

MANOGAT



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What precaution will you take while giving credit?

(Harba is sitting in his cloth-store without any work. Just then, Kerba comes there.)
Kerba: Hello Harba, how come you are sitting idle today? No customers?
Harba: If I don't have stock, why will the customers come?
Kerba : It is wedding season and why haven't you got stock?
Harba : What shall I say Kerba? I don't have money to buy stock this month.
Kerba : Why is it so? You had a very good sale.
Harba : Yes, I had a good sale but two-three people have to still pay their credits. They were supposed to come today. I am waiting for them.
Kerba : You do not seem to have taken enough care while giving credit. And that is why you don't have money for capital at the peak of the season.
Harba : Now what care should one take while giving credit?
Kerba : Tell me Harba, how many days ago did you give credit?
Harba : Around two-three months back....
Kerba : Ok, how much amount is it?

Harba : Around 4-5 thousand...
Kerba : To how many people did you give credit?
Harba : Around 3-4 people...
Kerba : That means you have no record of how many owe people and how much.
Harba : Now I really think I should have noted it down.
Kerba : That's the point. Remember that you should keep a proper record with you when you give credit.
Harba : That's true Kerba.
Kerba : Now tell me, in how many days had you asked them to make the payment?
Harba : They themselves said that they would pay in the next month.
Kerba : That means, you didn't tell them anything. Whose shop is it, yours or theirs? Didn't you know that you have to buy stock every month? Why didn't you ask them to pay before month-end?
Harba : Yes, I was wrong.
Kerba : Now don't wait for them. You yourself go to them.
Harba : But I don't know their address.
Kerba : Then call them.
Harba : I don't even have their mobile number.
Kerba : Wow! You mean to say you didn't even note down their address and phone-number while giving credit? Do you at least know those people whom you have given credit?
Harba : Ofcourse, I know them very well. They were working on this contractor's site.
Kerba : This is the limit, Harba! You gave credit to those people who may not even stay here for long?
Harba : Yes, I have made a mistake. Anyway, whatever has happened should be left aside.
Kerba : How can you say so? Now you keep a track of these people and pester them. Inquire at their relatives' places. Go several times. Don't just let go of your money like that.
And while giving credit..
Harba : I got it....no credit without acquaintance and without record! I will go immediately to retrieve the money.
Kerba : Very good!

Writing assistance: Anjali Kulkarni, Swabhimaan.

Health Tips for rainy season

Eat leafy vegetables and raw food only after washing them clean.



Dry yourself after getting wet in rains, especially finger-joints on hands and feet. Those who wash clothes and utensils should take care of drying hands and feet after work.



Don't let water or garbage accumulate nearby your house.



If fever lasts for more than 2-3 days, immediately go to a near-by doctor..



Wear footwear while going out.



Don't keep wounds open.



It is important to drink enough water in any season.

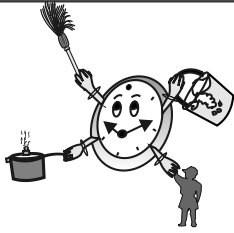
In monsoon, always ensure before drinking that water is clean.

Drink boiled water in the house.



Wear loose and cotton clothes.





Daily schedule of
Mrs. Anita, profession : washing clothes & utensils;
and of her husband Mr. Vijay. Profession : Rickshaw driver.

Written by :Neha Ghanekar,
Swabhimaan.

Anita vijay

5.30 - 7.30	Making tea, getting children ready for school and sending them, washing utensils used at night, getting dough ready, cutting vegetables, cleaning the house	SLEEP!
8.00 - 9.00	Cooking, washing clothes, mopping the floor, making breakfast for Vijay, heating water for Vijay's bath	Getting up, brushing teeth, bathing, having breakfast.
9.30 - 1.30	Go for washing clothes and utensils to people's house, getting children home from school	Going for rickshaw shift
1.30 - 3.00	Making the cooker, setting the plates, serving food to Vijay, cleaning the lunch-leftovers, cleaning grains, filling water	LUNCH AND REST!
3.00 - 6.00	Going back to work	Going back to work
6.00 - 8.00	Making preparation of dinner, folding dried clothes, revising study with children, washing utensils of lunch, getting vegetables	Driving the rickshaw.
8.00 - 10.00	Cooking, serving food to children, serving Vijay, making preparations for the next day.	Resting after getting back from work and sleeping
10.00 - 11.00	Making the children sleep and then sleep.	Chatting with friends and sleep.

Can we change this unequal distribution of work?
Ask this question to yourself and your husband.

Financial assistance for getting admitted in de-addiction centres (Only for backward classes).

UCD has started this scheme to get drug-addicted people free of their addiction and encourage them to lead a happy life on their own.

Specialties	For whom	Age-limit	Educational qualifications	Total annual income of the family	Documents	Place to get and submit the form	Contact
Under this scheme, those who are drug-addicted get an assistance upto Rs. 5000/- on getting admitted to de-addiction centres according to doctor's advice.	Only for people from backward classes who are affected by drug-addiction	No	No	Below Rs. 1,00,000	<ul style="list-style-type: none"> • Attested copy of ration-card. • Income certificate from Neighbourhood Group or Tahsildar. • Doctor's certificate. • Letter of admission from de-addiction centre and original fee-receipt . 	<ul style="list-style-type: none"> • Group-leader at locality-level Volunteer of the group. • Group organizer • S.M.Joshi Hall 	S.M.Joshi hall. Daruwala Bridge, Pune Ph : 26336249

Partner Story

Nargis Yunus Shaikh,
Ram Tekadi, Pune



In October 2007 the 23 years old Nargis Shaikh, mother of two children, got acute tonsillitis. After taking medicine, the situation wasn't improving.

Finally, her mother in law gave her the advice to contact the Parvati Health office in Ram Tekadi, where she was member since three years.

Immediately she received a referral letter from the service executive for a treatment in the near Ingale hospital, a network hospital. The two day treatment of the acute tonsillitis and the general weakness could be treated through injection. The referral letter of the health network system of Parvati Swayamrojgar helped to reduce the costs, that Nargis Shaikh had to pay Rs. 610/-, compared to Rs. 3000/- in a private hospital.

After the hospitalization in the claim meeting was decided, that she should get a reimbursed amount about 60% of her costs from the HMF.

Finally she paid only Rs. 238/- and was very happy about this. In other families sickness like this could be a big financial problem, but with the help of the HMF, the family didn't come in crisis.

"I don't know what we had to do, if there wouldn't be the health insurance of Parvati/Uplift. Although there are some other NGOs here in Ram Tekadi, which help the people. But the only financial support for illness comes from Parvati", says Mrs. Nargis Yunus Shaikh happily.

For Nargis Yunus Shaikh it is clear, that she wants to advise the membership in the HMF of Parvati and share the good experience of that institution in her community.

Our Best wishes to HMF project and Mrs. Nargis Shaikh too!

New IPL!

The IPL matches are just over. But taking inspiration from it, we have established another IPL. We are first making a declaration of a novel contest here named IPL i.e. Indian Pichkari (Spray) League. This new IPL will have a new interesting contest of spitting. And a special feature of this is that you can see these matches throughout the year, anywhere. And there is no ticket for it. Five teams from Pune have entered this contest after rigorous and continuous practice. We are briefly introducing these teams here:

Aak thu Specials :

Bus-stops, steps of buildings, corners of rail and S.T. stands are the home-pitch of this team. Most of the players in these teams are uneducated. When they see a board prohibiting spitting, they think that they have to spit there. None can surpass this team in aiming correctly and spitting on a passer-by's new pant who is hurriedly rushing to the office. The strength of this team lies in the support of senior officers and workers of government offices.

Driver Challengers :

None can challenge this team. The members can spit anywhere from one's own feet to somebody else's head. Especially, this team is an expert in spitting long in the direction of the flowing wind while driving a vehicle. PMPML, rickshaw Union and Truck drivers Association have given their heartiest wishes to the team.

Ill devils :

This team comprises of players who are ill but also harmful. These players enjoy spitting mindlessly in spite of being ill. All India Cough Association has extended its support to this team.

Pachak Pachak Spitters:

This team is a balanced composition of players of various age-groups. They are sure that everyone will cheer them this year. The members of this team are not in the forefront only in the game but also in social service. This team has done the task of colouring footpaths, rail-bogies, gardens, tree-pots etc. for free by spitting after eating beetel-leaf. All the Ganpati clubs have given their wishes to this team.

Punekar Indians :

This team comprises of odd-headed but disciplined players. This team is an expert in loathing dirt and spitting on the same dirt. None can beat them in spitting perfectly from a small gap in the car window at a signal. They have rehearsed spitting everywhere in a public toilet than the actual basin. All Puneites support this team.

So witness the competition among these expert teams for the entire next year and please keep conveying your opinion to us. And yes, be a bit careful while watching these matches that you don't fall sick.

We will keep telling you about the interesting development in the matches. Till then, goodbye!

1. THE WEEKLY QUOTE IS NOT FORFEITED IF NOT PURCHASED:

For the convenience of consumer who cannot buy the fortnightly quote at one time, purchase of rations on a weekly basic is permitted. If a card holder cannot purchase his rations in the first fortnight of a month, he can do so in the second. Sugar is available owing to shortage or strikes by shopkeepers, truckers or godown employees in a particular month, these quotas will be made available in the next month by the government.

2. DISPLAY OF SAMPLES:

Samples of food grains, etc are to be displayed in sealed plastic bags. The general impression that rations are of poor quality is not correct. They have to be clean. The state government is supposed to lift stocks from the Food Corporation of India only after proper examination. It does not accept spoilt stocks. If the grains are of bad quality you have a right to complain and have them exchanged. Samples of the available food grains have to be displayed in the ration shops in sealed plastic bags bearing the number of the godown and the date of delivery. The card holder can compare the quote given to him with the sample in the bag and ensure that he is given the same quality. If samples are displayed in plates you could be cheated.

3. ENSURE THAT YOU GET A RECEIPT:

The receipt is yellow in colour and in simple language. If the figures are not clear ask the shopkeeper to write them down legibly. The receipt should give the date of purchase, details of the rations supplied and the number of the ration shop in Marathi only. There is no rule that the ration can be purchased only once a day. You may make more purchase separately on the same day.

If the shopkeeper has no change, ask him to write the amount due on the back of your receipt and to sign below so that the amount can be adjusted against your next bill.

4. BUY ONLY IF REQUIRED

You are entitled to buy only the commodities you require. The shopkeeper cannot insist that you buy Wheat or rice in order to get your quota of kerosene or sugar.

Card holders should not be intimidated by threats made by the shopkeeper. He has no powers to seize, change or cancel their cards.

LOGDE A COMPLAINT

Quite often, kerosene, Wheat and rice are not available or the sugar is less than 500 grams. People wish to complain against the shopkeeper but are afraid that he may be abusive or confiscate their card. At such times to whom should one complain? First, one should ask for the complaint book in the ration shop and enter the complaint in the book. Then inspector examines the book every time he visits the shop. If the inspector does not redress your complaint, you should complain to the tehsilder/rationing officer. If there is still no action complain to the Collector/Addl. Collector or District Supply Officer / Controller of Rationing.