



MANOGAT

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Editorial

Dagdu, our neighbour! A young daughter, a son slightly younger than the daughter and wife Dagdabai is his family. We found this page from his diary on the day of India's budget. Here it is specially for you:

Income

- ◆ My income from business : 3000
- ◆ Wife's income : 1500

Expenditure

- ◆ Liquor : 1000
- ◆ Meat/Fish : 500
- ◆ Gambling : 1000
- ◆ Moneylender's returns : 1000
- ◆ Household expenses : 1000
- ◆ Children's education : Haven't admitted them in a school
- ◆ Health : Ignore illnesses
- ◆ Saving : Worry about future in future

*Note : Eight more days for getting the salary.
Pockets empty. How to drink tomorrow?*

He will come to you to ask for help for the eight days left. You are the finance-minister for Dagdu now! How will you help him?

We hope you will be a good finance-minister. Our best wishes are with you!

Market-Survey : First step of business

Harba is sitting in his vegetable-shop, lost in his thoughts. There are fruits near vegetable crates.)

Kerba: Harba, today you have fruits for sale too?

Harba : Yes, I bought them but now there's a big problem.

Kerba : Why? What happened?

Harba : I thought if I sell fruits along with vegetables, my business will prosper but no customer is ready to give the fruits even a passing look.

Kerba : You didn't mention anything to me before getting the fruits.

Harba : Had I told you, were you going to buy fruits for me?

Kerba : Not so. But did you atleast ask your customers?

Harba : Are my customers going to manage my business?

Kerba : Not exactly but you have to keep stock according to the customer's liking. He is the real owner.

Harba : Don't puzzle me.

Kerba : My dear, before starting anything new you should first watch the market and also your customers.

Harba : What is that?

Kerba : That means..before the government launches any schemes don't we have officers coming home and asking us questions? It is called a survey.

Harba : Hmn..they come to see what problems we face, what are our needs, isn't it?

Kerba : Right! That means a new scheme is launched only after understanding our likes and preferences.

Harba: But what is the connection here?

Kerba : Similarly while starting a new business or an additional venture, one should survey the customers' likes and demands.

Harba : You are right but how do I find time to do this? Shall I go to my customers' houses for that?

Kerba : This task is not as difficult as you think it is. When the customers come to buy vegetables you can ask questions while you are talking to them.

Harba : Which questions?

Kerba : Like, which fruits do you like? From where do you buy them? At what price? How much do you buy at a time? How many times a week do you buy fruits? That's all!

Harba : That means, if I ask 5-6 customers will it be my survey?

Kerba : Not exactly. If you ask like this to 4-5 different customers daily, your survey will be complete in two weeks.

Harba : That means I will understand, which fruits I should buy, how much quantity, what should be the price, etc.

Kerba : This is called market-survey.

Harba : Which fruits do you need Kerba and how many? Tell me.

Kerba : Wow, beginning with me?

Harba : You always say, what you will do tomorrow, do today, what you will do today, do it now.

Kerba : Very good!



What is Cancer?

The organs in our body are made up of cells. Cells divide and multiply as the body needs them. When these cells continue multiplying when the body doesn't need them, the result is a mass or growth, also called a tumor.

These growths are considered either benign or malignant. Benign is considered non-cancerous and malignant is cancerous.

Benign tumors rarely are life threatening and do not spread to other parts of the body.

Cancer is not infectious disease.

Early diagnosis can save your life!

Common Symptoms of Cancer are:

- Common symptoms of cancer are:
- Lump or swelling
- A sore that doesn't heal
- Recent change in a wart/mole
- Unusual bleeding or discharge
- Changes in bladder or bowel habits
- Nagging cough or hoarseness
- Difficulty in swallowing or dyspepsia

Your lifestyle can lead to cancer.



Remember:

- ☞ Prevention is better than cure
- ☞ If you find symptoms of cancer, contact your doctor

Class of 8th A. The class-teacher is taking attendance.

-Maya Jagtap

-Present

-Why were you absent for the last eight days? Exams are on the threshold and you are carelessly bunking school?

Maya started sobbing by the indignant question. She didn't realize while crying when it was already recess. The teacher called her to the staff-room in the recess.

-What happened Maya? You are not attentive in your studies. A clever girl like you shouldn't do this. I have a lot of expectations from you. Don't cry. Tell me what happened, the teacher said.

-Teacher, I feel like coming to school everyday. But my mother works and so I have to look after cooking, cleaning in the house. My brother goes to an English medium school. I have to go and give him chapatti-bhaji tiffin in the school, Maya said.

-I know, the teacher tried to comfort Maya.

-Teacher, two days back my younger brother fell ill. My mother usually takes him along at her work-place but since he was ill, my mother asked me to

miss school and look after him. When I refused, she beat me on the back. The teacher was moved when she saw the strokes of beating on Maya's back. -My parents were saying at night that let us stop her school. What is the use for a girl to study after seventh standard? Maya couldn't control her sob. The teacher patted her and she kept on expressing her feelings.

-Teacher, you tell me. My brother goes to a costly school and yet he doesn't go to school every day. Many times, my mother gives him money for buying eatables and only then he goes. After returning, he plays with his friends for the whole day. He failed in two subjects in the terminal exam. My mother has admitted him to tuitions though we cannot afford it.

-As against this, I do every household work. I also secure good rank at school and yet why doesn't anyone praise me? My parents don't love me. Is it so bad to be a girl?

The teacher didn't have an answer to Maya's question. There still are parents who differentiate between their own children. Parents say that this has been going on for years. But it is our responsibility to stop this somewhere.

Is there such a Maya in your house too? See and think over it.



Mr. & Mrs. Kasabe
Lohiyanager

Partner Story

Mr. Kasabe worked 25 years ago as an employee in a paper press. After some years he decided to change the business and moved to scrap paper work for recycling. Twenty years until 2004 Mr. Kasabe used a bicycle for this work to collect scrap paper from different printing presses. Concerning his work in the paper press field long time ago he had many contacts to get the old paper. This paper, he transported by bicycle to a small working place, where he and his family were sorting the paper in different kinds of quality and structure. After the sorting the family sold the paper to recycling companies.

But the income stayed very less, that it was only enough for the daily bread of the family.

The family wasn't able to get more money to invest in the own business. The amounts, to pay the interests of credits, which they received from printing presses to buy the paper were too high, as that they could save any money.

When Mr. and Ms. Kasabe heard about the IGP program of Parvati in 2004 they realized that this loan program would be a reasonable possibility to increase the business of the family.

The family started with a first loan of Rs. 1500/- to purchase more scrap paper. As more as scrap paper they could now buy, more sorted paper the family could sell. were joining the business.

In August 2007 the family business was working continuously good, that Mr. and Ms. Kasabe were in the fifth cycle of loans with Rs. 15.000/-. With the money the family was able to recruit further four people, which all now sorted the paper for the selling or worked outside for seeking more old paper.

While the family income before the loans of Parvati was only enough for daily bread, they could achieve until November 2007 a business turnover of Rs. 35.000/- and a family income of Rs. 9000/-.

"Sorting the paper is a quite hard work, but with the help of the loans of Parvati it's worth the effort, that we could even bring saved money to the bank", says Ms. Kasabe happy and goes on with sorting the paper.

Written by: Christian,
Swabhimaan



Grant-scheme for individual tap- connection (Only for backward classes)

UCD is implementing this scheme within Pune Corporation to encourage the development of families from the backward classes. Under this scheme, families from socially weak sections (backward and other backward classes) are given grants for individual tap-connection.

Specialties	For whom	Age-limit	Educational Qualification	Annual family income	Documents	Place to get and submit the form	Contact
Under this scheme, backward families are given a grant upto Rs. 5,000 for individual tap-connection	For backward families within corporation limits	No	Newly literate	Below Rs. 1,00,000	<ol style="list-style-type: none"> 1. Ration-card within Pune corporation limits. (Attested copies) 2. Agreement of Neighbourhood Community Group regarding Income. 3. Caste certificate issued by Maharashtra State. 4. Authorised slum-dweller proof. 5. no objection certificate for tap-connection from regional office of the corporation. 6. Receipt of having paid Service-tax. 7. Map along with license for tap-connection and estimate of expenditure. 	<ol style="list-style-type: none"> 1. Community-organization in your locality. 2. S.M.Joshi Hall, Daruwala Bridge, Pune. Ph :16336249. 	S.M.Joshi Hall. Daruwala Bridge, Pune. Ph : 26336249

We have seen in the last issue in detail about how one should make changes in one's ration-card. Let us understand the importance of a ration-card properly in this issue. We will also see how to procure a ration-card. Those who don't have a ration-card will be benefited with this information.

The importance of a ration-card:

The Government provides goods at a particular cost so that common masses get life-necessities at a proper price. This ration can be sold only in shops with government-license. Wheat, rice, sugar, kerosene are provided at a very reasonable price in these shops.

In order to avail benefit of this scheme of the Government, it is necessary to have a ration-card. The importance of the card is not just for getting ration. It is needed for education, to avail benefit of Government schemes, to get a driving license and many other places.

In short, even if we may have our own house or are living on rent or keep shifting due to work, continuously, it is very important to have a ration-card. It is important to be responsible and check whether the ration-card includes all the members of one's family.

How to procure a ration-card?

It is very easy to get a ration-card. So, don't take the help of any agent. Do the following things to get a ration-card:

- Go to the rationing office and ask for form no. 1. You will get it for one rupee. This form will be in Marathi.
- Fill true information in the form.
- It is the Government's duty to help illiterates or non-Marathi people. Such people should seek help from Government servants.
- Attach the documents mentioned in the form. (For eg : Rent-receipt, No objection letter from the land-owner etc.)
- Submit this form along with the documents in the rationing office. A negligible fee of Rs. 5 is charged at that time.
- The concerned officers come home to verify the information submitted by you. It is necessary to be at home at this time.

You get a ration-card within seven days of having submitted the form.

Remember :

*It is necessary to have a ration-card. Inquire in the rationing office to get a ration-card. (Address of the rationing office : Shivajinagar Godown, opposite court.)

*If you have a ration-card, confirm that the names of all the family-members are included in it. We have already seen this information in the last issue.