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Dharam Jumla



POST PHOTO: DIPENDRA ROKKA

Domestic tourists boat on Indrasarovar at Kulekhani, Makwanpur. According to local residents, the number of tourists visiting the lake, created for a hydropower project, has increased of late.

Chand-led party expresses willingness to hold dialogue with the government

The announcement, two years after the party's activities were banned, comes amid a changing political scenario in the country since the lower house was dissolved.

TIKA R PRADHAN
KATHMANDU, FEB 20

The Communist Party of Nepal led by Netra Bikram Chand has expressed its willingness to sit for talks with the government.

Issuing a statement on Saturday, Chand, the party's general secretary, who is known by his nom de guerre Biplab, said his party is positive about dialogue with the government.

"Our revolution is a conscious attempt for the progressive transformation of the nation and society and for the benefit and rights of the people," states the statement signed by Chand. "I would like to inform everyone that if an environment for [us] to carry out our activities and programmes among the people is created, our party is positive about [holding] dialogue with the government."

The statement comes two years after a blast carried out by the party claimed one life in Nakkhu of Lalitpur. The deadly explosion in Nakkhu on February 22 and another one a month later in Basundhara had prompted the KP Sharma Oli government to brand the party as a criminal outfit and impose a ban on its activities.

"Now the government will respond

to Chand's statement and the process of dialogue will begin soon," said Mani Thapa, minister for water supply, who of late has been involved in informal talks with Chand party leaders. "I don't think the government will immediately lift the ban on the activities of the party."

The Chand party's willingness to sit for talks comes a day after Prime Minister KP Sharam Oli made a public appeal to all the forces to join peaceful politics. The statement from the Chand party also follows a charge-sheet by police on February 15 at the Morang District Court against 42 members of the party, including Chand, in connection with the murder of school principal Rajendra Kumar Shrestha in Miklajung Rural Municipality-1 on December 8.

Chand, a former Maoist, formed his Communist Party of Nepal in 2014 to launch what he calls "unified people's revolution".

He had left Pushpa Kamal Dahal's Maoist party in 2012, six years after the end of the "people's war", along with Mohan Baidya and Ram Bahadur Thapa, accusing Dahal of leaving the revolution halfway and deviating from the revolutionary ideology.

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Satellite technology used to study tiger behaviour, movement and response to disturbances

Findings of the first study of its kind in the country, which will track six tigers, will help in saving the species from adverse impacts of infrastructure projects, conservationists say.

CHANDAN KUMAR MANDAL
KATHMANDU, FEB 20

The latest tiger census report, released in 2018, put the number of big cats in the country at 235, nearly double the recorded 121 in 2009. The achievement made Nepal the first country on track to meet the international commitment of the 13 tiger range countries to double their tiger populations from the base of 2010, estimated to be between 3,200 and 3,500 worldwide, by 2022.



SHUTTERSTOCK

Authorities have so far fitted the satellite telemetry device on one tiger.

The impressive growth in population has its downsides. With an ever-growing loss of habitat, the struggle between humans with their infrastructure development and the wild cats has been increasing.

Nepal's road ahead for protecting its tigers is therefore fraught with challenges. Potential poaching and habitat fragmentation are other risks.

As their population grows, tigers have been frequently straying out of their natural habitats, resulting in human-tiger conflicts.

This fiscal year alone, tigers have killed at least nine people in different parts of the country. A tiger has been already causing havoc in Kailali district, leaving authorities scrambling to contain the danger it poses.

Growing infrastructure development and disturbances have also

affected tigers. Studies have shown, for example, that tiger movement has been affected due to vehicular movement along the East-West highway.

The country's infrastructure development, mainly highways and road networks that traverse via protected areas and wildlife corridors, pose threats to wildlife conservation. As a result, a large number of wild animals die in road accidents every year.

In a gruesome incident, a tiger from Parsa National Park was killed in a

department.

"The satellite telemetry study gives us details on the location of tigers, their behaviour and movements," Haribhadra Acharya, a spokesperson for the department, told the Post. "The telemetry device installed on the tiger relays information from satellite to the computer."

In satellite telemetry, an animal carries a tracking device and its location is calculated via satellites that orbit the Earth. The global positioning system (GPS) is used to record the animal's exact location.

"Tiger collaring has happened in Nepal since the 1970s. Then signals sent by VHF collars were captured through an antenna," said Acharya. "The satellite telemetry is an advanced technology that uses global satellites to transmit the position of the wildlife to a computer."

The primary objective of this study is to see how tigers have been responding to development of infrastructure, whether they feel disturbed or their movements have been obstructed with the growing disturbances around their habitat, according to Acharya.

Although one tiger has been fitted with the device, authorities plan to install them in five more.

For installation of the device, a buffalo was left at the core area of Parsa National Park to attract the tiger. After the tiger killed the buffalo, wildlife technicians darted the tiger to sedate it and fit the device.

According to Acharya, who is an ecologist with the department, the tiger killed the buffalo the next day, evidence that there is a good presence of the tiger in the area.

"Recent incidents of tiger-human interaction along the highway prompted this study. There are concerns also because plans are afoot to extend the East-West Highway and the Kathmandu-Tarai Expressway is being built. An international airport has been proposed in the same area," said Acharya.

"We need to see if the tiger will reach those project sites and findings will provide valuable recommendations for constructing wildlife-friendly infrastructures in the future so as not to disturb wildlife like tigers."

Examples of wildlife-friendly infrastructure in the country are rare as a result of which there are frequent vehicle-wildlife collisions.

One such effective example has been the building of underpasses along Narayanghat-Muglin highway to ease movement of wildlife in the Barandabhar Forest Corridor.

As part of the study, a total of six tigers—two from the Chitwan-Parsa complex and four from the Banke-Bardia complex—will be collared for monitoring their movement and behaviour.

>> Continued on page 2



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NATIONAL

School programme helps students generate income

Students can take interest-free loans to start farming.

CHANDANI KATHAYAT
BIRENDRANAGAR, FEB 20

Seventeen-year-old Rita Aale is taking a Veterinary Junior Technical Assistance course at Janajyoti Secondary School in Surkhet. Along with the 18-month technical course, the teenager from Raniban in Barahatal Rural Municipality-5 also has her hands full with mushroom farming and poultry farming.

Aale started mushroom farming three months ago by taking a loan of Rs 5,000 from the school. According to her, she has sold 35 kgs of mushrooms so far.

"I am planning to pay back the loan next week. Besides that, I have earned an additional Rs 5,000. I will spend some of the earnings on my studies and give the remaining amount to my family," Aale said.

Encouraged by the success of mushroom farming, Aale and four other friends have also started poultry farming. The group has taken a loan of Rs 60,000 and set up a poultry farm in a structure provided by the school. They have 100 chicks in their farm at present.

Many students have been encouraged to start their own businesses as a part of Janajyoti Secondary School's 'studying-earning programme' in the past two years. Under the programme, any student enrolled in the school can take interest-free loan and initiate his/her own income-generating activities. The school management also provides the necessary infrastructure if the students want to set up agriculture farms.

"We have been providing a small amount of loan to the students if they want to initiate any income-generating agricultural activities," said Tilak Marsangi, the chairman of the school management committee.

Janajyoti Secondary School has been conducting technical education classes for the past two years. It currently runs an 18-month and a three-year-long courses on veterinary and agriculture farming.

Sher Bahadur Paudel, a fifth grader at the school, says he has been rearing goats and chicken on the land provided by the school. The 12-year-old boy from Barahatal-5 comes from an impoverished family and says he is grateful for the income-generating opportunity that the school is providing them with.

"I bought a goat by taking a loan of Rs 7,000 from the school. The goat is easily sold at Rs 10,000 now. I have also started keeping 34 local chickens," said Paudel. The school has provided him with a loan of Rs 22,500 so far.

Students aspiring for commercial farming have to form a group first and choose any field and submit a proposal to their class teacher. The school administration provides loans as per the recommendation of the class teacher.

"The school gives out loans after making sure that the students are able to carry out their projects. We also provide loans through the bank if the students need hefty investment," said Narayan Sigdel, the school principal.

According to Sigdel, a student enrolled in technical education courses has to make a deposit of Rs 5,000.

"We mobilise the amount from the deposit fund for loans," he said. The Karnali provincial government has also provided Rs 5 million to the school for the programme. According to Sigdel, the school has been constructing infrastructures to keep 3,000 chickens, 50 pigs and 20 goats at Rs 3.5 million. "With the remaining funds, we will issue loans to the students," he said.

The school administration said that each student taking technical education courses at the school would have his/her own farm within a month. The school plans to distribute two chickens to each student of grade 4 and 5 and engage the students of grade 6 and 7 in vase farming.

A total of 1,361 students from several districts are enrolled in Janajyoti Secondary School. Among them, 300 students are taking technical courses.



A woman and a child cross a makeshift bridge over Dhoobi Khola at Buddhanagar, Kathmandu.

POST PHOTO: ANISH REGMI

Former prime minister Bhattarai to visit New Delhi

Bhattarai will seek medical treatment in the city but leaders close to him say he might have political meetings as well.

ANIL GIRI

KATHMANDU, FEB 20

Former prime minister and senior leader of the Janata Samajbadi Party Baburam Bhattarai is leaving for New Delhi on a weeklong visit on Sunday. Though Bhattarai is visiting India for medical treatment, sources say he will hold meetings with some Indian politicians and officials during his stay.

Bhattarai's visit comes at a time when Prime Minister KP Sharma Oli has dissolved the House of Representatives, declared the snap polls for April 30 and May 10 and the Supreme Court is all set to deliver its verdict on the constitutionality of Oli's move within a week.

Oli's move has also divided the major political parties.

Ahead of his visit, Bhattarai's Secretariat has informed the Nepali Embassy in New Delhi that he will stay at the embassy for one or two days but the rest of his itinerary is unknown, said a senior official at the embassy.

"We do not know whom he is meeting but the primary reason for his visit is health," the official



POST FILE PHOTO

Baburam Bhattarai

at the embassy said.

Janata Samajbadi Party Chairman Upendra Yadav confirmed that Bhattarai is visiting New Delhi for treatment so there is no politics attached to his visit.

"His visit is purely for health reasons," Yadav told the Post. Bhattarai, who recently recovered from Covid-19, has been complaining of a problem in his stomach.

Earlier this month, Janata Samajbadi Party leader Mahantha Thakur also visited New Delhi and met some officials there but his visit was kept a secret. Thakur was in Delhi

for the treatment of his heart and knee, a party leader said. He also met some officials there but there was no reason to make it public, according to the leader.

Bhattarai's visit may be similar, the Janata Samajbadi party leader said. "I don't think Bhattarai has any message to deliver to New Delhi at this point of time."

Top Nepali political leadership is almost sure about, or aware of, India's position on the polls or House reinstatement, the JSP leader said. "So there is hardly anything left for Bhattarai to share but Bhattarai might say why and how Oli is destroying and damaging the constitution and democracy in Nepal and is likely to seek India's non-cooperation with Oli."

The former prime minister has some problems in his intestine so he is visiting India but it's not sure he will be visiting on Sunday, Bhattarai's aide Bidhowdeep Pandey said.

In the first week of January, former prime minister Pushpa Kamal Dahal also visited Mumbai and New Delhi for the treatment of his wife Sita Dahal. On his way back to Kathmandu

via Mumbai, Dahal stopped for a night in New Delhi and held talks with some officials from the Indian establishment. The matter of discussion was disclosed neither by the party nor Dahal.

Another former prime minister, Jhala Nath Khanal returned from New Delhi on Saturday after treatment at Apollo Hospital. He did not meet any official or politician in New Delhi, a source close to Khanal said. Though Nepali politicians visit India regularly, very few have relations with the ruling Bharatiya Janata Party, former Nepali ambassador to Denmark Bijaya Kant Karna said. "Bhattarai's visit to New Delhi seems purely for health reasons but given his stature as a former prime minister, he will definitely meet some leaders and officials there."

Many Nepali leaders have relations with Indian National Congress or communist leaders but very few have relations with BJP leaders. "But if Bhattarai meets Indian officials and politicians, it will be a good opportunity for him to understand what is India's observation of the ongoing Nepali politics," said Karna.



POST FILE PHOTO

Students of technical courses have benefitted from the scheme launched by Janajyoti school.

Satellite technology used to study tiger behaviour ...

>>> CONTINUED FROM PAGE 1

The Chitwan-Parsa complex currently has a total of 111 tigers—93 in Chitwan and 18 in Parsa, as per the latest 2018 census. Likewise, the Banke-Bardia complex is home to 108 tigers—87 in Bardia National Park and 21 in Banke National Park.

Authorities are currently monitoring the movement of the tiger collared in the Parsa National Park.

The National Trust for Nature Conservation, IUCN Nepal and the University of Michigan have provided financial assistance for the research whereas the department is providing technical support and is responsible for protecting data.

The monitoring of the tiger collared in Parsa will go on for a few months till the battery of the device goes dead triggering the collar to fall off its neck. Researchers will find the device by tracking its location. There will be no need for the tiger to be sedated again.

The second phase of the study will begin in the Bardia-Banke complex which will build on the first phase of the study, according to Acharya.

"We will see how the whole research goes in the Parsa-Chitwan complex and its findings," said Acharya. "Although it has been initially planned to study four tigers in Banke-Bardia complex, there could be only two."

The findings of the study will have far-reaching policy implications in efforts to conserve the threatened tiger.

"Through this study, the satellite telemetry will gather information on the tiger's location, its movement, its home range, where it killed prey, its response to waterholes inside the park and infrastructure development," said Acharya. "Findings of the study will be useful information for tiger conservation."

Chand-led party expresses willingness ...

>>> CONTINUED FROM PAGE 1

He, however, left the Baidya-led Maoist party in 2014, saying Baidya "can lead neither the party, nor the class struggle".

Ever since forming the Communist Party of Nepal, in which he shed the Maoist tag later, Chand cadres were involved in carrying out violent activities, extortions and arson. Some international companies were primarily the Chand party's target.

The Nakkhu blast, in front of the headquarters of Ncell, a private telecom operator whose towers were constantly attacked by Chand's cadres, was the first since the Communist Party of Nepal was formed in which a person died.

Ever since the party's activities were banned, the government has rounded up a larger number of its leaders and cadres, including some senior ones like Hemanta Prakash Oli and Dharmendra Bastola.

After the ruling Nepal Communist Party split on December 22, following Oli's December 20 decision to dissolve the House of Representatives, both the factions—led by Oli and Dahal—were in a bid to woo Chand.

The Oli faction, however, was quick to make some moves, and Thapa, also a former Maoist leader who was appointed minister on December 25, had on February 2 met Hemanta Prakash Oli, a leader of the Chand party in Nakkhu Jail. Thapa had said he discussed with Oli the possibility of dialogue with his party.

Lately, Chand was in talks with Rishi Ram Kattel, Aahuti (Bishwa Bhakta Dulal) and Mohan Baidya to form a "strategic unified front" which was announced on February 11. The front, according to leaders, has demanded an alternative to the existing parliamentary system.

Kattel leads the Nepal Communist Party. Dulal leads Baigyanik Samajbadi Communist Party and Mohan Baidya leads the CPN (Revolutionary Maoists).

"We have been saying that the gov-

ernment move of imposing a ban on Chand party's activities was unconstitutional," said Kattel. "Chand is ready for dialogue if the government lifts the ban, but I don't think they will join the government."

According to Home Ministry officials, more than 2,000 leaders and cadres of the Chand party have been arrested and of them more than 135 are currently in jail. The party's Standing Committee member Dharmendra Bastola, according to the party, was arrested on January 13 from Lalitpur. On Monday, he was re-arrested after the court ordered the government to release him.

At least four people have been killed by Chand's party and as many members of the outfit have been killed in government actions over the last three years. Seven members of the party have died when their improvised explosive devices accidentally went off.

Janardan Sharma, a former Maoist leader and Chand's old friend, said Chand party leaders had been in touch with the government for some time and that Saturday's statement shows they could have reached some arrangement.

"They were in informal talks [with the government], but today's statement by Chand shows they seem to have reached some kind of arrangement," said Sharma, a Standing Committee member of the Nepal Communist Party (Dahal-Nepal faction). "Oli is trying to take the credit of bringing Chand's party to mainstream politics."

If Chand sits for talks and renounces his violent activities, Oli could describe it as yet another of his feats, as in March last year he managed to make CK Raut, who had been leading a free Madesh movement, renounce his campaign.

Oli of late has been trying to woo even former Maoist fighters. In January third week, Oli held a meeting with former Maoist combatants, including those who were disqualified from the integration process. The Oli

Cabinet on January 25 decided to honour and provide separate identity cards for all those who fought during the armed conflict and were part of the 2006 second people's movement.

Ashok Subedi, a member of the Chand party's central publication department, said they were never against talks but the previous Som Prasad Pande-led government's talks team had listed the Communist Party of Nepal among some forces having criminal backgrounds.

"So we ignored the earlier calls for talks," said Subedi. "Now when the government is weak, we want to use this opportunity."

The Pande-led team had submitted its report to the government in December 2018. In the past too, the Chand party had said it was ready for talks but had put forth some preconditions—lifting of the ban imposed on its activities, release of its leaders and a formal invite for talks.

Sources say Chand's statement on Saturday came as the Communist Party of Nepal was seeking to save face and Oli is trying to create a situation in his favour in the changed political scenario.

If the Supreme Court upholds Oli's House dissolution move, the country will head for the polls, and Oli, according to analysts, is making all-out attempts to woo extreme rightists and leftist forces.

"Chand's political programme is to conclude a people's revolution so I don't think he has any plans to complete it by joining hands with Oli," said Shyam Shrestha, a political analyst who has followed Nepal's left politics for decades. "But Chand also needs some breathing space to build up his organisation."

According to Shrestha, Oli could have also seen the prospects of Chand's support for the upcoming election if that were to happen.

"If Chand indeed sits for dialogue and joins mainstream politics," said Shrestha, "Oli will take the credit, and use it to his political advantage."

Road project in Taplejung halted for want of explosives

ANANDA GAUTAM
TAPLEJUNG, FEB 20

A road opening project from Phungling to Tiptala Bhanjyang, the Nepal-China border in Taplejung, has come to a halt for the last 18 days for want of explosives.

According to the Mulghat-Dhovan-Olangchungola Road Office, the office needs to conduct blasting in around 1.5 kilometres of the area to open the road and is waiting for explosives to arrive.

"We need to conduct blasting to carry on with our work. Nepal Army is responsible for supplying explosives," said Rajib Lamichhane, the site manager of the construction company.

"We have already notified the higher authorities to provide us with explosives and are waiting for permission to get them."

The road has been opened upto Iladanda in Lelep, Phaktalung Rural Municipality Ward No. 6. "The work could not gather momentum, as the area is too rocky and explosives are needed to continue with the project," said Lamichhane.

According to SBA Elite JV, the con-

tractor company that received the road project, the road opening project will be completed within the current fiscal year if they get favourable working conditions.

"We have heard that 1,200 kilograms of explosives have been kept in Bhimkali Gulma. We are coordinating with the concerned offices for the supply of those explosives," said Amindra Khadka, an engineer and also the chief at the Mulghat-Dhovan-Olangchungola Road Office.

Chief District Officer of Taplejung Jharendra Chapagain said the District Security Committee has also agreed to use explosives to conduct blasting for road opening purposes.

The Rs 400 million road opening project was started three years ago. The contractor had agreed to open 34 kilometres of the road track. Until now, 29 kilometers of the road stretch has been opened, said Pema Sherpa, a representative of the contractor company.

After the completion of the project, vehicles will be able to reach Tiptala Bhanjyang, the Nepal-China border in Taplejung. The Chinese side has already connected its border with the road network.



The contractor has opened 29 kilometres of the 34 km road track so far.

POST PHOTO: ANANDA GAUTAM

Election commission to set up 21,000 polling booths

Preparations for elections moving forward smoothly, officials say even as settlement of the Nepal Communist Party dispute appears far off.

POST REPORT
KATHMANDU, FEB 20

Even though Prime Minister KP Sharma Oli on Friday criticised it for failing to press ahead with preparations for elections, the Election Commission has said its preparations for the polls are moving ahead smoothly.

On December 20, President Bidya Devi Bhandari announced snap parliamentary elections on April 30 and May 10 after dissolving the House of Representatives as per recommendation from the Cabinet, inviting a vertical split in the ruling Nepal Communist Party.

Even though the dispute in the ruling party has reached the commission—and it's yet to decide which faction gets to inherit the party name and the electoral symbol, the poll body has intensified its legal and logistical preparations for the elections.

According to the commission, the task of updating voters' registration and deciding the location of polling booths has reached their final stage. "We have already received recommendations for polling centres from all districts," said Komal Prasad Dhamala, assistant spokesperson for the commission. "Based on those recommendations, around 21,000 polling centres will be set up in the upcoming election."

Even though the Dahal-Nepal faction has been opposing poll preparations, officials at the commission say leaders and cadres of the faction have been cooperating with the commission in determining polling booths in the districts.

"They are cooperating with us in determining the polling centres. We have faced no obstruction from them," said Dhamala. The Oli faction of the ruling party and Nepali Congress have been telling the commission to accelerate preparations for elections.

During the previous federal and provincial elections in 2017, a total of 19,809 polling booths were established across the country. According to the commission, around 16.3 million people are on the voters' list after the latest update compared to the 15.42 mil-



POST FILE PHOTO

The commission is preparing to procure goods for the snap polls after its budget was approved.

lion ahead of the 2017 polls.

After the government approved the budget for the commission as demanded by the poll body, it is also preparing to procure stationery materials such as paper, ink, and stamps among others.

Earlier, the commission had sought a budget of Rs7.07 billion from the government for necessary preparations to hold the upcoming elections. "The government approved our budget estimate. We are getting the budget on an instalment basis," said Dhamala.

After the resources were assured, the commission has been preparing to procure goods necessary to conduct the elections. According to Dhamala, the commission has identified 57 types of goods required for holding the elections. "We will soon issue a notice for procuring these items," said Dhamala. The commission, however, said it

does not need to procure new ballot boxes as it still has around 90,000 ballot boxes from the last general elections. It expects that only around 45,000 ballot boxes will be required this time considering the 21,000 polling booths.

The commission is also preparing to procure materials related to voters' education and election-related laws printed to run voter education programmes. It has approached the Janak Education Material Centre for the printing of these materials.

"As requested by the commission, we sent a cost estimate early this week by quoting the prices for printing the ballot papers, legal documents, voters' education materials among others," said Chitra Acharya, spokesperson for the centre. "We are awaiting a response from the commission."

The election body expects to arrange most of the necessary election materials by mid-March. The commission has also prepared the election code of conduct for political parties and other stakeholders.

"We have organised interactions on the draft code of conduct in all 77 districts," said Dhamala.

Earlier this week, the commission also held interactions with representatives of political parties at the commission's head office.

Officials at the commission said even though it has limited time before the first phase of elections, it is well prepared to arrange the necessary logistics. But, the commission is yet to invite political parties to register themselves for election purposes.

Printing of ballot paper will be difficult without settling the dispute in the Nepal Communist Party as Janak Education Material Centre has said it needs 20-25 days to complete printing around 35 million ballot papers.

But, the commission has been delaying its decision on the matter even though the Dahal-Nepal faction formally laid claim to the Nepal Communist Party three weeks ago.

"Settling the dispute within the Nepal Communist Party as early as possible is important to create a conducive environment for polls," admitted Dhamala.



Residents of Jure, Sindhupalchok, demonstrate at Maitighar Mandala in Kathmandu on Saturday demanding that the government release funds allocated for the rehabilitation of survivors of the 2017 landslides in the area that killed 145 people and destroyed over 122 houses.

POST PHOTO: KESHAV THAPA

Deuba reluctant to organise protests against House dissolution

Some Congress leaders suspect a tacit understanding between Deuba and Oli could be the reason.

ANIL GIRI
KATHMANDU, FEB 20

In the recently concluded Central Working Committee meeting of the Nepali Congress, factions of the main opposition in the dissolved House of Representatives saw a debate over the party's strategy over Prime Minister KP Sharma's move to hold the polls in April-May.

But with President Sher Bahadur Deuba adamant that the party wait for the Supreme Court's verdict on the issue after organising three small-scale protests, analysts say the country's oldest political force has become hostage to indecision.

"One faction of the party is looking up to Oli faction [of Nepal Communist Party] and the other to Dahal faction at a time when it should have declared an agitation encouraging others to rally behind it," said political analyst Shreekrishna Aniruddh Gautam.

During the meeting, senior leader Ram Chandra Paudel, former general secretaries Krishna Prasad Sitaula and Prakashman Singh and leaders Gagan Thapa and Pradip Poudel demanded that the party press for restoration of the House and take to the streets until Oli's "unconstitutional and undemocratic" move is corrected. Singh had demanded that the party organise mass rallies in all seven provinces while Sitaula tried to convince Deuba to make the restoration of the House the party's single-point agenda.

"But the meeting could not decide to get back to agitation to restore the House," Poudel told the Post.

Deuba has remained unfazed even with growing calls to organise protests against the "unconstitutional" move to dissolve the House. On Friday, speaking at a programme in Nuwakot, he said the country will head to the polls if the House is not restored.

A section of Congress leaders believed that it is impossible to hold the elections in April and May as declared by the government.

"Then, what course politics, the constitution, and democracy will take is uncertain. So the restoration of the House is the only means to correct the mistakes made by Oli," an NC leader told the Post.

The party has so far organised only

small-scale demonstrations against Oli's move. After failing to convince Deuba to organise protests, Paudel went on a tour of eastern districts on Friday. "Paudel is fed up with Deuba," said a leader close to Paudel. "He [Paudel] repeatedly demanded that the party organise protests to press the government to rectify its moves, but Deuba doesn't listen to him. Now we are clear that our party won't do anything until the Supreme Court delivers its verdict."

Some Congress leaders suspect that there could be a tacit understanding between Deuba and Oli and for that reason Deuba isn't keen to lead protests or join the agitation organised by the Dahal-Nepal faction of Nepal Communist Party or Janata Samajbadi Party or even civil society members. "Had the Nepali Congress led the movement, it would have been easy for everyone to join the protest, but we missed that opportunity," another Congress leader said.

"Though the Dahal faction is on the streets holding mass gatherings, it will not get recognition from the international community as it is not a political party. So for the ongoing agitation to get international recognition, the Nepali Congress should come to the streets," said Gautam, the politician analyst. "But, unfortunately, it has missed the opportunity."

Leaders close to Deuba have a different view. "The Nepali Congress is a responsible party and it can't act like a faction of the NCP," Chandra Bhandari, a central member considered close to Deuba said. "Since the Nepali Congress played a bigger role while promulgating the constitution, it is also bound to protect it. But the constitution says it is the job of the Supreme Court to interpret constitutional provisions. So we need to wait for the court's verdict," said Bhandari.

But leaders from the rival faction aren't taking no for an answer. "The House must be restored so that the constitutional and democratic processes are back on track," said Nabindra Raj Joshi, a Central Working Committee member. "On the one hand we call Oli's move unconstitutional and undemocratic, and on the other hand, we do not want to press him to correct it. This shows that we are ambivalent about it."

Nepal needs to amend human trafficking laws to fully enforce Palermo Protocol, experts say

Existing laws define the crime in a narrow sense and fail to protect the victims, they argue.

CHANDAN KUMAR MANDAL
KATHMANDU, FEB 20

Nepal needs to make changes to several of its laws to comply with the Palermo Protocol to protect its citizens from human trafficking and ensuring their human rights, right activists say.

After several years of waiting, Nepal became the 176th country to ratify the Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially Women and Children, commonly known as Palermo Protocol, in June last year, also the most recent one, to ratify the protocol.

Right activists have long been calling for ratification of the protocol, the first global legally-binding instrument with an agreed definition on trafficking in persons, and protecting Nepalis at home and abroad.

"Nepal finally ratified the Palermo Protocol at the height of the pandemic-induced lockdown last year. Nepal is a champion in signing such conventions but lags in implementation," said Sabin Shrestha, an advocate. "When Nepal ratified the protocol, it was among only 17 countries that were yet to ratify this document. Even South Asian countries and those in the Persian Gulf had done it before Nepal."

Now rights activists say the government needs to make necessary changes in the country's prevailing laws to fully enforce the protocol to save Nepalis from being trafficked and ensuring their rights.

According to rights activists, Nepal as a country that sends its citizens to work abroad and none has been seen as a source, transit and destination for human trafficking, can benefit from its enforcement.

The protocol aims to prevent and combat trafficking in persons, paying particular attention to women and children; to protect and assist the victims of such trafficking, with full respect for their human rights; and to promote cooperation among States Parties to meet those objectives.

However, for all these things to happen, the country needs to make changes to laws that govern human trafficking.

According to Shrestha, there are at least nine laws such as Human Trafficking and Transportation (Control) Act, 2008, Foreign Employment Act, 2007, Immigration and



POST FILE PHOTO

As a country that sends its citizens to work abroad and one that has been seen as a source, transit and destination for human trafficking, Nepal can benefit from the enforcement of the Palermo Protocol, experts say.

Regulation) Act, 2000, Labour Act, 2017 among others, need to be amended in line with the protocol so that Nepali citizens' rights can be safeguarded as per the protocol.

"Ratification and enforcement of the Palermo Protocol are vital because most of the human trafficking is happening in the form of foreign employment," said Shrestha.

"Nepal can't always protect its citizen rights as it may not have bilateral agreements with all destination countries," said Shrestha, executive director at the Forum for Women, Law and Development (FWLD), a non-governmental organisation working for promoting non-discrimination and equality.

"As labour receiving countries have also ratified the protocol, they also have their accountability to protect our citizens and if there are any violations of Nepali migrant's rights, Nepal can also make them hold responsible," said Shrestha. "Also the protocol saves migrants from double victimisation of first being trafficked and then treated as illegal migrants in destination countries."

Rights activists also point out that existing laws either fail to encompass broader definitions of human trafficking, have limited coverage or provi-

sions of minimum punishment for perpetrators.

For instance, although components of human trafficking are involved in foreign employment-related fraudulent activities or exploitation of migrant workers, these cases are often dealt with under laws that govern foreign employment than the heinous crime of human trafficking.

"Even victims prefer going for foreign employment-related laws for two reasons—higher compensation and social stigmatisation of being trafficked if the case is dealt as per human trafficking laws," said Shrestha. "If existing laws are not amended, then there will be conceptual challenges as our laws have narrow definitions of human trafficking and related crimes. Under such narrow definitions, neither conviction will happen, nor will victims get justice or protection. If only our definitions match with international definitions, Nepal can hold other countries accountable."

While the country should be ramping up its laws to protect its citizens from trafficking and other forms of abuses, the government has been coming up with new rules to limit their movement, activists said. This will only compel women to take unsafe routes, they added.

The Ministry of Women, Children and Senior Citizens has begun preparations to update the laws as per the Palermo Protocol, according to Roshani Shrestha, joint secretary with the Women's Ministry.

"Following the ratification, we have started work to making changes to the laws related to human trafficking. The ministry is also working on the National Action Plan for combating human trafficking," said Shrestha, also the chief of the Women Empowerment Division under the ministry. "The ministry will be holding consultations with stakeholders soon. The new changes will be forwarded to the Law Ministry before the changes are proposed."

However, rights activists argue that the government should speed up the process of making required changes as it might take a long time while Nepalis continue to migrate.

"Making required changes is urgent because even amidst the pandemic Nepalis are migrating abroad," said Roshana Pradhan, programme officer at FWLD. "The protocol is not only about their protection, but also about their rescue, repatriation, rehabilitation and reintegration of the victims. Without amendments, things on the ground can't move ahead."

OPINION

Interest rates are not everything

It is folly to invest solely because rates are low and shy away because rates are rising.

PABAN RAJ PANDEY



No two bull markets are alike, yet they all share a common thread—optimism. Reasons for optimism can be varied, but the end result is the same—rising prices. Sometimes, this is matched by sound economic fundamentals and improving earnings, and sometimes not. There are times when prices begin to diverge from fundamentals. It is times like these that investors begin to grasp for things that they can massage to suit their own biases. Nepal's stock market is in a strong bull trend currently, which increasingly many attribute to a drop in interest rates. The fact is that low interest rates are symptoms of the times—that of sluggish economic activity and deposits growing faster than loans.

The Nepal Stock Exchange (NEPSE) bottomed at 1150 on June 29 last year, before surging 130 percent in less than eight months! This comes after four long years of consolidation. In July 2016, the index retreated after hitting 1888. It then bottomed at 1099 in March 2019. The ongoing rally has taken place at a time when the economy is in a shambles. Investors clearly are looking beyond the current hardship. Time will tell if they will be rewarded for their optimism or have priced in too much good news. But, as is true with any bull market, the longer the optimism persists, the better it is for those with skin in the game. Bulls' emphasis on low interest rates is an attempt to keep the optimism train going.

Bulls' interest-rate spin

Interest rates are down across the board. Pre-pandemic, the economy was strong, with the growth of 7 to 8 percent for three consecutive years through 2018-19. The 2019-20 budget, for the fiscal year ending mid-July last year, expected the momentum to continue, with a goal of 8.5 percent growth. Then Covid-19 hit. Economic activity ground to a halt. At one time, excess liquidity in the banking system amounted to Rs200 billion, putting downward pressure on rates. On a weighted average basis, per Nepal Rastra Bank, the rate on fixed deposits went from 9.7 percent last April to 8 percent and on savings deposits from



SHUTTERSTOCK

4.7 percent to 2.8 percent, even as the lending rate went from 11.8 percent to 9.1 percent.

In order to boost demand, banks and financial institutions aggressively lowered rates on home and auto loans, and margin loans, among others. Because margin loans are issued against the collateral of securities, banks consider them low risk as they can quickly dispose of them at the first sign of trouble; banks currently can also lend out 70 percent of the value of shares, which was raised from 65 percent when the 2020-21 monetary policy was announced last July. Margin loans have taken off—from Rs50.4 billion at the end of last fiscal (mid-July 2020) to Rs75.7 billion in mid-January this year. Lower rates have gone a long way in boosting investors' risk-on attitude.

In finance, the discounted cash flow model is a widely used tool to value

assets. The value of an investment is determined based on its future cash flows whose present value is arrived at by using cost of capital. In essence, the lower the discount rate, the higher the cash flows. Similarly, in commercial real estate, the capitalisation rate (also known as the cap rate) is calculated by dividing a property's net operating income by the current market value. The rate also implies the amount of time required to recover the invested amount in a property; a cap rate of 7 percent will take around seven years to recover the investment. Basically, the higher the cap rate, the lower the market value, and vice versa.

The point is, lower rates help valuations, no doubt. At the most basic level, lower rates are a boon for borrowers. So, when a stock investor says low rates are good, he is talking from a borrower's perspective. If a hydropow-

er company with a loan book of Rs10 billion sees rates drop from 12 percent to 9 percent, it just saved Rs300 million a year that could be used to pay off debt or pay out dividends. But this is one side of the story. Savers suffer in a low-rate environment. Ask a retiree living on income from fixed deposits. Since the global financial crisis of 2008-09, as interest rates nosedived—and stayed there—this has been a nagging concern for savers in developed economies such as the United States.

Removal of excess liquidity

That said, if rates had an outside influence on valuations, eurozone stocks would be much higher. The German DAX has pretty much gone sideways the past three years. One of the offshoots of the financial crisis is negative rates, where borrowers get paid to borrow while savers pay to deposit.

The idea is to encourage investment and risk-taking. Currently, rates are negative in the eurozone, Japan, Switzerland, Denmark, and Sweden.

The irony is, interest rates—the main policy tool for these banks—have ceased to induce the same response as in the past. In normal times, rates rise in a growing economy. But because more people are working and companies are earning more, stocks do just fine. Rates also rise in an inflationary environment. Many developed economies experienced stagflation during the 1970s. In the US, consumer inflation peaked at 13-14 percent in 1980, and the fed funds rate—the benchmark interest rate—crossed 19 percent in 1981; the economy suffered two recessions each early in the 1970s and 1980s, and stocks tanked. The message in all this is that there is no one-size-fits-all model when it comes to how interest rates impact stocks.

In Nepal, bank loans in recent weeks have grown faster than deposits. If the current trend persists, the excess liquidity will have been mopped up in due course, which can then put upward pressure on rates. The NEPSE is not worried by these prospects. On February 18, it reached a new intraday high of 2642. It is sheer folly to invest solely because rates are low and shy away because rates are rising. Many times, it is the speed of a change in rates that counts. For an average mortgage owner, a rise in a monthly payment of Rs500 may be ok, but not if it goes up Rs5,000. Ironically, it should surprise no one if bulls next begin to argue that rising interest rates reflect better days ahead, and that it is good for stocks.

Pandey talks markets, money and macroeconomics on hedgopia.com.

The only definite way of gauging the will of the people is through an election.

SAMBRIDH GHIMIRE



The first time I heard the phrase was in relation to the concept discovered by Francis Galton in 1906. Galton, who was a cousin of the celebrated naturalist Charles Darwin, was observing a contest in an animal fair where the visitors were supposed to guess the exact weight of an ox. The results bewildered Galton as no single individual, including veterinary doctors, naturalists or cattle experts, could guess the ox's exact weight, but the average of all the estimations was merely a pound over the animal's actual weight. This was an analogy to a democracy where people from different backgrounds, skills and abilities get a vote, and all these votes together elect a leader who forms the government. He wrote that 'the average competitor was probably as well fitted for making a just estimate of the weight of the ox, as an average voter is of judging the merits of most political issues on which he votes'. After which he did realise the credibility of a democratic judgement system and admitted it to be trustworthy.

One of the greatest philosophers of all time, Aristotle, has said that 'it is possible that the many, though not individually good men, yet when they come together may be better, not individually but collectively, than those who are so, just as public diners to which many contribute are better than those supplied at one man's cost'.

With the nation in political turmoil, which is a perennial problem of Nepal's politics, one often wonders what the solution to this problem might be. The country is at a baffling juncture, where the alliance that was voted to lead the government, that is,

the left alliance, has split. The split has created opportunities for the opposition, that is, the Nepali Congress. But one should always remember the context in which the elections took place with the left alliance promising development and stability against the highly volatile and unstable governments of the past, this coupled with a few hyper-national sentiments were able to garner a comfortable win for the left alliance.

To reiterate, the left alliance was voted to be in power and the Nepali Congress was (not) voted to be in the opposition. Now that the alliance has been fractured, that does not allow the Nepali Congress to form a government with one of the factions, as that was not something the people had envisioned. A very similar comparison can be drawn with the Indian state of Bihar, where the 2015 election was fought between the Mahagathbandhan alliance comprising of Janata Dal (United) led by Nitish Kumar, Rashtriya Janata Dal led by Lalu Yadav and the Indian National Congress led by Sonia Gandhi and the National Democratic Alliance comprising of the Bharatiya Janata Party and the Lok Janshakti Party led by the late Ram Vilas Paswan.

The Mahagathbandhan alliance was able to get a majority, but the government lasted merely for 18 months after which Nitish Kumar sought the support of the Bharatiya Janata Party and continued his stint as the chief minister. A similar question was raised during that time that whether a leader who fought under a specific alliance could change the alliance without seeking a fresh mandate from the people. As ideologically and morally this seems blatantly wrong and against the very spirit of democracy, there was howsoever no legal obstacle in doing so. But the implications of dissatisfaction were manifested in the Bihar Assembly elections of 2020 in which Janata Dal (United) out of the 115 seats contested only 43 compared to 101 and 71 in 2015. The election also institutionalised the new title of 'turncoat uncle' for Nitish Kumar.

Likewise, the Nepali left joining in an alliance with the Nepali Congress is like trying to cure a fracture by joining an ankle to a knee or a hip to a wrist. In other words, it is a complete mismatch and antithetical to

Wisdom of the crowds



SHUTTERSTOCK

democracy as this was not the mandate given by the people in the general elections.

The solution to this problem lies in the title of the article. As renowned political strategist of India Prashant

Kishor says, one must always believe in the wisdom of the crowd. At this rendezvous with uncertainty, the only thing that is certain is the will of the people, and the only definite way of gauging it is through an election. All

other solutions to this problem might look easier in the short run, but they will have wide repercussions for the parties and institutions in the long run, which will again take Nepal into a vicious cycle of fractured mandates,

coalition governments and instability; and history will repeat itself from what happened in the 1990s.

Ghimire is a political consultant and electoral strategist.

Nepal begins process to register five species of large cardamom grown in the country

Once the species of large cardamom, one of the most expensive spices in the world, are registered, Nepal can claim their ownership and patent them in the international market.

ANANDA GAUTAM
TAPLEJUNG, FEB 20

Nearly two centuries since their cultivation began in the eastern hills districts of the country, the process of identifying and registering five species of large cardamom indigenous to Nepal has formally begun paving the way for claiming the rights of ownership and patenting them internationally.

According to Large Cardamom Development Center, Fikkal in Ilam, of the 14 different varieties of cardamom grown in Nepal, five varieties—Nepal Ramshai [grown at 1,500–2,000 meters above sea level], Golshai [1,200–1,600 metres], Dammershai [700–1,200 metres], Jirmale [600–1,200 metres] and Varlangae [1,500–2,000 metres]—have been are in the registration process.

Nepali large cardamom—also known as 'black gold' or 'black cardamom' and locally called alainchi—belongs to the botanical family called zingiberaceae and is one of the most expensive spices in the world. It is an evergreen, perennial and herbaceous plant grown on north-facing hill slopes, according to a government report.

In 1830 large cardamom was cultivated by farmers in four districts: Ilam, Taplejung, Panchthar and Bhojpur. It has been commercially grown only since 1853, when the Rana government took production

and marketing initiatives.

Devendra Shah, plant conservation officer at the center, said the approval and registration sub-committee chaired by director general of the Department of Agriculture under the Ministry of Agriculture and Livestock Development will authenticate the varieties and also decide on the release of seeds of the different varieties before publication of the decision in the National Gazette. The sub-committee will recommend to another committee, chaired by the secretary of the Agriculture Ministry, the registration after conducting a detailed study.

"This initiative will help Nepal to promote its product in the international market," Shah said.

So far, none of the varieties of large cardamom or black cardamom in the country have not been identified and registered, he said.

Nepal is the world largest producer of large cardamom. Other countries where this spice is produced are India and Bhutan. In 2018-19, Nepal produced 7,954 tonnes of large cardamom while the average annual world production of large cardamom is around 12,000 tonnes.

Padam Adhikari, chief of the Large Cardamom Development Center, said the registration process is basically aimed at claiming the rights of ownership. "Once we have the patent rights, no one else can claim Nepali large cardamom as their product," he said.

According to the center, the Nepal Ramshai variety has been cultivated in Nepal since 1850. The variety produces up to 31 kg per ropani (5,476 square feet). The variety is currently cultivated in 6,000 hectares. The production of Varlangae variety is up to 45 kg per ropani. This variety is now cultivated on 3,000 hectares of land.

Similarly, Golshai variety yields up to 35 kg per ropani. This has been planted in 59,000 hectares.

Dammershai variety yields up to 35 kg per ropani. It has been planted on 1,500 hectares.

Farmers sell the produce at Rs500 to Rs550 per kilogram while traders between Rs600 and Rs700.

The government's report shows that large cardamom was commercially grown since 1853, when the Rana government took production and marketing initiatives such as: setting up of two large cardamom depots in Patna and Mirzapur of India, because of the concentration of Muslims, who traditionally use alainchi as an aromatic spice in their daily meal preparations and paan, for wholesale trade in Nepali large cardamom; keeping records of all large cardamom farmers; allocation of large cardamom farmland to farmers; provision of credit to farmers against the guarantee of local well-known persons; and establishing purchase and collection depots.

Similarly, the Rana regime also made the purchase guarantees for large cardamom from farmers; guarantee of payment within five days of purchase and introduced severe punishment for smugglers.

At a later stage the Mirzapur large cardamom depot was shut down while the one in Patna continued operation until 1890.

Following its closure there was a gap of 40 to 50 years in commercialisation of large cardamom in Nepal as a result of which Nepali farmers and traders suffered a lot financially during this period.

It was only between 1930 and 1940 that the farming of large cardamom in Nepal was revived by the initiatives of Indian Marwaris in Ilam district by setting up their purchasing depots in 1933, according to the report.

The Federation of Large Cardamom Entrepreneurs said that the large cardamom cultivation has been expanded in 41 districts of the country on 18,273 hectares.

According to the Trade and Export Promotion Center, the country exported large cardamom worth Rs3.81 billion in the first six months of the current fiscal year, an increase of 51.60 percent during the same period in the last fiscal year when the export stood at Rs2.51 billion.



POST PHOTO: ANANDA GAUTAM

A woman picks cardamom in Meringden Municipality of Taplejung.

FOREX

US Dollar	116.55
Euro	141.05
Pound Sterling	162.91
Japanese Yen	11.03
Chinese Yuan	18.03
Qatari Riyal	32.01
Australian Dollar	90.86
Malaysian Ringgit	28.81
Saudi Arab Riyal	31.08

Exchange rates fixed by Nepal Rastra Bank

BULLION

PRICE PER TOLA

Fine Gold	Rs 88,200
Silver	Rs 1,305

SOURCE: FENEGOSIDA

GASOLINE WATCH



100% PERFORMANCE. EVERYTIME.

	Petrol (Per Litre) Rs 114.00/-
	Diesel (Per Litre) Rs 97.00/-
	Kerosene (Per Litre) Rs 97.00/-
	LPG (Per cylinder) Rs 1400/-

Source: Nepal Oil Corporation

World Bank, IMF to consider climate change in debt reduction talks

REUTERS
WASHINGTON, FEB 20

The World Bank is working with the International Monetary Fund (IMF) on ways to factor climate change into the negotiations about reducing the debt burdens of some poor countries, World Bank President David Malpass told Reuters in a Friday interview.

Three countries—Ethiopia, Chad and Zambia—have already initiated negotiations with creditors under a new Common Framework supported by the Group of 20 major economies, a process that may lead to debt reductions in some cases.

Malpass said he expected additional countries to request restructuring of their debts, but declined to give any details.

The coronavirus pandemic has worsened the outlook for many countries that were already heavily indebted before the outbreak, with revenues down, spending up and vaccination rates lagging far behind advanced economies.

China, the United States and other G20 countries initially offered the world's poorest countries temporary payment relief on debt owed to official creditors under the Debt Service Suspension Initiative (DSSI).

In November, the G20 also launched a new framework designed to tackle unsustainable debt stocks.

Malpass said the Bank and the IMF were studying how to twin two global problems—the need to reduce or restructure the heavy debt burden of many poorer countries, and the need to reduce fossil fuel emissions that contribute to climate change.

"There's a way to put together ... the need for debt reduction with the need for climate action by countries around the world, including the poorer countries," he said, adding that initial efforts could happen under the G20 common framework.

Factoring climate change into the debt restructuring process could help motivate sovereign lenders and even private creditors to write off a certain percentage of the debt of heavily-indebted poorer countries, in exchange for progress toward their sustainable development and climate goals, experts say.

The World Bank and the IMF play an important advisory and consultative role in debt restructuring negotiations since they assess the sustainability of each country's debt burden.

Many developing countries require huge outlays to shore up their food supplies and infrastructure as a result of climate change. Governments must also spend a large amount on alternative energy projects, but lack the resources to pay for those needed investments.

"There needs to be a moral recognition by the world that the activities in the advanced economies have an impact on the people in the poorer economies," Malpass said.

"The poorer countries are not really emitting very much in terms of greenhouse gases, but they're bearing the brunt of the impact from the rest of the world," he added.

IMF Managing Director Kristalina Georgieva earlier this month told reporters about early-stage discussions underway about linking debt relief to climate resilience and investment in low-carbon energy sources.

INTERVIEW

'Insurance is important when income is low'

Insurance, like all sectors of the economy, has been hit hard by the Covid-19 pandemic. The major impact fell on premiums in certain lines of business and premature death of people. While lack of awareness about insurance has prevented many people from buying coverage, the coronavirus wiped out economic activities causing far-reaching repercussions on the industry. The Post's **Krishana Prasain** talked to **Nirmal Kajee Shrestha**, vice-president and general manager of MetLife Nepal, an insurance company headquartered in the United States which opened a branch office in Nepal in 2001, about the effect of the pandemic and how the company is dealing with the unfolding crisis.

How do you assess the insurance market in Nepal, particularly, before and after the 2015 earthquakes?

The awareness level has increased both in the life and non-life insurance sectors, as a result there has been a significant growth in the number of insurance companies in Nepal. The 2015 earthquakes brought a lot of changes in customer behaviour as compared to the calamity that Nepal has been witnessing for several decades. Before the earthquakes, there was a general understanding among people that insurance companies mostly delay the claim or they don't release the claim at all. This perspective has changed. People are now aware of future uncertainties and losses.

A crisis such as Covid-19 has affected all business sectors. So, how is the insurance industry likely to shape up to the unfolding crisis?

The pandemic has challenged the overall economy. It has impacted the insurance sector as well. To deal with the crisis, insurance companies are introducing products that are low in price and provide maximum coverage. Insurance companies provided premium holidays as well, which means consumers were given a certain period when they could take a break from paying the premium due to Covid-19 related difficulties.

Insurance generally means to minimise future uncertainties and losses. Are the majority of Nepalis aware of insurance?

When MetLife Nepal made its foray into Nepal in 2001, it first started to raise awareness on insurance advantages. We, currently, have more than 7,000 representatives who are involved in spreading awareness at the local level. We have more than 26 micro finance partners covering all 77 districts. The number of claims is high, and it is also helping to create awareness. Insurance companies are said to sell their products, but actually, we are here to sell solutions. People have to realise that they have to assure the future by saving a small amount; and for that, insurance is the best way.

Is there scope for introducing new life insurance policies? Can life insurance companies launch products covering pandemics like this?

MetLife is always a customer-centric company. The need of the customer increases with time and with an increase in uncertainties, and we are pioneers in that. We did a study on the new needs of the customer and introduced the LifeCare-Beautiful policy targeting women. It provides coverage against nine listed female-specific dreaded diseases along with life loss such as cancer. We got an international award for introducing this policy. We have a product development team, and they are doing research on what is needed in the Nepal market. We will keep on addressing the needs of the people. It depends how we say pandemics are covered. MetLife Nepal policies certainly cover pandemics, but it is difficult to analyse the risk of a pandemic. To mitigate the risk, appropriate pricing and offering are necessary, which we are doing.



POST PHOTO: BEEJU MAHARJAN

Nirmal Kajee Shrestha, vice-president and general manager of MetLife Nepal.

Life insurance in Nepal is yet to catch on although it provides financial security for you and your family. Is this due to low income or are there other factors?

Awareness is the main factor behind it. Insurance is not expensive when you go for savings products. Insurance is important when income is low, and it is a myth that insurance products are expensive in the market. Insurance is understood more as savings and less for protection. If the income level is less, then it is more important to have protection. A large insurance cover can be done at a reasonable price from the protection part as it can be done in

Insurance firms are said to sell their products, but actually, we are here to sell solutions.

Rs500-700. It is called term-life insurance that provides maximum coverage at a reasonable price. Micro insurance is for the same purpose. Insurance can be done for Rs70 that provides coverage of Rs10,000-15,000. For micro finance, in the case of death of an entrepreneur who has taken a loan to run a business and has bought insurance, then the loan is repaid by the company. We have 600,000 customers who are from the low income bracket and live below the poverty line.

Various digital mediums are being used for premium payment. How easy and trustworthy are these services?

MetLife Nepal is the first insurance

company that started a digital premium payment service a few years ago. However, we promoted digital payment mostly after the pandemic. The payment can be made through digital wallets or Connect IPS. The digital payment service is reliable, and we always focus on information technology security. We partner with a digital payment medium once the international security system approves it. We are focusing on online payment and offering certain services through our official customer friendly mobile application. There will be a huge revolution in digital payment in the coming five years, and we are focused on expanding our services through the digital medium.

What are the various insurance schemes offered by MetLife Nepal?

The company has introduced different solutions to life's problems like health, education, credit and employees of corporate offices. We have done a lot of seminars which have helped people to think about insurance. Recently, we have started a campaign My Confidence My MetLife which has become effective.

How has Covid-19 impacted MetLife? And what is the future direction for MetLife Nepal after the pandemic?

The pandemic challenged us, tested our patience and also gave us an opportunity to learn. We had our business continuity plan due to which we did not have to stop for a single day to provide our services to customers. We focused on the health safety of the entire team working with us, and managed to do business digitally for a certain time as well. It is digital. And we need to pioneer that. We will be introducing new products and talent development to provide the best services to customers.

नेपाल सरकार
शहरी विकास मन्त्रालय
शहरी विकास तथा भवन निर्माण विभाग
सघन शहरी तथा भवन निर्माण आयोजना
मन्थली, रामेछाप

बोलपत्र स्वीकृत गर्ने आसयको सूचना

सूचना प्रकाशित मिति : २०७७११०९

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1.	PUDBC/ Ramechhap/ Works/ NBC/14/ 077/ 78	Construction of Multipurpose Hall and Landscaping Work in Puspapal Park, Bhangeri, Ramechhap.	Thapa Nirman Sewa (P) Ltd, Manthali-1, Ramechhap	20146308.31

आयोजना प्रमुख

WORLD

At Biden's G7 debut, leaders discuss virus, rebuilding economies

REUTERS
LONDON, FEB 20

Group of Seven leaders, who control a little under half of the world's economy, on Friday sought to look beyond the Covid-19 pandemic towards rebuilding their battered economies with free trade and to countering China's "non-market oriented" policies.

US President Joe Biden and Italian Prime Minister Mario Draghi debuted at the G7 virtual leaders' meeting which was chaired by British Prime Minister Boris Johnson.

The leaders called for stronger defences against a future pandemic, including exploring a global health treaty, but the focus was on a green recovery—on the same day that the United States rejoined the Paris climate agreement.

"Jobs and growth is what we're going to need after this pandemic," Johnson told the opening of the meeting.

The leaders call for stronger defences against future pandemics, explore global health treaty.

An official communique said the G7 would champion open economies, "data free flow with trust" and work on "a modernised, freer and fairer rules-based multilateral trading system".

After Facebook cut news feeds in Australia, French President Emmanuel Macron raised the role social media platforms should have in preserving freedom of speech and how to regulate them, a French official said on Friday.

G7 leaders also supported the commitment of Japan to hold the Olympic and Paralympic Games Tokyo 2020 this summer.

In a clear reference to China, they said they "will consult with each other

on collective approaches to address non-market oriented policies and practices".

But the tone of the G7 was distinctly cooperative and collective - as Biden tried to project a message of re-engagement with the world and with global institutions after four years of Donald Trump's "America First" policies.

The Covid-19 pandemic has killed 2.4 million people, tipped the global economy into its worst peacetime slump since the Great Depression and upended normal life for billions.

Even at the virtual top table of world politics, the "mute curse", which has stilted video calls for millions of businesses and families over the past months of COVID-19 lockdown, struck.

As Johnson began the meeting, a German voice suddenly interrupted him.

"Can you hear us Angela," Johnson quipped to German Chancellor Angela Merkel, chuckling. "I think you need to mute."

Johnson also claimed that Biden had "nicked" - British slang for stolen - his slogan "build back better", though Johnson said that he himself had probably stolen it from somewhere else.

Once the mute problems were over, leaders pledged billions of dollars to COVAX, a coronavirus vaccination programme for poorer countries.

"Covid-19 shows that the world needs stronger defences against future risks to global health security," the G7 said. "We will continue to support our economies to protect jobs and support a strong, sustainable, balanced and inclusive recovery."

Though Biden has cast China as the "most serious competitor" of the United States, China was mentioned only once in the communique.

Johnson said the G7—as "like-minded liberal free-trading democracies"—stood together on issues such as condemnation of the coup in Myanmar and the detention of Alexei Navalny in Russia.

The G7 of the US, Japan, Germany, United Kingdom, France, Italy and Canada has a combined gross domestic product of about \$40 trillion



A pickup sends a wake of snow melt high into the air as the driver ploughs through a large puddle in Texas, US. Temperatures have climbed above freezing in parts of the state for the first time since Sunday's record 14.8-inch snowfall.

UK urges UN resolution for pause in conflicts

ASSOCIATED PRESS
UNITED NATIONS, FEB 20

Britain has circulated a draft resolution to the UN Security Council demanding that all warring parties immediately institute a "sustained humanitarian pause" to enable people in conflict areas to be vaccinated for Covid-19.

The proposed resolution reiterates the council's demand last July 1 for "a general and immediate cessation of hostilities" in major conflicts from Syria and Yemen to Central African Republic, Mali and Sudan and Somalia. The appeal was first made by UN Secretary-General Antonio Guterres on March 23, 2020, to tackle the coronavirus pandemic.

The draft "emphasises the need for solidarity, equity, and efficacy and invites donation of vaccine doses from developed economies to low- and middle-income countries and other countries in need, including through the COVAX Facility," an ambitious World Health Organization project to buy and deliver coronavirus vaccines for the world's poorest people.

The British draft stresses that

Russia approves third Covid-19 vaccine

MOSCOW: Russia on Saturday approved a third coronavirus vaccine for domestic use, Prime Minister Mikhail Mishustin said on state TV, though large-scale clinical trials of the shot, labelled CoviVac and produced by the Chumakov Centre, have yet to begin. Russia has already approved two Covid-19 vaccines, including the Sputnik V shot, developed by Moscow's Gamaleya Institute, following a similar approach of granting approval before seeing any late-stage trial results.

The preemptive approvals had

"equitable access to affordable Covid-19 vaccines, certified as safe and efficacious, is essential to end the pandemic."

It would recognise "the role of extensive immunisation against Covid-19 as a global public good for health in preventing, containing, and stopping transmission, in order to

raised concerns among some scientists in the West, but inoculations with those first two shots began on a mass scale in Russia only after trials were concluded and showed success. Sputnik V was approved in August and late-stage trials began in September. Mass vaccination was launched in December, after preliminary trial results showed the vaccine to be 91.4 percent effective. Since then, more than two million Russians have been vaccinated with at least the first dose of Sputnik V, Health Minister Mikhail Murashko said on February 10. (Reuters)

bring the pandemic to an end."

The draft, obtained by The Associated Press, follows up on British Foreign Secretary Dominic Raab's appeal to the 15-member Security Council on Wednesday to adopt a resolution calling for local cease-fires in conflict zones to allow the delivery of Covid-19 vaccines.

Britain says more than 160 million people are at risk of being excluded from coronavirus vaccinations because they live in countries engulfed in conflict and instability.

"Cease-fires have been used to vaccinate the most vulnerable communities in the past," Raab said.

"There's no reason why we can't... We have seen it in the past to deliver polio vaccines to children in Afghanistan, just to take one example."

At Wednesday's council meeting, Guterres sharply criticised the "wildly uneven and unfair" distribution of Covid-19 vaccines, saying 10 countries have administered 75 percent of all vaccinations and demanding a global effort to get all people in every nation vaccinated as soon as possible.

The UN chief told the high-level council meeting that 130 countries have not received a single dose of vaccine and declared that "at this critical moment, vaccine equity is the biggest moral test before the global community."

The coronavirus has infected more than 109 million people and killed at least 2.4 million of them.

BRIEFING

Court rejects Kremlin critic Navalny's appeal

MOSCOW: Kremlin critic Alexei Navalny lost his appeal on Saturday against what he said was a politically motivated decision to jail him for nearly three years, but said his faith in God and belief in the rightness of his cause was sustaining him. Navalny, President Vladimir Putin's most prominent critic, was jailed earlier this month for parole violations that he said were trumped up. Western countries have condemned the case and are discussing possible sanctions on Russia. A Moscow court swiftly rejected Navalny's appeal, while shortening his original jail term by six weeks. The original term was 3.5 years. But, with the amount of time he had already spent under house arrest taken into account, it amounted to around two years and eight months. His lawyer said on Saturday he would now spend a little over 2.5 years behind bars and that his legal team would try to challenge the decision to reject his appeal.

Thai prime minister survives no-confidence vote

BANGKOK: Thailand's Prime Minister Prayuth Chan-ocha survived a no-confidence vote on Saturday in parliament amid allegations that his government mismanaged the economy, bungled the provision of Covid-19 vaccines, abused human rights and fostered corruption. Nine other ministers also survived the vote. It marked the second no-confidence test Prayuth's government has faced since taking office in July 2019, following a contested election after Prayuth seized power in a 2014 coup as the army chief. In February last year, Prayuth and five Cabinet ministers easily defeated a no-confidence vote in the lower house. In the latest motion, his government was also criticised for misusing its power to promote police officials and for establishing a cyber unit to attack government critics on social media, among other complaints.

Russia detects first case of bird flu in humans

MOSCOW: Russia said its scientists had detected the first case of transmission of the H5N8 strain of avian flu to humans and had alerted the World Health Organization. "Information about the world's first case of transmission of the avian flu to humans has already been sent to the World Health Organization," head of Russia's health watchdog, Anna Popova, said. (AGENCIES)

Two protesters killed by police fire in Myanmar, reports say



Students from the University of Medicine hold placards with messages that read 'Help Us Save Myanmar. Stop Crime Against Humanity' during protests in Mandalay on Saturday.

ASSOCIATED PRESS
MANDALAY, FEB 20

Two anti-coup protesters were shot dead by riot police who fired live rounds on Saturday in Mandalay, Myanmar's second-largest city, local media reported.

One of the victims was shot in the head and died at the scene, according to Frontier Myanmar, a news and business magazine based in Yangon, the country's largest city. Another was shot in the chest and died en route to the hospital.

Several other serious injuries were also reported. The shootings occurred near Mandalay's Yadanabon dock, where tear gas and rubber bullets were used on protesters earlier in the day.

The Irrawaddy news website also confirmed the deaths on social media.

Security forces had been increasing their pressure against anti-coup protesters earlier on Saturday, using water cannons, tear gas, slingshots and rubber bullets against demonstrators and striking dock workers in Mandalay.

At least five people were injured by rubber bullets and had to be carried away in ambulances, according to an Associated Press journalist who witnessed the violence.

Some 500 police and soldiers descended on the area near Yadanabon dock after dock workers joined the national civil disobedience movement, refusing to work until the military junta that seized power in a February 1 coup reinstates the democratically elected government.

fatality among thousands of protesters who have faced off against security forces since top military commander Min Aung Hlaing took power in the coup.

Protesters at the memorial chanted and held up signs that read "End the dictatorship in Myanmar" and "You will be remembered Mya Thwet Thwet Khine." The supporters also laid roses and rose petals on images of the woman.

Video from the day she was shot show her sheltering from water cannons and suddenly dropping to the ground after a bullet penetrated the motorcycle helmet she was wearing. She had been on life support in a hospital for more than a week with what doctors said was no chance of recovery.

United States State Department spokesperson Ned Price offered his government's condolences Friday and reiterated calls on the military to refrain from violence against peaceful protesters.

In Mandalay on Saturday, a protest led by medical university students drew more than 1,000 people, many of whom also carried flowers and images of Mya Thwet Thwet Khine.

Others held signs saying "CDM," referring to the nationwide civil disobedience movement that has encouraged doctors, engineers and other professionals to protest the coup by refusing to work.

Across the country, protests showed no signs of slowing down despite recent crackdowns by the military government—including a sixth consecutive night in which the internet was cut for many hours.

Demonstrators also gathered elsewhere in Yangon, chanting and holding placards and images of Nobel laureate Aung San Suu Kyi, whose democratically elected government was overthrown.

Aerial images taken Friday showed streets in Yangon painted with the words "The military dictatorship must fall" in Burmese, and "We want democracy" and "Free our leaders" in English.

Security forces have been relatively restrained so far in confronting protesters in Yangon, but appeared to be toughening their stance in areas where there is less media presence.

Police used force for a second straight day Friday to arrest protesters in Myitkyina, the capital of the remote northern state of Kachin.

The Kachin ethnic minority has long been in conflict with the central government, and there has been an intermittent armed struggle.

Indonesian capital slammed by monsoon floods

More than 1,000 Jakarta residents forced to evacuate.

REUTERS
JAKARTA, FEB 20

Severe flooding across several areas in the Indonesian capital forced more than a thousand people to flee their homes on Saturday, with the country's meteorology agency warning the conditions were set to continue for the next week.

Some 1,380 Jakarta residents were evacuated from southern and eastern areas of the city, home to 10 million people, after floodwaters reached up to 1.8 meters high in some areas, said Sabdo Kurnianto, the acting head of Jakarta's disaster mitigation agency in a statement. He said no casualties had been reported.

People posted photos on social media of residents wading through shoulder-high muddy waters, cars almost entirely submerged, and search teams evacuating elderly residents in rubber dinghies in the peak of the monsoon season.

"Two hundred neighbourhoods have been affected, according to the latest data," Jakarta Governor Anies Baswedan told local television early on Saturday, adding that more than two dozen evacuation centres have been prepared across the city.



A man pushes his motorbike in an area affected by floods following heavy rains in Jakarta, Indonesia, on Saturday.

BRIEFING

Khadka honoured by NTA

KATHMANDU: Sports journalist Anjan Khadka was felicitated by Nepalese Taekwondo Academy (NTA) during the inauguration of Kageshwori Taekwondo Dojo in Kathmandu on Saturday. Khadka, also the treasurer of Nepal Sports Journalists Forum, was given a letter of appreciation by Kageshwori Manohara Municipality Mayor Krishna Hari Thapa. Apart from Khadka, 22 taekwondo players who completed the first to third dan grading from the academy were also honoured on the occasion. Korean taekwondo coach Kwan Yeong Dal, who has been mentoring Nepali players for the last two decades was also felicitated at the function. (SB)

Lyon see off Brest 3-2, go top

PARIS: Olympique Lyonnais went top of the Ligue 1 standings by beating Stade Brestois 3-2 on Friday. Lucas Paqueta, Houssem Aouar and Memphis Depay found the back of the net in the opening half to put OL on 55 points from 26 games, ahead of second-placed Lille on goal difference. Lille travel to Lorient and third-placed Paris St Germain, who have 54 points, host Monaco on Sunday. Brest, who pulled two back through Brendan Chardonnet and Irvin Cardona in an entertaining second half, are 12th on 31 points. (REUTERS)

United to hold talks with Cavani over contract extension

MANCHESTER: Manchester United will hold talks with Uruguay striker Edinson Cavani over extending his stay at the Premier League club, manager Ole Gunnar Solskjær has said. Cavani joined United on transfer deadline day in October on a year-long deal with an option for a further year following his exit from Paris St Germain. The 34-year-old was widely seen as a "panic signing" by British media but with seven goals and two assists in 24 games in all competitions he has impressed Solskjær. "I can only say Edinson has done well," Solskjær said. "We'll sit down and speak with him in the near future to see his plans and ours. (REUTERS)

Atletico Madrid's Carrasco doubtful for Chelsea clash

MADRID: Atletico Madrid forward Yannick Carrasco could miss their Champions League last-16 first leg against Chelsea in Bucharest next week due to injury, coach Diego Simeone said on Friday. "Yannick's got a knock that he picked up against Granada (on February 13) and played through it against Levante (on Wednesday), and that's why he was substituted when he was - we wanted to protect him," Simeone said. "Unfortunately he's still got a problem and we'll see how it develops over the next few days." (REUTERS)

Gaurika Singh, Manday Kaji clinch NNIPA best awards

The swimmer had bagged four gold medals at 13th SAG while the karateka had won two.



Nepal National and International Players Association awarded one player each from all 26 events of the 13th South Asian Games on Saturday.

SPORTS BUREAU BHAKTAPUR, FEB 20

Nepali athletes who achieved a host of feats during the 13th South Asian Games (SAG) held in Kathmandu and Pokhara in 2019 were felicitated by Nepal National and International Players Association with NNIPA Sports Awards amid a ceremony in Madhyapur Thimi, Bhaktapur on Saturday.

The awardees include swimmer Gaurika Singh, who won four gold, two silver, and three bronze medals, and karateka Manday Kaji Shrestha, who won two golds—one of them in a team event.

While Singh was named the Best Female Player for the Nepali calendar year, Shrestha was adjudged the best in the male category. The duo received a purse of Rs 100,000 each.

Golfer Subash Tamang, who won two gold medals, and wrestler Sangita Dhimi, the first Nepali athlete to win wrestling gold in SAG, received the Rising Male and Female Player of the Year awards respectively. They received a cash prize of Rs 50,000 each.

National football team member Sujal Shrestha, who captained the men's team to SAG gold, was named the Talented Male Player of the Year. SAG twin gold medalist Ayasha Shakya won the Talented Female Player of the Year award. Both Shrestha and Shakya received Rs 50,000 as cash prizes.

Karate coach Akhbar Shah was honoured with the Gajraj Joshi Ideal Player of the Year Award. Shah, who received a purse of Rs 35,000, announced that he will hand over his prize money to Boshi Gaun Karate Academy. Sports journalist Roshan Raut was honoured with the Sports Journalism Award and received a purse of Rs 25,000. Raut, who has been active in sports journalism for more than two decades, is also a former vice-president of Nepal Sports Journalists Forum.

Para table tennis player Keshav Thapa was felicitated with Parathlete Award and received Rs 10,000 in cash prize.

Meanwhile, NNIPA also recognised the contributions of 26 athletes from as many games with NNIPA Player of the Year Award under the recommen-

ation of their respective associations. Each of them received Rs 10,000.

Archery's Sanatan Malla, athletics' Santoshi Shrestha, badminton's Ratnajeet Tamang, basketball's Anusha Malla, boxing's Minu Gurung, cricket's Anjali Chand, cycling's Buddhi Bahadur Tamang, fencing's Rabina Thapa, and football's Sujal Shrestha won the Player of the Year awards.

Golf's Subash Tamang, handball's Kalpana Oli, judo's Debika Khadka, kabaddi's Menuka Kumari Rajbanshi, karate's Manday Kaji Shrestha, kho kho's Shyam Budhathoki, lawn tennis' Pradeep Khadka, shooting's Kalpana Pariyar, swimming's Gaurika Singh, squash's Bipana Blon, and table tennis' Purushottam Bajracharya were the other recipients of the Player of the Year awards.

They were joined by taekwondo's Ayasha Shakya, triathlon's Sony Gurung, volleyball's Kul Bahadur Thapa, weightlifting's Bikash Thapa, and wrestling's Sangita Dhimi won the awards based on the recommendations of their respective sports associations. Most of the players on the list were gold medalists of the 13th SAG.

Osaka clinches second Australian Open title

REUTERS MELBOURNE, FEB 20

Naomi Osaka gave Jennifer Brady a lesson in Grand Slam tennis as she cruised to a 6-4, 6-3 win to secure her second Australian Open title on Saturday and cement her standing as the new queen of the women's game.

Osaka's victory over the 22nd-seeded American at a floodlit Rod Laver Arena gave the Japanese third seed her fourth major crown at the age of 23.

Fans hoping for a repeat of the pair's engrossing US Open semi-final last year were left disappointed as Brady froze in the spotlight of her first Grand Slam final.

US Open champion Osaka played some way short of her best tennis and joined Brady in contributing to a dour, error-strewn first set. But she settled to clinch six straight games, roaring to a 4-0 lead in the second before serving out the match to love. A big serve sealed it, causing Brady to fire a forehand return long, and Osaka held her racket over her head and beamed in an understated celebration.

Osaka, who won the 2019 tournament, offered Brady warm congratulations and thanked the fans at the trophy ceremony.

"When we played in the semis of the US Open, a couple of months ago, and I told everyone that 'Listen you're going to be a problem'. And I was right," said Osaka, who will be world number two when the rankings are updated.

On a cool and breezy night at the Rod Laver Arena, Osaka warmed up with two aces as she served out the opening game to love but the blazing start fizzled out in a stream of errors from both players.

Grappling with early nerves, Brady dropped serve after two double-faults but quickly broke back when Osaka double-faulted to gift a break point. Brady breathed some life into the contest at 4-4, luring Osaka in with a drop-shot, then scrambling forward to retrieve and lob her for break point.



The Japanese third seed Naomi Osaka has won her fourth major crown at the age of 23.

Osaka cancelled it nervously with an imperious forehand winner launched from the baseline. Brady kept offering Osaka gifts from her racket. Serving to stay in the set at 5-4, she double-faulted then slapped a wild forehand over the baseline to cough up set point.

Brady fired down a huge serve that Osaka could only return short, then stepped in to pound what should have been a simple forehand winner straight into the net. The crowd groaned and Brady went to her chair ashen-faced.

Osaka stepped up the pressure, breaking Brady again after setting up the chance with a sumptuous cross-court backhand winner. She charged on to a 4-0 lead before Brady belatedly conjured some resistance to break Osaka against the flow of play.

The American clawed back to 5-3 but bowed out as she started, smashing wild returns to allow Osaka to serve out the match without trouble.

Although it was a tough first Grand Slam final for Brady, she broke new ground in a remarkable run after being one of the 72 players unable to train during their two-week hard quarantine in the lead-up.

Tuchel's rejuvenated Chelsea held to 1-1 draw at Southampton

REUTERS SOUTHAMPTON, FEB 20

Chelsea were held to a 1-1 draw away to struggling Southampton in the Premier League on Saturday after Takumi Minamino scored for the hosts with their only attack of the first half and Mason Mount levelled with a penalty after the break.

The Saints had lost six league games in a row before the visit of the Londoners—who were looking for

their fifth straight win under new coach Thomas Tuchel—and they spent long periods of the game trying to get hold of the ball. But for all of Chelsea's possession, the visitors laboured to create chances, something Tuchel once again highlighted as the main challenge for his side.

"We were very, very good in the first 80 metres of the pitch but in the last 20 I was not happy," the German told BT Sport. "We were not decisive enough, we were not aggressive enough."

The Blues were punished for not turning their dominance into chances when in the 33rd minute Minamino ran on to a defence-splitting Nathan Redmond pass and coolly finished after wrong-footing keeper Edouard Mendy and Cesar Azpilicueta with a feint. The Japan midfielder became the first opposition player to score against Chelsea since Tuchel arrived last month. The only goal they had previously conceded in that time was an own goal.

The German brought on Callum Hudson-Odoi for Tammy Abraham at the break and Chelsea briefly looked a bit sharper up front. The equaliser came when Mount was felled in the box by Danny Ings and he got up to convert the spot kick in the 54th minute.

Southampton defender Jannik Vestergaard hit the crossbar in the 71st with a header on another rare home attack.

"With a little more luck in the end we can nearly win the game with the

header of Jannik," Saints manager Ralph Hasenhuttl said. "But I think the draw is for us like a win today."

On Friday, a freakish own goal by goalkeeper Illan Meslier gave Wolverhampton Wanderers a 1-0 home win over Leeds United and enabled them to leapfrog their opponents in the standings.

The result left Wolves 11th on 33 points from 25 games, one more than 12th-placed Leeds who have a game in hand.

HOROSCOPE

ARIES (March 21-April 19) **** Peace and positive moods are a hallmark of Sunday's skies, Aries. Focus on projects that require your input or connect with friends that can help you explore your thoughts.

CANCER (June 22-July 22) *** Sunday's skies offer to soothe and replenish your spirit from any emotional taxations that have occurred over the course of the week. Spend the day unwinding, relaxing, and relating with those closest to you.

LIBRA (September 23-October 22) *** As a Libra, you naturally seek balance in all areas of life. Sunday's skies deliver this much longed for sense of equilibrium. Ease, relaxation, and smooth connections colour your social life today.

CAPRICORN (December 22-January 19) **** Sunday's skies help get you back in sync with your body, Capricorn. It may be hard to get motivated but you'll feel your best if you can do something that makes you feel good from the inside out.

TAURUS (April 20-May 20) *** You're regaining your sense of equilibrium under Sunday's cosmic landscape, Taurus. Spend the day connecting with forgotten projects, unused skills, and other resources waiting to be tapped and embrace your natural pace.

LEO (July 23-August 22) *** It's been a busy week to say the least, Leo. So many changes have been underway taking place in major areas of your life. The universe is asking you to slow down and take a break today.

SCORPIO (October 23-November 21) *** Lean into your need for privacy and intimacy today, Scorpio. Sunday's skies work to recharge and replenish you with the people you trust the most, as the moon glides through story-telling Gemini.

AQUARIUS (January 20-February 18) *** Good times colour Sunday's skies, Aquarius. Enjoy it! Turn your attention to forgotten passion projects or activities that help you feel a sense of childlike adventure.

GEMINI (May 21-June 21) **** Sunday's skies offer up ample room to relax and pamper yourself, Gemini. Turn your attention to your diet, health, and appearance. The day is ideal to do something that helps you feel good from the inside out.

VIRGO (August 23-September 22) **** You've earned your day of rest, Virgo. Yet, you probably won't take it! It's okay to embrace a leisurely attitude towards things that are waiting to get done! Otherwise, good moods and a sense of peace colour the day ahead.

SAGITTARIUS (November 22-December 21) *** As a Sagittarius, you cherish your freedom. In recent times, being in close quarters or stuck in isolation has been stressful for your relationship. Sunday's skies work to help you smooth and soothe things in that arena.

PISCES (February 19-March 20) *** Let Sunday's skies float you down the lazy river, Pisces. Home and family matters are likely to be your top priority today, save the heavy lifting for another time- you've earned a day of relaxation.

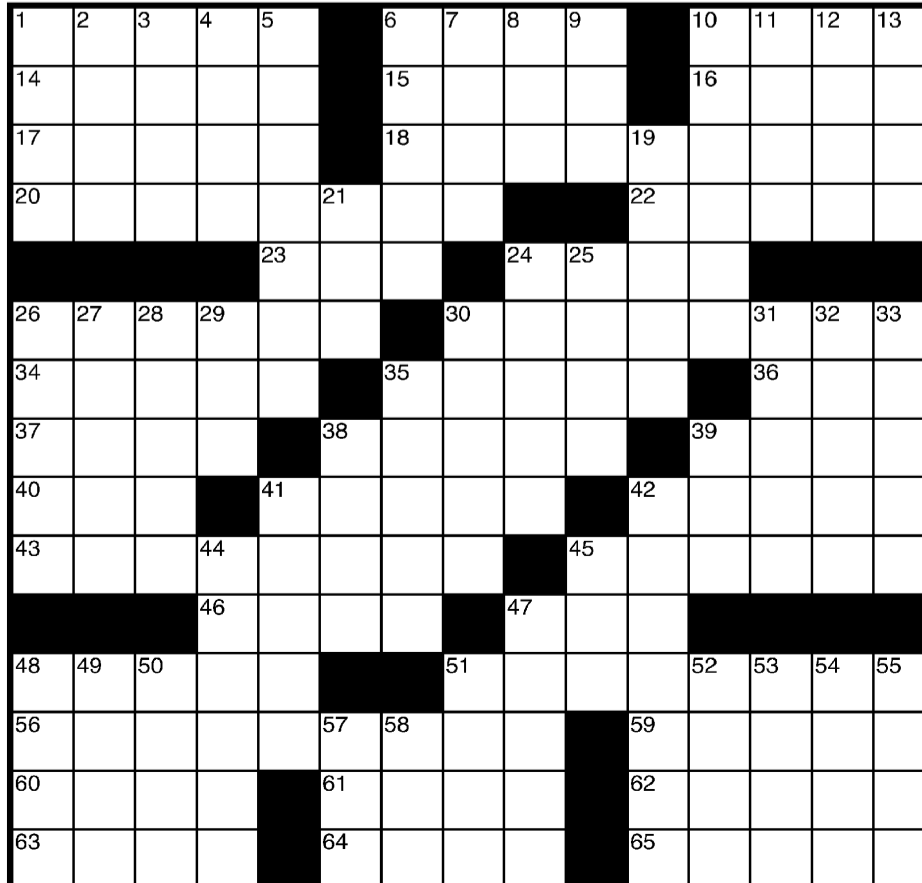
CROSSWORD

- ACROSS: 1 Secure room, 6 Buffalo Bill —, 10 Vote, 14 Courtyards, 15 Comics dog, 16 General vicinity, 17 Say "Cheers!", 18 Highest Alp (2 wds.), 20 Splash, 22 Ease, 23 Sixth notes, 24 Strong and healthy, 26 Halloween decor, 30 Soccer trophy (2 wds.), 34 Caustic, 35 Harmful bacteria, 36 Jackie's tycoon, 37 Rangy, 38 Roman naturalist, 39 Agree, 40 Set down, 41 Double-daters, 42 Weight unit for gems, 43 Grabbed the phone, 45 Tart, 46 Crawling insects, 47 Poetic contraction, 48 Mr. Spock's forte. DOWN: 1 Tubs, 2 Up above, 3 Caspian Sea tributary, 4 Hartman or Bonet, 5 Spilled the beans, 6 Shows up, 7 Dumpster output, 8 Loud clamor, 9 So far, 10 Got boring, 11 Thermometer type, 12 "Stormy Weather" singer, 13 Frilly, 19 Gala occasions, 21 Typewriter key, 24 Taxi tooters, 25 Horde, 26 Popular lily, 27 Whale's home, 28 Donkey noises, 29 Triumph, 30 Off-the-wall, 31 Nile city, 32 Built-up, 33 Devoutness, 35 Fixes firmly, 38 Left, at sea, 39 Pickle, 41 Field enclosure, 42 Bathroom tile, 44 Dispensed with, 45 Writer Harper —, 47 Space shuttle's path, 48 Disoriented, 49 Margarine, 50 Bobbysoxer, 51 Invited, 52 "Private Dancer" singer, 53 Herr's dwelling, 54 Radiate, 55 Formal observance, 57 Water barrier, 58 Strong-scented plant.

PREVIOUS PUZZLE SOLVED



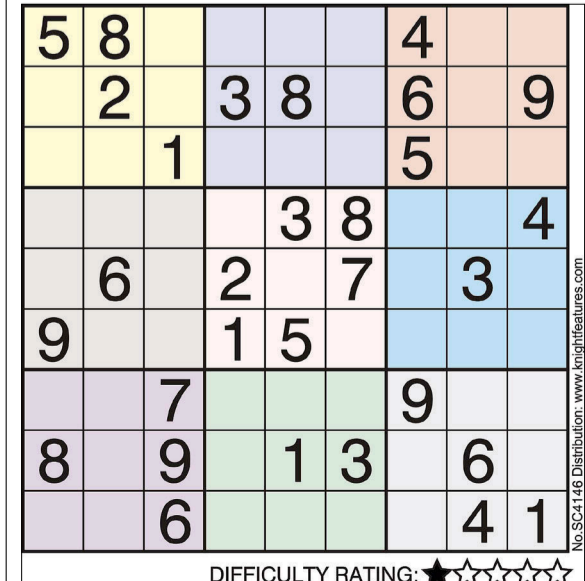
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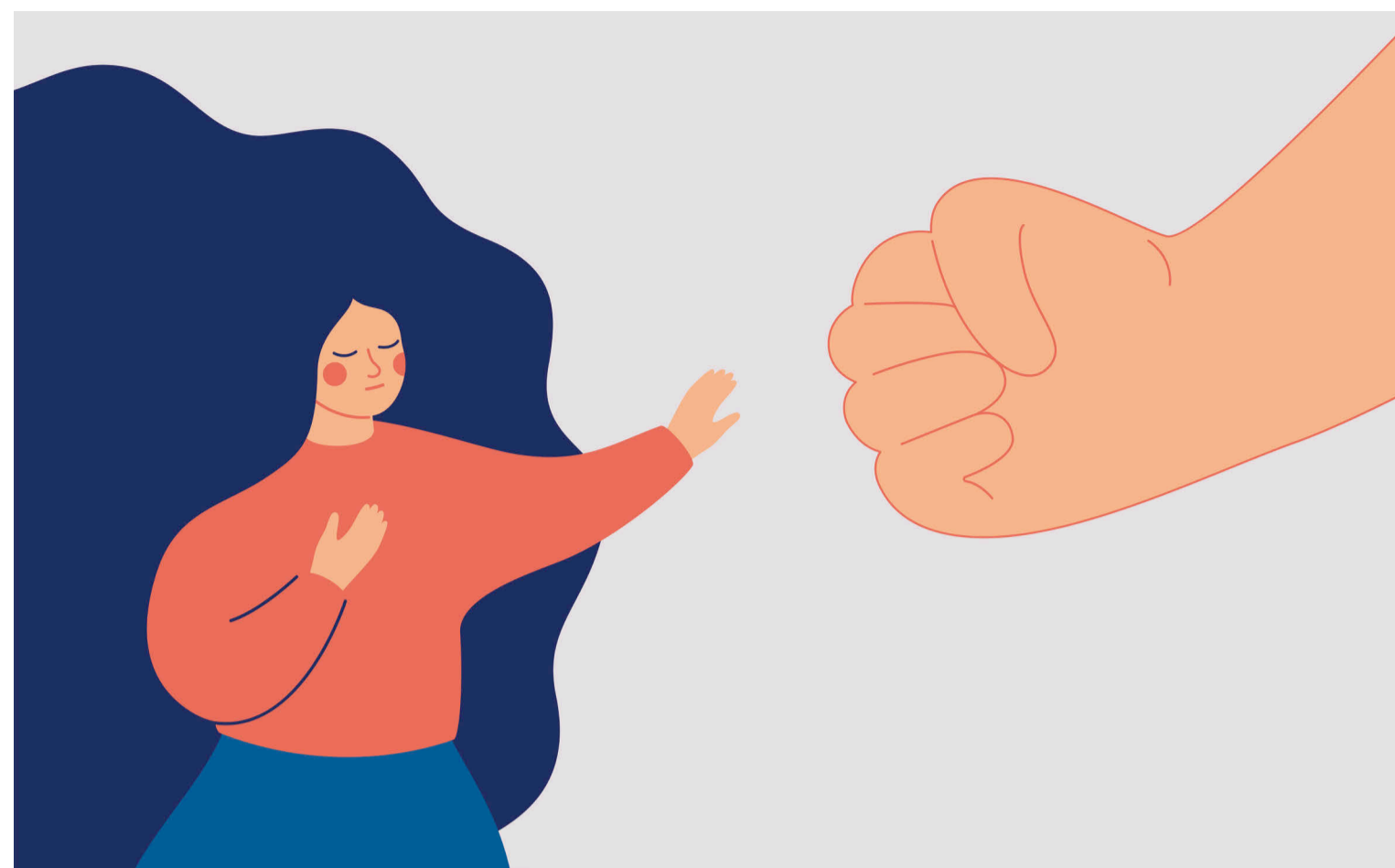
YESTERDAY'S SOLUTION



DIFFICULTY RATING: ★★★★★

The colour blue

Mama said that I should talk less, listen more and do what my husband and in-laws would ask me to do. She said I shouldn't talk back, not even if I wanted to.



SHUTTERSTOCK

AASTHA SUBEDI

Before that day, Mama and I had never had a proper conversation. My mama was always busy hiding the blue marks on her body and doing household chores that she barely had any time for us kids, five girls and a boy.

One day, she looked into my eyes and said, "Your major responsibility is to satisfy your husband and in-laws." I was humming a song that my father used to listen to on his radio—*Pohar sala khusi fatyo*...

It was sung by Aruna Lama and I loved her, her voice and everything I imagined her to be like. I wondered if she had the kind of scars that our Mama hid from us. I wondered if she was the kind of woman who knew her major responsibility was to satisfy her husband and in-laws.

Mama then scolded me for acting like a child. She said I was about to get married soon and hence, I should act more maturely. She asked me not to hum the song anymore and I stopped.

It was at that moment that I lost all of my privileges to behave like a child, at the age of 9.

Mama never told me in detail about marriage, but she did tell me that, "The man who you should call your husband, and his parents, your in-laws, will come and take you to their home. From that day, that home would be your home."

She pointed towards the northern hill and said, "It is behind that hill."

When she moved her hand to point at the hill, the scars that were hidden under her sleeve were visible.

It was at that moment that I lost all of my privileges to behave like a child, at the age of 9.

Mama mentioned that I should talk less, listen more and do what my husband and in-laws would ask me to do. Mama said I shouldn't talk back, not even if I wanted to.

Mama was slowly turning me into stone, and that feeling made me suffocated—like my hands were tied, my legs were numb, my lips were sealed and my heart was skipping beat after beat. I wanted to tell my Mama how I wanted to sing my song and not marry a man 20 years older than me.

But my lips were sealed.

Looking back on that day, even if I had told my Mama, there wasn't anything she could do about it. Neither she nor I ever talked to my Papa. Papa was a distant man who used to leave home for work and used to return at night. Sometimes, I had to think hard to remember how my Papa used to look.

For brief moments of the day when Papa would be home, he would give Mama those blue bruises.

That day, I asked my Mama, "Mama, will I also get blue marks after marriage?"

Mama didn't respond. She looked at me and said, "God knows, Thuli."

I looked up at the sky and said, "I am afraid of the colour blue, God. Please don't give it to me."

Mama said, "I have always asked my God to give my children a better life than he gave me."

Mama was a strange human being. She could have asked God to lessen her blue marks instead, she asked for a better life for her kids.

I turned into my strange Mama years later when I decided to leave my husband's house, the place I could never belong to, with three daughters. I left with blue marks all over my body.

As I walked away from the man who gave me those bruises, I looked above in the sky where my Mama's God live and I asked him to make the life of my daughters easy and to give me enough courage to pave that path.

I turned out to be as strange as my Mama.

Then I sang the song I had left unfinished years ago: *pohar sala khusi fatyo*.

As I sang the song, I thought of the lines: *k le siune k le talne*. And it suddenly dawned on me that I was searching in all the wrong places for the right answers. The only way to make things right for my daughters was to educate them and make them capable women with an immense degree of knowledge, capabilities and economic freedom which I was always deprived of. God wasn't answering any time soon.

I was 30 when I decided to work at a construction site with bricks, rods, and cement. And it wasn't an easy path. But each step my daughters took towards the school, I used to fly.

Subedi is an undergraduate student at the Institute of Medicine, Kathmandu.

FICTION PARK

Life is worth cherishing

Every moment you breathe is worth celebrating. Life is beautiful even when it is bleak.

PRASHANT BAJAL

The clock struck 4:30 in the morning. The cry of a newborn baby echoed inside the maternity ward of Tribhuvan University Teaching Hospital.

A flood of felicitations accompanied the cry, augmenting the reverberation. A feeling of camaraderie engulfed the ward where fellow patients and nurses were showering their love to the newborn baby and best wishes to the mother. In the same ward, Bhairav, whose sister had just given birth to her first child, was solemn and silent.

An uncanny feeling had taken over his heart dissuading him from feigning elation. He walked out of the room ignoring the trite wishes and went straight to the canteen. He ordered a cup of tea and cigarette. Leaving the empty cup and smouldering cigarette, he went for a stroll around the hospital and ended his walk in the parking lot. He put on his helmet, sat on his bike and headed towards his college.

His friends congratulated him on hearing the news of his newborn nephew but Bhairav was still lost in the meanderings of his thoughts. He left college at 10:45 am and went to his work. Bhairav worked as an accountant at a pharmaceutical company in Jamal. His colleagues also congratulated him but no wishes were capable of assuaging the lament Bhairav was going through. He had a doctor's appointment at 3 pm so he left work and went to see the doctor for his recurring backaches. The doctor advised him to lessen his bike rides for a couple of days and to focus on strengthening his back and legs through exercise and walking.

He went back to the hospital. His mother admonished him for leaving without uttering a word. He apologised and went to see his sister. He didn't congratulate her and she wasn't offended by it. He merely looked at the baby while everyone was waiting in turn to hold the baby in their arms, especially the girls. He didn't even care to stroke the baby's head as a gesture of love for his nephew.

His father handed him a doctor's prescription and asked him to bring some medicines unavailable in the hospital's pharmacy. Reckoning the superfluity of pharmacies outside the hospital area, he took the prescription and went outside. As soon as he passed the hospital's main gate, he bumped into an old friend. It was his friend's

birthday, so he invited Bhairav to celebrate. Bhairav asked him to wait, bought the medicines, went back to the hospital and came as fast as he could. They went to a nearby restaurant.

"What were you doing at the hospital?" his friend asked.

"My sister became a mother today," Bhairav replied without a tinge of excitement in his voice.

"Oh, congratulations! This calls for a double celebration."

They drank whiskey and ate food and talked about their life. Observing the conspicuous sadness in Bhairav, his friend asked, "You don't look so happy, what's the matter?"

"I'm searching for an answer to my question," Bhairav replied.

"Why don't you Google it?" his friend tried to joke.

"Google is technology, my question seems divine to me," Bhairav said, gravely serious in his drunken state.

"Well, ask God then."

Bhairav was startled at this answer as if his friend had illuminated light into the darkness he was living in. He thought he found a way out of the labyrinth he was trapped in. He thanked his friend and got out. He saw a taxi outside and immediately got in it. He asked the driver to take him to Pashupatinath temple, the grand ornate temple of Lord Shiva where, also, the funeral of Hindus takes place.

At the temple, the everyday aarati was being performed but he wasn't there for any prayer. He sat opposite the arena where dead bodies were burned. The holy river, Bagmati, separated him from the burning. He sat there in deep contemplation, watching people mourning and crying for the loss of their beloved ones, pondering over the two stages of life he witnessed today. At dawn, he saw people relishing the birth of a man and at dusk, the mourning for a dead man.

He got up and started walking towards the forest area of the temple.

He saw a dreadlocked sadhu attired in a black robe sitting under a mammoth sacred fig tree. He was appalled at the sight of a sadhu sitting alone in a forest in pitch black darkness while others sat inside the vicinity of the temple for alms. He tried to ignore the saint and went past him.

"What are you searching for, my child?" the saint asked Bhairav.

Bhairav was shocked at the clairvoyance of

the sage about how he could possibly know about his search.

"Why do you ask that, baba?" Bhairav questioned with fear.

"The enervation of your arduous quest reflects on your face."

"I've learned that there are five stages of life—birth, youth, old age, disease and death. Today I tried to visit all the places affiliated to these stages. I went to study, to work, visited a doctor and came here at last. I tried to live all the stages of life to find a stage worthy of celebration. My sister gave birth to a child today and everyone was congratulating her but I don't see any stage of life deserving accolade. Everyone who is born gets education, job, marries, gets old, succumbs to a disease and dies. Then, why congratulate someone who is just another sheep in a herd?"

"Education, money, marriage, disease are the trappings of life but celebrating the birth of a child doesn't deduce the happiness of his life. Life doesn't bestow only happiness, an equal share of sorrows accompanies. If you celebrate the birth of a child for his illustrious future, you might as well have to mourn for the distress and dejection he might encounter in life."

"Then, which part of life is so special that provokes people to celebrate birthdays?"

"Every moment you breathe, every moment your heart beats is worth celebrating. Life is beautiful even when it is bleak, agonising, replete with failures and suffering. A blind man might complain for his inability to see but his existence in this world overcomes his sadness of blindness. A lunatic has no sense of the world he lives in, but still, he doesn't want to leave this senseless world. A rich man's longing for a long life doesn't substantiate a poor would want to end his life."

Having said this, the sage disappeared. Bhairav was dumb-stricken. His hands and feet became numb. He felt cadaverous as the cadavers were being burned in the temple. Gathering the fragments of his scattered audacity, he walked towards the temple. He stood before the shrine of Lord Shiva, prayed and thanked him for his life. He finally realised that life is a gift and every moment of it, indifferent to happiness and sadness, is worth celebrating.

Bajal is a BBS graduate from Public Youth Campus, Kathmandu.

Life as it is

SALIM MAHARJAN

To feel the symphony of nature
Or is it divine contemplation?
Or just something ordinary?
Only the blind know it better.

To hear the sweet melodies of a cuckoo
Is it just pleasing to our ears?
Or does it hold a deeper significance?
Only the deaf know it better.

To become part of a never ending war
Is it an act of bravery and dignity?
Or is it a struggle to find peace?
Only the dead know it better.

This life of ours is simple
But to live it simply is difficult
Amid all the mysteries and subtlety
The one with true senses understands the art.

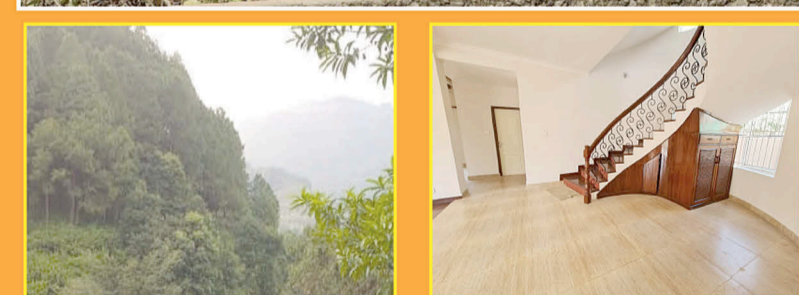
Maharjan is an undergraduate student at Kathmandu University, Dhulikhel.



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