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DOWN TO EARTH Private Health Care System

By ASM Nurunnabi

Private health care system forms an important part of the medical facilities in the city. Studies and researches in this field in recent years show some important aspects which may be highlighted as follows.

The widening gap between health care needs and available health resources in met through the development of private providers. Private health care facilities in our country started a rapidly increase after 1982 when the governmental restrictions on private laboratories, clinics and hospitals were relaxed. It was reported that during July 1995 to June 1996, the Directorate of Hospitals and Clinics registered 49 new hospitals and 216 new laboratories. This translates to about one facility every 30 hours on the average. In Dhaka city, the number of registered private laboratories and diagnostic centres were 450 by the end of June 1995. Over the last one year, another 216 applied and obtained registration; it is estimated that about half of these are located in Dhaka. Therefore, the number of laboratories and diagnostic centres in Dhaka should be around 580.

In Dhaka city, the medical care facilities are distributed quite evenly over the whole area. In 1980-81, Dhaka city dwellers used medical services provided through a small number of facilities. Today, medical care is reportedly provided through more than 150 hospitals and clinics. The governmental clinics, especially the medical college outdoor clinics, remain important sources of care for households in extreme poverty. However, governmental medical colleges are found quite inefficient in the provi-

sion of medical care services. Reportedly non-access of physicians to patients in the governmental clinics adversely affects the access of the poor households to modern medical care in the city.

An important aspect of access to medical care is the financial burden associated with the utilization of services. In this context, the variability of fees charged by private physicians in the city may be noted. The range of consultation fee is found to be Taka 30 to Taka 500. Degree of specialisation, reputation, perceived quality of service etc. affect the fee charged. Even among the non-specialised physicians, the fee varies quite a bit, from Taka 30 to Taka 150 per consultation. The outpatient department in the medical colleges also offer medical care at a much lower cost. The official ticket price per consultation in Dhaka Medical College Outpatient Department is less than Taka 4. A private medical college in Dhaka charges Taka 10 per consultation at its outdoor department. In both the facilities, the outdoor departments appear to operate in a chaotic manner. However, the private medical college reportedly rank better than the governmental medical college in terms of service provided.

Despite quite high concentration of laboratory services in Dhaka city, considerable variations exist in the charges of different types of lab services. A part of the variation may be explained by differences in the quality of service provided, location of the laboratory, volume of tests performed, share of the charge paid out to physicians, equipment and

other physical facilities etc.

Since the cost of physicians in the private sector has increased more rapidly than the rate of inflation, low income groups find it difficult to obtain consultation services from physicians in the private market at affordable rates.

Question is raised about the quality of medical care provided in the private sector. Some of the concerns expressed in this connection are: High proportion of wrong diagnosis, physicians rarely spend more than four to five minutes of their time per patient, many physicians diagnose and prescribe on the basis of symptoms only, etc. As a result, in general, a high degree of dissatisfaction reportedly exists among the middle class, other richer groups and even among patients with limited financial resources.

It is assumed that the urban population is economically better off and should be able to obtain medical care through the private sector. In fact, for the richer half of the population, access to medical facilities may have improved, but for the poorest half, access to medical care remains quite restricted due to high medical care cost in the country. Another significant factor seems to be that the private facilities operate in the market with minimum level of government control. The World Bank is a recent document suggested that the quality concerns of private facilities should be addressed by involving the medical professional associations like Bangladesh Medical Association, Bangladesh Medical and Dental Council in the review and monitoring of the health care system.

Kathmandu rally protests river treaty with India

KATHMANDU, Aug 16: More than 6,000 sign-waving demonstrators including peasants, school children and communists marched around the capital today to protest against Nepal's border river treaty with India, witnesses said, reports AFP.

"Mechi and Mahakali rivers are ours. We will not let India encroach our lands," the demonstrators shouted. The Mahakali river treaty, signed by India and Nepal in January, concerns shared water rights for irrigation and hydropower on the river, located 415 kilometres west of here, that serves as a border between the two nations.

The Mechi river also serves as Nepal's southeastern border with India.

The treaty still needs to be ratified by two-thirds of Nepal's 205-member house of representatives.

Communists and others say the treaty is unequal, providing little in the way of facilities to Nepal while giving the Lion's share to India although both countries have agreed to invest equal amounts on the river projects.

The demonstrators also denounced India's alleged encroachment of Nepalese territory in the southeast and west by moving border markers towards Nepal.

After marching around the capital, the demonstration turned into a public meeting at which several Nepal peasants and Workers Party leaders criticized India for its "big brotherly acts against small and docile nations."

There was no violence during today's demonstration, but traffic was snarled for more than two hours, a police source said.

Rural resources

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that of 1990, while the urban share slid down to 78.03 per cent in 1995 which is 1.61 per cent lower than that of 1990, they pointed out.

The finance ministry analysis also maintained that agriculture sector, lifeline of the rural economy and 32 per cent contributor to the gross domestic product (GDP) of the country, was continuously being deprived of capital.

The total amount of agricultural credit was Tk 16,008 million in 1993-94. But it dropped to Tk 14,001 million in 1994-95 and stood at Tk 14,140 million in 1995-96.

On the other hand, repayment of agricultural credit improved significantly over these years. In 1993-94, it was Tk 9791 million and rose to Tk 11,241 million.

The ministry observed that agricultural credit disbursement through the nationalised commercial banks (NCBs) should be expedited for growth in the sector.

About defaulting loan, the analysis dispelled the contention of different banks that the main cause of non-repayment was forced loan given to different state-owned enterprises.

Till December 31, 1995, in the private sector, 50 per cent of the unrealised loans were overdue while in the public sector, 36 per cent was overdue.

In the private sector, Tk 3,18,680 million was unrealised, of which Tk 1,60,430 million was overdue. In the public sector, Tk 37,540 million was unrealised, of which Tk 13,580 million was overdue.

Of the total unrealised loans in the private and government sectors till December 31, 1995, 49 per cent was overdue. A total of Tk 3,56,220 million remained unrealised, of which Tk 1,74,010 was

overdue. The analysis said a lax in implementing different policies regarding overdue loans has led to increase in the amount significantly. There was an indication of positive changes in the sector in the previous years because of the FSPP, but this also dampened in 1995-96.

It also observed that a debacle in loan discipline specially led to an acute liquidity crisis. There was a mismatch in deposit and credits of the banks in the year. The deposits of the banks increased by 2.1 per cent to Tk 3,63,909 million.

On the other hand, credit balance increased by 14.6 per cent to Tk 3,34,871 million. Compared to this, deposits increased by 9.9 per cent and loan by 12.2 per cent in the previous year.

This trend forced the banks to increase borrowing from the Bangladesh Bank, which rose by 26.6 per cent to Tk 7,987 million.

At the same time, the cash deposits of the banks with the central bank also decreased by 25.9 per cent or Tk 9,115 million, the analysis said.

The increase in credit was solely in the private sector. The failure of the banks to mobilise deposits may be due to the buoyant capital market witnessed massive investment, the report noted.

Capital-raising through the stock market increased from Tk 1,548 million in 1993-94 to Tk 6,310 million in '95-96. Till June this year, the amount, however, dropped to Tk 3,161 million, mainly due to adverse political situation.

Term loan in industrial sector was disbursed adequately during 1995-96. Disbursement slowed down for some time because of dampened investment atmosphere during the year, the report added.

India's adult TV channel fails to take off

CHANDIGARH, India, Aug 16: The launch of India's first sex TV channel was delayed Friday after the company said it has decided to make it a pay channel with locking facility to counter criticism in prudish India, reports AP.

Plus 21, a venture by a private television company, was scheduled to go on air Friday with adult fare from 10 pm to 2 am. It was to be a free channel in the beginning.

The company's chief executive Suresh Kumar Singh said the company was importing technology for the locking facility and this had delayed the launch.

The channel had planned to start with a 100-part serial based on the Kama Sutra, the ancient Indian treatise on love.

Discussing sex is still taboo in many Indian households. Nudity in films is banned under censorship guidelines, and even kissing on screen is rare. Schools do not have sex education programs, despite the threat of an AIDS.

Birthday

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presence of Deputy Leader of the Opposition Prof Badrud-za Chowdhury, Khurshid Jahan, Hagi, Abdul Mannan Bhuiyan, Abdullah Al Noman, Shamsul Islam, Dr Yusuf, Zulfat Ali Khan, Nazrul Islam Khan, Haris Chowdhury, Amanullah Aman, Fazlul Haq Milan, Mirza Abbas, and other party leaders.

Leaders of various organisations later presented her with bouquets. Begum Zia thanked them for their goodwill gesture.

Artists of Jatiyatabadi Samajik Sangskritik Sangstha (JASAS) rendered a number of patriotic songs on the occasion while Ahmed Kaiser recited a self-composed poem. A muna-jat was also offered for her sound health and long life.

BNP's front organisations which greeted her on the occasion are: Sramik Dal, Jubo Dal, Chhatra Dal, Mahila Dal, Krishak Dal, Sechhasabak Dal, JASAS, Zia Shishu Kishore Sangsthan, Muktiyoddha Dal, Suryo Sen and Rokaya Hall Students Unions, Dhanmendi Mahila Dal, Sylhet Film Society, Gazipur district BNP, Demra thana BNP, Dhaka Medical College Students Union, Salimullah Medical College Students Union, Sutrapur thana Jubo Dal and City Jubo Dal.

Sadarghat

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Police arrested one of the gang members identified as Aminur Rahman, 25, and recovered a cut rifle and six bullets from his possession. Others fled away. A case has been filed against Aminur under the Arms Act, police said.

Pak Foreign Secy

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Replying to a question the Pakistan Foreign Secretary said he would discuss with his Bangladesh counterpart on areas of economic cooperation including trade and commerce.

Najmuddin Sheikh said he would exchange views with Bangladesh officials on SAARC matters. "We would touch upon any subject that my colleague (Farooq Sobhan) want to discuss," he said in reply to a question whether the issues of repatriation of the stranded Pakistanis and sharing of the assets of the pre-liberation period would be discussed.

Official talks between the two sides will be held today and the Pakistan Foreign Secretary will address a press conference on Sunday.

He will call on Foreign Minister Abdul Samad Azad, Commerce and Industries Minister Tofael Ahmed and State Minister for Foreign Affairs Abul Hasan Chowdhury today.

40 hurt in Cox's Bazar bus accident

From Staff Correspondent

CHITTAGONG, Aug 16: At least 40 people were injured when a Cox's Bazar bound passenger bus was overturned at Mondshartek under Patiya thana today, police said.

The injured were admitted to Chittagong Medical College Hospital and local health complex.

The accident occurred when the driver of the bus lost control over the vehicle at 11 in the morning.

Police seized the bus, but the driver managed to flee.

Water logging

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consuming it can be to get a court verdict. As long as the canal remains encroached, the water-logging problem in the city cannot be solved," he said.

The entire Segunbagicha canal which flows into the Balu river is to be converted into a box-culvert to serve as a storm sewerage under the ADB-aided project.

Some WASA sources alleged that RAJUK is also responsible for encroaching upon a part of the canal behind the Bangladesh Bank.

"RAJUK is earth-filling a low-lying area there and in the process the canal is being filled with soil," one source said.

Deputy Commissioner of Traffic Police Noor Mohammad told The Daily Star that water-logging during the rainy season caused serious traffic jam in a vast area in the city.

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Prime Minister and Awami League president Sheikh Hasina, along with her senior party colleagues, offering munnat at the Banani graveyard in the city Thursday. — Star photo



The Awami League brought out a mourning procession in the city Thursday marking the August 15. — Star photo

Tributes to Bangabandhu

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Alongside the official programmes, different political parties and socio-cultural organisations also observed various programmes including placing of wreath, discussion meetings and cultural functions in different parts of the country.

The Prime Minister also released a commemorative postage stamp and a first day cover issued by Bangladesh Postal Department on the occasion of the National Mourning Day.

Ministers and state ministers also attended separate programmes organized by various organizations at different parts of the country.

At the Bangabhaban the National Flag was hoisted at half mast and a *milad mahfil* was held. President Abdur Rahman Biswas attended the *milad mahfil*.

Bangladesh Television and Bangladesh Betar put up special programmes projecting the role of Bangabandhu Sheikh Mujibur Rahman and the long struggle leading to the birth of Bangladesh through the War of Independence.

National dailies also brought out special supplements containing articles by eminent intellectual and personalities who had close association with the Father of the Nation.

In observance of the day, the ruling Awami League held various programmes that included, hoisting of national and party flags at half mast at party offices, hoisting of black flag, wearing of black badges, Quran-khwani, *milad mahfil* and

destitute feeding.

The AL also brought out a big mourning procession in the city Thursday afternoon. Starting from the party's central office at the Bangabandhu Avenue, the procession terminated at Bangabandhu Bhavan, after marching down the city thoroughfares.

The Bangabandhu Parishad also brought out a mourning procession in the city, which terminated at the Bangabandhu Bhavan in the afternoon. Chhatra League, the students wing of Awami League, placed wreaths at the portrait of the Father of the Nation at Bhangabandhu Bhavan in the morning. Leaders and workers of Chhatra League also placed wreaths at Banani graveyard and brought out a mourning procession.

The Communist Party of Bangladesh (CPB), Ganotantri Party and Bangladesh Gano Azadi League also held separate discussion meetings in the city highlighting the life and works of the slain leader. Gano Forum placed wreaths at the portrait of Bangabandhu.

The National Mourning Day Observance Committee of Fine Arts Institute organized a poster and painting exhibition at Shipakala Academy auditorium while a day-long photo

exhibition on the War of Liberation was held at National Museum auditorium.

Bangla Academy arranged a recitation competition for children and also held a discussion on the National Mourning Day at its premises.

In observance of the day, Bangladesh Shilpakala Academy held a discussion meeting at its auditorium. The discussion was followed by a colourful musical soiree titled 'Chiranjib Mujib'. Bangladesh Shishu Academy also organised a discussion meeting and a cultural function.

Dhaka University Teachers Association (DUTA) placed wreaths at the portrait of Bangabandhu, brought out a mourning procession and also held a discussion meeting at the DU Club premises.

Bangladesh University of Engineering and Technology (BUET) and Bangladesh Open University (BOU) also held separate discussion meetings. BOU also held a *milad mahfil* at its office.

Other socio-cultural organisations and educational institutions those observed the day through different programmes include: Muktiyoddha Sangsad, Bangladesh Mujibnagar Karmachari Kalyan Sangsad, Muktiyoddha BCS Officers' Welfare

Association, Muktiyoddha Smritirakkama Parishad, Muktiyoddha Museum, Jatiya Muktiyoddha Sangstha, BIRDEM, Islamic Foundation, Sonargaon Hotel Sramik-O-Karmachari Union, Bangladesh Institute of Human Rights, PROSHIKA, Loko Natyadal, Dhaka Shubachan Natyadal, Premier University of Technology, Lal-matia Mahila College, Mirpur Bangla High School, Bangladesh Peace Council, National Academy for Education Management (NAEM), Bangladesh Engineers' Council, Nazrul Academy, Bangladesh Astronomical Society, Central Kanchi Kanchar Mela, Bangabir Research Centre, Dhaka Metropolitan Bar Association, Bangladesh Anti-Drug Federation of NGOs, Bangladesh Islamic Biopoli Parishad, IPSA, Agram Bank Employees' Union, Homeo Medical Student Unity Council, Samaj Unnayan Sangsad, ICMA Bangladesh Branch, Bastubhara Federation Sabuj Shathir Ashraf, Baitul Mukarram Hawkers' Welfare Samity, Manob Mukti, Juba Buddha Parishad, Bangabandhu Shishu-Kishore Mela, Awami Jubo League, Bangladesh Government Primary School Teachers' Samity, Khanka-e-Chishtiya and Sher-e-Bangla Smriti Academy.

Tungipara: PM

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Army officials were present. Twenty-one heads of foreign missions in Bangladesh who came here with the Prime Minister, placed wreaths next to her at the mazar of Bangabandhu.

Nepalese ambassador and executive dean of the diplomatic corps Lok Bahadur Shrestha placed wreaths on behalf of the diplomats.

Other diplomats included those from the UK, the Netherlands, China, India, Sri Lanka, Indonesia, Morocco, Japan, Bhutan, Iran, Canada, European Commission, Malaysia and Thailand.

The mazar premises virtually turned into a human sea as people from all walks of life thronged there to pay respect to the Father of the Nation.

Different socio-cultural organisations and political parties and their front organisations as well as individuals placed wreaths at Bangabandhu's mazar.

Briefly speaking on the occasion, Prime Minister Sheikh Hasina expressed gratitude to the people for cherishing the memory of Father of the Nation Sheikh Mujibur Rahman defying all odds, according to UNB.

She said Bangabandhu had sacrificed his life for freeing the nation and now was the time to repay debt to the Father of the Nation.

The Prime Minister said that the debt of blood would be repaid through establishing poverty and exploitation-free Sonar Bangla and bringing

smile to the face of teeming millions. Hasina said conspiracies were hatched in last 21 years to discard the truth, but the evil design could not be successful. "Truth has won," she added.

The Prime Minister left for the capital at 11:30 in the morning. Besides placing wreath at the mazar there was a *milad mahfil* and feeding of destitutes at Tungipara.

All the commercial organisations were closed yesterday at Gopalganj commemorating the assassination of the country's founding father. The national flag was hoisted halfmast atop the government offices and private residences.

20 injured in Ctg clash

From Staff Correspondent

CHITTAGONG, Aug 16: At least 20 people including two policemen were injured during a clash between two rival groups in Kalarpul area under Patiya thana this evening.

According to police, the clash was sequel to a killing of an old man identified as Abdul Majid, 70, a farmer. He was beaten to death by some villagers at Shilpara last night.

The clash erupted when the relatives of Majid along with other villagers attacked their rival group.

Police intervened to bring the situation under control.