INSIGHT

The cost barrier

Tim Pang urges the Hospital Authority to make available the new generation of pain relief drugs to patients who would benefit from the minimal side effects but at present simply cannot afford them

The advancement of medical technology leads to new drugs that can treat disease more effectively and have fewer side effects, significantly increasing patients' quality of life. Using drugs that effectively keep patients' conditions under control with minimal side effects not only helps reduce the frequency of visits to clinics and hospitals, it also has a positive impact on the whole medical system. In the long run, it helps to address the long working hours and dreadful workload of medical staff in public hospitals, thus easing pressure on the Hospital Authority and helping to better allocate resources.

This can be best illustrated in the current situation faced by patients with chronic pain illnesses who are seeking the chance to choose alternative medication.

In July, the Hong Kong Ankylosing Spondylitis Association conducted a survey on the adverse effects of traditional non-steroidal anti-inflammatory drugs on rheumatic and arthritis patients. The results show that more than half the respondents using the drugs have experienced side effects such as stomach ache and indigestion. Many have sought medical help and, in severe cases, have experienced symptoms such as peptic ulcers. In addition, nearly 20 per cent of the respondents had to be admitted to hospital. Even though nearly 70 per cent of respondents acknowledged the availability of the new generation of anti-inflammatory drugs, such as COX-2 inhibitors, most cannot afford them because these better alternatives are still categorised as "self-financed items" by the Hospital Authority.

Since 76 per cent of the respondents have a monthly family income of less than HK$20,000, and nearly 40 per cent are on less than HK$10,000, this additional expense could be a financial burden. Thus, low-income families are being denied the right to alternative treatment.

The survey also revealed that nearly half the respondents work in the clerical field or do manual labour. The common gastrointestinal side effects from taking the traditional anti-inflammatory drugs may mean they have to take sick leave, creating extra pressure for them.

Recently, a medical study by the Department of Medicine and Therapeutics at the Chinese University of Hong Kong has shown that when compared with traditional anti-inflammatory medicine, the new generation of drugs can effectively lower gastrointestinal complications fourfold and reduce the risk of gastrointestinal haemorrhaging by a factor of five.

Most importantly, direct medical costs and the workload of frontline medical staff can be significantly reduced if the new drugs are prescribed by public hospitals. This is because the direct medical costs associated with the adverse effects of traditional anti-inflammatory medicine amounted to almost HK$1.5 million, four times higher than those associated with the new generation of drugs. Hence, despite the seemingly higher initial costs, the prescription of COX-2 inhibitors is a cost-effective treatment alternative for chronic pain illnesses.

From the perspective of the Hong Kong medical system, fewer visits to a doctor or hospital will relieve the workload of frontline medical professionals. And patients with rheumatism and arthritis whose gastrointestinal side effects can be alleviated will be able to contribute more to society. Their families will also be freed up. Such underlying social costs should form part of the considerations when public hospitals provide medication to patients.

The workload of medical staff can be reduced if the new drugs are prescribed

Patients who need treatment should be protected and respected. The four pillars of basic rights give all patients the right to know, the right to alternative treatment, the right to privacy and the right to complain. In particular, the right to alternative treatment means that patients must have the right to choose from all treatments available. If a hospital limits that to only one type of medication, this constitutes a deprivation of a patient's rights. A physician also has the right to choose which drug to prescribe in his patients' best interests.

The Hospital Authority claims that the current self-finance policy under the drug formulary respects a patient's rights. Yet, it is clearly unfair to those on lower incomes.

By including the new generation of anti-inflammatory drugs, such as COX-2 inhibitors, on the special drug formulary, the risks of gastrointestinal side effects and possibly the hospital treatment of rheumatic patients and those with arthritis can be minimised. It would also significantly reduce the workload of frontline doctors. That's a win-win situation.

Most of all, it would respect a patient's right to alternative treatment, allowing both doctors and patients access to the best and most suitable treatment.

Tim Pang Hung-cheong is community organiser at the Society for Community Organisation

Double bias

Luisa Castro and **Bibi Tayyaba** describe some of the discrimination that Muslim women face here, as an ethnic minority and as women

There has been marked progress towards improving the status of Hong Kong's ethnic minority populations of late. The population census this year was issued in 11 other languages in the first attempt to gain full, accurate data concerning Hong Kong's residents who are fluent in neither Chinese nor English. And, in May, the police introduced a new regulation to help hire non-Chinese locals. Other government units look likely to adopt similar policies. The era of equal citizenship no longer seems an ever-receding horizon.

Yet, significant gaps remain in the integration of Hong Kong's ethnic minority communities. As the Equal Opportunities Commission pointed out in its report on education for ethnic minorities, until the Education Bureau develops expertise in schools to teach Chinese as a second language – which will require more multilingual teachers to be hired – ethnic minority children will continue to struggle at school and find meaningful employment in the future.

While these initiatives are encouraging, there is another group which is deserving of attention but remain largely overlooked: ethnic minority women.

Women from ethnic minority groups are still subject to multiple types of discrimination on the basis of gender and race and, in many cases, religion. For example, some Chinese Muslim women are prohibited from wearing the hijab (headscarf) to work. Others get interviews but are not hired, even when they do not wear the hijab, due to prejudices on the part of employers against having Muslim women workers. As a result, many ethnic minority women are often forced to accept lowly paid, piecemeal blue-collar jobs, thus compounding the feminisation of poverty currently facing Hong Kong.

A major problem in evaluating the situation of ethnic minority women in Hong Kong is the lack of available data. Tracking social indicators such as labour force participation, incidents of sexual harassment or abuse, and take-up of available health services would provide important insights. A commitment by the government to collect and disseminate the relevant data would be a good first step towards determining the extent of assistance and policy intervention required in these and other areas.

Unfortunately, inadvertent discrimination extends beyond the workplace. In public spaces, the particular needs of these communities – for whom segregation of men and women is the norm when it comes to activities ranging from prayer to recreation – are not being addressed or even considered.

Hong Kong is a more racially tolerant society than many others. But ethnic minority women need equal access and equal opportunities to achieve their full potential. To this end, Hong Kong businesses need more diversity and initiatives to recruit a mosaic of voices that are representative of Hong Kong's heterogeneous composition, and the government should re-examine its policies under the lens of both gender mainstreaming and racial integration. The community should also empower these women to become fully valued members of society.

Luisa Castro is an instructor at the community relations department of the Islamic Kasim Tuet Memorial College. Bibi Tayyaba is a member of the college's student union. This article is part of a monthly series on women and gender issues, developed in collaboration with The Women's Foundation

China could show Europe a way out of the debt trap

Lau Nai-keung has in mind a lesson in recent Chinese history, rather than cash

If you believed the pundits and world-class financial analysts a few months ago, China was caught in "the biggest financial bubble in history" and was heading towards a painful hard landing. But, after a while (and probably after somebody somewhere made a killing and somebody else lost their shirt), its economic crisis mysteriously disappeared.

Taken with the recent publication of the speeches of former premier Zhu Rongji (朱鎔基), I was reminded of the equally mysterious disappearance of billions of yuan of "triangular debt" around 1992 when Zhu was vice-premier and responsible for this remarkable feat.

The Western world has been burdened with a severe debt crisis for some time now. As I see it, the most suitable cure is a Washington Consensus prescription of belt-tightening and balanced budget. This is known to be excruciatingly painful but, after a few riots and several changes in governments, their economies would be restored to normal and, in Russia's case, to half its previous size. At least, this was their standard prescription for developing economies when they were suffering similar afflictions. If you consult the International Monetary Fund or the World Bank, they will guarantee that it works.

For obvious reasons, no Western country has so far taken this bitter pill – highlighting their double standards – and that is why their situation is worsening. It is perhaps a good time to try some alternative medicine, this time a Chinese tonic, by learning the lesson of how China wiped out its huge "triangular debt".

When Zhu was put in charge of cleaning up this astronomical amount of debt, he found out the simple fact that, when A owes money to B, who owes C, who in turn owes A, the trio will be locked in, all unable to move. But when the loans are set off against one another, the net amount of outstanding debt is much lower, rendering the problem a lot easier to solve. Easing the money supply a little, then, does the trick.

While I don't have the exact figures, I'm sure quite a substantial amount of debt owed by ailing European Union economies is owed to other EU members. If the cross-debts are set off against each other, the outstanding would be reduced to a much more manageable dimension. Nobody would be hurt by crossing them out, since these are only accounting figures.

The net debt, which might still be quite substantial, can be handled in three parts. The first part of the debt is cancelled. Call it solidarity – just cancel a large part of the debt in one bold stroke. The truth is that if the lending countries do not write it off, they will never get it back anyway, so they might as well give it away in return for some goodwill.

Then, put a moratorium on another big chunk, with a view to, say, repayment 20 years later, or whenever it's convenient.

For the remaining part, the borrowing countries will have to work hard to resolve their problems in the usual way, with perhaps a little help from other EU countries.

This three-pronged approach worked in the Chinese "triangle debt" problem; it is, to a large extent, applicable to the current European debt crisis. This approach is, in fact, a sophisticated form of debt relief which is not uncommon in some developing countries. China had, for example, cancelled 25.6 billion yuan of debt owed by 50 developing countries by the end of 2009.

The crucial question is how the rich countries in the EU view their relations with other members in trouble. If they don't care about their poor family members and don't wish to extend a helping hand, it would be difficult to ask the Chinese government, an outsider, to do so. Moreover, if they don't regard China as a friend and are still bent on discriminating against it, they are in no position to even ask for assistance.

Early action on the part of the EU council is required; the window of opportunity won't be open for long. Very soon, people will demand default on the debt repayment. Then, the roof will collapse.

Lau Nai-keung is a member of the Basic Law Committee of the NPC Standing Committee, and also a member of the Commission on Strategic Development

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The economy's humming, so where are the jobs?

Amrit Dhillon worries about India's inability to create work for its army of employable youth

Millions yearn for jobs in India. Any advertisement for a government job (prized among the poor for its security) invariably draws a deluge of applications. Earlier this month, a 23-year-old man was so desperate to get a job as a forest guard with the Maharashtra government that he agreed to run 25 kilometres in the blazing sun as a test of his physical fitness, along with 9,500 other aspirants. He collapsed during the run and died later.

Last year, when the Mumbai police announced they were recruiting around 3,000 people, over 30,000 turned up at the recruitment centre. As they jostled and pushed, a stampede broke out and one man died.

The desperation may seem excessive but it is justified. India's scorching economic growth has been unaccompanied by job generation. Data released by the government in June showed that, between 2004 and 2009, the country generated two million jobs, just 400,000 a year on average. In the same period, 55 million people aged between 15 and 59 joined the workforce – an alarming disparity.

If India fails to generate more jobs, the aspirations of an entire generation will be thwarted. Then there are the possible social repercussions. India's middle and lower-middle class have great expectations of self-improvement and prosperity. If those hopes are frustrated, it is possible that what has been touted as India's biggest advantage over China – its demographic dividend, namely a large, young, working population – could end up as a liability.

The Labour Ministry has estimated that the labour force will rise from 520 million last year to 574 million by 2014-2015. That calls for an additional 11 million jobs each year to maintain the current ratio of employed people to the total population, that is, 39 per cent of the 1.2 billion.

If that is scary, consider this: the number of Indians aged between 15 and 64 is projected to increase from the 781 million last year to 1.02 billion by 2030.

This sort of phenomenon – an ample supply of labour that is available to meet a country's economic needs – was used by China to power its rise. If India wants to see similar benefits, the government will have to devise policies to create millions of jobs in manufacturing and the service sector so young Indians can be both productive and earn enough to be future consumers.

For the average young Indian male, the future looks pretty bleak. Not only are millions of men of marriageable age currently unable to find a bride (thanks to the practice of female feticide) but they can expect to be jobless as well. Leaving aside the implications for the economy, this is not exactly a recipe for social stability.

Amrit Dhillon is a freelance writer in India

Euro may survive one default but not the next

Gwynne Dyer says Europe's unfolding economic woes will, however, bruise but not break its union

Few things are as galling as being right too soon. Back in 1970, dissident Soviet writer Andrei Amalrik wrote a book boldly called *Will the Soviet Union Survive Until 1984?* He predicted that it would not, which greatly annoyed the communist regime. He was sent to Siberia for his temerity, and later forced to leave Russia for the West. Even worse, he was wrong. The Soviet Union survived until 1991.

Many pundits find themselves in the same situation today with regard to the euro. They say it could collapse any day now, and that the European Union itself may follow. Making blood-curdling predictions is great fun, but they are getting ahead of themselves.

We are dealing with three different things here. One is a default by Greece. That could happen any day now. The second is a collapse of the euro, triggered by a Greek default. That would plunge Europe back into recession, and cause chaos in the financial markets. The third is the collapse of the EU itself. This, we are told, would cause it to rain blood, or at least frogs, all over Europe.

So, let's begin with Greece. Why should it default on its international debts? Because they amount to 160 per cent of Greece's gross domestic product, and the savage austerity measures that the EU has forced on the country have driven its economy deep into recession. The Greek economy is shrinking at 7 per cent a year – so Athens can never repay the debt.

However, Greece uses the euro. Wouldn't a Greek default bring the whole common currency into disrepute? Well, maybe, but that's certainly not inevitable. The euro is the root cause of Greece's difficulties. It has an uncompetitive economy, so back when it used the drachma, it paid high rates for foreign loans, and devalued the drachma once in a while to deal with the competitiveness problem. Greece should never have been allowed to join the euro. When it was allowed in, it found it could borrow money at the same rate as Germany. So it borrowed a lot.

The euro will probably survive this crisis. But it probably won't survive more than another five to 10 years, because much bigger countries – notably Italy, perhaps Spain – have a problematic relationship with the euro too.

A common currency generally presupposes a single government with the fiscal and monetary tools to protect it, and the political unity to do so. The euro was created without any of those fundamental assets. In its current form, it will probably collapse before 2020.

Will the EU collapse with it? Why should it? It has been in existence, under various names, since 1958. It survived all but the last 10 years without a common currency because its existence served the purposes of its members. It will survive a future without the euro, too.

Gwynne Dyer is a London-based independent journalist