

Myths that Mislead Income Generation Activities (IGA) and Poverty Alleviation Programme

by Dr Muhammad R Kamal

POVERTY alleviation has become the priority at least for a poor developing country like Bangladesh. The government of Bangladesh has also emphasised tremendously on this aspect in the budget of 1996-97. In addition to the government's efforts through its own organs, including a large number of RDS, hundreds of NGOs will also be involved in the eradication of poverty both in the urban and rural areas. In this respect the activities of the NGOs started long ago, and the results in some cases are also to a great extent encouraging. Some instances are credited with international recognition. It is difficult to determine when the first credit programme of the NGOs started in Bangladesh. But it is found that the mushroom growth of NGOs started operation in Bangladesh after the liberation. At the initial stage, almost all NGOs were involved in social awareness programme and charity to the suffering millions only. All these programmes were funded almost entirely by the foreign donors. But later these NGOs gradually became more interested in credit programme also. The reasons may be either to sustain the effort of social awareness programme or may be to earn money by charging interest (at an alarming rate of above 36 per cent per annum) on the loan fund to be self-sufficient to continue their own programme. In this respect it is interesting to note that in the beginning almost all the NGOs concentrated on a bunch of common portfolios. Hardly there was any difference amongst the

portfolios supported by NGOs still today, excepting some programmes of Grameen Bank. But in the implementation of the programmes we could locate some myths which are misleading the very purpose of the programmes. This write-up will concentrate on those myths only (but not all).

Myth No. 1: Anyone Given Some Credit Will be a Successful Businessman

As a matter of fact, this is one of the most serious mistakes we make by deciding that to enhance the income of the target group members (TGM) and to raise their living condition a small credit with some rudimentary training are sufficient to get the desired result. But it is a wrong conception. And many researches and experiments have proved that entrepreneurs are born; they cannot be created. Of course, in the modern research it was also substantiated that if the potential entrepreneurs are identified and then trained to expose the entrepreneurial qualities, some of them could be successful entrepreneurs (and this is the foundation of GTZ sponsored CEFE EDP training programme).

As a consequence of the above we can deduce that each and every one could be an employer or entrepreneur. Entrepreneurial qualities are special qualities which are possessed by some special persons. Therefore, attempts should be made to identify the potential entrepreneurs, train them with entrepreneurial development programme (EDP) so that some

business could be developed with these entrepreneurs and others could be employees of the successful enterprises. Another way would be to concentrate on those who, after getting the first credit, are successful, provide them with larger amount of credit to expand, enlarge and develop into more employment generating enterprises. This could be the bank for the employment for those who cannot be a successful businessman.

Myth No. 2: Degree of the Success of an IGA Programme is Indicated by the Recovery Rate it Shows

At present it is advocated that the success of an IGA programme depends on the rate of loan recovery it produces. This is again most stringently prescribed by the donors both foreign and national. Thus, it is this way or that way, all IGA programme organisers should religiously attempt to show near 100 per cent recovery rate. Surely this may be a temptation which convinces organisers to prove that they are successful in the implementation of their IGA programme. But the result may be questioned on the following grounds:

For micro credit oriented IGA programme some business failures is a must and which could be on any of the following considerations: 1) improper selection of TGM; not suitable

for the business they operate; 2) improper selection of portfolios; wrong identification of IGA for the wrong TGM; 3) improper timing of the programme; credit for cultivation is given at the time of harvesting; 4) incorrect feasibility study of the IGA; which again results into: wrong entrepreneur, wrong IGA, wrong amount of money, wrong timing, wrong marketing information, wrong demand and supply forecasting, wrong information on inputs and their supply position, wrong number of TGM for IGA (too many for too limited market, resulting cut-throat competition); 5) no consideration of natural and physical calamities (and normally in Bangladesh natural calamity is a must and in abnormal years only there is no such situation); and 6) natural tendency to show inflated recovery rate to satisfy donors and fund contributors (the writer has the experience to observe such situation while working for a reputed foreign-funded NGO).

The overall result of these are: IGAs selection will be traditional and conservative so that chances of failures will remain minimum; IGAs will mostly be low value-added items producing minimum income and leaves no scope for development (almost the entire income will be used for family consumption and hence the repayment is made by minimising consumption at the subsistence level); to

get 100 per cent recovery of first loan, second loan will be sanctioned, third loan for the second loan and so on. The TGM will be fully controlled by one after another loan and no way to get out of the vicious circle of loan and repayment; there will be the tendency to provide smaller loans to minimise risks resulting minimum income from minimum loan leaving no scope for development and self-financing projects; and concentration of too many loaners for too little portfolios, resulting most traditional and known activities and cut-throat competition amongst the loaners (this has now become the common practice for the developing countries also to concentrate on few labour intensive items resulting too much competition and too little profit for these countries and the developed countries are gaining).

All these simply indicate that the loans will be sanctioned to the most known activities which are again traditional and low value-added items. In the circumstances, the result will only be subsistence without any contribution to real economic development.

Myth No 3: There Shall be no Risk in IGA

But the most serious objection in IGA programme is that the process does not permit risk-taking by the TGMs. Busi-

ness without risk will not bring the desired result. High risk high profit and low risk low profit normally dominate business world. Of course, in the beginning the TGM should take the calculated risk, accumulate resources and then gradually should go for comparatively higher risks and thus to earn more profit. But the 100 per cent recovery rate schemes supported by donors and fund providers will prohibit the TGM to take any risk and thus they will continue to remain low income earners.

Myth No 4: TGMs Can Achieve Success Without any Support Services from the Programme Organisers

Here the problems are a little complicated. In the first place, hardly there are experienced field workers to support the programme. Those who are desperately trying to assist the TGMs lack the necessary experience.

For example, if we have a survey of the IGAs promoted by NGOs this will be converted into the common items like goat and cow raising, cow fattening, mini-dairy and poultry (few cows or chickens), small trade etc., for which the TGMs are more experienced than the field workers. A rickshaw-puller knows best how to run a rickshaw than the field workers. The natural question thus arises: why then we need the

costly field workers (very costly foreign experts and costly national executives) if they are unable to provide, suggest and show correct way to maximise the income to the TGMs? Therefore, the field staff should be trained how to find higher value-added from the existing IGAs and also to substitute low value-added items with high value-added ones.

But the most serious problem is that the small-sized loans fail to enable the IGA to continue once the loans are over. All activities evaporate as soon as the NGOs or the promoters stop working with the TGMs. These activities also fail to provide any extra employment other than the family members. They also survive through the distortion of factor costs of production. Reduced wage or less and less expenses for the family consumption. But against this if the amount of loans are comparatively higher the enterprise so developed could survive even if there will be no support from the promoters and they can also generate some extra employment for the unemployed men and women. Of course, we must also consider the fund constraints in the country. But we may try to provide extra support by way of larger credit to the already successful enterprises or activities from the first credit receivers. Thus, there is the need for strict monitoring of IGAs and to pin point the activities which are able to generate more employment and could provide higher income to the entrepreneurs. To be more sure about what have just been stated we must

know the inner problems of our rural economy in general and IGAs in particular. The economy is characterised as too many small producers engaged in the most scattered way with very little individual contribution to the market. Technology is most traditional and generally manual. Hardly, in this case, there is any scope of productivity development. The existing system cannot meet the shortcomings. And finally these activities are outside the national economy.

What we suggest here is the development of a system where disintegrated small producers will be the part of a larger integrated marketing and management systems. This will also support the TGMs with necessary inputs which cannot be procured by the individual small producers economically (closer to that of Grameen cheque production and marketing system).

We are at the thresholds of 21st century which will be the age of technology, mechanisation of production function and total integrated systems management. Improvised subcontracting system may resolve many of these problems. Continuous efforts should be made to upgrade the existing technology and raise it to the level of modern technology, production process should be mechanised so that small producers, remaining small, can achieve the benefits of large-scale economy, production and marketing. This should be the programme of our IGAs in the next century and thereby achieve the national goal of poverty alleviation.

SOCIAL Focus on Ethnic Minorities

compiled by the Office for National Statistics and published in August last, is the most wide-ranging official study on ethnic minority groups in Britain today. Social Focus on Ethnic Minorities shows that: - In Spring 1995, 3.2 million people in Great Britain belonged to an ethnic minority group - just under 6 per cent of the total population. - Almost half of the ethnic minority population of Great Britain was born in this country.

- Around 45 per cent of the ethnic minority population lived in Greater London in 1991. - South Asian ethnic groups have the largest households. In particular, Bangladeshi households contained an average of more than five people in 1991 - twice the size of households in the black and the white groups. - Indians are more likely to be owner-occupiers than any other ethnic group. Around 83 per cent of Indian households were either buying their own homes or owned them outright in 1994-95, compared with only 36 per cent of Bangladeshi households.

- One in eight black households in England and Wales was burgled in 1993 which was twice the proportion in both the Pakistani/Bangladeshi and white groups. - Pakistani/Bangladeshi women are much more likely to be economically inactive than women from any other ethnic group. In Spring 1995, three quarters of Pakistani/Bangladeshi women of working age were neither in employment nor looking for work, compared with around a third of women in most other ethnic groups. - Unemployment rates for both the black and Pakistani/Bangladeshi groups were

around 25 per cent in Spring 1995, double the rate for the Indian group and three times the rate for the white group.

Population Structure: The rapid growth in the ethnic minority population of Great Britain since the Second World War was initiated by immigration from the countries of the New Commonwealth. More recently, growth has been due to children being born here rather than immigration. Since the mid 1970s the black Caribbean population has lost its former predominance to those of South Asian origin.

The Indian ethnic group formed the largest ethnic minority group in Great Britain in Spring 1995, accounting for just over a quarter of the ethnic minority population. The ethnic minority population has a young age structure. In 1991 the number of under-16s was more than ten times that of those aged 65 and over, whereas for the white population the numbers were roughly equal.

Geographical Distribution: People from ethnic minority groups tend to live in the most populous areas of England, with only small numbers living in Wales and Scotland. This is at least partly due to historical immigration and settlement patterns. The black and South Asian groups are mainly concentrated in the South East and the West Midlands while those of Chinese origin are more evenly distributed throughout Great Britain.

There are a small number of areas where the ethnic minority population is high. Bangladeshis formed nearly a quarter of the population of the London Borough of Tower Hamlets. The Indian ethnic group made up a fifth of the total population of Leicester. **Family Life:** South Asian households usually contain the children, and are most likely to

Ethnic Minorities in Britain



Muslims offer midday prayers at the Central Mosque in Regent's Park, London (left). Hundreds of Hindus from all over UK gathered in the north London borough of Neasden for the opening of a new temple (Aug 20, 1995)

be made up of two or more families living together, whereas black households tend to be smaller and are the most likely to be lone parent families. South Asians also tend to get married at an earlier age and are less likely to cohabit than either the black or white groups. However, South Asian people born in the UK appear to be getting married later than those born outside the UK.

In 1991 around half of children in the black Caribbean and other black groups lived with a lone mother, compared with fewer than one in ten in the South Asian groups.

Two thirds of adults of working age from the South Asian groups were married compared with a third of those from the black group in Autumn 1995.

Cultural Identity: Many members of ethnic minority groups retain aspects of the cultures of their family's country of origin. For example, most South Asians wear 'traditional' clothes at least occasionally. Keeping in touch with the country of their family's origin is also relatively common. Nearly half of ethnic minority adults had visited their family's country of origin in the last five years, many of them more than once. Those of Chinese and Pakistani origin were the most likely to have made such visits.

Over 95 per cent of Pakistani and Bangladeshi adults are Muslims, whereas 50 per cent of Indian adults are Sikhs and a further 30 per cent are Hindus.

Education: Some ethnic groups perform better in school and college than others. Indians tend to be the most likely to stay on at school or college and are among the most successful at GCSE level while the black and Pakistani/Bangladeshi groups are the least successful.

Six in ten Indians aged 21 to 23 were qualified to at least NVQ level 3 or equivalent, compared with only four in ten in the black and the white groups in 1993-1995.

Economic Activity: Men from all the ethnic minority groups are less likely to be working and more likely to be unemployed than white men. Among the ethnic minority groups, Indian men are the most likely to work. However, many factors contribute to

whether a person is working or not, such as age, qualifications, family responsibilities and geographical location. For example, the black population is concentrated in inner city areas and has a relatively young population, both factors which are associated with high unemployment among the whole population. Even so, age for age, unemployment rates for the black group are among the highest.

Around 85 per cent of single Bangladeshi women under the age of 35 with no children were either working or looking for work at the time of the 1991 Census. This proportion fell dramatically to 20 per cent for their counterparts with a partner. However, the proportion of economically active black

Caribbean women of this age without children was 93 per cent, irrespective of whether they had a partner or not.

Young black and Pakistani/Bangladeshi people are the most likely to be unemployed - around 40 per cent of 16 to 24 year olds were unemployed in Spring 1995 compared with 23 per cent of young Indians and 14 per cent of white young people.

Resources: Whether people are in employment or not obviously affects both the source of any household income and the level of that income. For all ethnic groups, wages and salaries form the largest proportion of household income but for Pakistani/Bangladeshi the proportion of income from social security benefits is just as large. Pakistani/Bangladeshi households are also the most likely to receive child benefit, which is a reflection of their large families, whereas black households are the most likely to receive one parent benefit due to the relatively large number of one parent families in this group.

Around two thirds of the income for black, Indian and white households came from wages and salaries in 1994-95, compared with two fifths for Pakistani/Bangladeshi households.

On average, around three quarters of households receive at least one type of social security benefit. Over eight in ten ethnic minority households received some income from social security benefits in 1994-95. This was highest among the Pakistani/Bangladeshi group, at just over nine in ten.

Housing: The family structures, employment status and geographical location of ethnic minority groups all have an effect on the type and quality of the housing they live in. Indian households are the most likely to be owner occupiers while

Bangladeshi households are the most likely to live in socially rented accommodation.

Less than 60 per cent of Pakistani/Bangladeshi households had central heating in England in 1991 compared with over 90 per cent of Indian households and around 80 per cent of other households.

Four in ten Bangladeshi households were dissatisfied with their housing in 1994-95 compared with around one in ten Indian and white households.

People from ethnic minority groups are more likely to have moved house recently. Over a fifth of black African adults moved house in the year to Spring 1995 compared with a tenth of white adults.

Crime: Patterns and levels of crime vary between different parts of the country and different age groups. Groups more likely to come to the attention of the criminal justice system and to be victims of crime, such as younger households and those living in areas where crime is more common, are over-represented in the ethnic minority population.

Around 45 per cent of South Asians and 33 per cent of black adults were very worried about being mugged in 1994 compared with only 20 per cent of white adults.

Amongst young people aged 14 to 25, a lower proportion of South Asians admitted that they had ever committed a property offence than other ethnic groups; in January 1993, 12 per cent of Bangladeshis of this age said they had committed these types of offences, compared with just under 40 per cent of both white and black young people.

The article is based on a press release of the Office for National Statistics, Britain, and issued by the Press and Public Affairs Section, British High Commission, Dhaka.

The Daily Star Entertainment Guide

Thursday 24th October (All programmes are in local time. There may be changes in the programmes)

BTV 3:00 Opening Announcement Al-Quran Programme Summary 3:10 Recitation from the Geeta 3:15 Rerelease of selected programmes from TV Archive 4:00 News in Bangla 4:15 Parashrami 4:45 Cartoon Film: Tom and Jerry 5:00 News in Bangla 5:25 National Television School Debate for Students of Class IX and X 6:00 News in Bangla 6:30 Esho Para Shikhi: Mass Education 7:00 The News 7:05 Jiboner Alo 7:25 Nazrul Songs 8:00 News in Bangla 8:40 Arabian Nights 10:00 News in English 10:25 Jan-mathumi 10:35 Film show: The Equalizer 11:30 News in Bangla 11:35 Friday's programme summary 11:40 Close down

BBC 6:00am BBC Newsroom inc. World Business Report/Asia Today/24 Hours 9:00 BBC World Headlines 9:05 Around the World in 80 Days 10:00 BBC Newsday 1:00 BBC World Headlines 1:05 World Focus: In the Firing Line 2:00 BBC News 2:30 Time Out: Film 9:30 BBC World News 3:30 Time Out: The Travel Show 4:00 BBC Newsday 6:00pm BBC World Headlines 6:05 World Focus: Horizon 7:00 BBC World News 7:15 World Business Report 7:30 BBC News-hour Asia and Pacific 8:30 Time Out: Top Gear 9:00 BBC World Headlines 9:05 Around the World in 80 Days 10:00 BBC World News 10:30 Time Out: Floyd's American Pie 11:00 The World Today 1:00pm BBC World Headlines 1:05 World Focus: Assignment 1:50 Earth Report 2:00 BBC World News

CHANNEL V 6:00am Frame by Frame 7:00 Rewind VJ Sophiya 8:00 Jump Start VJ Trey 9:00 Frame by Frame 11:00 The Vibe VJ Luke 12:00 Rewind VJ Sophiya 1:00 Frame by Demand VJ Trey 2:00 Frame by Frame 2:30 First Day First Show 3:00 BPL Oye 4:00 Planet Ruby 4:30 By Demand VJ Trey 5:30 Music Update Tokyo 6:00 Rewind VJ Sophiya 7:00pm Big Bang VJ Alessandra 8:00 Planet Ruby 8:30 The Vibe 9:00 Videocon Flash-back 9:30 Top of the Pops 10:00 First Day First Show 10:30 Soul Curry 11:00 Classic Rock 12:00am Jump Start VJ Trey 1:00 Haysah 2:00 By Demand VJ Trey 3:00 Big Bang VJ Alessandra 4:30 BPL Oye 5:30 Fram by Frame

STAR PLUS 6:00am Home and Away 6:30 The Sullivans 7:00 Aerobics Oz Style 7:30 STAR News 8:00 SKY News 8:30 STAR News 9:00 SKY News 9:30 Aerobics Oz Style 10:00 Today's Gourmet 10:00 El Features The Nutty Professor 11:00 Kats & Allie 11:30 The Oprah Winfrey Show 12:30moon 21 Jump Street 1:30 Santa Barbara 2:00 The Bold & The Beautiful 3:00 Kieran 3:30 Tahikak 4:00 Home and Away 4:30 Lost in Space 5:30 Adventures of Black Stallion 6:00pm Kate & Allie 6:30 Today's Gourmet 7:00 Destinations Malay Singapore 7:30 STAR News (Hindi) 8:00 Small Wonder 8:30 The Bold & The Beautiful 9:00 Ghutan 9:30 STAR News 10:00 Fawty Towers 10:30 The X Files

STAR SPORTS 8:00 Spark 8:30 World Windsurfing 9:30 Cricket - The Great Asian Matches Wills World Cup Cricket 4th Quarter Final New Zealand v Australia Film: Madras, India 3:00 NBA Fantastics 3:30 Watersports World 4:30 1996 World Motorcycle Championship Australian GP Highlights 6:00 Marlboro Wrestling Federation Raw 7:30 World Cup Classics 1990 England v Cameroon Quarter Final 9:30 Tans World Sport 10:30 Futbol Mundial 11:00 US PGA Tour Walt Disney World/Oldsobile Classic Day 4 1:00 World Wrestling Federation Raw 2:00 1996 Pony League World Series 5:00 Pony Kicking Highlights 5:30 Futbol Mundial

STAR MOVIES 7:30am Adventure: The Skateboard Kid 12 (Arabic Subtitles) 9:30 Family: Cathy's Child 15 (Arabic Subtitles) 11:30 Comedy: I Was A Teenage Vampire 15 (Hindi Subtitles) 1:30 Family: The Power Of One 157 (Hindi Subtitles) 3:30 Adventure: Escape To Athena 15 (Hindi Subtitles) 5:30 Classic: Fantastic Voyage 12 (Hindi Subtitles) 7:30 Gold: The Mask 15 (Hindi Subtitles) 9:00 US Top Ten 9:30 Gold: Die Hard 18 (Hindi Subtitles) 11:30 Gold: Menace II Society 18 (Arabic Subtitles) 1:30 Comedy: Foreign Body 18 3:30 Action Above The Rim 18 (Arabic Subtitles) 5:30 Comedy: Simple Men 18

ZEE TV 5:30 Suno Bhai Sadho 6:00 News 6:30 Jagran 7:00 ZED 8:30 All Out for no loss 9:00 Ghoomta Aaina 9:30 HFF 12:00 17 Shirley Road 12:30 Aur Ek Minute 1:00 ZED 1:30 Asian Sky Shop 2:30 Tara 3:00 Kurukshetra 3:30 Captain Cook Shahi Dawai 4:00 Helpline 4:30 Mere Ghar Ana Zindagi 5:00 ZED 5:30 Teer Kaman 6:00 Hum Honge Kamyab 6:30 Ad Mad Show 7:00 Manasi 7:30 Gaane Anjane 8:00 Tumhare Liye 8:30 Colgate Gel Yoodle Aeo 9:00 Gopaljee 9:30 Dastaan 10:00 Gravera Ki Umeed 10:30 News 11:00 Mano Ya Na Mano 11:30 Hum Paanch 12:00 Tara 12:30 Parampara 1:00 No Problem 1:30 Beej Ke PG 2:00 Arabic Programme 2:30 TMM 4:00 Zee Horror Show 4:30 9 Malabar Hill 5:00 Jagran

PTV 8:00am Tilawat Aur Tarjuma/Hamd/Naat 8:20 Cartoon 9:30 Khabraan 8:45 Cut Piece 9:20 Aahang & Roshni 9:45 Phool Chandi 10:05 Sona Chandi (Drama Serial) 10:30 Buttons & Rustys (Hum. Film) 10:55 Milli Naghma 11:00 Khabraan 11:10 Aabshahr (Music Programme) 11:55 Tele Play (Drama Serial) 12:45pm Qawaali 12:55 Quran-e-Hakeem & Bismillah 1:15 Muqaddar (Drama Serial) 2:00 Puthran (Drama Serial) 2:45 Perspective & Health Forum 3:40 Taleem Maloomat 4:35 Aurat Aur Qanoon 5:05 Hums Economics 5:25 Humary Saath 5:55 Yarna (Drama Serial) 6:25 Arou Courses 7:05 Muqabil Hai Aaina 7:20 Ansaik Wala Jinn 7:45 English News 8:05 Jawaan Sanget 8:45 Eendhan (Drama Serial) 9:00 Break for Headline News 10:00 Khabarama & Commercial News 10:35 Mast Mast Sanyo

SONY ET 8:30am Yaadon Ki Baar 8:00 The Three Stooges 9:30 Dennis The Menace 10:00 Dream Of Jeannie 10:30 Surf-Wheel Of Fortune (Game Show) 11:00 Ghaav (Serial) 11:30 Faasle (Serial) 12:30pm Kismet (Serial) 1:00 Zarni Asman (Serial) 1:30 Mere Zameer Meri Geet 2:30 Mere Matinee-Hindi Feature Film 5:00 O'Mana (Serial) 5:30 The Three Stooges 6:00 Mere Message Meri Geet 6:30 Dennis The Menace 7:00 Premier 7:30 I Dream Of Jeannie 8:00 Surf-Wheel Of Fortune (Game Show) 8:30 Serial 9:30 Hospital (Serial) 10:00 Cover Story: Hostel (Thriller Serial) 10:30 Jinee Kaha Mera Jigar Gaya Ji (Serial) 11:00 The Young And The Restless 11:30 Yeh Sadi Nahi Ho Sakti (Serial) 12:00 Pehli Mulakat 12:30am Sunday Ki Sunday 1:00 Nirlof Rasoi Show 1:30 Surf-Wheel Of Fortune (Game Show) 2:00 Premier 2:30 Closed

DD 7 10:30 Janmadin 10:35 Classical Music 11:00 Dance 12:00 ETV Programme 12:30 Kalkata Bishtra 1:00 Janani (Serial) 2:30 Darpan (Serial) 3:00 Eto Tuku Basha (Serial) 5:05 Nepali Programme 5:30 News 5:35 Sathya Samskriti 6:00 Pali Katha 6:30 Chakri Khabar 6:55 Ajab Saja (Serial) 7:30 Bangla Sambad 8:00 Sur Sangeet 8:30 Deew (Serial) 9:00 Janani (Serial) 9:30 Swapner Bazar (Serial) 10:00 Bengali Movie Club Film Show 1:00 Closed

EL TV 8:30 Di Dekhe Dekhe 01:30

Sur Sargam 02:30 Pyar Hi Pyar 03:30 Jeevan Ke Rang 04:30 Dance Dance 05:30 Dil Dekhe Dekhe 06:30 Sur Sargam 07:30 Pyar Hi Pyar 08:30 Jeevan Ke Rang 09:30 Dance Dance 10:30 Emami The Real Count Down 11:00 Nukkad 11:30 Shatrani 12:00 Top Of

The Tops 12:30 Brigadier Bawant Bhawan 1:00 Suhane Saar 1:30 Nazrana 2:00 Jeendira Nazrana 3:00 Wonder Wings Amar Prem 3:30 Chetra 4:00 Akanksha 4:30 Song Ya 5:00 Dear EL 05:30 Chalti Ka Naam Gana 6:30 Sorry Men Lorry 7:00 Ortem Hit Thi Hit Hai

7:30 Hakke Bhakke 8:00 Its My Choice 8:20 Kinetic Hasen Pal 8:30 Liberty Public Demand 9:30 Gambler 10:00 D'Singer Quartz Peoples Club 10:30 Stand By 10:40 Humrahan 11:00 Casper Number One 11:30 Film Chaat 12:00 Kinetic Hasen Pal 12:10 Newsline

ZEE CINEMA 6:30 Hit Hai Fit Hai 7:00 Do Number Kin Amir 9:00 Box Office 9:30 Film: Badnam Farishley (Sharmil, Rajesh K) 12:15 Bollywood 12:30 Film: Dance

Dance (Mithun, Smita P) 3:15 Songs 3:45 Film: Gaon Hamara Seher Tumhara (Rekha, Rajendra K) 6:30 Film: Dr Krishna (Kanada) 9:15 Songs 10:00 Film: Hum Dono (Hema, Rajesh) 12:45 Film: Saaram (Tamil) 3:30 Na Jane Kyon 4:00 Film: Tere Pyar Mein

Garfield by Jim Davis. A cartoon strip featuring Garfield the cat. The first panel shows Garfield sitting at a desk with a typewriter, looking thoughtful. The second panel shows him looking at a newspaper with the headline 'SO HOW DID YOU DO ON YOUR DIET?'. The third panel shows him looking at another newspaper with the headline 'LET'S JUST SAY I WON'T BE WEARING BIKINI BRIEFS TO THE BEACH ANYTIME SOON'. The fourth panel shows him looking at a third newspaper with the headline 'I'D BETTER START DIETING IMMEDIATELY!'. The fifth panel shows him looking at a fourth newspaper with the headline 'WILL I BE AS BIG AS YOU WHEN I GROW UP, PA?'. The sixth panel shows him looking at a fifth newspaper with the headline 'SURE, SON.'. The seventh panel shows him looking at a sixth newspaper with the headline 'I'D BETTER START DIETING IMMEDIATELY!'.