go to Ratnagiri every year?

Harba : Ofcourse. If I buy stock from there, it is very profitable. What I get here for Rs. 10 is for Rs. 5 there and I can easily sell it for Rs. 15 here.

Kerba : That is fine. But how much interest does the money-lender take?

Harba : He cuts Rs. 5000 on an amount of Rs. 20,000 as interest. Then after two months, once the season is over, one has to repay the principal amount. No documents, very fast!

Kerba (with a surprised look) : Rs. 25 as interest on Rs. 100?

Harba : Yes, so what?

Kerba: Harba, every year you need capital in April for mangoes. You should prepare for it right from Diwali. You should save as much as you can and take a loan only for the amount you fall short of. Also, if you take a loan from the bank or an institution, you will save Rs.20-22 of interest on each Rs.100. About the documents...well, once you prepare them, they are useful forever.

Harba :That means I will save about Rs.3000 of interest. Good, now I know what to do, no more loans from the money-lender. I will buy a saving-certificate from the amount I save. I can use it for capital next year. That means, after 2-3 years, no need of a loan. I can raise my own capital.

Kerba : Saving money is like earning money. If you plan, everything can be organized.

Harba : Kerba, your talk is as sweet as the Alphonso mango, very sweet!

Kerba (laughs loudly) : Ok then, bye!

Harba : Bye, see you again.

The answer for the last month's question :

One should change with changing times. One should have some special ware to attract customers.

Question for this month :

How is it profitable to take a loan from the bank or an institution?

# Summer



## Our Health is in our hands!

Avoid oily, spicy food and food that increases body heat.



Tea or coffee reduces water in the body through urine. So reduce tea and coffee consumption in summer.



When you are in heat, the body temperature in high. If you suddenly eat ice or drink ice-water, it changes the body temperature suddenly which is harmful to the body.



Eat light and simple food.

Drink milk, buttermilk, lemon, kokam, khas juice which increase water-content instead of tea and coffee.

When you drink water at a public place, assure about the cleanliness first.

There is more sweat in summer and if this sweat is not absorbed through clothes there can be skin problems. Don't wear dark or tight clothes. Don't wear plastic or rubber footwear.



Wear light, loose and cotton clothes. Use an umbrella or cap while going out in sun.

Since we sweat a lot in summer, it is essential to take a wash after work or play.



It is necessary to take a bath and wash clothes everyday.



If you apply powder on sweat, it can lead to skin diseases.

After swimming in a public pool, take a clean bath.



## What next after tenth and twelfth?

Friends and parents, There are many avenues of education open after tenth and twelfth. One of the avenues is vocational training. Vocational courses for girls include, beauty-parlour, making soft-toys, making jewelry, flower-arrangement, cookery and for boys, mobile-repair, gardening, carpentry, turning-fitting, wireman, repairing technical instruments, fabrication, frame-making and so on. The information about the benefits, centres of these vocational courses, how to choose a course, free counseling everything is made available by Maharashtra government. Those interested, can read this declaration. Enroll your ward in a divisional vocational guidance institution.

### Declaration : Government of Maharashtra

Divisional Vocational Guidance and Selection Institute  
Kuthekar road, Sadashiv Peth, Pune-30

Subject : Counseling for students appearing tenth and twelfth exams based on psychological tests.

Like every year, Divisional Vocational Guidance and Selection Institute is organizing psychological tests for students appearing for tenth and twelfth standard exams from 09/04/2006 to 04/06/2007. Expert teachers and counseling officers will give free guidance regarding the choice of course. The programme for the same is as follows:

1. Registration : from 2<sup>nd</sup> April. Morning 11 to evening 5 (except holidays)
2. After registration the student will have to attend the interview/ psychological test/counseling on the given date with parents for two days.
3. While coming for the first interview, the students should bring along photocopies of all the mark-sheets and merit certificates. Don't bring the original documents.

According to the psychological test, there will be counseling based on the student's logical intelligence, special interests, likings and skills. There is no need of any preparation for this test. Just get along writing material.

Contact here for more information :

Vocational Guidance Officer  
Divisional Vocational Guidance and Selection Institute  
Kumthekar road, Sadashiv Peth, Pune-30  
Ph. : 24476445

## Tip of the Month

Education will drive away ignorance  
Everyone will get literacy and intelligence.