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WITHOUT FEAR OR FAVOUR

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Biratnagar Jumla



POST PHOTO: ANISH REGAMI

Women wearing face masks walk at Lagankhel in Lalitpur on Wednesday. Authorities have urged the public to strictly follow safety protocols, including wearing masks, as Covid-19 cases rise.

Stuck at home after losing job to pandemic, migrants from monsoon-hit areas face difficult road to recovery

Remittance has played a crucial role in disaster recovery. But Covid-19, which has left many workers jobless, has now made it much more challenging to recover from disasters.



POST FILE PHOTO

A house struck by landslide at Satbise in Besishahar Municipality-7, Lamjung.

TSERING NGODUP LAMA
KATHMANDU, AUG 5

For the past three weeks, the only thing that has been on Hom Bahadur Thapa's mind is a massive boulder sitting on a sloping hill, roughly 100 metres above his house. The boulder had come tumbling down the hill during a landslide on July 12.

In Thapa's village of Niharey in Gulmi district, every year monsoon means heavy rainfall—and then rain-induced landslides. This year was devastating.

When local government officials came to inspect the landslide area, they told Thapa what he already knew—another landslide would send the boulder tumbling down, crashing into Thapa's house.

"They said it was too risky for us to continue living in the house," Thapa, 29, told the Post over the phone from his village in Gulmi. So Thapa took his family of five to a neighbour's place in the same village.

A migrant worker, Thapa returned to Nepal on May 10 in the midst of the pandemic and lockdown.

"Had it not been for the pandemic, I would still be in Malaysia, working at a gloves manufacturing factory," said

Thapa. "Because of Covid-19, I couldn't renew my passport, which left me with no option than to return."

The only solace for Thapa is that he is with his family in these times of crises.

Hundreds of migrant workers who were either laid off or given unpaid leave were forced to return home paying hefty airfares. The one-way airfare on the Kuala Lumpur-Kathmandu flight cost each returnee Rs45,000, which they hardly earn in a month.

Thapa, however, was not much worried after he landed in Nepal after losing his job.

"But the landslide has completely changed everything," said Thapa, the sole breadwinner in his family. "Now that I don't have a steady source of income, how am I going to build a new house or arrange a safe place for my family to live in and feed them?"

Like Thapa, many migrant workers from villages of Sindhupalchok, Gulmi and Lamjung—where this year's monsoon has caused extensive damage to life and property—have lost their jobs due to Covid-19.

Unemployed, many of them are likely to face huge challenges as they try to recover from the disaster.

Nepal has always been vulnerable to natural disasters. According to the United Nations Development Programme, globally, Nepal is ranked fourth, eleventh, and thirtieth in terms of vulnerability to climate change, earthquake, and flood risks, respectively.

This year, according to the Nepal Disaster Risk Reduction Portal, which compiles data on the country's natural disasters, between June 12 (when the monsoon started) and July 12, landslides, floods and lightning

strikes claimed 112 lives. Landslides alone claimed 76 people, the highest deaths recorded so far.

"Nepal continues to see devastating monsoons every year because apart from rescue operations and providing immediate relief materials for victims, we haven't done anything that would help prevent such disasters," said Madhukar Upadhyaya, a climate change adaptation expert. "The damage caused by water-induced disasters has also forced more people to seek foreign employment."

Every year as monsoons wreak havoc in the country, the money that migrant workers like Thapa send back home helps their families cope with and move on from the damage caused by disasters.

How important a role remittance plays in disaster recovery was very evident in 2015, the year Nepal experienced devastating earthquakes. That year, Nepal received \$6.6 billion in remittance money. The amount was 20.9 percent more than in 2014.

According to Nepal Rastra Bank, the significant increase in remittance inflow was because of migrant workers sending money to rebuild houses damaged by the earthquakes and for their families to cover basic household expenditures.

But the Covid-19 pandemic is having an all-round effect—on disaster recovery to remittance earnings.

According to a report published by the Asian Development Bank on August 3, due to the global economic slump caused by Covid-19, Nepal could see a 28.7 percent drop in remittance in 2020.

"Without continuous remittance flows, remittance-dependent households can fall into poverty or have difficulty meeting basic essential needs, as well as access to education and health services. Loan repayment is another challenge for remittance recipient households," the Manila-based multilateral funding agency said in its report.

In Thapa's family, the first one to leave for foreign employment was his father.

"For many years, my father worked as a security guard in Chennai, India. The money he sent home helped cover our family's expenses," said Thapa.

"When I turned 22, I told my father, who was already in his 50s, to leave his job and return to Nepal."

When the father came back, Thapa went to Malaysia.

"It was my turn to take care of the family," said Thapa. "From Malaysia, I could manage to send home anywhere between Rs 15,000 and Rs 20,000 a month."

Four years after working in Malaysia, Thapa managed to save enough money to renovate his old house and add one more room.

>> Continued on page 2

As Covid-19 cases rise, government scrambles to contain the virus flare-up

As new measures to curb the virus spread, authorities impose odd-even rule for vehicles in the Valley and other districts with over 200 cases and bar social gatherings.

ARJUN POUDREL
KATHMANDU, AUG 5

On Wednesday too, at 4:15 pm, Dr Jagshwor Gautam, the spokesperson for the Health Ministry, appeared on television, gave the latest figures on the number of Covid-19 infections, active and recovered cases, and the number of deaths due to the coronavirus.

Before concluding his press briefing, which he conducts every day, he urged all to take precautions, view everyone else as a person who has been infected, suspect everyone regardless of who they are—friends, acquaintances or unknown people—as a coronavirus carrier, wear masks and maintain physical distance. His "not-to-do" list was long.

What, as usual, Gautam missed was an update on available hospital beds, what measures the government, or his ministry for that matter, is going to take in the immediate future and how it plans to contain the virus and treat people.

As of Wednesday, Kathmandu Valley has reported 787 Covid-19 cases, according to the Health Ministry.

"The national Covid-19 tally has

reached 21,390, with 60 deaths," said Gautam.

In Bagmati Province, where the Kathmandu Valley falls, there are 800 active cases, according to the Health Ministry.

Gautam admitted that the cases have been rising at an alarming rate.

Kathmandu's government hospitals are already overwhelmed with Covid-19 patients, with no beds available for new patients.

"We will keep all asymptomatic patients at their homes," Gautam told the Post. "If the number of cases continues to surge at the current rate, severely ill Covid-19 patients could die if they don't get beds."

According to the Epidemiology and Disease Control Division, which keeps track of Valley's Covid-19 cases, as of 5pm Wednesday, 103 new cases were reported.

Of them, 62 are from the Valley—57 from Kathmandu and five from Lalitpur. The rest were from various districts who are in the Valley for various purposes, according to the division.

An official at the division said they are still working to arrange beds for those who tested positive.

>> Continued on page 2

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People from the Newa community observe Ropai Jatra in memory of deceased family members, and to pray for a good paddy harvest, in Khokana, Lalitpur on Wednesday.

200 firms sell fake VAT bills worth Rs 15 billion leading to huge tax evasion: Revenue probe department

The racketeers who sold the fake VAT bills have been found to have registered firms in the name of poor and ignorant people from rural areas so that they can avoid being indicted by law enforcement agencies.

PRITHVI MAN SHRESTHA
KATHMANDU, AUG 5

In the latest fake VAT bill scandal, the revenue investigation department has uncovered a major case that showed that bills estimated to be worth Rs 15 billion were sold to different firms, causing huge losses to the national revenue.

"About 200 firms have been found to have sold fake VAT bills worth around Rs15 billion to different 1,100 firms," said Dirgha Raj Mainali, director general at the department of Revenue Investigation, which has been investigating the latest fake VAT bill scandal nearly a decade after the first such case was exposed.

The modus operandi of those who sold such bills is that they produced such bills in large scale and sold to various firms by charging a certain percentage as commission, according to

Beverages, a multinational company, which is the bottler of Pepsi, Diet Pepsi, Seven-Up, Mirinda Orange, Mirinda Lemon and Mountain Dew.

In December last year, the department had filed the case against the company at the Kathmandu District Court on charge of evading tax amounting to Rs 649.60 million.

Mainali had told the Post at the time that the company had issued cheques in the name of firms that had sold the fake VAT bills to the company. These firms returned the amount after deducting eight percent commission on those bills.

According to the department, it has so far filed over 100 cases against sellers and purchasers of fake VAT bills worth around Rs7.5 billion. The department has filed cases against both sellers and purchasers of the fake VAT bills.

On July 15, the department filed a case against

above them also help to promote such anomalies," said Mallik.

The tax authority has been strengthening its system to track the practice of evading tax. But, officials at the tax authority admit that the existing software system is not enough to track all the malpractices.

"In fact, the latest fake VAT scandal was identified by studying the practices of some firms in our system," said Mukti Pandey, deputy director general at the Inland Revenue Department. "But, this system cannot identify all the malpractices that happen in the market and we also track such activities manually."

In fact, during its investigation, the Department of Revenue Investigation had found weaknesses in both the Inland Revenue Offices and banks for failing to notice 'suspicious transactions' in the names of the firms that were selling the fake VAT bills.

"These firms were found to have done transactions worth millions of rupees within a month of their establishment while there was none in another month. The Inland Revenue Offices failed to notice such unusual behaviour," Mainali said.

He said the tax authority has not been able to take prompt action even after finding unusual behaviours of taxpayers which allowed such malpractices to flourish.

"In the case of the new fake VAT bill scandal, some chartered accountants and auditors who know the loopholes in the tax system, have aided the racketeers," he said.

In June last year, the department had filed tax assistants—Lalitraj Kandangwa and Gauri Mainali and auditors—Jagannath Gurung, Sharan Bahadur Khadka and Tanka Nath Nepal for aiding and abetting the racketeers.

The business community says that there has been massive improvement in the software system adopted by the tax authority which can trace malpractices. "Those involved in malpractices can be traced either from sellers or purchasers. But, the problem here is that the malpractices are flourishing due to collusion between the officials and the people involved in such practices," said Kush Kumar Joshi, former the president of Federation of Nepalese Chambers of Commerce and Industry.

Joshi, who is also president of National Business Initiatives, a non-profit organisation which works to promote responsible business practices, said that the government's effort to introduce electronic billing systems starting from department stores and dealers of vehicles, would help control tax evasion.

The government, implemented since December 2017, connects the point of sale to the computer of the Inland Revenue Department over the internet. Each time sale is made and sale receipt is issued, the transaction is recorded in real time by the taxman. The system is expected to reduce the possibility of tax evasion and under invoicing. But experts say that it is not possible to enforce the system on all the traders.

"It is because small retailers don't have knowledge and resources to use such a system," said Mallik.

He said that as the malpractices happen from customs points to the retails, he stressed that a comprehensive software system accommodating all the government entities responsible for collecting revenue, should be introduced to properly track malpractices.



Even though the last fake VAT bill scandal was exposed in 2010, people are found to have engaged in such practices as early as 2014, revenue investigation officials say.

the value of the bills.

The purchasers of such bills, in turn submitted tax details claiming that they paid VAT for procuring goods. But, in fact, the purchasers of fake VAT bills didn't purchase any goods. It means, the VAT supposed to go to the state coffers never reached the government's account.

The racketeers who sold the fake VAT bills have been found to have registered the firms in the name of poor and ignorant people from the rural areas, so that they could legally come out from any legal obligation if indicted, according to the department officials.

Many poor farmers and illiterate people are defendants in the case filed by the department at district courts and high courts.

"Racketeers have used around 150 such people to register the firms and opened the accounts in their names in the banks but the racketeers have got the responsibility of signing the cheques," said Mainali.

After amendment to Revenue Leakage Control Act last year, it can file cases at the high court, from initially the district courts.

Unlike in the past fake VAT bill scandals, many large business houses have so far not been exposed to be involved in the scandal so far except a few ones.

One of the big companies that has been accused of evading tax by using fake VAT bills is Varun

19 individuals involved in nine firms including Ma Baishno Trade Concern at the High Court, Lalitpur, for selling fake VAT bills amounting to Rs2.16 billion and contributing to tax evasion. On the same day, three people involved in another four firms faced charge of tax evasion for purchasing fake VAT bills worth Rs615.42 million.

In March last year, the department had filed a case at the Kathmandu District Court against 24 individuals on the charge of evading taxes amounting to Rs1.75 billion by producing and issuing fake VAT bills.

Even though the last fake VAT bill scandal was exposed in 2010, people have been found to have engaged in such practice as early as 2014.

"This shows that measures taken to control such practice were not sufficient," said Bidyadhar Mallik, former minister and finance secretary. "This also shows that the thief is one step ahead of the government."

According to him, even after the scandal was exposed a decade ago, the software system that could track such transactions could not be up to the mark.

In December 2017, the tax authority installed a cloud-based software system that tracks transactions in real time. But, this system has not connected all the points of sales.

"Sometimes, personal interest of the tax officials and the intervention of the politicians

Nepalis in Beirut shaken after deadly explosion

No casualties have been reported among the Nepalis, honorary consul based in the city says.

CHANDAN KUMAR MANDAL
KATHMANDU, AUG 5

Jenny, a Nepali migrant worker, had a normal Tuesday in Bikfaiya, a Lebanese town around 26 km west of the capital Beirut. As the day came to an end, she was resting in her room when she heard a powerful explosion at around 6:30 pm local time (9:15 pm NST).

The explosion in the port area of Beirut left Jenny, who has been living in the Western Asian country for nearly five years, scared as millions of people across the globe, including her, found out what had happened.

"My town is nearly an hour away from Beirut. But the explosion was so powerful that it felt like it took place in my neighbourhood," Jenny told the Post over phone. "I immediately looked out from my window to see what had happened."

The Tuesday evening explosion that rocked Beirut has killed at least 100 so far and left several hundreds injured. The blast ripped through the capital city's port area leaving behind a trail of destruction.

Window panes were shattered and buildings damaged even several kilometres away from the incident site. The explosion was even heard in the neighbouring island of Cyprus, around 240 kilometres away from the Lebanese capital.

Nepalis living and working in the country were in a state of shock following the powerful blast, which the local authorities said was caused by an estimated 2,750 tons of ammonium nitrate left unsecured in a warehouse in the port area.

"God, I am saved! I hope Nepali brothers and sisters living in Lebanon are safe too," Chandra Joshi Suman, wrote on her Facebook soon after the blast. "I am nearly four km away from the blast site, but I could feel an earthquake. There is not a single undamaged building here. Windows have been shattered."

Soon after visuals from the blast went on social media, concerns were raised for the safety of Nepalis living in the country, where they have been migrating for work and also posted under UN peacekeeping forces.

"I was at work when the blast occurred. It felt like a 10-Richter earthquake," said Ashok Thapa, who has been living in the country for 11 years. "We all got scared and thought it was a big bomb. When we came out, we could see a red smog in the air. It terrified us, as we used to go around that place on weekends," said Thapa, who is also the president of the Lebanon chapter of the Non-Resident Nepali Association.

Thapa said that a Nepali migrant worker, Roja Tamang, suffered a cut on her left hand, after the blast. "The rest of the Nepalis are safe."

The blast also damaged the building that houses the Honorary Consulate of Nepal in the city. Mohamed Ghouzayel, Nepal's honorary consul general for Lebanon, told the Post the country hosts nearly 5,000 Nepalis, including workers and peacekeeping forces.



A woman stands inside a damaged restaurant a day after an explosion hit Beirut, on Wednesday. Residents of the city are stunned, sleepless and stoic in the aftermath of the explosion.

The country hosts nearly 5,000 Nepalis, including workers and peacekeeping forces.

"We have not received any reports of Nepalis suffering any injuries until now," Ghouzayel told the Post on Wednesday afternoon. According to Ghouzayel, around 2,000-3,000 Nepalis work as domestic help, around 1,000 as factory workers and the rest are serving as peacekeepers.

Following the blast, hospitals in Beirut have been struggling to treat thousands of people wounded in Tuesday's explosion that damaged property worth \$3billion.

The country, dealing with spirals of the economic crisis since last year, has been hit hard by the global Covid-19 pandemic.

First the pandemic, and now the explosion has left Nepali workers' families worried about their safety in the country. After Covid-19 cases once again spiked in the country, the Lebanese government, last week, reimposed Covid-19 restrictions for two weeks.

"After my families watched visuals from the explosion, they started calling me," said Jenny.

"My mom has been crying since yesterday. They want me to return home. But the country is in lockdown, and I don't know when I can go home."

PUBLIC NOTICE

As a part of MAW's open communications policy, we would like to bring to your kind notice the following information relating to the stories covered by few media regarding the COVID-19 case at MAW premises:

FACT ABOUT COVID-19 CASE AT MAW

One COVID case was observed on last Sunday in the back office of two-wheeler division located in third floor of Malla Complex, Tripureshwar. Thereafter, 61 primary and secondary contacts along with the staffs coming in the office were traced and sent for PCR test, out of them 5 were tested positive. None of the infected are from the showroom. MAW had closed its office for two days and got its office fumigated by the office of Kathmandu Metropolitan City. Now, MAW is now working with 25% staffs in the office. We are in regular contact with infected staffs and all prayers are dedicated to their getting well soon.

SHOWROOMS ARE SAFE AND OPEN

MAW confirms that till the release of this notice, NO CASES have been found in any of our showrooms. All our showrooms are routinely disinfected, regularly fumed, all safety protocols strictly followed, safety materials and gears used, social distancing maintained, customers educated on the safety protocols, and operated with minimum staff. MAW confidently welcomes any authorities to audit showrooms for safety.

MAW'S EXTRA COMMITMENT TO SAFETY

MAW has always taken extra precautions and is always ahead in the health and safety of its stakeholders including customers, employees, and nearest communities. MAW has religiously practiced online meetings, restricted non-essential entries and unwanted movements, encouraged contactless customer dealing including payments, and more safety practices inspired from global companies MAW works with. MAW has get all its staffs insured for Corona. MAW also has internal SAFETY AUDIT COMMITTEE which audits safety at all operation zones and ensures compliances.

We express our gratitude to the response, care, concern, and offer for help we received regarding to this case from thousands of stakeholders and well-wishers which added immensely to our courage and immunity.



MAW Enterprises Pvt. Ltd.
Tripureshwar, Kathmandu
6 August 2020, Thursday

Gold cruises to new high above \$2,000/oz

REUTERS
NEW YORK, AUG 5

Gold extended its rally above the key \$2,000 an ounce level on Wednesday, hitting a fresh record high as a weakening dollar and falling returns on US bonds added fuel to a buying spree among investors looking for a safe store of value.

With the coronavirus pandemic roiling markets, gold has now surged 34.5 percent this year and is one of 2020's best performing assets.

After breaking above \$2,000 for the first time on Tuesday and hitting a new high of \$2,041.33 an ounce earlier on Wednesday, spot gold was up 1.1 percent at \$2,040.50 by 1020 GMT.

US gold futures climbed 1.8 percent to \$2,056.30.



"There's a level of fear in the markets which is almost palpable," said independent analyst Ross Norman. "Momentum is feeding on itself, based upon real concerns about the failure of the macro economy to show any meaningful signs of recovery."

Silver prices also surged, jumping 3.2 percent to \$26.84, the highest since April 2013.

Silver, which is both a safe-haven asset and widely used in industry, has now risen 50 percent this year, outperforming even gold.

FOREX	
US Dollar	120.21
Euro	142.30
Pound Sterling	157.69
Japanese Yen	11.36
Chinese Yuan	17.32
Qatari Riyal	33.01
Australian Dollar	86.67
Malaysian Ringgit	28.67
Saudi Arab Riyal	32.05

Exchange rates fixed by Nepal Rastra Bank

BULLION		PRICE PER TOLA
 Fine Gold		Rs 101,400
 Silver		Rs 1,295

SOURCE: FENEGOSIDA

Shares	
Nepse	1,582.66 _{NPS} -1.51%
HIGHEST LOSERS	
AKJCL	-9.83%
GHL	-9.52%
RRHF	-7.76%
DHPL	-7.4%
JOSH	-6.55%
DHL	-5.81%
MODERATE LOSERS	
NSEWA	-5.69%
RBCLPO	-5.62%
GRDL	-5.26%
BFC	-5.05%
SINDU	-4.68%
TRH	-4.54%
MODERATE GAINERS	
KSBL	1.32%
HPPL	1.48%
SMBFS	1.85%
GIMSI	1.89%
MSBMS	2.01%
RADHI	2.4%
HIGHEST GAINERS	
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Source: Nepal Oil Corporation

Businesses laid off a quarter of employees, trimmed 18 percent pay during the lockdown, survey says

The survey showed that half of the companies' business is financed by debt and they were unable to pay their employees as their cash flow dried up.

SANGAM PRASAIN
KATHMANDU, AUG 5

The four-month-long lockdown imposed by the government to prevent the spread of Covid-19 pandemic forced 61 percent of businesses to close down completely, causing a dire effect on the economy by rendering tens of thousands of people jobless and disrupting the production and supply chain, according to a survey released on Wednesday.

Businesses laid off one-fourth of their employees during the lockdown period that lasted for four months.

The survey conducted by the central bank—Nepal Rastra Bank—shows that only 35 percent of businesses operated partially while 4 percent operated fully during the lockdown period. The small and medium scale enterprises and early-stage startups were badly hit, according to the survey titled: The Effect of Covid-19 in Nepal's Economy, which was prepared particularly for the monetary policy for this fiscal year.

Nepal imposed a complete lockdown on March 24 to contain the spread of coronavirus. The nationwide lockdown was lifted on July 21.

The three-week-long online survey started on June 8 and covered 52 districts involving 674 industries, business entrepreneurs and startups, according to the central bank.

The survey shows that 22.5 percent of employees were laid off by businesses—that includes manufacturing and service sectors. Two-thirds of laid-off employees were either working on a contract basis or were hired temporarily.

The hotel and restaurant industry appears to have laid off most of its employees during the lockdown peri-



POST FILE PHOTO

The hotel and restaurant industry appears to have laid off most of its employees during the lockdown period, followed by small and medium scale enterprises.

od, followed by small and medium scale enterprises.

According to the survey, hotels and restaurants, which saw almost zero visitors since the lockdown, laid off 40 percent of employees. The small and medium scale enterprises laid off 30.5 percent of their employees. The educational institutions laid off 5.6 percent of employees—which the survey said was the lowest by the sector.

On average, industries and businesses trimmed 18.2 percent off their payroll, with hotels and restaurants coming in the forefront, followed by transport entrepreneurs and educational institutions. However, the average pay cut by the large business

enterprises was 22.5 percent as compared to 13.6 percent by the medium enterprises.

According to the survey, hotels and restaurants cut employees' salaries by 36.4 percent while transport entrepreneurs cut 31.2 percent. The educational institutions cut 21.1 percent of their employees' salaries while the health and social sector cut the lowest 5.4 percent of their employees' pay.

From the survey, 96.7 percent of business firms responded that they saw their business transactions or production falling by 73.8 percent as compared to a normal time. However, 0.9 percent of business firms said that their production and sales levels rose



POST PHOTO: KABIN ADHIKAR

A fruit vendor waits for customers at Chabahil Chowk, Kathmandu, on Wednesday.

Virgin Atlantic airline files for US bankruptcy protection

ASSOCIATED PRESS
NEW YORK, AUG 5

Virgin Atlantic, the airline founded by British businessman Richard Branson, filed on Tuesday for protection in US bankruptcy court as it tries to survive the virus pandemic that is hammering the airline industry.

The airline made the Chapter 15 filing in US federal bankruptcy court in New York after a proceeding in the United Kingdom.

A spokeswoman for Virgin Atlantic said the bankruptcy filing is part of a

court process in the United Kingdom to carry out a restructuring plan that the airline announced last month. The process is supported by a majority of the airline's creditors, and the company hopes to emerge from the process in September, she said.

A Virgin Atlantic lawyer said in a court filing that the company needs an order from a US court to make terms of the restructuring apply in the US.

The airline is primarily a long-haul operator, including flights between the UK and the US It stopped flying in April due to the pandemic and only

resumed flights in July. It closed a base at London's Gatwick Airport and cut about 3,500 jobs.

Branson appealed to the British government for financial help earlier this year—even saying that he would pledge his Caribbean island resort as collateral for a loan—but was rebuffed.

Last month, Virgin Atlantic announced that it had put together a deal to raise 1.2 billion pounds (nearly \$1.6 billion at current exchange rates) from private sources, including 200 million pounds from Branson's Virgin Group.

Atlanta-based Delta Air Lines, which owns 49 percent of the airline, agreed to defer payments it was owed, and hedge fund Davidson Kempner agreed to lend Virgin Atlantic 170 million pounds. Virgin Atlantic also delayed deliveries of Airbus jets.

Virgin Atlantic's court moves follow bankruptcy filings in the US by Latin America's two biggest airlines, Latam and Avianca, and by Mexico's Aeromexico since the start of the pandemic. Virgin's sister airline Virgin Australia filed for protection from creditors in its home country in April.

business firms decided to continue their business after the lockdown, several have decided to switch to other areas or close their business permanently. The survey says that 77.2 percent of business firms did not have enough cash flow to pay employees wages and salaries, rental fees and bank's loan interest and instalment. Around 80 percent of business firms said they would take loans from banks and financial institutions to run their businesses.

The survey showed that the average debt-to-capital ratio of companies and industries in Nepal stands at 48.7 percent or half of the businesses of the companies are financed by debt. This ratio is also known as financial leverage.

"The higher the debt-to-capital ratio, the riskier the company is. In this context, as per the survey, it shows that most of the companies in Nepal are funded by debt rather than equity, which means a higher liability to repay the debt and a greater risk of forfeiture on the loan if the debt cannot be paid on time," said Gunakar Bhatta, spokesperson for Nepal Rastra Bank.

"They need to go for share capital to absorb the financial shock in the future. This will also ensure their sustainability," he said, adding that the Covid-19 pandemic showed that most companies were unable to pay their employees within a few months of the lockdown. "If companies can manage to boost their equity ratio, it will ease the burden to borrow loans."

The survey said that most of the companies were planning to take out loans, cut employees' pay to reduce the company expenditure and find a new strategic investment partner after the lockdown is lifted.

More businesses in India reopen even as Covid-19 cases surge

REUTERS
MUMBAI, AUG 5

India reported on Wednesday 52,509 new cases over the novel coronavirus, taking its tally of infections to more than 1.91 million, nevertheless authorities eased restrictions aimed at limiting its spread, allowing gyms and yoga studios to open.

The health ministry said India's fatality rate was now 2.10 percent.

India is one of the world's hardest-hit countries, with nearly 40,000 people dead of Covid-19, the disease caused by the coronavirus.

But the health ministry said India's fatality rate was now 2.10 percent, the lowest since the outbreak first appeared.

The government has been struggling to stop the spread of the virus while also trying to minimise the economic damage and the hardships lockdowns inflict on the poor.

Authorities in the financial hub of Mumbai allowed shops in malls to reopen after more than four months of lockdown, as the number of cases in the city that was hard hit by the outbreak has begun to slowly decline.

Cinemas remain closed and restaurants in most parts of the country are offering only limited services.

As dollar slides, some investors fret about its status as world's reserve currency

REUTERS
NEW YORK, AUG 5

Some investors are worried the US response to the coronavirus pandemic is dealing a body blow to the dollar, potentially accelerating what has so far been a slow erosion in the greenback's status as the world's dominant reserve currency.

Investors and analysts, including billionaire hedge fund manager Ray Dalio and Goldman Sachs Group strategists, are among those who have warned that massive US government spending in recent months could hurt the dollar.

At the same time, rock-bottom US interest rates for the foreseeable future and concerns over a potential rise in inflation are denting the dollar's appeal.

These factors are already weighing on the dollar, which stands 9 percent below its high of the year and notched its worst monthly performance in a decade in July.

Changes that may affect the dollar's reserve currency status "have historically been glacial," said Alan Ruskin, chief international strategist at Deutsche Bank AG. "Lately, they have been speeding up."

Treasury Secretary Steven Mnuchin told CNBC last month that the dollar's status as the world's reserve currency is in the US interest and the administration wants to maintain it.

The Treasury declined to comment further.

The dollar's dominance endows the US with many benefits, ranging from an outsized influence over the world's financial system to giving it the power to flex its muscle abroad by punishing rivals and bringing errant foreign players to heel.

For the world's central bankers, the dollar remains the reserve currency of choice by far. The dollar's share of global central bank reserves stood at around 62 percent in the first quarter, compared with about 20 percent for the euro and 1.9 percent for the yuan,

according to the International Monetary Fund.

Foreign holdings of US Treasuries, considered among the world's safest investments, rose to \$6.86 trillion in May.

Past concerns about the dollar's top-dog status, including those that cropped up after Standard & Poor's in 2011 downgraded its credit rating of the United States, have proven short-lived, due in part to the lack of a credible replacement.

The main challenger, the euro, has struggled in the face of existential crises and years of subpar growth in the euro zone.

Indeed, during the throes of the coronavirus panic in March, the dollar's dominance was on full display, with investors and governments scrambling for the greenback as they looked for a haven against extreme volatility and uncertainty.

Mohamed El-Erian, chief economic adviser at Allianz, believes there is little imminent danger to the dollar's



REUTERS

US dollar bills at a bank in Westminster, Colorado, United States.

reserve currency status.

"It is hard to replace something with nothing," he told the Reuters Global Markets Forum on Tuesday.

Nevertheless, the dollar has seen its status slowly degrade over the past

two decades, with its share of global central bank reserves falling by about 10 percentage points, IMF data shows.

Some market participants worry that recent US actions may tarnish the currency's appeal.

BRIEFING

Manchester City sign Ferran Torres from Valencia

LONDON: Manchester City announced the signing of Valencia winger Ferran Torres on a five-year deal on Tuesday. The 20-year-old has signed a five-year contract, for a reported initial fee of £20.9 million (\$27 million). “I am so happy to be joining City,” Torres said in a statement released by the Premier League club. “Every player wants to be involved in attacking teams and Manchester City are one of the most attacking in world football.” They have also agreed a £41 million fee for Bournemouth defender Nathan Ake. “We have followed Ferran’s progress closely and have been very impressed,” said director of football Txiki Begiristain.

Tottenham to sign Hojbjerg, sell Walker-Peters

MADRID: Tottenham Hotspur have agreed a deal in principle with Southampton to sign Denmark midfielder Pierre-Emile Hojbjerg with full back Kyle Walker-Peters going the other way, British media reported on Tuesday. Hojbjerg is set to move for a fee in the region of 15 million pounds (\$19.60 million) while right back Walker-Peters, who joined Southampton on loan in January, will make a permanent switch for 12 million pounds, according to Sky Sports. Hojbjerg, who moved to the Premier League from Bayern Munich in 2016, was stripped of the Saints captaincy in June when the 23-year-old made his intention to leave the south-coast club clear to manager Ralph Hasenhuetl. Walker-Peters, who is also 23 and moved to Saints for more first team action, has played 10 times in the Premier League under Hasenhuetl since his loan move earlier this year. The new Premier League season begins on September 12.

Ireland stuns England in ODI

SOUTHAMPTON: Paul Stirling and Andrew Balbirnie hit centuries to propel Ireland to only its second win over England in international cricket after overcoming the World Cup champions in Tuesday’s one-day match. Set a target of 329—the same score they finished on to beat England at the 2011 World Cup—the Irish laid the foundations with a 214-run stand between Stirling (142) and captain Balbirnie (113) in the last match of the series, with 50 still required from 33 deliveries. Kevin O’Brien - the hero nine years ago in Bangalore - fittingly secured a seven-wicket victory for Ireland on the penultimate ball. Earlier, England had stuttered to 44-3 but Eoin Morgan’s 106 from 84 balls was the cornerstone of 328 all out in 49.5 overs, the captain sharing a 146-run stand with Tom Banton. England won the series 2-1.

(AGENCIES)

Heavyweights set for decisive last-16 showdown

Manchester City, who are yet to win the European trophy, are in prime position to reach the quarter-finals after a 2-1 victory in Spain in the first leg.

AGENCE FRANCE-PRESSE
PARIS, AUG 5

The UEFA Champions League returns on Friday with the remaining places at the final tournament in Lisbon up for grabs as Europe’s top clubs look to go all the way and lift the trophy on August 23 after a suspension of five months because of the coronavirus. A glance at the four outstanding last 16, second legs—all being played behind closed doors—for a reminder of where they stand:

Juventus vs Lyon (Lyon won first leg 1-0)

It is nearly six months since officials in Lyon questioned the decision to allow the first leg to go ahead as coronavirus cases took off in northern Italy. Yet the game was played in front of almost 60,000 spectators, including nearly three thousand Juventus supporters. Lucas Tousart’s goal gave Lyon a surprise 1-0 win on the night, but much has changed since then—for a start Tousart is no longer at Lyon having signed for Hertha Berlin. Lyon’s defeat on penalties to Paris Saint-Germain in last Friday’s League Cup final—their first competitive game since March—means they must win the Champions League to qualify for Europe next season. That seems unlikely, but putting out Juventus might not be. The Old Lady have just won their ninth successive Serie A title, yet there are doubts about Maurizio Sarri’s side. Juve won just twice and lost four of their final eight league games, and in Europe they may be reliant on Cristiano Ronaldo’s appetite for more Champions League success.

Manchester City vs Real Madrid (City won first leg 2-1)

Pep Guardiola’s City have already claimed one major European victory



PHOTO VIA BARCELONA FC TWITTER HANDLE

Barcelona’s Lionel Messi trains ahead of his team’s UEFA Champions League last-16 second leg match against Napoli.

this summer after the club’s successful appeal to the Court of Arbitration for Sport which saw their two-year Champions League ban overturned. That may mean they are extra motivated to go on and win the trophy for the first time, even if Guardiola insists “this issue is over”.

They are in prime position to reach

the quarter-finals after a 2-1 victory in Spain in the first leg, when Kevin De Bruyne’s penalty won the game. Nevertheless they are without the injured Sergio Agüero, and there is pressure on them. Their campaign was underwhelming domestically and the high point of City’s experience in the Champions

League so far remains a defeat to Real in the semi-finals in 2016. Madrid, in contrast, have been there and done it so many times before, winning the competition four times in the last six years alone. Zinedine Zidane’s team are fresh from claiming the Spanish title after an exceptional run of post-shutdown

Fulham make Premier League return

AGENCE FRANCE-PRESSE
LONDON, AUG 5

Fulham made an instant return to the Premier League on Tuesday, beating Brentford 2-1 at Wembley in what is regarded as the most lucrative game in world football. Defender Joe Bryan was the unlikely hero for Scott Parker’s side in the Championship play-off final, scoring two goals in extra time after the London clubs were locked at 0-0 at the end of a cagey 90 minutes. Henrik Dalsgaard scored a late consolation for Brentford but it was too little too late for Thomas Frank’s team, who have not played in the English top-flight for 73 years.

The Craven Cottage club will earn around £135 million (\$176 million) for bouncing back from relegation last season and this result also gives rookie boss Parker a first success of his fledgling managerial career. “We’ve done what we’ve done tonight, but there’s still improvement, and that’s what makes me so proud and happy,” Parker told Sky Sports. Left-back Bryan broke the deadlock for Fulham in the 105th minute when he made the most of a costly misjudgement by Brentford goalkeeper David Raya. While Raya and everyone else expected a cross from a free-kick 35 yards out, Bryan beat the goalkeeper at his near post to break the deadlock. The goal sparked wild celebrations,

which only grew in the 117th minute when Bryan got forward again and exchanged passes with substitute Aleksandar Mitrovic before finding the net again. Promotion was confirmed for Fulham but only after Henrik Dalsgaard had pulled one back for Brentford with seconds to go, heading home after Christian Norgaard had knocked a free-kick across the face of goal. Brentford finished third in the Championship table. The result is a bitter blow for Brentford, who were on the brink of automatic promotion last month before successive defeats against lowly Stoke and Barnsley forced them to settle for a third-place finish behind Leeds and West Brom.

Holder Nadal to skip US Open

REUTERS
NEW YORK, AUG 5

World number two Rafael Nadal confirmed on Tuesday that he will not defend his US Open crown this year at the Flushing Meadows as organisers released the singles entry list for the Grand Slam. Spain’s Nadal had said in June that he had reservations about travelling to the US amid the Covid-19 pandemic and he joins women’s world number one Australian Ash Barty in skipping the tournament. “After many thoughts I have decided not to play this year’s US Open,” Nadal said on Twitter. The United States has the highest tally in

the world with more than 4.7 million confirmed novel coronavirus cases. World number one Novak Djokovic, a three-time champion in New York, headlines the men’s list along with Daniil Medvedev and other top 10 players including Dominic Thiem, Stefanos Tsitsipas and Alexander Zverev. Swiss Roger Federer, a five-times US Open champion, will also be absent after the 38-year-old was forced to undergo knee surgery in June that prematurely ended his 2020 season. Nine of the top 10 women’s players, including 23-times Grand Slam champion Serena Williams and holder Bianca Andreescu, are on the entry list along with 2018 champion Naomi Osaka, Simona Halep and Sofia Kenin.

HOROSCOPE

ARIES (March 21-April 19) ***

Just because you have extremely positive feelings about someone doesn't mean everyone else does, so make no assumptions today. If no one is as excited about them as you are, don't worry about it. You need to tone down your feelings.

TAURUS (April 20-May 20) ****

Some exciting plans could be on your mind today, and they could be distracting. People are eager for your input on a project at work, but if you're busy thinking about something else, you'll miss out on this opportunity.

GEMINI (May 21-June 21) ****

If you've been struggling to make a decision or confused about which strategy to adopt, today is the perfect day to look at the situation again. Your vision is clear as a bell, and suddenly the right choice could be embarrassingly obvious.

CANCER (June 22-July 22) ***

Have you ever thought about how you come across to others? Image isn't something that should drive your personality, but it's something you need to consider, especially in your work life. Being aware of how you come across.

LEO (July 23-August 22) ***

Someone you care about could throw a wrench into your plans, and you'll have to do your best to avoid getting angry. Work with them to solve their problem, and you will help remove that wrench and get things back on track.

VIRGO (August 23-September 22) ***

All you need to fulfill your next life goal is a person, and that person could be coming into your life soon. If you're at work, look for someone who isn't new on the scene but has recently taken on a different role.

LIBRA (September 23-October 22) ***

All relationships are unpredictable from time to time, but today one of your more confusing friendships could get a lot more predictable. Watch out for a clue that will make it simpler for you to guess what this person really wants.

SCORPIO (October 23-November 21) ****

You and a friend have opposing ideas about what to do, and the tension might be getting so hot that you're thinking of cutting them off altogether. What's the best way to solve this problem? Compromise!

SAGITTARIUS (November 22-December 21) ****

You have a powerful person on your side, so be strategic about how you take advantage of their recent generous offer. Rather than take them up on it right away, you should save it for later, when it will be much more valuable to you.

CAPRICORN (December 22-January 19) ****

Sensitivity could get in your way today. Dancing around the truth just so you won't hurt someone's feelings is exhausting, and you might not have the patience for it. If you end up stepping on the toes of one or two people, don't worry.

AQUARIUS (January 20-February 18) ***

If you keep your head down today, how are you going to see the opportunities that are parading right by you? Whether you're looking for a new romance, new investment opportunity, or new job, it's out there right now.

PISCES (February 19-March 20) ***

Your personal problems aren't bugging you right now because you're probably much more distracted by your friends. Make sure you're contributing your fair share of ideas and energy toward a collaborative effort.

CROSSWORD

ACROSS

1 Irwin of the PGA

5 Boss, briefly

8 On fire

14 Blissful spot

15 Before, to Blake

16 Seismic activity

17 Delhi nursemaid

18 Pierre's monarch

19 Polished

20 Drawback

23 Trial figure

24 Prefix meaning "recent"

25 Open-back shoe

29 — -Magnon

31 Understood

33 Go sky-high

34 Sweet wine

38 Part of mph

40 Rail securer

41 Oklahoma city

42 Flow back

43 Want-ad letters

44 St.

45 "Westworld" name

46 Family nickname

47 Closed in

49 Sorrowful wail

51 Break the record of

DOWN

1 Coin-toss word

2 Allow

3 Car-dealer's option

4 Touch up

5 Vanna's boss once

6 Ghostly noise

7 Stopped the horse

8 Water

9 Small towns

10 Brand names

11 APB datum

12 Path to satori

PREVIOUS PUZZLE SOLVED

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S	P	I	C	A		S	L	A	B	S		N	A	T	O

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13 Vane dir.

21 Fishing boats

22 Hairpiece

26 Specks

27 Easily conned

28 Money-hunger

30 Space shuttle's path

32 — Davis of films

34 Pyramid builders

35 Former teen

36 — Lama

37 Soak up

39 Ornate

48 Refers to

50 Weed out

52 White-faced

55 K, to a jeweler

57 Down and out

59 Commandeer

60 Kind of coverage

61 Primp

63 Puts money on

64 Climb the ladder

65 Canine comment

66 Drop — — line

67 Upsilon follower

SUDOKU

7	6	9	1	2	5	8	3	4
4	3	5	9	6	8	2	7	1
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8	2	3	5	9	6	1	4	7
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9	5	4	7	1	2	3	6	8

YESTERDAY'S SOLUTION

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DIFFICULTY RATING: ★☆☆☆☆

Going back to your pre-pandemic routine can be harder than you think

The idea of being out in the social world can be overwhelming, but here is how you can deal with it.

SRIZU BAJRACHARYA
LALITPUR

While the country goes back to business, 22-year-old Dollie Shah is having a hard time re-adjusting to her pre-pandemic routine. She feels awkward and uncomfortable; getting into casual conversation with people makes her feel anxious and agitated.

When the nation went into lockdown on March 24, she quickly adapted to the quiet life, away from people and the social engagement her work demanded from her, partly happy. “I am kind of an introverted person, but my work needed me to be networking with people, and I used to be brave a face to get through all the tasks,” says Shah, for whom the lockdown was like a much-needed break. She was actually getting accustomed to staying home when the lockdown was called off.

“Now going back to the world after months of being on my own has got me feeling more uneasy and nervous,” she says.

And Shah is not alone in this. Many like her are struggling to go back to their pre-pandemic routine. And according to psychologists, this re-adjustment will take time, given the perpetual fear of the virus that surrounds our daily life. “And participating and engaging in interpersonal conversation might become even more difficult for people with social anxiety,” says Narendra Singh Thagunna, founder of The School of Psychology Nepal.

According to Thagunna, of the several types of anxiety, social anxiety is often hard to ascertain but is the most common mental health condition. People with social anxiety experience persistent fear of being judged and misunderstood. They feel vulnerable when interacting in social situations, and most often distance themselves away from social interactions. And in a coronavirus-stricken world, they may feel more exposed, worrying fervently on the details of how they might get infected and become a carrier of the virus itself to infect their loved ones.



SHUTTERSTOCK

Twenty-three-year-old Neha Hada, who has social anxiety, feels more overwhelmed treading out in the open these days, although during the lockdown she yearned to be out in the open. “These days, I get anxious whenever I go out, especially because my father is recovering from a medical condition,” she says. Hada also finds it challenging to be in a crowded room.

“I like being around people; it’s not that I don’t enjoy their company. I am both an extrovert and an introvert, but when with a big group, I find myself becoming a little nervous,” she says.

In recent months, the pandemic has

increased feelings of stress and anxiety in people. Thus it’s natural for people to feel uneasy going back to the reopening world as the pandemic is still not over, says Parbati Shrestha, one of the coordinators of the clinical team set up by Transcultural Psychosocial Organization (TPO) Nepal. “And so, it’s also natural for people with social anxiety to struggle re-adjusting to the social world,” she says.

But the ultimate challenge of dealing with the restlessness, however, might be people not recognising signs of anxiety, says Thagunna.

“Our society is still not aware of

mental health, and so people with social anxiety perhaps don’t have an idea about what they are going through,” he says.

Many people with social anxiety show symptoms of short breath, palpitation, physical body pain, even nausea and lightheadedness. They may also feel overwhelming exhaustion in a social situation. “Other psychological symptoms can include them avoiding events and interactions, and excessive worrying over what other people will think or notice,” says Shrestha.

And although social anxiety’s roots are tied to deep fear and stress of being judged, embarrassed or humili-

Psychologists say re-adjusting will take time, given that the fear of the virus still surrounds us.

ated, the solution entails gradually opening one’s social horizon.

“People with social anxiety have trouble mingling with the social world but it doesn’t mean they don’t want to interact with people at all, oftentimes situations aggravate when they feel extremely lonely,” says Thagunna. “And that is how they can see to go back to society even now.”

You can take your time to get back to the world

There’s no need to rush to social situations right away, says Thagunna. While the rest of the world may be rushing to normalcy, for people with social anxiety, it’s important to address their difficulties first. “Realising comes first before anything. If one can understand what they are going through then one can tackle their emotions,” says Thagunna.

Stick with facts and the guidelines

People with anxiety might obsessively look at Covid-19 symptoms to see if they have the virus or be the one spreading it. “That’s because they are focused on the negative side of the news, they should also be able to see the number of recoveries and facts that help them cope with their fears,” says Shrestha. According to Shrestha, the number of callers he receives expressing their Covid-19 anxiety has increased with the lockdown now over and the rising cases in the Valley.

Practise routine

“Routine can help people with anxiety to prioritise and focus on a given task helping them take control of their nervousness with the work in hand,” says Thugunna.

When Shah realised she was having trouble interacting with people, she started making a point to do little things and stick to a routine that allows her to keep a balance. “Most things are happening inside our head rather than in reality. I try to divide my time to focus on tasks ahead of myself. I work on my to-do list every day, and try to keep myself stimulated,” she says.

Keep a diary to pour yourself out

People with anxiety often are burned down with negativity. “And so, we often ask people with anxiety to keep a gratitude journal where they can write about what they feel grateful about and at the same time what they experience. It’s a release that will help them keep a positive attitude in life,” says Thagunna.

Practice mindfulness

According to research, breathing exercises, yoga, mindful meditation—all help to reduce anxiety. It’s also one of the most popular recommendations made by psychologists to help people cope with their anxiety. “Mindful meditation helps reduce stress, and the anxiousness people feel,” says Shrestha.

Hada believes mindful meditation helps her take a pause from the fast-paced world. “I have been practising mindful meditation for quite some time, and it allows me to focus on myself,” she says. “It also helps me with my palpitations and I have tried to be more consistent with this practice,” she says.

Find a person to confide in

“It’s important for people with social anxiety to have someone who can listen to them,” says Thagunna. Sharing one’s experiences is one of the most significant ways of making someone feel comfortable and secure, he says. “If one can lend their ear and truly listen to what they are going through they might help the person to cope more better in social situations,” says Thagunna.

“Everyone needs a person to ventilate,” says Shrestha. “Just having someone to talk to decreases the level of anxiety,” she says.





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