

# MANOGAT



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## Editorial

Akash was always fascinated by cars since childhood. He always pestered his poor father to buy a car too. His father promised to buy a car after his education was complete.

Soon, Akash completed his education. Dreaming of a car he showed his result to his father. His father was overjoyed. He rewarded Akash with a story-book his father had given him. Akash was indignant as his father had gifted him a tattered book instead of a car. He threw the book there and left the house for a job. He got a good job after a while. He realized how much one has to toil to buy a car. Gradually his anger about his father subsided too. One day he suddenly went to meet his father in his old house. He got to know at that time that his father had expired.

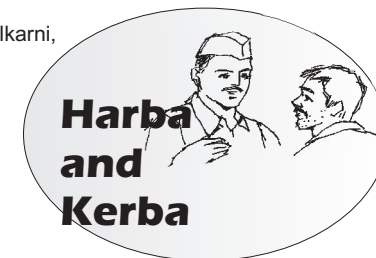
Childhood memories in the old house flooded his mind and shook him. He suddenly spotted the tattered book his father had given him. He picked up the book with curiosity. A key fell down at that time from the book. He also found a letter in the book. When he read the letter he realized that his father had toiled and actually gifted him a car and presented the key to him. He didn't realize that a tattered book would have such a precious thing in it.

So folks, we too give more importance to outward appearance and get-up. We keep staring at big bungalows, buildings and cars. But, if you ignore external appearance and concentrate on the qualities we have within, you will find such a key, isn't it?

Manogat is always at your service. See you!

## How will you fix the price of your ware?

Written by : Anjali Kulkarni,  
Swabhimaan.



(Harba is listening to the radio in his shop when Kerba drops in.)

Kerba : Harba, you seem to be relaxed today?

Harba : I am very happy today.

Kerba : Why, did you win a lottery?

Harba : Yes, you can say so.

Kerba : What does that mean?

Harba : Yesterday was Mahashivratri and two sacks of sweet-potatoes were sold!

Kerba : Wow! The business seems to have been really good.

Harba : Ofcourse! The whole crowd had flocked to me. I didn't get time even to eat.

Kerba: How did you price the sweet-potatoes yesterday?

Harba : Everyone was selling at 12-13. I sold at Rs. 11 per kg.

Kerba : But Harba, tell me, at what rate had you purchased them from the market?

Harba : I bought 100 kgs in Rs. 1000. That means I bought them for Rs. 10 per kg.

Kerba : How did you bring the stock till here?

Harba : What should I tell you... I couldn't lift the heavy sacks. So I gave Rs. 20 to the coolie for loading them in the rickshaw.

Kerba : And how much did you pay for the rickshaw?

Harba : Around Rs. 50.

Kerba : Now tell me. You bought 100 kgs but some of them must have been wasted.

Harba : Yes. 1-2 kgs always get wasted.

Kerba : That means you wasted Rs. 20.

Harba : But why are you asking all this?

Kerba : Look Harba, yesterday you bought sweet-potatoes worth Rs. 1000. But you employed a coolie, hired a rickshaw, some stock got wasted too. That means you had Rs. 100 overhead cost.

Harba : Yes.

Kerba : That means you spent Rs.1100 in total. So how much did it cost you?

Harba : Rs. 11 per kg.

Kerba : And how much did you sell for?

Harba : At the same price. Oh my God!

Kerba : Also, you and your wife toiled for the whole day without food for the whole day yesterday. What about that?

Harba : That means I suffered a huge loss.

Kerba : Then were the others selling at 12 or 13 crazy?

Harba : Now I understood. I didn't add the overhead costs while fixing the price.

Kerba : Keep in mind that the profit and loss of any business depends upon the selling price. And profit determines the success or failure of a business.

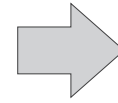
Harba : How true Kerba. I got to know because of you, how to fix the price of the stock.

Kerba : Well, now forget what has happened and don't repeat the mistake in the future. I will leave now.

Harba : Lord Vitthal visited me in your form. Thanks Kerba.

## Our Health in our hands.

Your life style may lead to heart attack.

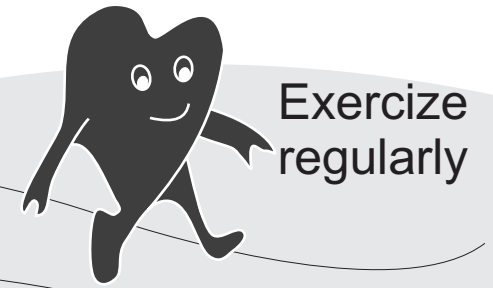


### Heart Attack

We have all seen someone, seemingly healthy days or hours before, suddenly slump and die. This is the kind of death or disability that heart attack visits on its victims. Of the numerous types of cardiovascular conditions, the one that is most likely to lead to a heart attack is what is known as Coronary Heart Disease (CHD) or more appropriately, Coronary Artery Disease (CAD).

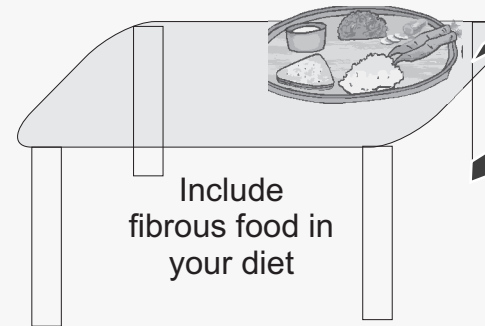
Coronary arteries are the vessels (arteries) that carry oxygen-rich blood to the heart muscles or myocardium. So, as the name implies, Coronary Artery Disease is a condition that affects the coronary arteries (i.e. arteries of the heart). This condition is characterized by the slow and gradual buildup of fatty deposits (fat streaks, plaques or atheromatous streaks) in the walls of the coronary arteries. Initially, these atheromatous streaks/plaques expand into the walls of the arteries, but subsequently, they start building up and growing into the lumen of the affected arteries, narrowing such arteries and obstructing blood flow. This is known as atherosclerosis.

As the build up of the plaques continue, over the years, the plaques increase in thickness and the degree of obstruction of blood flow to the heart muscles becomes severe. Though, the buildup of the plaques takes a very long time to completely occlude the lumen of an artery and result in heart attack, however, sudden rupture of a plaque usually speeds up the process. The rupture of plaque activates the blood clotting system and the clot-plaque interaction fills the lumen of such artery to the point of sudden closure. Such sudden occlusion of a coronary artery causes irreversible death of the heart muscle supplied by that artery (myocardial infarction) and precipitates a 'heart attack' i.e. the sudden stop of heart beat.



Exercise regularly

Have a balanced diet



Include fibrous food in your diet



Avoid excess salt in food



Avoid oily food



Avoid Fast food



Control stress



Avoid smoking



Avoid alcohol

## Is your daughter of marriageable age?

All the ladies were present for the meeting summoned by Vijayatai today. Vijayatai smiled at everyone and broke open the subject. Uptil now, we saw how sex is determined in the womb, female-infanticide and discrimination in girls and boys. Now we shall discuss about the age of marriage for a girl.

The real discussion started when Kamalabai said that whatever the law said, it was good to marry off the girls at a young age. If they get married and bear children soon, they are free soon too. Most of them agreed to what Kamalabai said. But Vijayatai said that marriage does not mean bearing children alone. It means getting the physical and mental strength to bear all the responsibilities that come along with marriage. So many girls in our locality return back these days because they cannot cope up and adjust. Maturity of thinking is necessary in this regard. This maturity is acquired by age and education. But as these girls leave education and get married at an early age, they have no way out. Isn't it true Kantabai?

Kantabai said that once girls grow bigger, they start showing over-smartness. It is more difficult then to cope up with the new family. But Vijayatai explained that in teenage, mind also gets developed along with the body. So it is natural to show resistance and express one's views and preferences. If we are not going to allow the girl to speak by threatening her with the word 'in-laws', we are snatching her freedom, isn't it?

Kantabai agreed to this point but still firmly believed that parents marry off their daughters soon because they care for them. The times are bad these days. So she said that once the girl is married off, tension is over. But if safety is the issue, girls



alone are not at risk. If we see the statistics, the proportion of sexual assault is quite more in married women. Girls should be given self-protection lessons to fight such social evils. All of them agreed on this point raised by Vijayatai.

The women had started talking openly by now. Ashatai said that she had four daughters. She had taken chance one after the other in hope of bearing a boy. Now I have to get rid of the responsibility of all these, she said. So I want to marry them off as soon as possible. Vijayatai comforted her by saying that she could understand a mother's concern but if we don't enable our daughters to stand independently on their feet, we are falling short in our duty as parents, isn't it? Asha was convinced by Vijayatai's point.

Kamlatai also said that there was a custom her house that the girl should be married off as soon as she menstruates. It is wrong to think that once a girl menstruates, she is ready for marriage. It is necessary that the uterus grows fully in order to bear a child. More important is the girl's mental development.

Leelabai who seldom spoke said that dowry was compulsory in her family. So when there is an alliance expecting less dowry, it has to be accepted. If we continue nurturing social evils like dowry, when will these social customs stop? Finally, society is made of people like us. According to law, minimum age for a girl's marriage is 18. We have to decide whether to continue these customs of early marriage in different societies or put a full-stop to them.

The ladies in the group responded to this point with an applause of claps. By the time the meeting had got over, every woman had decided to marry off her daughter, only at the right age and also convince the family about the matters she was convinced about.

**About encouraging families who have performed family planning operation.**  
**Purpose:** UCD is employing this scheme with the objective of putting a stop to female infanticide.

Specialties	For whom	Age-limit	Educational qualification	Annual income of the family	Documents	Place to get and submit the form	Contact
Under this scheme, if the couple gets the family-planning operation done and if it has one daughter, she gets a fixed deposit of Rs. 10,000 for 18 years and if it has two daughters, each gets a FD of Rs. 5000. This amount can be deposited in the Children Group Plan of Indian Unit Trust. The beneficiaries get this amount after 18 years.	-Low income group -None from the couple has already been sterilized before. -The beneficiaries have only one or two daughters but no son. -The age of the mother at the first daughter's birth should be minimum 19. - The application should be made within one year from the date of operation.	19-35	No	Below Rs. 1,00,000	-Ration-card (True copy) -Letter from medical officer about the completion of operation. - Copy of birth-certificate issued by the corporation/Grampanchayat/ Municipality. - Income certificate from Neighbourhood Group. - Declaration on a stamp-paper of Rs. 20 that the daughter will not be married before the age of 18.	-Group-leader at locality- level - Group volunteer -group organization -S.M.Joshi Hall	S.M.Joshi Hall, Daruwala Bridge, Pune Ph : 26336249

## Partner Story

Written by: Christian,  
Swabhimaan



Mrs. Shobha Khabade  
Dattawadi

One daughter was just married and the costs for her marriage were quite high. The son wanted to study, but with the only income of her husband the economic situation was not so good. So Mrs. Shobha Khabale decided that she also should find an income source. That was in the year 2000.

Mrs. Khabale came to Pune in the year 1972 she wasn't working. While her husband was the only earning member of the family.

In the year 2000, a sister of Shobha Khabale had the initial idea. She told her about the Income Generation program of Annapurna.

Some months later Ms. Shobha Khabale started her own business with a first loan of Rs. 1000/- in front of her little house. In the beginning there was a simple PCO-telephone and a small stand for selling snacks.

But because of the good response of the community and the customers, Shobha Khabale decided to continue to increase the business. With the next loans of Rs.

2000/- and Rs. 3000/- she started with the help of her family to construct a little shop and expanded the business time with selling variety of goods. Now she is in the 8th cycle of loan of Rs. 35.000/- of which she bought a Xerox machine, a fridge to sell milk products, ice cream and other different eatables and stationary items in her shop.

Furthermore Mrs. Khabale provided the telephone service STD, which the people of her community also started to use.

Besides the general store business the family was able to marriage the second daughter last year, who also was involved in a special program of APVS – (it's called "Tantra-Sandhipurna" Vocational Training Program for school & college dropouts and job placement for unskilled and semi-skilled youth professional training). Now Ms. Khabale has no dependents anymore. The son has his own business as a doctor with B.H.M.S degree.

In the future Ms. Khabale wants to continue to expand the business with the help of her husband, who is retired now. The family wants to create a bigger shop and provide more services to the customers like fax and lamination.

Our best compliments to Mrs. Shobha Khabade and her family.

## Ration card entitlements

Type of ration card	Criteria	Monthly Entitlement		
Yellow ration card		Commodity	Scale of Issue	Retail Price
a]Antyodaya families	Poorest families from amongst the BPL Families	Wheat	35 Kg foodgrains per family	Rs.2.00 per Kg
		Rice		Rs. 3.00 per Kg
		Sugar	500 gm per person	Rs.13.50 per kg
b] BPL families	Families having their income equal to or less than Rs.15000 per annum.	Wheat	35 Kg foodgrains per family	Rs.5.00 per Kg
		Rice		Rs 6.00 per Kg
		Sugar	500 gm per person	Rs.13.50 per kg
Saffron ration card (APL)	(a) Families having their annual family Income Rs. 15001 to 1 lakh (b)Families having Irrigated land less than 4 Hectre	Wheat	35 Kg foodgrains per family	Rs.7.00 per Kg
		Rice		Rs 09.50 per Kg
White ration card	(a) Families having their annual family Income more than Rs. 1 lakh (b)Families having more than 4 Hectre Irrigated land  c) Families having four wheeler vehicle	<i>These families are excluded from supply of PDS foodgrains, Chana Dal , Edible Oil and Sugar.</i>		