# Bogra Association for Metal Entrepreneurs is Making Headway

by Hans Rolloos

**ULBUL** still remembers that not so long ago in his birthplace Nandigram in the District of Bogra people very often died from hunger. In those days the farmers were fully dependent on the arrival of the monsoon rains. In some years the rains came on time, in other years far too late. The paddy fields then dried out and hardly any rice was produced. Especially the small farmers were then forced to buy expensive rice imported from other areas. For that purpose they often had to borrow money from local moneylenders at high interest rates. For the many landless families there was hardly any choice than to go for begging or leave the area. The old and the weak who stayed behind often died from starvation.

Over the last fifteen years a lot has changed in Nandigram and the surrounding sub districts. With financial support of donors such as the World Bank, the Government has installed a large number of irrigation pumps. The introduction of these pumps has created a real revolution in the District of Bogra. Thanks to the pumps farmers are now able to harvest three times a year. In stead of the earlier meager four tonnes per hectare, they now harvest more than ten tonnes every

The three annual harvests and the extra income they earn has made that many farmers have started to buy their own pumps. Another reason was that they did not want to be fully dependent on the Government run pumps. In the beginning all the pumps came from abroad, from countries such as India. China. Germany and Italy. KBS, Dongfeng, Pedrollo and Saer have become and still are very well known brand names in Bangladesh. With so many different types of pumps the supply of spare parts often became a problem. Sometimes farmers had to go all the way to the capital Dhaka to buy the

Sattar, owner of a small metal workshop in Bogra, very well recalls, how fifteen years ago some farmers came to see him with some broken pump parts. "Sattar, help us." they had asked him. without the parts our pumps cannot run and our paddy will wither away for lack of water." Sattar called on an engineer of the Poly technical School of Bogra and together they were able to reproduce the parts. Sattar says, "Of course our parts were not as good as the imported ones, but still the pumps did run and the harvest was saved. The main reasons why our quality was not up to the mark was, that we did not have the right material and machinery to produce them. At that time I was still working on a forty years old lathe machine from Liverpool. Now I have a new one from In-

The increasing demand for spare parts encouraged Sattar and other metal entrepreneurs in Bogra to adjust their production. For some of the metal companies the production of spare parts even became a specialized business.

Sattar says, "Once you become experienced in the production of parts, the next step of course is to make a complete pump. Have a look at these two pumps. This one is an original from China. The other one is made by my company. Now tell me, do you see any difference? Well, there is one significant difference, my pump is cheaper in price.

When I ask Sattar why he puts 'Made in Bangladesh' on his pump, he starts to laugh and says: "Well let us face it, the pump after all originates from my country. Of course I would like to come out with my own design and not a copy of a Chinese pump. The problem is, that we lack the knowledge and capacity to produce our own design. That is a costly and difficult affair. So we copy. I know it is illegal, but if I have to believe the newspapers the Chinese are doing the same. On the other hand I am helping many small farmers who otherwise never would be able to afford an imported pump, but are happy with mine."

Since a couple of years Sattar is a member of the Bogra Association for Metal Entrepreneurs. In fact he is one of founders of the organization. Sattar explains why the association is so important to him: "In our branch of metal entrepreneurs we have a lot of contact. Talking to each other we discovered that we are all facing similar problems. Most of the problems are impossible to solve if you operate on your own. Together you may have a much better chance."

During a meeting of the Association of Metal Entrepreneurs in a rented office in Bogra, the members present comment about their most urgent problems. An important problem is space. Almost all company owners started from in and around their house. In the beginning they only employed one or two people. Later when demand and production increased, more people had to be employed and more work space was required. The problem is that the central part of Bogra town is so overcrowded, that there is hardly any room for expansion. A second problem is electricity. As there is no local electricity generating capacity in Bogra, almost al electrical power comes from other areas of Bangladesh. As the national grid is seriously overloaded, power cuts have become a daily experience causing considerable production losses A third problem is the import of raw materials. The import regulations established by the Government are such, that the import tax on ready made water pumps is less than on raw ma terials and pump parts. This makes competition with for eign made pumps difficult. For this reason many metal companies use scrap as their main source of raw material. Another important problem is the lack of working capital. One of the metal entrepreneurs association members explains why The production of pumps and pump parts is very seasonal. This means that you have to

build up a relatively large stock

during the rainy season when no technical irrigation is required. For this purpose you need working capital. In this respect banks could offer us loans, but they are not doing it."

The day after the meeting of the Association Sattar guides us around in Bogra. Our first stop is at a small metal workshop that is specialized in making cabins and loaders for trucks. The workshop owner tells that it is much cheaper to buy a bare truck consisting of a chassis, an engine and steering mechanism from India, than a complete vehicle. All the rest can be added in Bogra at much lower costs. This saves the truck owner tens of thousands of Takas. As importe I steel is too expensive, the workshop uses scrap from sea ships dismantled in Chittagong.

Our next visit is to a foundry. We are arriving just to see how the pouring of the melted iron is done. The iron cooked in a ten feet high oven is poured into small heat proof buckets and then brought to the molds made out of sand. It is awfully hot in the foundry. I admire the sweating men carrying the molted iron. Safety measures hardly exist. The workers all walk barefoot along the narrow paths between the rows of molds. One misstep and they will burn their feet at the red hot iron. The owner of the foundry informs that his enterprise produces an extensive range of products. Water pumps, grills, parts for sugar presses and trucks, threshing machines, it is a long list. "In my company we can make anything out of caste iron," he proudly explains. "Small pieces of less than a kilo up to parts of more

than five hundred kilos." We walk up a shaky staircase and arrive at a small platform where the oven is filled with pieces of scrap iron and cokes. As I do not see any weighing scale. I ask the oven master how he mixes the iron and the cokes. The man laughs and replies: "No problem. I trust my eyes and my thirty years of experi-

On the way to the next work shop I talk with Sector Special ist Small Scale Industries, Bart Van Zwieten of the Netherlands Embassy, who is supporting the Bogra Association of Metal Entrepreneurs, about quality control. Van Zwieten: "It is indeed impressive to see what the metal entrepreneurs are able to produce if you take into account their technical level and means of production. Quality control however, is a serious problem. Lack of knowhow, precision tools and outdated machinery cause serious losses. For instance, if you order ten pumps, they will all be a little different. As a result their is no guarantee that the produced parts do fit." We arrive at a small workshop headed by a woman. Unfortunately she is not at home. What strikes me directly is, that the work space is much cleaner and better organized. The lathes and other machines are clearly separated and also the storing of finished products is properly done. The workshop is in clear contrast to the second foundry we visit. The work floor is so messy and full of parts and scrap, that it is almost impossible to walk. This does not seem at all to bother the workshop owner. He explains that he has lots of orders and that his clients are happy His specialization is the production of agricultural tools and machinery.

What strikes me most of all visiting the metal entrepreneurs that all of them are very proud about what they are doing. It is clear that they are used in solving their own prob-

lems. They know that cannot expect very much from the Government, the institutes for technical research and the banks. From practice they have experienced that these organizations rarely provide adequate support. Sattar: "Every now and then, some Government officer of the Department of Industries or Research Organization visits us and asks many questions. After giving your valuable time. there is never any follow up."

The strong will to solve their

own problems through their Association of Metal Entrepreneurs has been the main reason why three years ago the Netherlands Embassy in Dhaka became interested in providing support to the metal industry in Bogra. Van Zwieten explains: "One of the main objectives of our development support policy is to provide support to small enterprises and to create employment. In this respect, we are not interested in the establishment of expensive training institutes. We believe that direct support to an organization. such as the Bogra Metal Entrepreneurs Association is much more effective. In providing our support, our principles are that the Association keeps its own identity and implements its own programme.

Sattar and the other members of the Association surely do not lack initiative and enthusiasm. The number of members has increased to more than two hundred. The Association now meets regularly and their activities have expanded. Sattar says. "Every time we meet we become more convinced about the necessity of doing things together. Our organization is not a place for small talk and gossip. No. we mean business and want to do things. Take for instance the import of iron. Presently this import is monopolized by a small group of companies. We are going to challenge these companies and import our own iron. Another area of activity is certification of products and developing a better relationship with our dealers. The customer should know that a product certified by our Association means qual-

Over the last months other organizations have expressed their interest in seeking cooperation. The Netherlands Government sponsored Crop Diversification Programme has offered to provide assistance in the production in qualitatively better agricultural equipment Another project assisted by the European Commission wants to make the existing water pumps more efficient and at the same time expand the range of models. Finally the banking institutions have changed their attitude. They are slowly becoming convinced that investing in the metal sector can be a profitable business.

Van Zwieten says, "It is interesting to see how all of a sudden other organizations are now trying to set up all kinds of modes of cooperation. The metal industries are of strategic importance to the agricultural sector. Therefore I am optimistic about the future of the metal entrepreneurs in Bogra. Their situation will further improve after the completion of the Jamuna bridge. The bridge will give direct access to the rest of the country." Sattar fully agrees: "Not everybody knows that Bogra has been a metal producing center since ages. At ten kilometers from Bogra you can find the remnants of the old citadel city of Mahastanagar. In a museum close to the site, you can see what kind of beautiful metal objects our great ancestors were able to make

# Social Profitability of Medicare

by Dr Md Habibullah

I contacted diabetes in 1971. On August 12. '96, I was admitted to BIRDEM for the third time. First time admission was at Segun Bagicha. Late Dr Ibrahim learnt that I was a teacher in Accounting. He wanted to know the real meaning and significance of cost effectiveness as mentioned in WHO Bulletin. On being satisfied with my answer, he wanted to know the meaning and usefulness of IRR. He was satisfied with my answer. From his drawer, he brought a small research monograph where the scholar calculated IRR at 18 per cent by using the concept of national income accounting. I explained to him that the concept of sunk cost should have been used. He asked me whether I can do the job. The next day I took my favourite student Professor Santi Narayan Ghosh with me and held detailed discussion about cost benefit analysis of diabetic treatment. He requested us to undertake the study and promised to bear the incidental expenses. We interviewed 498 diabetic patients who were regularly attending BIRDEM for medical care. Below is the abstract of the study:

considered to be one of the major diseases in Bangladesh. More and more cases are being diagnosed every year. The number of diabetes patients has been estimated to be 2 million. Diabetes is a debilitating disease which puts the diabetes patients to sociopsychological stress. There is practically no specialised facility for the treatment of diabetes except in the Diabetic Association of Bangladesh and its institute for research and rehabilitation in diabetes, endocrine and metabolic disorders, (BIRDEM) situated at Shahbag, Dhaka, A diabetes patient is often treated as a liability by the members of his family. The patient also suffers from crippling effects if the diagnosis and treatment are not made in time. Diabetes experts are of opinion the medical science has developed to a stage where a diabetes patient can, with proper treatment, lead al-

5 5 (GU) E....

Setting a balance between people and food is a

Iran encourages smaller families by disincentives:

only three-children families or less have access to

humane task. Failure to do so results in malnutrition

and raises infant death rates.

and insurance.

subsidies for housing, health care

IABETES mellitus is

most a normal life, whereas without treatment, the chance of survival of juvenile diabetic beyond five years from the date of attack is very remote.

This study was undertaken at the initiative of Prof M Ibrahim. President of the Diabetic Association Bangladesh. The objective of the study was to examine the Cost-effectiveness and Cost Benefit analysis of diabetes treatment. 498 diabetes patients were selected on a ran dom basis covering different age-groups, different occupa tional groups and income groups. Cost data of conducting tests relating to diabetes treatment were collected from gov ernment hospitals and pri vately-owned clinics with the help of a questionnaire. The costs involved in getting the treatment facility of the Diabetic Association were obtained from the sample patients by using interview method and they were compared with the costs

incurred by them for treatment from general doctors before coming to the Association.

The survey found that treatment in the Diabetic Association is least costly. The Diabetic Association has facilities for conducting as many as 43 tests. No institution in this country, private or public, has equipments for all these tests in one place. But these tests can be done in scattered clinics and hospitals in the city of Dhaka. The total costs of these 43 tests. if done for a diabetes patient, amounts to Tk 732.00 for Diabetic Association, Tk 922.36 for government-owned hospitals and Tk 1,076.34 for privatelyowned clinics of Dhaka. However, the Diabetic Association offers the testing services free of cost to people who have registered themselves as its patients. In all the three alternatives, namely, Diabetic Association, government hospitals and privately-owned clinics, a patient has to buy the prescribed drugs from the market at his own cost. The Diabetic Association, of course, spends annually about Tk 2 lac for supplying insulin and other drugs to poor

patients. If a diabetes patient dies, society loses all the investment made in his education, training and rearing, the investment being treated as sunk cost. If he is kept alive by proper treatment. society continues to get contributions from his services up to his 57th year which is his usual retirement age, if he is a government servant. The contribution has been valued by deducting cost of treatment and cost of maintenance from his earned income which has been taken as the gross value of his services. Un-earned income like rental income has been ignored since it remains unaffected by death. The analysis has shown that the society gets benefits several times more than the costs involved. The Internal Rate of Return (IRR) was found to be 84.14 per cent.

Apparently, from the point of view of cost-benefit, investment in the establishment of the Diabetic Association is highly profitable. Therefore, it is in the national interest that social welfare institutions like the Diabetic Association should get financial support from both the public and private sectors.

Our survey has further shown that the Diabetic Association has been able to create awareness about the importance of treating diabetes. It has developed as a centre of excellence. Foreign academic dignitaries have highly appreciated its services. It has already employed research scholars and scientific workers who are investigating local herbs. One such herb, namely Coccinia indica leaves, has shown some efficacy in mild type II diabetes. The dedicated administrative and professionally oriented team is its real asset. This has been assessed by actual observation by us by staying in the Diabetic hospital at Segun Bagicha as its indoor patients for 10 days.

The educational programme of the Diabetic Association is a unique experiment in making the people alert and healthminded. The lecture programme has particular focus of attention on three D's — Diet, Drug and Discipline. A Diabetes patient derives much educative value in realising the importance of attending the Diabetic Association regularly and punctually on due dates, in taking drugs with regularity, in taking regular exercise, particularly by morning walk and by checking the temptation of tak-

ing forbidden food items and leading a disciplined life. The follow-up system is commend-able under which every defaulting patient is sent three reminders failing which his union council chairman is requested to intimate the Diabetic Association the whereabouts of

the patient. The survey has contradicted some popular beliefs, for instance, it has been found that diabetes is not a disease of financially affluent people only. its presence has been noticed among factory workers, rickshaw-pullers, class IV employees and farmers who work hard to earn their living. Children below 14 months of age have also been found to suffer from diabetes. Apparently, in Bangladesh Diabetes mellitus is affecting people of all occupational groups, all age groups

and income brackets. The study has shown that investment in medicare is very much profitable both from micro and macro point of view. The quantitative analysis of social profitability of medicare shows that the cost-benefit ratio at 15 per cent rate of discounting is 1:36.76.

It is further observed that patients are getting medical service at cheaper rates from the BIRDEM. On the other hand government can also render medicare services to the diabetes patients at a lower cost through the diabetic hospital. But this does not justify the opening of diabetic hospital in other cities of the country. For having economic and financial advantage, a hospital should have an optimum number of patients. Therefore, in other parts of the country integrated health service programme including diabetes treatment facilities should be introduced and the BIRDEM in the capital city will take the responsibility of rendering specialised medicare service and that of undertaking research works on diabetes and training of physicians, nurses

(The case study by Mohammad Habibullah and Santi Narayan Ghosh was published by the Social Science Research Council of the Planning Commission of Government of Bangladesh)

Like all other social organisations. BIRDEM is dedicated to the service of suffering humanity. Whatever the nature of organisation, quality of service depends on full-hearted cooperation of three groups: (a) the Administrators who formulate policy: (b) the Officers and Employees who render the service with smeerity, and (c) the Recips ients of the service.

Rensis Likert. Founder President, Survey Research Centre, University of Michigan, Annarbor, USA, developed a hypothesis that if the boss treats his subordinates fairly, equitably, rationally and in accordance with socially desirable value system, the subordinates reciprocate and become loyal to the order of the Boss. The result is optimum satisfaction to the beneficiary group. Likert Model has become popular as Employee Centered Supervision. I conducted a research in the Jute Industry and found that those supervisors who could earn the loyalty of the subordinates by going to bat for them got additional productivity at the same cost. Likert was my thesis examiner. He was pleased with my findings.

The writer is professor. Department of Accounting. University of Dhaka.

## The Daily Star Entertainment Guide

Monday 28th 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 Bible 3:15 Cartoon Film: Macron 3:45 Drama Series: Retelecast of Selected Dramas 4:00 News in Bangla 4:45 Rumjhum 5:00 News in Bangla 5:25 Nazrul Songs 5:50 Sports Programme 6:00 News in Bangla 6:30 Shikkhanggan 7:00 The News 7:05 Open University 7:25 Shuk-Dhusker Nadi 8:00 News in Bangia 8:40 Package Drama 10:00 News in English 10:30 Shasthatatha 10:35 Janomat 10:55 Comedy Series: Coach 11:30 News in Bangla 11:35 Tuesday's Programme 11:40 Close down

### BBC

6:00am BBC World News 6:10 World Focus: The Money Programme 7:00 BBC Newsroom inc. Asia Today World Business Report, 24 Hours 10:00 BBC World Headlines 10:05 The Money Programme 11:00 BBC Newsday 2:00 BBC World News 2:15 World Focus: The Money Programme 3:00 BBC World News 3:30 Time Out: Top Gear 4:00 BBC Newsdesk 6:00 BBC News Headlines 6:05 World Focus: Assignment 7:00 BBC World News 7:15 World Business Report 7:30 BBC Newshour Asia & Pacific 8:30 Time Out : Film '96 9:00 BBC World News 9:15 World Focus: The Money Programme 10:00 BBC World News 10:30 Time Out: American Pie 11:00 BBC World News 11:30 Time Out Tomorrow's World 12:00 The World Today 2:00 BBC World Headlines 2:05 World Focus:

The Money Programme 2:45 Building Sights 3:00 BBC World News 3:30 Time Out. The Travel Show 4:00 BBC World Report inc. World Business Report/24 Hours

### CHANNEL V

6:00 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 By Demand VJ Trey 2:00 Frame by Frame 2:30 First Day First Show 3:00 Sansui Mangta Hai 4:00 Planet Ruby 4:30 By Demand VJ Trey 5:30 Rewind VJ Sophiya 7:00 Big Bang VJ Alessandra 8:00 Planet Ruby 8:33 The Vibe 9:00 BPL Ove 10:00 First Day First Show 10:33 Launch Pad VJ Sophiya 11:33 The Ride VJ Trey 12:00mn Over The Edge V. Sophiya 12:30 Big Bang VJ Alessandra 1:00 Haysah 2:00 By Demand VJ Trey 3:00 Big Bang VJ Alessandra 4:30 Asian Top 20 VJ Trey

### 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 Nathalie Dupree Cooks 10:30 Videofashion11:00 Kata & Allie 11:30 The Oprah Winfrey Show 12:30 Dynesty 1:30 Santa Barbara 2:30 The Bold & The Beautiful 3:00 Buniyaad 3:30 Lifeline 4:00 Home and Away 4:30 Lost in Space 5:30 Adventures Of Black Stallion 6:00 Kata & Allie 6:30 Nathalie Dupree Cooks 7:00 The Amul India Show 7:30 Star News Hindi 8:00 Small Wonder 8:30 The Bold and The Beautiful 9:00 Imtihan 9:30 Star News 10:00 Yes Minister 10:30 Chicago Hope 11:30 The Bold & The Beautiful 12:00mn Santa

Barbara 1:00 The X Files 2:00 Fire 3:00 Quincy 4:00 The Oprah Winfrey Show 5:00 Barnaby Jones

### STAR SPORTS

6:00am European Indoor Championships 2nd Semi final Zurich, Switzerland 7:30 Wld Rally Champs Rallye Di San Remo 8:00 Watersports World 9:30 Cricket The Great Asian Matches Wills World Cup Cricket 2nd Semi Final Australia v West Indies From: Mohali, India 3:00 European Indoor Championships 2nd Semi Final Zurich, Switzerland 4:30 The Asian Football Show 5:30 Squash Super Series Qatar Int'l 6:30 Trans World Sport 7:30 World Superbike Championship 1996 Australian GP 9:30 Waterspots World 10:00 Gillette World Sport Special 10:30 Spanish F'ball League H/L 11:00 European Indoor Championships Final Zurich. Switzerland 12:30 Mumm 36 Cham. H/L-Euro 1:00 Same Day Delay National Football League, 1996-1997 3:30 Inside PGA Tour 4:00 The European Tour Volvo Masters Final Day H/Ls

STAR MOVIES 7:30 Film Club Jumpin At The Boneyard 18 (Arabic Subtitles) 9:30 Comedy : Bill And Ted's Bogus Journey 15 (Arabic Subtitles) 11:30 Family : Lorna Doone (1990) 12 (Arabic Subtitles) 1:30 Classic Anna And The King Of Siam G (Hindi Subtitles) 3:30 Comedy: Three Amigos! 12 (Hindi Subtitles) 5:30 Family : This is My Life 15 (Hindi Subtitles) 7:30 Film Fiction: Kidnapped 9:00 Deccan Dream 9:30 This Week That Year 10:00 Comedy: Car 54 Where Are You? 18 (Hindi Subtitles) 11:30 Halloween Horror: Children Of The Com

Silence 18 (Arabic Subtitles)

5.30 Surtal 6:00 The News 6:30 Jagran 7:00 ZED 8:30 Dream Merchants 9:00 Hum Zameen 9:30 Gaane Anjaane 10:00 Sailaab 10:30 Positive Health Show 11:00 Dak Ghar/Apna Ghar 11:30 Gopaljee 12:00 Suno Suno Tring Tring 12:30 Celeste 1:00 ZED 1:30 Asian Sky Shop 2:30 Tara 3:00 Kurukshetra 3:30 Mere Ghar Ana Zindagi 4:00 Mano Ya Na Mano 4:30 Lijiat Khana Khanaza 5:00 ZED 5:30 Akbar Birbal 6:00 Cartoons 6:30 Love Story 7:00 ZED 7:30 Gaane Anjaane 8:00 Tol Mol Ke Bol 8:30 TVS Sa Re Ga Ma 9:30 Campus 10:00 Daraar 10:30 The News 11:00 Shayad 11:30 Close Up Antakshari 12:00 Parivartan 12:30 Andaz 1:00 9 Malabar Hill 1:30 Apcolite Arabic Aap Ki Pasand 2:00 Arabic Programme 4:00 Index 4:30 All Out For No Loss 5:00 Jagran

18 (Arabic Subtitles) 1:30 Action Code Of Silence 18 (Arabic Subtitles) 3:30 Horror The Terror Within 18 (Arabic Subtitles 5:30 Thriller Dead

### ZEE TV

SONYET

8:00 am Tilawat Aur Tarjuma /Hamd/Naat 8:20 Cartoon 8:30 Khabrain 8:45 Abb Pata Challa 9:05 Khat Farmaish 9:20 Sargam Sargam 9:45 Ilaaj-Bill-Ghiza Pakistan 10:05 Shab Daigh 10:35 English Film Goof Troop 10:55 Milli Naghma 11:00 Khabrain 11:10 The Saint (Roger Moor) 12:00 Shama (Drama Serial) 12:55pm Quran-e-Hakeem 1:02 Bismillat

### DD 7

10:30 Janmadin 10:35 Educ Prog 11:00 Nazrulgeeti 11:15 Folk Songs 12:30 Ek Silpi Onek Gaan 1:00 Janani 1:30 Mono-

rama Cabin 2:30 Aiy Chandee Ki Anandey (Serial) 3:00 Bahari (Serial) 3:30 Irsha (Serial) 5:05 Nepali Programme 5:30 News 5:35 Desh Bidesher Khela 6:00 Palli Katha 6:30 Batayan (Serial) 6:55 Arati (Serial) 7:30 Bangla Sambad 7:55 Dinindan 8:00 Gan Sudhu Gan (Serial) 8:45 Saptahiki 9:00 Janani 9:30 Monorama Cabin 10:00 Bengali Movie Club Film Show 1:00 Closed

8:30am Yaadon Ki Baarat 9:00 The Three Stooges 9:30 Den nis The Menace 10:00 | Dream Of Jeannie 10:30 Surf-Wheel Of Fortune (Game Show) 11:00 Cover Story-Hostel (Serial) 12:00 Mere Message Meri Geet 1:30 Baat Ek Raz Ki (Serial) 2:30 Cine Matinee-Hindi Feature Film 4:30 The Rasoi Show 5:30 The Three Stooges 6:00 Mere Message Meri Geet 6:30 Dennis The Menace 7:00 Premier 7:30 | Dream of Jeannie 8:00 Surf-Wheel Of Fortune 8:30 Taak Jhaank 9:00 Jevan Mirtu (Serial) 9:30 Yeh Sad Nahi Ho Sakti (Serial) 10:00 Chamatkar (Drama Serial) 10:30 Ghave 11:00 The Young And The Restless 12:30 O'Maria (Serial) 1:00 Pehli Mulakat 1:30 Surf-Wheel Of Fortune 2:00 Premier 2:30

### EL TV

12:30am Shammi Kapoor Special 1:30 Dance Dance 2:30 Jugal Jodi 3:30 Party Time 4:30 Tarane Aur Fasane 5:30 Shammi Kapoor Special 6:30 Dance Dance 7:30 Jugal Jodi 8:30 Party Time 9:30 Tarane Aur Fasane 10:30 Kal Bhi Aai Bhi 11:00 Teri Bhi Chup 11:30 WW Amar Prem 12:00 Manoranjan 12:30 Song Yatra 1:00 Naam Gum Jayega 1:30 Taranum 2:00 Aaya Saawan 3:00 Shatrani 3:30 Abhinetri

Down 5:00 Talaash 5:30 Jhoomo Nacho 6:30 its My Choice 7:00 Siyaram Kamaal Kombination 7:30 To Be Announced 8:00 Fat Or Fit

4:00 Brigadier Balwant Bhawan

4:30 Emami The Real Count

8:20 Kinetic Haseen Pal 8:30 12 00 Kinetic Haseen Pal Sorry Mery Lory 9:00 Zandu 12:10 mtezaar Balm Dance Mania 9:30 Karz 10:00 Chalo Cinema 10:30 Stand By 10:40 Yeh Duniya

Gazab Ki 11:00 Hee Hee Ha

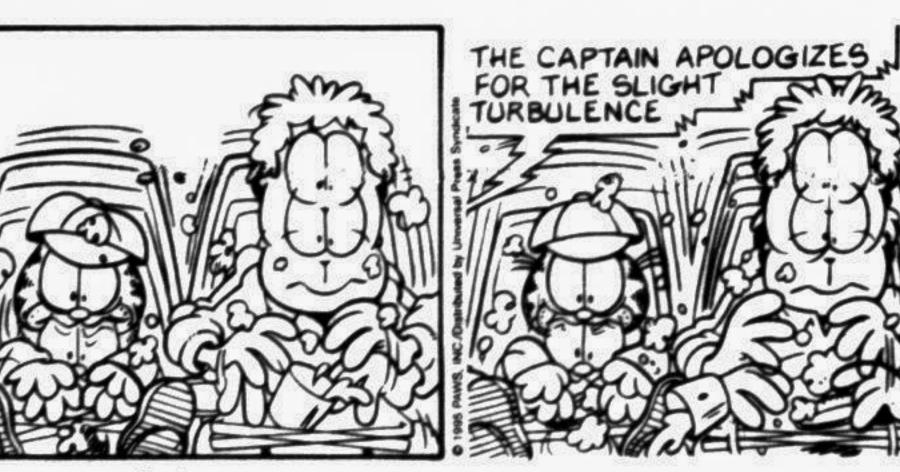
Ha 11:30 Ortem Hit Thai Hit

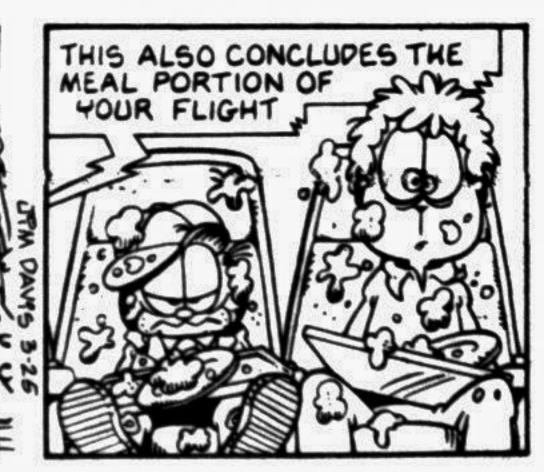
ZEE CINEMA 6:30 Tarana 7:00 Film Dharti

9:00 Shooting Shooting 9:30 Film : Darpan (Sunil, Waheeda Rehman) 12:15 Na Jane Kyon 12:30 Film : Lafange (Mumtaz, Ranadhir K.) 3:15 Shoot Shoot 3:45 Film : Aulad (Jeetendra, Ki God Mein (Shatru S., Sonam) Babita) 6:30 Film : Manla

Tardeo (Marathi) 9:15 Songs 10:00 Film : Kahani Kismat Ki (Dharmendra, Rekha) 12:45 Film : Yeh Desh (Jeetendra, Zeenat A.) 3:30 Anbann 4:00 Film : Dhoop Chaon (Sanjeev,

# Garfield ®





by Jim Davis

### Tom and Jerry



