bellow poverty level are not after all a result simply of sex-

uality. In fact, they are

'insurance policy'. The poor

peasant tries to solve future

economic crisis of his family

creating problem to society.

This relates family planing

programme with the socio-

economic conditions of the

country turning the entire

tors, marketing strategy

should be set for the unmen-

tionable. The first objective

should be not to achieve

greater sales but to accelerate

greater acceptance in reducing

unmentionability and making it

a consumer good. The SMC's

goal in this regard is 'to desen-

sitise family planning concept

through regular and intensive

isolation is not wise. The PDA

offers financial incentives and

Keeping the programme in

marketing activities.

Considering all these fac-

thing into a vicious circle.

Marketing of the Unmentionable

IRTH control pills are no more unmentionable in the developed Western society, but it is still unmentionable in most Third World nations.

In our country most people are religious, with 80 per cent Muslim population. They have an idea that Islam does not allow discussion on sex. As a result, the organizations engaged in the field cannot reach the common people with family planning message. For instance sales of Social Marketing Company (SMC) in Chittagong Division are much lower than that of liberal greater districts of Pabna and Rangpur. In one incident, a father gutted his son's shop for keeping contraceptive in Sylhet. Some people think that family planning is a way of killing and their conventional concept of morality makes the products unmentionable

Marketing the socially destrable unmentionable and demarcating of harmful ones are very much challenging. Using conventional marketing 'tools is not enough. One needs to be more realistic and must think the related problems more practically. For example, SMC is marketing the product at a subsidised rate because our people will not go for it at a high price since the products are having very low utility value to them. As a result, for non- commercial marketing of products services or concepts, the normal divisions like market segmentation, marketing mix, product mix are applicable only with varying emphasis in the non-commercial business situation. In Bangladesh the emphasis switches strongly from sophisticated development of segmentation criteria to the strength and nature of

marketing mix message. While segmenting i.e. dividing the potential market, one needs to locate precisely the existence of a potential buyer. The methodology starts with typical analysis of the cause of unmentionability. This causes are different to persons with wide range of backgrounds, re-

ligious, feelings, education, mass media exposure income and other demographic factors. Unless the marketer can understand the reasons behind it, his marketing success is dependent on luck to a great extent. Out of these thinking marketers in Bangladesh try to distinguish liberal and conservative areas and try to find the clue to accelerating accep tance of the product. Marketing strategies are adjusted to

match with the segment.

by Zaman M Fakhru successfully changed the marketing approach in Bangladesh and geared up the acceptability

although the problem is not

totally solved. For zero population growth the marketer must touch the deprivation point of limited child bearing by promoting ultimate social value of birth control. Better housing, education facilities are the examples of incentives. The marketer must move away from selling the benefits of the product,

ciation (PDA) has been using unique sales promotion condom inflating contest, air drop of condom, family planning slogans painted on the back of water buffaloes, key chain with plastic embedded

condoms etc. The PDA in 15 years has succeeded in persuading about 65 per cent That couples to use contraceptives. This succcss story has helped its founder-director, Mechai Viravaidya to be come deputy

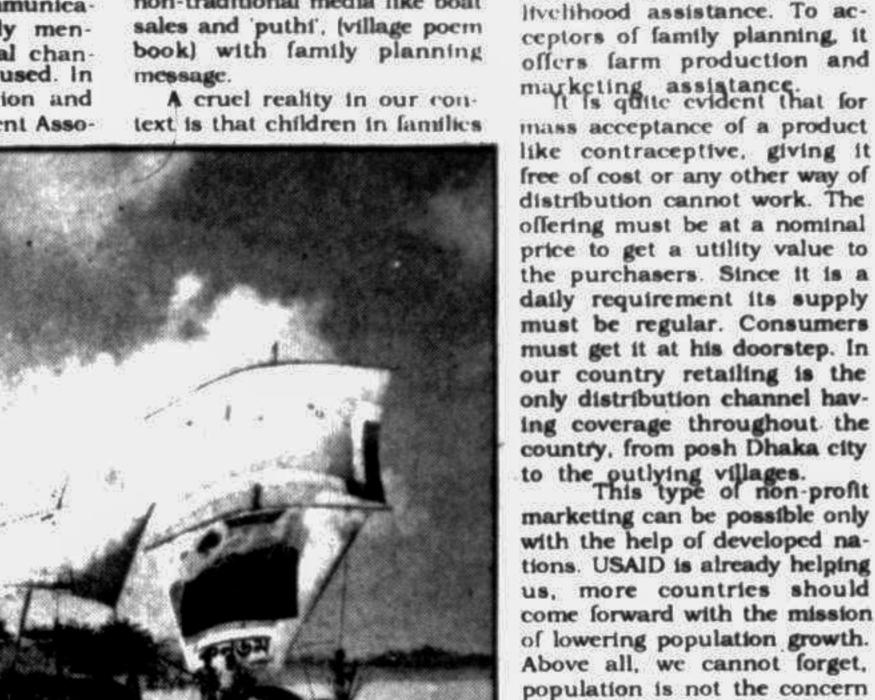
Marketing the socially desirable unmentionable and demarcating of harmful ones are very much challenging. Using conventional marketing tools is not enough.

The principal problem that lies with the marketing is related to communication process. Normal channels or media sometimes refuse to carry the advertisement. Condom advertisement in Bangladesh Television is strictly restricted. Buyers are hardly willing to receive the message. In both cases, the marketing is an uphill struggle. Time and marketing effort, however, have

service or idea to selling the benefits of the inducement. The recipients may not be aware of the ultimate value, gather be interested in immediate incentive. These people are offered lungt and sharee.

In solving the communication problem, already mentioned, unconventional channels are being widely used. In Thailand the Population and Community Development Asso-

industry minister. He offered some T-shirts showing Mona Lisa holding some pills and Churchill suggesting to stop at two, use of Second World War message in a beautiful way. In our country, SMC is also using non-traditional media like boat



Social marketing goes sailing

Weak Prices Turn South-East Asia Inward

ACING gloomy prospects on the commodities front, resourcerich South-East Asia is turning away from the world market. It now plans to use various commodity products to build up its industries.

Natural rubber prices are at a five-year low, palm oil is being sold at discounted prices, while petroleum prices are below expectation.

Tin prices have never recovered from the 1985 collapse of the world metal market while tropical timber exports have been badly hit by environmentalist campaigns.

The South-East Asian countrics - including Malaysia, Thailand, Indonesia and Singapore whose economics are among the world's fastest growers - are already attempt ing to wean themselves away from the world commodity

Long time world top tin producer Malaysia has declared tin mining a 'sunset' industry as its government urges miners to go for other metals or move out of the sector alltogether. Kuala Lumpur has also joined Indonesia and Thailand in the direct marketing of rubber on a willing buyer, willing seller basis. The three countries are also trying to accelerate the industrial processing of palm oil as crude oil sales experience slow revenue growth.

Palm oil has already been developed into a form of diesel fuel for motor vehicles. German automaker Mercedes Benz is working with Malaysian scientists to develop a commercial production process for the fuel. A Malaysian Primary

Industries Ministry official said South-East Asia had lost hope for any tangible international action to help commedity pro ducers even before the United Nations Conference on Trade and Development (UNCTAD) was held in Columbia last

While UNCTAD's eighth summit pledged to seek a new approach to commodities through market-oriented mechanisms, the Malaysian official said pragmatic decisions were missing, including realising the full potential of UNCTAD's common fund for

commodities. South-East Asia still dominates the natural rubber market but no new areas are being cultivated. Kuala Lumpur in fact encourages substituting old rubber trees with palm oil because of the latter's better industrial prospects.

Current research and de velopment in Malaysia, Indonesia and Thailand, which rank among the top 10 rubber consuming nations, is focused on creating industrial products from rubber. The three are also exporting their technical expertise, experience and capital to Laos and Vietnam to

A depressed commodities market forces South-East Asia to consider using its resources to strengthen domestic industries. S Sivam of IPS reports.

build up these Indochinese countries as offshore sources for their rubber-based indus-

The International Natural Rubber Agreement (INRA), the only surviving commodity pact between producers and consumers, also has an uncertain future. Consumer countries led by the United States want it to continue beyond its end-1993 cut-off date. But after the buffer stock mechanism failed to stop a price fall, producers demand that negotiations begin now for a new agreement with built-in price stabilisers.

The Association of Natural Rubber-Producing Countries is even considering abandoning INRA and using a 1978 producers pact. While direct deals

between producers and consumers are helping sink rubber trade markets, making up some 40 per cent of the physical trade, a commodities ana-

Meanwhile dealers say the outlook on tin remains bleak due to lethargic demand and high excess world stocks. The situation worsened in February when the US Defence Department announced it would dispose of 60,000 tonnes from its tin stockpile over the next five years, reneging on a promise of a 3,000-tonne annual tin release.

The Association of Tin-Producing Countries (ATPC) earlier drew up a scheme to reduce excess stocks of 38,000 tonnes to 20,000 tones by end-1993 to restore equilibrium to the market. While producers have protested against the Pentagon's actions, there has been little effect partly because top producer Brazil is not an ATPC member. said an association spokesman.

The region's miners are considering other ores and stone quarrying. Some have ventured into Chile and other South American countries for gold, copper and other miner-

Timber is also suffering reduced demand mainly due to anti-logging campaigns by environmentalists. Recession in the West and the break-up of the former Soviet Union are also blamed for the low de-

Log exports have been almost completely halted. The region's timber merchants have intensified searches for new, smaller markets to reduce dependence on the United States and Europe.

South-East Asian petroleum producers - Indonesia, Brunei and Malaysia plus new-comers, Victnam and Burma - are also fretful over smaller revenue growth although earnings are still sufficient, especially for Malaysia and Indonesia. - IPS

First Bank for Women in Saudi Arabia

HE National Commercial Bank (NCB) has opened Saudi Arabia's first bank for women in Jeddah

To service women exclusively, the NCB branch is a milestone as it opens possibilities for Saudi women who so far have had to rely on husbands, brothers and fathers to look after their finances.

Now women may be able to control and manage their own funds, says branch manager Mrs Munira Abdul Latif. "At last they are free (to do so)," she

Under the law, women may own and manage real estate and businesses. Islamic tenets also say that women like men have the right to manage money, one NCB employee observed.

But in reality, the tradition of separation of the sexes inhibits women from much public activity.

For example, they fear that having to deal with male staff in banks might compromise their modesty. They also lack confidence in transacting with such institutions.

By employing an all-women

by Mounir B. Abboud

staff to serve clients, the new NCB branch will encourage women to come to the bank openly, says Mrs Latif.

The creation of the branch will not preclude women from continuing to use the NCB's 10 other branches in Jeddah. Also, spouses may open a joint account, with the wife dealing with the women's branch and the husband dealing with a

regular branch. initially, the emphasis will be on helping women manage daily accounts. Thus the major scovices will include savings and checking accounts, and

also from bankers and government officials who seek equal opportunities for women without violating Islamic tradi-

With the NCB taking the first step, other commercial banks are expected to follow

This will require a bigger workforce and expertise. At present, women bankers in the Kingdom are usually expatriates accompanying their husbands on contract tours.

venturous bank in Jeddah

A tradition of separation of the sexes inhibits women in Saudi Arabia from even going to the bank

draft and transfer of funds. Requests for special services such as investment counselling, management of stocks and bonds and the like will be handled through the regular

bank channels. Eventually, however, the women's bank should be able to offer the full range of banking services, say bank officials.

The idea of a women's bank came not only from women but Thinkings ahead, one ad-

plans to develop a pool of women bank managers by recruiting directly from women's colleges and offering them

scholarships to train abroad. For their part, the NCB women's branch staff has been training for four weeks in credit, operation and security. The importance of security is such that the bank building is completely sealed off with a high wall and has only one entrance, watched by a guard.

To draw more clients, Mrs Abdul Lass has been contacting women's welfare societies, hospitals, airline offices and schools. She believes that as the idea catches on and more women will want the service, the NCB will open more branches exclusively for women in Saudi Arabia.

She finds the setting up of the women's bank as interesting from the sociological point of view as it will establish new relationships of trust among women and give them confidence and independence in handling money.

"The structure of society will present challenges for women bankers in the beginning. We will have to explain our services and make customers comfortable," she said.

A graduate of King Abdul Aziz University, Mrs Abdul Latil gained extensive accounting experience while employed with the United States Geological Survey. She says she was very much encouraged to take up her present job by her husband, himself a former - Depthnews Asia

Hungarians Struggle with their Country's Success by Bob Dent

CDONALDS, Volkswagen, Toshiba, and Levi's have all come to with the civil war smouldering Hungary. The country is being transformed by the advertising hoardings of large, international companies. In the capital, Budapest, almost every month sees the opening of a new trade centre - the buzz word in Hungary for an office block.

of individual nations or re-

gions, it is a global concern no

less threatening than nuclear

proliferation or global warm

(The contributor is an MBA

student of Dhaka Univer-

For the international financial community, Hungary is the jewel in the East European crown. In the past two years, more foreign capital has flown into Hungary than into all the East European countries combined. There are now more than 10,000 joint ventures operating in Hungary, taking advantage of the country's liberal tax and profit repatriation laws for foreign investors.

Economically, with its well stocked shops and satellite television, Hungary is lightyears away from the deprivations of neighbouring Romania or the crisis situation of the ex-Soviet Union. Politically,

to the south in Yugoslavia and constitutional break-up threatening to the north in Czechoslovakia, Hungary ap-

pears like an island of peace. Behind the peace and prosperity, however, social tensions are increasing. While a good many Hungarians have made the most of the new getrich-quick atmosphere, inJanuary the total had already riscn by another 40,000. About nine per cent of Hungary's workforce is now without a job.

Regional differences are immense. There are parts of eastern Hungary where the unemployment rate is 25 per cent or more, and some villages where virtually nobody has a job. This is the 'unknown'

Hungary, unseen by most Surrounded by countries battling civil unrest, Hungary has become an oasis of peace. Foreign investors have been quick to take advantage of this amicable environment and new businesses are springing up every month. But as Gemini News Service reports, the wealth of international invest-

creasing numbers are being left out as the country restructures and adapts to the market economy.

Last year, unemployment shot up from 80,000 to 400,000 - a staggering increase. By the end of this

ment is not reaching the majority of Hungarians. Western visitors who rarely get beyond the bright lights of Budapest, where unemployment is still under three per

> Even many who have work are facing hard times. Last year salaries rose on average by 23

per cent, but prices increased 35 per cent, Hungary's Central Statistical Office estimates that 1.3 million people (about 10 per cent of the population) are living below the minimum income level, which it defines as a monthly 31,0000 forints (about \$390) for a family of

Pensioners have been particularly hard hit - heating and energy costs rose 80 per cent last year.

"It's become very bad in the last few years," says Klara Horvath, a pensioner for nine years. "The older you are, and the longer you have been retired, the value of your pension has decreased dramatically."

Horvath started work in 1943 in a Budapest leather factory. She retired as an adult education teacher in 1983 with a monthly pension of Ft 7,500. Today she is given Ft 11,600 (about \$147), but annual inflation in Hungary has been more than 30 per cent

for nearly four years. "It's become very difficult to buy basics like flower, sugar, oil and washing powder," Horvath says.

"My husband is still alive and also a pensioner, so we are luckier than some. We have enough for living, but can only occasionally buy books, or go to the cinema or theatre."

Many Hungarians are in a far worse position. Budapest's mayor, Gabor Demsky, announced in late February that 180,000 people - out of two million residents - are in desperate need. The authorities can not cope alone, and have welcome the soup kitchens established by the Red Cross and other charities. Even so, beggars have now become a familiar sight in the capital.

The government points to positive economic results balance of payments figures, debt management achievements and income from tourism. Most of these mean nothing to the average Hungarian.

There is one figure, though, which is of vital importance. The government is expecting inflation to drop this year to 20-25 per cent. Its prediction for last year was correct and so far this year's monthly figures confirm the expected trend.

If it indeed turns out to be true, Hungary's pensioners, unemployed and even wageearners, will at least be able to breathe a small sigh of relief.

- Gemini News

Asia-Pacific Getting \$400M Aid from UNDP

F words are all it takes to eliminate poverty, the world would have been rid of poor people a long time

Virtually every politician in every country around the globe had, at some time, promised *to put an end to poverty. Countless programmes and projects have been drawn up to enable the poor to cross the poverty line. And yet in almost every nation, both developed and developing, the spectre of poverty continues to haunt governments of every political persuasion. .

The problem remains most acute in the Asia-Pacific region, which accounts for more than half of the world's more than five billion population.

William H. Draper III, administrator of the United Nations Development Programme (UNDP), pointed out that the region has 800 million people living in absolute poverty. They compose about 75 per cent of the world's poor.

Speaking during the Fifth Meeting of Aid Coordinators in Asia and the Pacific organised by the UNDP, Mr Draper said that "Gender disparities in health, education and literacy are widespread. The potential of this region is staggering but remains blocked as long as these vast numbers are denied access to basic human rights, to adequate food and shelter and to the benefits of basic education."

The persistence of poverty

in Asia and the Pacific is ironic as the region has great economic, social and cultural

Several countries have achieved economic miracles which are now being held up as shining examples to other struggling developing nations. Other countries appear to be also doing remarkably well, if more modestly, in the economic field.

S A M S Kibria, executive secretary of the UN Economic and Social Commission for Asia. and the Pacific (ESCAP), reported to the meeting that,

This intolerable and appalling situation has prompted UNDP to launch yet another attempt to tackle the problem of poverty. In introducing UNDP's Fifth Inter-Country Programme for Asia and the Pacific (ICP), Mr Draper pointed out the plan "is concentrated around three priority areas : poverty alleviation,

> ronmental management." ICP's focus on poverty alleviation will incorporate con-

> economic reform and envi-

cerns over the possible spread of AIDS disease (or, Acquired Immune Deficiency Syn-

Economic successes in Asia seem inadequate to rescue millions in absolute poverty

"Despite an increasingly bleak outlook for the world economy in 1991 and 1992, the performance and prospects of the economies in the ESCAP region are likely to remain relatively strong. The ESCAP developing countries are expected to achieve a growth rate of 6.4 per cent in 1991, with the possibility of some acceleration in 1992.

"The rates of economic growth in the developing countries of the ESCAP region are likely to improve in 1992 with consolidation of the growth process by undertaking comprehensive economic policy reforms."

But the economic successes seem to be inadequate still to rescue the millions who continue to lead lives of poverty.

drome). Mr Draper said the "lengthening shadow" of AIDS "threatens the lives of millions of Asians. In this region (Asia-Pacific), AIDS is spreading at a tragic and potentially catastrophic rate putting progress in human development at

Krishan G Singh, UNDP assistant administrator and regional director for the Asia-Pacific region, said the three priority areas of ICP - poverty alleviation, economic policy reform and sound environmen-

tal management - are all critical ingredients for human development. Mr Singh said failure to alleviate poverty is a failure of development. Development is about long lifespans, healthy

populations, widespread basic

education, universal literacy, good clothing, housing, public infrastructure. "Focussing on average income levels is a focus on the means," Mr Singh UNDP's view apparently

struck a responsive chord among the participants who favourably received the ICP. President Corazon C Aquino of the Philippines, which hosted the meeting, heartily endorsed the programme's focus on "The focus on human devel-

opment assumes great significance in the Philippines' quest for a sustained socio-economic development. The emphasis is on enlarging the range of people's choices - their accessto income and employment opportunities, education and health, as well as clean and safe environment," Mrs Aquino said. Mr Singh said the ICP,

which got the unanimous endorsement of the 27 Asia-Pacific countries represented in the meeting, would get some US\$150 million from UNDP over the five years of its implementation - 1992-1996. An additional US\$200-US\$300 million may come from participating governments and other donors. Thus, total funding for the programme may exceed US\$400 million during those five years.

need for individual countries to initiate efforts at poverty alleviation. — Depthnews Asia L.A. 11

But Mr Singh stressed the



