

VOL 8 • ISSUE 7 • MAY 2020 • RS 100

B^{360°} BUSINESS

E-COMMERCE
DELIVERS IN THE FACE
OF LOCKDOWN

REMOTE LEARNING:
DISPARITIES & SOLUTIONS

EMPLOYMENT RELATIONS
AMID CORONAVIRUS

BUILDING
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CHALLENGING
TIMES

Maha Prasad Adhikari
Governor, Nepal Rastra Bank



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What are businesses thinking now? It's hard to fathom the kind of intentions and response actions that businesses may be planning as we go through over 60 days of lockdown. With no real economic plan forthcoming from the government and in view of the multiple scale of issues that the nation is facing especially not having a finger on the pulse of the pandemic, it creates a situation of 'each one to his own' but hardly.

These are times of incredible leadership challenges, it's also a time when you need to make all the difficult choices. Many entrepreneur friends share that initially they were filled with uncertainty and panic but as the days progress, they are coming to stages of reality check: Will I survive? What are my options? Can I keep jobs for all my employees? Where can I cut costs? Is there a possibility of rapid recovery? Should I shutdown? How will I pay for everything? What can I do next? Are there any positives that can emerge from this crisis?

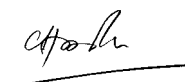
And beneath the lacuna also simmers anger and frustration; it's a hard place to be where you see everything you built and believed being held captive to the action of a government that possibly doesn't even know you exist beyond the taxes you pay.

Strangely the debate seems to be between the epidemiological way vs the economical way of thinking. Lockdowns are definitely not the answer I have come to believe. We had more than 60 days to have created and put into action a plan that would offer the best solutions to living with the pandemic but that does not seem to be the case. Are we containing the spread, we don't know for certain. Are we allowing people responsible action? No.

The ramifications of the lockdown are being felt at different magnitudes across the nation: people are hungry and forced out of livelihoods, people are sick and do not have access to quality healthcare, the rate of suicide has escalated, people carrying debt have no answers and means to pay back, some businesses are likely to shut down for ever, mental health has been compromised, people are displaced – families torn apart and in fear of not seeing each other indefinitely, there is scarcity of food and medical equipment.

A few people in the halls of power cannot be allowed to choose what they believe to be an intelligent design to counter the pandemic especially when they themselves are embroiled in the uncertainties of internal politics and incompetent diplomacy drama.

And the truth is that the survival of three crore Nepalis cannot be possibly supported without them being allowed to keep the wheels of commerce going. It's just a question of time. When is what entrepreneurs are asking.


Charu Chadha
editor

BOOK OF THE MONTH

“Why We Sleep is an important and fascinating book... Walker taught me a lot about this basic activity that every person on Earth needs. I suspect his book will do the same for you.” —Bill Gates

Sleep is one of the most important but least understood aspects of our life, wellness, and longevity. Until very recently, science had no answer to the question of why we sleep, or what good it served, or why we suffer such devastating health consequences when we don't sleep. Compared to the other basic drives in life—eating, drinking, and reproducing—the purpose of sleep remained elusive.

An explosion of scientific discoveries in the last twenty years has shed new light on this fundamental aspect of our lives. Now, preeminent neuroscientist and sleep expert Matthew Walker gives us a new understanding of the vital importance of sleep and dreaming. Within the brain, sleep enriches our ability to learn, memorize, and make logical decisions. It recalibrates our emotions, restocks our immune system, fine-tunes our metabolism, and regulates our appetite.



Dreaming mollifies painful memories and creates a virtual reality space in which the brain melds past and present knowledge to inspire creativity. Walker answers important questions about sleep: how do caffeine and alcohol affect sleep? What really happens during REM sleep? Why do our sleep patterns

change across a lifetime? How do common sleep aids affect us and can they do long-term damage? Charting cutting-edge scientific breakthroughs, and synthesizing decades of research and clinical practice, Walker explains how we can harness sleep to improve learning, mood, and energy levels; regulate hormones; prevent cancer, Alzheimer's, and diabetes; slow the effects of aging; increase longevity; enhance the education and lifespan of our children, and boost the efficiency, success, and productivity of our businesses. Clear-eyed, fascinating, and accessible, *Why We Sleep* is a crucial and illuminating book.

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Business 360° is published monthly from Kathmandu, Nepal
by Media Nine Pvt. Ltd., Kathmandu, Nepal
Tel: 4410440 | Email: editorial.b360@media9.com.np

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Publisher – Media Nine Pvt. Ltd.

CDO Regd. No 31/069/70

Printed at : Jagdamba Press, Tel.: 5250017

Newstand : Kasthamandap Distribution Pvt. Ltd.

Newroad, Tel: 4247241

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LOOK AT THE TOP LEADERS OF NEPAL -
EVERYONE IS 70 PLUS YEARS OF AGE.
APPARENTLY, THEY DON'T HAVE PLANS FOR
RETIREMENT. MORE IMPORTANTLY, THEY DO
NOT SEEM TO BELIEVE IN YOUNG AND ASPIRING
LEADERS OF TODAY AND TOMORROW. THIS
DOES NOT BODE WELL FOR OUR FUTURE"

Pradip Pariyar
Executive Chairperson, Samata Foundation

LEADERSHIP

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ROLE OF NEPALI ENTREPRENEURS IN POST
COVID-19 PERIOD

OPINION

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Prof. Dr. Harish Chandra Neupane
Chairman and Managing Director Chitwan
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FACE2FACE

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"NTB HAD A CRISIS MANAGEMENT UNIT FOR EMERGENCY SITUATIONS WHICH WE HAD TO MODIFY FOR THE COVID 19 PANDEMIC. VARIOUS MINISTRIES LIKE TOURISM, HOME AND FOREIGN AFFAIRS ALONG WITH NTB ARE THE PART OF THE CRISIS UNIT".

Dr. Dhananjay Regmi
CEO, Nepal Tourism Board

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BUILDING STABILITY IN CHALLENGING TIMES

Maha Prasad Adhikari
Governor, Nepal Rastra Bank

Text: Pushpa Raj Acharya

Maha Prasad Adhikari is the newly appointed Governor of the Nepal Rastra Bank with effect from April 6, 2020. Prior to his appointment, he served as the CEO of Investment Board Nepal for four years. He was also Deputy Governor in his three-decade long career with the Nepal Rastra Bank. Dr. Yubaraj Khatriwada nominated him as candidate for the Governor's position and the Cabinet approved him

as 17th Governor of the NRB. Adhikari completed his degree in Chartered Accountancy from India in 1993.

During his tenure as Deputy Governor, he played a critical role in bringing financial stability to banks and financial institutions on the verge of collapse due to rise in non-performing assets and exposure to risks triggered by shocks in the economy. Adhikari effectively enforced supervisory and regulatory

measures like limiting exposure to real-estate, ensuring prompt corrective actions by BFIs, curbing the practice of borrowing from foreign companies at high rates and repatriation of dividends in foreign currency to park the funds in tax haven. Adhikari architected increase in paid up capital of BFIs up to four folds.

Adhikari has been recognised by the financial sector as a liberal and open-minded professional. He

brings the key attributes of investment facilitator and regulator to his new position, one that has the business community placing high expectations on his expertise. He takes office at very challenging and difficult times for the economy. Business 360 caught up with newly appointed Governor for his views on the current economic downturn that the world is facing and what it could mean for Nepal. Excerpts:

“

Coronavirus pandemic has been costing lives and posing manifold challenges in the economy across the globe. All the countries including Nepal have been giving priority to saving lives and ensuring the survival of the poor and vulnerable, and most countries have resorted to the lockdown to stem the spread of the virus.



Nepal is witnessing a severe setback in the economy due to the COVID-19 crisis. You are taking office as the Governor of the Central Bank amidst this crisis. How do you view the near and medium term impact on the Nepali economy?

Coronavirus pandemic has been costing lives and posing manifold challenges in the economy across the globe. All the countries including Nepal have been giving priority to save lives and ensure the

survival of the poor and vulnerable, and most of the countries have resorted to the lockdown to stem the spread of the virus. Enforcement of lockdown has caused severe setback to our economy and the financial system. The impact could be severe if the global progression of the Coronavirus continues. The financial sector is under immense pressure for recovery as businesses have been hit hard. The Central Bank has deferred the loan



and interest payment of the third quarter to the end of this fiscal or till mid-July. There are manifold impacts to the economy; the magnitude of the loss depends on how long the countries have to take the measure of close down. International Organisations have been forecasting that the second quarter (April-June) of 2020 will be worst for the global economy as countries have to enforce lock down measures. These assumptions

hint at difficult times ahead as impacts will be seen on inflation, external sector stability, government revenue and increase in expenditure requirements. We have to work cautiously to shorten the time of recovery of our economy.

There is a long list of problems that require monetary measure interventions. When will the Central Bank announce them?

Nepal Rastra Bank has been working on every possible

option through forming of a task force. The panel is closely monitoring the situation to create an effective monetary stimulus for the revival of Coronavirus hit sectors. Initially, we have deferred loan and interest repayment deadline of third quarter (mid-April) to mid-July considering the cash flow problems of borrowers. Along with deferral of loan repayment deadline, cash reserve ratio (CRR) is lowered by one percentage point to 3% to ensure required liquidity in the financial system. The Central Bank has also lowered bank rates to influence and stabilise the interest of long-term loans and deposits. Nepal Rastra Bank will come up with other monetary measures and instruments based on the recommendation of its task force in the next round.

You have hinted at additional flexibility for borrowers severely hit by the crisis...

We will conduct the third quarter review of the monetary policy in the near future. Initial measures taken so far have addressed the problem that borrowers and the financial system will have to face at the end of the third quarter. The third quarter review of the monetary policy will take necessary steps to address the fiscal year end woes of borrowers and BFIs. We are closely monitoring the situation and we are committed to bringing ultimate recovery package after measuring the magnitude of loss. We are flexible and open minded to boost hard-hit sectors. But, we are concerned with the impact



There are manifold impacts to the economy; the magnitude of the loss depends on how long the countries have to take the measure of close down. International Organisations have been forecasting that the second quarter (April-June) of 2020 will be worst for the global economy.

Nepal Rastra Bank has been working on every possible option through forming of a task force. The panel is closely monitoring the situation to create an effective monetary stimulus for the revival of Coronavirus hit sectors.

of flexible regulatory measures on the financial system.

Flexibility in loan repayment and the financial stability are mutually exclusive. How do you find a midway?

We do not have any confusion on this. However, addressing the costumer's sentiment is a crucial aspect of financial stability. Deferral of loan repayment is provided to gain trust and confidence of public in the system. Borrowers have definitely felt relief from this decision during this difficult time. BFIs have reported to the Central Bank that around 60% of interest repayment is pending due to this facility extended by the Central Bank. In the next round, we will not provide this facility in blanket way; it will be more targeted for those who are severely affected only.

The World Bank and the International Monetary Fund (IMF) have urged governments to cautiously handle the stress on the financial system. Is our financial system resilient enough to overcome the stress caused by the pandemic?

We have started witnessing stress in many layers. Some of the sectors will reach the stage of default. It will take years for the revival of the tourism sector. Non-performing assets (NPA) of BFIs will rise until the tourism sector bounces back. Despite control of the Coronavirus spread, I think countries will continue precautionary measures on cross border movement. This could further dampen the tourism sector. It could take no less than one and

a half years for the revival of the tourism sector even if everything comes into its right place shortly. Transport and aviation sectors could face challenges till the people are confident to travel. An increase in lending by BFIs to tourism was witnessed due to the Visit Nepal Year 2020 with nearly 3.5% of the total portfolio financed to tourism sector. Rise in NPA will impact the profitability of the BFIs and decline in remittances will hit multiple sectors ultimately affecting the financial system.

Who will bear the cost of repayment of deferral and discount to borrowers who repay on time? Do the government support the BFIs?

BFIs themselves have to bear the cost from their profit. We don't think this will accrue huge cost and BFIs will manage it. All stakeholders have to compromise for the sake of the survival of the economy. BFIs have agreed to cover the cost incurred by the recent policy measures of the Central Bank.

BFIs have lowered deposit rates by one percentage point. However, they have retained the lending rate. Is it justified to borrowers or it is because they have been granted flexibility in loan repayment?

This issue is triggered at this time by the public but the lending rates are being revised assessing the base rate at the quarter end. Neither has the Central Bank allowed the BFIs to keep lending rate at standstill for their contribution to execute the discount and deferrals in loan repayment nor are the BFIs doing this for the first time. However, the Central

Bank is concerned about the revision of deposit and lending rates. We might have to introduce regulatory measures to address this issue.

The Central Bank has lowered CRR to 3%, however it has not changed the credit to core capital cum deposit (CCD) ratio. In this context, BFIs cannot lend from the liquidity it generates. Is there any possibility of suspending CCD for some time to make credit cheaper?

CCD ratio is a crucial regulatory measure. Lowering of CRR has generated ample liquidity in the market and BFIs in fact are flushed with liquid assets along with drop in loan demand. Disbursement of loan might have been deferred in many sectors. Currently, industry average CCD ratio is around 76% against the regulatory requirement of below 80%. Once the economy goes into recovery phase and when there is possibility of credit expansion and CCD becomes the only limiting factor, we might have to resort to unprecedented measures. However, we will try our best to keep stability of the financial sector avoiding regulatory forbearance.

Some experts say that the Central Bank has the option to issue repo against the collateral of government securities as underlying asset for the medium term like the Reserve Bank of India has introduced recently. What are your thoughts?

It is too early to talk about this measure even though we have to keep in mind that we might have to introduce unprecedented instruments

depending on the situation.

The Central Bank has expanded available funding from the refinancing window to Rs 60 billion. But this facility is very less utilised due to strict procedures to avail funds from this facility. Is NRB considering simplifying the procedure?

Utilisation of the refinancing facility is poor. Around Rs 38-40 billion of the net available financing has been utilised from the earlier Rs 50 billion refinancing facility. We have to enhance the utilisation of this fund and ensure that targeted groups are utilising this facility. Refinancing facility must be utilised by those sectors where cost of production is high and the government has responsibility to stabilise the price. Priority areas of the government include export enhancement, import substitution and deprived entrepreneurial groups. In spite of relatively low interest rate, utilisation of refinancing window is poor. We will enhance the scope of the refinancing credit and ensure proper utilisation.

Given the current scenario, will NRB raise productive sector lending from existing 25% or increase the deprived sector lending to ensure sufficient financing in agriculture and livestock?

We will not increase the slab or force BFIs to fulfill that threshold, though we will encourage them in the productive sector and to the priority of the state. We will make sure that every potential entrepreneur of the defined productive sectors that

agriculture, livestock and others should have easy access to credit.

Remittances could decline to almost one-fourth in this fiscal, how will we minimise the implications?

Employment is affected globally due to the recent pandemic. Job losses of migrant workers will definitely cause shortfall of remittances. There are assumptions of around 20% shortfall in remittance in 2020. Remittance is important for livelihoods and socio-economic development. This is major source of the foreign exchange earnings for Nepal. For the time being, particularly in this fiscal, import has gradually slumped and the decline in numbers of outbound travelers from Nepal could make adjustments. However, in the near and medium term, we have to look into substituting imports and expanding exports. We have to take this as an opportunity to promote domestic goods and services and make a habit to use domestic production.

Decline in remittance will hit the Balance of Payment or are we in a comfortable situation with import drop?

Balance of payment (BoP) situation could deteriorate at the end of the fiscal. We are looking into the alternatives. We will avail the credit available from the IMF. As we have low debt to GDP ratio, we can opt for foreign borrowings.

BFIs are being forced to issue debentures worth 25% of their core capital which they are selling at double digit interest rate. How we can lower the cost of funds that



compel banks to take funds at high interest rates?

This regulatory requirement was introduced in the Monetary Policy of this fiscal and majority of the commercial banks have already sold debentures. It will not be a rationale decision to suspend this provision halfway. Banks will adjust rates of debenture during subsequent issues. High interest rate of the debenture issued so far cannot be considered a decisive factor to keep the interest rate high. The portion of the debenture cost is nominal while calculating the base rate. Cost of fund will gradually come down, and we must bring it down.

Are you thinking about enforcing Counter Cyclical Buffer for BFIs?

This provision is included in BASEL-III as the conclusion of the global financial crisis of 2008 to protect BFIs from the cyclical systemic risk increasing in the economy. Buffer requires BFIs to hold capital when credit exposure is growing rapidly and that buffer can be reduced when the situation flips or environment becomes worse. The concept of this measure is BFIs can use capital buffers to cover losses and continue supply credit during the economic downturn. NRB has lifted the measure of creating buffer recently owing to the current situation but in the long run we will enforce it.

How will monetary and fiscal approaches be aligned to revive the economy hit by the corona crisis?

Definitely there will be coordinated approach between fiscal and monetary policy. The government is under pressure as revenue sources are shrinking. In this context, we have to support the aspiration of growth through monetary measures. The Central Bank's Monetary Policy will have to supplement attaining results targeted by the fiscal policy.

You have served three decades in the Central Bank before being appointed Governor. What are your plans to strengthen the autonomy of the Central Bank and ensure overall financial stability?

Nepal Rastra Bank is a vital institution of the country. Leadership position is an assigned role where a leader is responsible for the outcome of the team. I will definitely play an effective role to execute strategies, plans and policies set by the Central Bank to fulfill its objectives. I will work sincerely to develop NRB as a modern Central Bank ensuring autonomy of the monetary and supervisory institution. My experience of working in the Central Bank in the past will provide backing to guide the counterparties of the Monetary Policy to attain the expected outcomes and advance Central Bank as a regulatory institution with high level of integrity. I am always open to discuss with stakeholders and appreciate their creative inputs. I would like to urge all stakeholders for cooperation to cope with the challenges ahead. **B**

We have started witnessing stress in many layers. Some of the sectors will reach the stage of default. It will take years for the revival of the tourism sector. Non-performing assets (NPA) of BFIs will rise until the tourism sector bounces back.

Balance of payment (BoP) situation could deteriorate at the end of the fiscal. We are looking into the alternatives. We will avail the credit available from the IMF. As we have low debt to GDP ratio, we can opt for foreign borrowings.

E-COMMERCE DELIVERS IN THE FACE OF LOCKDOWN

Since Nepal falls in the high alert zone for pandemic and to stop the spread of the Covid-19, the government has taken stricter measures by imposing lockdown and continues to encourage citizens to stay at home. While the numbers of days mount, businesses take a beating as economic activity is largely restricted. At this time, one segment of business however has shown considerable action and activity – the online business which delivers essential supplies under stringent measures to its customers. Supply of non essential goods by e-commerce still remains prohibited during the lockdown.

Digital platforms like Daraz, Gyapu, thulo.com, Kirana, Smart Doko and Durbar Mart to name a few have been delivering groceries and essentials items while companies like ePharmacy and Jeevee have been delivering medical supplies. In addition, food delivery companies like Foodmandu and Bhojdeal along with companies like Kathmandu Organics and Kheti are delivering vegetables, fruits and poultry during the lockdown.

Customers can order their essentials through the company's website, mobile application or by directly calling them to place orders. Cash on delivery is accepted but online cash payment is encouraged.

Rahul Kumar Yadav, Business Development



Executive of Gyapu states, "Currently, we are providing free delivery to our customers and accept payments in the customer's preferred format whether it is cash on delivery, eSewa, FonePay, Khalti, IMEpay, PrabhuPay or Visa cards".

The government has assured that there will be no shortage of essential items in the market and people are

still allowed to go to nearby shops to purchase their groceries at specific times of the day. However, the fear of contracting the virus looms large in people's minds. Online delivery companies are thus experiencing a steady growth.

Operating during the lockdown has not been without challenges for these companies as they have had to restructure and adapt to the situation on a

continued basis. Bibek Karki, Chairman and Co-Founder of Thulo.com claims that the virus has completely changed the way we live our lives. "We now have a renewed sense of value for the things that truly matter in our lives. Our platform has seen a great increase in the demand for essentials and we are having a tough time managing the sheer volume of these orders. non-essential



"We are following the best practices from our Alibaba headquarters, the WHO and the local authorities. All our delivery riders are regularly educated on hygiene protocols, are temperature checked daily, and are also equipped with hand sanitiser for themselves as well as for our customers. For the remaining staff we have enforced a 100% home-office policy. The safety of the nation is the highest priority, so we encourage people to stay safe and follow the guidelines by WHO and the local authorities".

Lino Ahlering
Managing Director, Daraz

products are no longer our concern and we are at the front lines of this battle to enable people to stay safe in their homes while providing them comfort and assurance with on time deliveries," he explains.

Karki says, "Technology has always been at the forefront of what we do. Our platform was already connected to most of the leading digital payment networks of Nepal so it has enabled us to take online prepaid orders and reduce the need for customers to actually engage at all with our delivery personnel thus minimising contact during this epidemic".

Nishit Rajbhandari, Director of ePharmacy expresses, "Since we are a digital pharmacy, we were already well equipped to handle online orders and orders through social media.



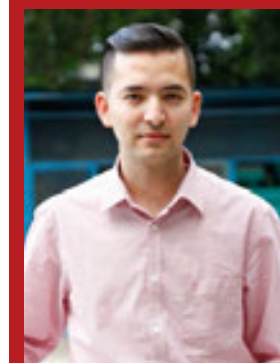
"We now have a renewed sense of value for the things that truly matter in our lives. Our platform has seen a great increase in the demand for essentials and we are having a tough time managing the sheer volume of these orders. Non-essential products are no longer our concern and we are at the front lines of this battle to enable people to stay safe in their homes while providing them comfort and assurance with on time deliveries".

Bibek Karki
Chairman and Co-Founder of Thulo.com

Team members who couldn't come to the office are working from home handling customer enquiries and managing orders on our backend system. Because of this, we are able to retain customers as well as add more".

While some companies were partially prepared for the lockdown, Gyapu a relatively new player in the market had to postpone their launch. Yadav shares, "Gyapu is still in its 'beta-version' and we were supposed to launch at the end of March but it was unable to do so due to pandemic. But we saw people facing issues in getting essential household and grocery items because of the lockdown and it prompted us to provide service without waiting for the launch date".

The pandemic has engaged businesses to collaborate. Online food delivery platform,

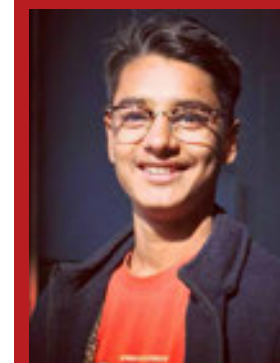


"Since we are a digital pharmacy, we were already well equipped to handle online orders and orders through social media. Team members who couldn't come to the office are working from home handling customer enquiries and managing orders on our backend system.

Nishit Rajbhandari
Director, ePharmacy

Foodmandu has introduced a new segment, 'Foodmandu Fresh', to deliver fresh groceries by partnering with six vendors to collect the fruits and vegetables every morning and deliver them as ordered. Similarly, Bhojdeal another food delivery platform, restructured their model by partnering with KK Mart to deliver essentials. The partnership between such companies can be beneficial for the companies in tackling unprecedented challenges as well as help keep each other in business.

One of the most notable partnerships in the time of the lockdown is between Daraz and Big Mart. Big Mart has set up their own virtual supermarket branch on Daraz where they display the products and take orders. As Lino Ahlering, Managing Director of Daraz explains, "We help them in managing the orders and deliver them to customers. Big Mart has an excellent supply chain and we have very strong delivery and e-commerce capabilities. This is an unmet partnership in Nepal that no



"Currently, we are providing free delivery to our customers and accept payments in the customer's preferred format whether it is cash on delivery, eSewa, FonePay, Khalti, IMEpay, PrabhuPay or Visa cards".

Rahul Kumar Yadav
Business Development Executive of Gyapu

other e-commerce player or supermarket chain can compete with. And both companies and all our employees are proud that we were able to join forces in this critical time".

One of the major challenges for the companies that are currently operating is managing human resources as most workers are either taking precautionary measures by working from home or have left the city. With the exponential increase in online orders, keeping the supply and delivery mechanism functioning smoothly is not without big effort.

Karki explains, "The biggest challenge during this lockdown has been procuring and trying to provide our customers with the most diverse range of essentials possible. We have tried our best to supply a larger variety of products to really be able to fulfill customer needs. Unfortunately, sourcing has been difficult and unpredictable". He continues, "Fortunately, our employees have been very helpful during this crisis and many are working from home while others who need to be

FEATURE

in contact are managing and working tirelessly 18 hour shifts without any days off”.

Yadav agrees and adds, “The biggest challenge we have is to deliver the goods to our customers on time. It is not easy to shuttle goods to their destinations”. He continues, “All goods that we wanted to sell are not available due to closure of border. Keeping our staff safe is another challenge. After all, the most important thing is to keep our customers satisfied and our staff safe”.

Despite experiencing a sudden increase in sales volume, companies like ePharmacy face shortage in medicines, and price hike in items like sanitizers, masks and gloves. Rajbhandari explains, “In terms of sales, the company saw an increase as more people stocked up on prescription and general medicines. We also saw an increase in new customer signup as people found it safer to order online”.

All business operating and delivering during the lockdown need to obtain permission of operation from the government. According to Karki, “We are permitted to deliver essential items and are issued pass by Department of Commerce, Nepal Government. We need to submit company documents such as Registration, PAN, Tax Clearance and formal request letter to receive this permanent pass. Obtaining these permission-passes and persistently being checked by security forces is tedious but in such times also necessary.

All the online companies mentioned in the piece as well as those who are operating are taking the most strict protocols to ensure that the delivery is safe and does not become another way to expose customers or their own staff to the virus.

Ahlering claims, “We are following the best practices from our Alibaba headquarters,

the WHO and the local authorities. All our delivery riders are regularly educated on hygiene protocols, are temperature checked daily, and are also equipped with hand sanitizer for themselves as well as for our customers. For the remaining staff we have enforced a 100% home-office policy. The safety of the nation is the highest priority, so we encourage people to stay safe and follow the guidelines by WHO and the local authorities”.

Moreover e-commerce companies are using their resources to spread information about the virus and how to mitigate its deadly contraction. “Other than making sure people get groceries and essential items to their doorstep, we are also making great use of our resources and reach to inform people regarding preventive measures according to WHO and local authorities. For instance we invited health specialists to educate our

followers about the implications of COVID-19 through live stream,” explain Ahlering.

Online business and e-commerce has experienced a moderate traction today and it is likely that consumers will make the shift to online shopping which could open a new frontier for the industry. Karki agrees saying, “This is the start of the e-commerce boom in Nepal. There is a huge demand and with customers getting used to making digital payments and buying online, the shift will be permanent”. Only time will tell whether consumers are willing to make that shift on non essential goods as well post pandemic.

With the government now wanting to focus on increasing consumption of domestic goods and reducing imports, it will also be interesting to note the figures of transaction during the pandemic to understand better how consumer preferences shape the market and whether this move will harm the e-commerce trade. **B**

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For a Benign State Post-Corona

CAN THE ELECTORATE DISASSOCIATE ITSELF FROM ITS KARMA?



Basant Chaudhary is a Poet, Writer, The Chairman of BLC and Basant Chaudhary Foundation. (feedback@basantchaudhary.com)

Today, we are partners in pain. Corona virus has done what humans could not. It has brought the world together. We are far more sensitive of each other's travails and needs, more than ever before. The same pandemic has afflicted all of us without distinction of religion, caste, creed or nationality. Suffering from the same malady we are realising and understanding the global trauma better.

There is little point in discussing the Corona statistics. It is too dynamic, throwing new data by the minute. The news media is busy chronicling and dispersing it.

God bless, Nepal and its immediate neighbours have so far been spared of Corona's full blast. Yet it is painful to be watching its gory dance of death in distant lands.

What after Corona is the question figuring uppermost in the mind of the business world. Much has been said about it. The media is overflowing with analyses, estimations and speculations.

There is some consensus on a few inferences. It is expected that countries will upgrade public health policies via higher budgetary and fiscal allocations and well thought systemic reforms. The world will become more digitalised.

E-commerce, online education and telemedicine will gain ground rapidly. Universal health care and universal basic income may become a reality. The media too could move towards more online platforms. This might hasten the decline of the print media.

Greater digitisation will also usher in much needed transparency in government affairs. The people will be better placed to assess and support or oppose political parties. Democracy will become stronger. E-filing of petitions will make the judiciary more accessible and affordable for the common man.

Our history of pandemics has witnessed the world better fortified to tackle with future calamities. Short-term tactics and long-term strategies emerged to make us safer and secure. In many a case, prosperity reigned for long once the pandemics subsided. The common people and business should, therefore, rest assured that better times will follow.

However, there is an apprehension among the 'intelligentsia' that the post-Corona world will lead to the emergence of a stronger State. Many of these ultra-liberal minds always find this reprehensible. They look upon all government intervention with doubt and scepticism.

Is the State necessarily evil? Is it always inimical to the interests of the people, including business folk?

Let us first go through the most accepted definition of the State. It comes from Max Weber who described it as a human community that successfully claims the monopoly of the legitimate use of a physical force within a given territory. Terms like 'monopoly' and 'physical force' can indeed cause unease in intelligent minds. This demands

a deep dive into the concept of the State.

Barring single-party regimes like China and Cuba, and dictatorships in some countries, most nations have espoused one or the other form of democracy. People vote political parties or individuals to power exercising their voting franchise. So we get the government we elect or, let us say, the government we deserve.

Can the electorate disassociate itself from its karma?

But we find the voters often crying and screaming about



the State they have themselves created. Is this morally right? Maybe 'Yes', if the government has totally betrayed the people, gone back on its promises or has created an entirely new and ulterior agenda.

We have seen popularly elected governments straying from their election manifestoes. There have also been dispensations who have horribly failed because of sheer incompetence and inefficiency. A few governments failed falling prey to outright greed and corruption. Yet many of the foul political conglomerations have bounced back to power more than once. Almost all of them have managed to maintain a solid electoral base. Who is responsible for that? Sad it may sound, but it is the gullible voters. The voters need to assert for a right to recall elected representatives who betray their promises.

Moving to another vital point, I would like to ask: is

the State necessarily evil, as the eggheads would have us believe? I feel that the State or, shall I say, governments may flop and flounder but their intentions are not always mala fide.

The current Corona crisis has bought to the fore another reality. When it comes to public welfare no entity can match the State. Can any other body even remotely match the stimulus package or relief which the State can extend? Nepal has seen it.

Japan and the USA could not come up to people's expectations despite providing stimulus worth 20% and 15% of their GDP, respectively. Yet, there is vigorous demand for return to economic activity despite the threat of new surge in Corona infections. Americans are agitating for return to normal life and they are calling the lockdown an attack on their fundamental rights.

The State is one again caught between a rock and a hard place. But vilified and harangued it will be by compulsive critics who never bother to offer practical solutions.

So in all likelihood, the State will emerge stronger in once the pandemic loses its potency. This is all the more imminent in Nepal and its neighbourhood. Good or bad in serving the Corona victims, the State has emerged as the most powerful saviour in view of the resources at its disposal.

The thinking class and business have always viewed less governance as the best governance. They fear that the government will, henceforth, be more prone to interventions in the business of our life. We cannot wish away the State. It is our own creation. But the people can certainly intervene wisely to prevent the State from going astray. **B**

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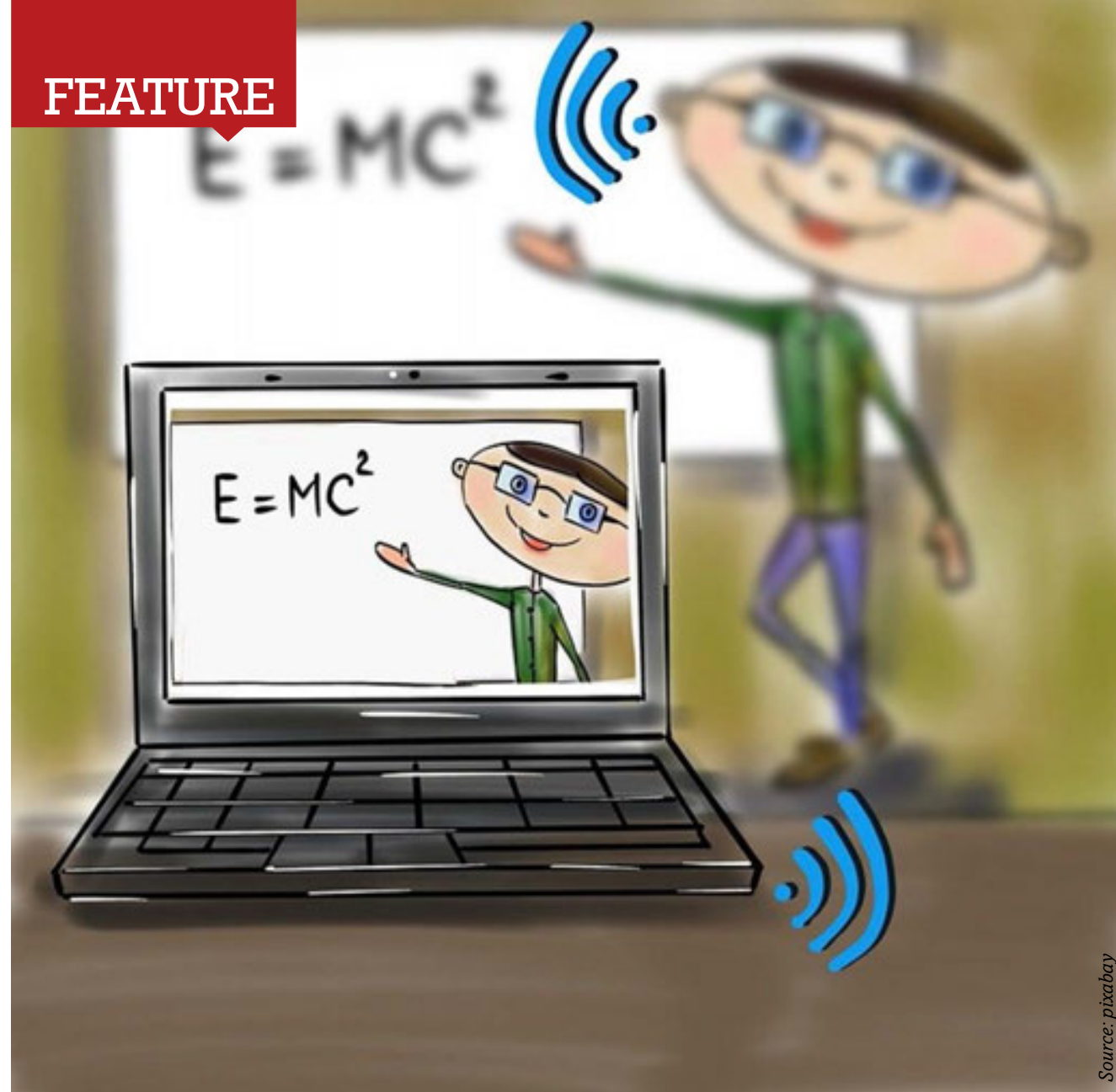
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REMOTE LEARNING: DISPARITIES & SOLUTIONS

The Covid19 pandemic has disrupted the learning of hundreds of thousands of students in the country with schools and colleges being shut down as a measure to prevent the spread of the virus. Many educators are now turning to technology for distance learning. But the uneven access to the internet, disparity in teacher qualifications, education quality, and lack of digital skills remain

a huge hurdle to accessing the new format of learning. The poorer communities especially stand at a distinct disadvantage.

WHO in a recent report states that the COVID-19 pandemic threatens education progress worldwide through two major shocks:

- The near-universal closing of schools at all levels, and
- The economic recession sparked by pandemic-control measures

They say that without major efforts to counter its impacts, there will be long-run costs on human capital and welfare. But countries can still mitigate the damage and even turn recovery into new opportunity. Countries now have an opportunity to “build back better”: they can use the most effective crisis-recovery strategies as the basis for long-term improvements in areas like assessment, pedagogy, technology, financing, and

parental involvement.

B360 asked some of the finest educators in the country about possible solutions, online learning as a suitable alternative to traditional learning systems and what measures should the government take.



Pavitra Bahadur Gautam
Co-Founder & CEO, Karkhana

As an educator, what would you recommend to be a possible solution?

Before I share my personal recommendation about what is a solution, let me share what is not a solution. Stopping a potential education by issuing a notice to stop online education is definitely not a solution. That is just going to increase resentment and cynicism. The solution starts when we rethink the purpose of education; education has to give students the right attitude, right skills, and knowledge for their better livelihood. Technology is just the medium to teach, a good teacher can teach with anything around him/her. But I do think that digital skills are going to be an important skill. Through combined efforts of public and private institutions, we have to keep increasing access to technology and also improving digital skills. Again the fundamental solution here is to empower teachers with the right attitude and skills. And I am not talking about digital

skills but fundamental skills of progressive education, a better understanding of 21st-century pedagogy. After that, we need to help parents become aware that the time has changed and just passing the exams means nothing for their child. Other solutions will follow automatically.

Can online learning be a sustainable format and a suitable alternative to traditional learning systems?

Just online learning alone is not a sustainable format in my personal view. Good learning comes from the combination of good engagement, enough exploration of topic and constructive reflection of understanding, all of this together form a good experience. In the 21st century we are not looking for students who can memorise information or just give written exams but for students who can identify problems, come up with creative ideas, and be reflective enough to form a

solution. All of this to happen just through online medium is not possible, I do consider it as a good alternative to a traditional teaching process if a student is learning just through verbal explanation and assignment, online mediums have rich contents, well-articulated visuals which can deepen students' exploration. But online learning coupled with discussion among other students, opportunities to experience those ideas physically, through more sensory mediums like touch and smell always helps students engage with learning more. And the most important thing is that students can enjoy it.

What are the advantages and disadvantages for the student?

Advantages:

- Students who are generally not outspoken or who hesitate to speak in front of mass can get a good opportunity to express themselves.
- It increases familiarity with the technology which is the most demanding need of the era.
- Teachers can use rich content, like videos, animation, which will engage students more on the topic.
- Documentation of the learning can go hand in hand with digital tools, so focus would be more on the learning than the retention of the information.

Disadvantages:

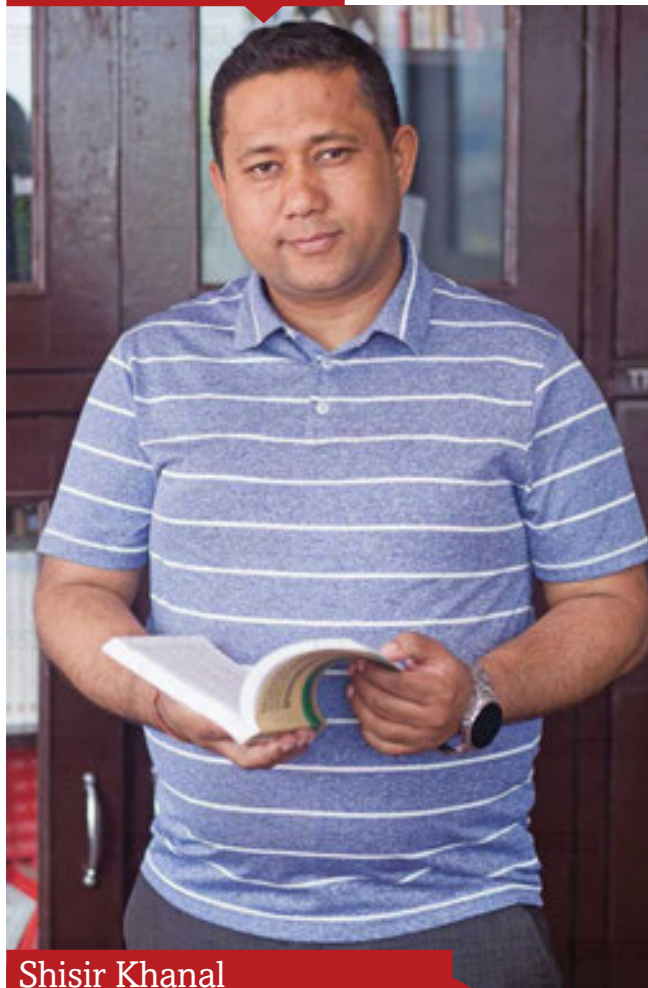
- It will disturb the learning aura of the classroom and also the real connectivity between teachers and students.
- In this time most of the teachers are also not familiar with technologies and online classes which create lots of problem in running effective class
- Evaluation is very tough. Teachers need to spend a lot of time going through online assessments of students. Giving individual feedback and consultation is tough several times. Thus, it limits students learning due to lack of frequent feedback.
- Many parts of the nation

still lack proper internet access which is itself the biggest challenge for now. In this situation running online classes with 30-40 % presence of students is not effective and fair enough too.

- Also, weak connectivity creates problems at times.

What measures must the government take in the near future to bridge the gap in access to education and to promote distant learning practices?

I am worried when we talk about access to education because the government boasts that access-to-education is more than 95% in Nepal. The challenge here is access to quality education. An education that a child enjoys, an education that prepares a child to think and solve problems, and an education that prepares a student to be a better human being. When we talk about that kind of education, there is a gap. For that government and private institutions should be super selective about the teacher. A teacher who has the right attitude and the right skills to teach. When a teacher thinks of teaching as just a job, I will be worried about how that would result in quality education. Putting a human being inside a class is not going to solve this problem. The government along with private institutions if they focus on creating platforms, an environment where it would be easy to access quality content and engaged through distance mediums like online, TV it will force the teachers to go beyond information and focus more on skills and attitude of students. Also, distance education should not just be about sharing information but connecting students with problems, a way to connect to other students thinking, and getting inspired through another human being. For now, with limited access to high-end technology, it's not possible everywhere but if we keep adding connectivity and keep adding technology in rural places, that day is not that far.



Shisir Khanal
Co-Founder & Chairman, Teach For Nepal

Ground Reality

Since the outbreak of Corona Virus, the lockdown has impacted almost 1.6 billion school going children around the world. Nepal's lockdown has affected over eight million school going children. When lockdown was announced, Nepal was at the end of school year. Thus academic activities weren't affected in the beginning. But by mid-May, it's been a month since the time new academic year would have started. With increasing number of infections the normal functioning of schools are likely to be several months away. Thus, students in Nepal will lose several months of school year.

Historically, education is delivered primarily in close and direct contact of teachers and students; students and students inside classrooms at schools. The risk of Covid-19 puts that fundamental way of operating into a challenge. Schools are one

of those places where hundreds of students from many different communities and background come together and spend several hours in very tight space with a lot of physical contact whether in classrooms with students forced to sit on narrow benches or playgrounds where kids engage in different playful activities. Therefore, until we can be fairly certain that coming together of large number of people wouldn't put their health at risk, it is very likely that schools will remain close.

Challenges

This has naturally given rise to the question about: How to continue education? In urban areas, private schools have already started out with online classes using video conferencing technology and other digital learning platforms. But for the vast majority of Nepalese students such opportunities aren't possible. Only 8%

In urban areas, private schools have already started out with online classes using video conferencing technology and other digital learning platforms. But for the vast majority of Nepalese students such opportunities aren't possible. Only 8% households in Nepal have a computer at home; only about 17% people are connected to internet through wired/ wireless connection. Of those with internet access, a vast majority (76%) connect via mobile devices to mobile internet. But mobile internet in Nepal is also the most expensive in South Asia. Thus, making it difficult for middle and low income families to afford sustained long term internet engagement required by internet based classes.

households in Nepal have a computer at home; only about 17% people are connected to internet through wired/wireless connection. Of those with internet access, a vast majority (76%) connect via mobile devices to mobile internet. But mobile internet in Nepal is also the most expensive in South Asia. Thus, making it difficult for middle and low income families to afford sustained long term internet engagement required by internet based classes.

Additionally, access to television and radio nationally is also low. Only about 37% homes have cable television and 26% homes have radio. Therefore, these traditional communications mediums by themselves aren't sufficient.

Solutions

Therefore, Nepal needs to use multi-pronged approach to ensure education access during the current closures. This means that using all available means, rather than fixating on internet or television based programs, including internet, TV, radio, phone support as well as local community based programs to ensure that all kids have opportunity to learn.

The community-based programs could mobilise local volunteers including teachers and some educated local individuals to organise small clusters in each tole or community where small number of kids come together, stay at safe distances, where an adult supervisor can provide some guidance on learning. Since students are primarily at home, the role of parents is very critical but across rural communities many parents are also semi-literate or have basic education. Therefore, they aren't likely to be able to guide with academic content but they could create an environment for students to learn at home. So, I see a need for parental awareness and education campaign.

Furthermore, for the children who come from low income families, local governments also need to ensure adequate supply of food. Since the parents, who primarily rely on daily wage income are out of jobs, many children are likely to be at a situation where they simply don't have access to basic nutritious meals required. Additional risks that children are on are physical and emotional abuse. Thus, we also need to ensure that kids have safe spaces to learn and study whether at home or in communities.

While we need focus on some of these immediate steps, for the long run, and to ensure that education can continue through and during future crisis, as a country we have no option but to investment in digital infrastructure including access of reliable and low cost internet to all communities across the country; digital literacy of parents and teachers and contents that enable students to learn through self engagement with digital devices, particularly mobile devices.



Bishnu Raj Adhikari
Principal & Managing Director, Kathmandu College of Management

As an educator, what would you recommend to be a possible solution?

Social distancing seems to be the new normal. In such a situation, providing education in a traditional classroom format does not seem feasible. Nevertheless, students must not be deprived of learning and thus online system seems to be getting quite popular all over the world. At KCM, we have switched to an online platform since March 22 so that our students are kept engaged in learning. Of course switching to an online platform has its pros and cons but that seems to be the only possible solution for now.

Can online learning be as sustainable format and a suitable alternative to traditional learning systems?

Online learning may not

be a sustainable and suitable alternative to traditional learning system, especially for a country like Nepal, which lacks the proper infrastructure and technology to conduct online learning smoothly. Even with the infrastructure and technology, there are certain things that traditional learning offers which the online format may not.

Since the switch to a virtual learning platform at KCM, both our facilitators and students have been trying to adapt to the new teaching-learning method. We have been making adjustments as required by introducing new and better ways to make this method more productive. However, technical issues have time and again disrupted the classes from being run smoothly. At KCM, we try to make our classes interactive and keep

our students engaged through group assignments but with the online platform, doing this has been challenging. Another issue for us has been in finding out the true level of understanding of the students. Traditional learning system allows for better supervision making it easier to monitor student engagement and understanding which may be crucial in figuring out if the system is working.

What are the advantages and disadvantages to the student?

From our experience of conducting online learning for the past two and a half, almost three months, we have observed that it can have both advantages and disadvantages to the students.

Advantages:

- Not losing a semester as online platform allows for continuous learning

Online learning may not be a sustainable and suitable alternative to traditional learning system, especially for a country like Nepal, which lacks the proper infrastructure and technology to conduct online learning smoothly. Even with the infrastructure and technology, there are certain things that traditional learning offers which the online format may not.

Since the switch to a virtual learning platform at KCM, both our facilitators and students have been trying to adapt to the new teaching-learning method.

- Learning from the comfort of their homes
- Disadvantage:**
- Lack of face-to-face interaction with the facilitators as well as fellow classmates
- Concentration issues as technical issues may hamper smooth running of the classes and online classes may not be as interactive as traditional classes

What measures must the government take in the near future to bridge the gap in access to education and to promote distant learning practices?

The government can play a major role in providing more people with access to technology required for distance learning by making internet more affordable for the general public



Diptee Acharya
Founder Director, Sanskriti International School

Ground reality

The world changed in a matter of weeks! The coronavirus pandemic has transformed how millions around the globe learn. As the world was locking down, all the schools around were also vulnerable to revert to distance learning. Nepal was no different! The schools in Nepal were also told to close down by March 18. Since it was the end of the academic session, exams were held for elementary and secondary schools, but the state halted the national exams for grades 10 and 12. None of the schools in Nepal were prepared to publish the final term examination results, let alone be prepared for distance learning. Usually, schools would have opened by mid-April, but the lockdown continued.

Some of the private schools knew that this would be the new norm and started working as early as April to train the teachers and started to equip themselves with online learning. This was to continue the learning experiences for their students. Some of the private schools in Nepal had

a smoother transition, in this period of school closure, so they moved seamlessly to online learning. This was also a big challenge in itself! However, it cannot be said the same for most of the private schools and definitely not for the public school system, who didn't have any sort of backup. In reality, we have always had significant gaps in students' learning opportunities in Nepal. Disadvantaged students suffer the consequences of those gaps more than affluent children, who typically have lots of opportunities to fill in those gaps. I'm hoping that we can learn some things through this crisis about online delivery of not only instruction but an array of opportunities for learning and support. In this way, we can make the most of the crisis to help redesign better systems of education and child development in Nepal. The first thing to consider is that it's going to have a variable effect. We tend to regard our school systems uniformly, but actually, schools are widely different in their operations, just as our students themselves

are very different from one another. Children come from very different backgrounds, resources, opportunities, and support outside of schools. Those differences and disparities have become more vivid now. Some students will be fine during this crisis because they'll have high-quality learning opportunities. Other students won't have access to anything of quality, and as a result, they will be at an enormous disadvantage. Generally speaking, the most economically challenged in our society will be the most vulnerable in this crisis.

The digital divide

The digital divide between students has become apparent as schools have increasingly turned to online instruction. What can public school systems do to address this gap? Arguably, this is something that the government should have been doing a long time ago, opening up the whole frontier of out-of-school learning by virtue of making sure that all students have access to the technology and the internet they need in order to be connected in and out-of-school hours! Twenty-first-century learning requires technology and the internet. This is the absolute truth, and no one can deny this. It doesn't mean that this is better than the physical face to face setting, but let's face it; what better alternatives do we have? Communities and the government are going to have to adapt to get students engaged in online learning. Otherwise, many students will continue to be at a huge disadvantage. We can see this as our lower-income and more heterogeneous school struggle over whether to proceed with online instruction as not everyone can access it. Shutting down schools that can provide online learning should not be an option. We have to find some middle ground, which means the government and state municipalities are going to have to act urgently and rapidly to fill in the gaps in technology and internet access.

We can also look at how parents can help at this time. It will be helpful by giving parents guidance about how to use this time constructively. The default in our education system is now homeschooling. Virtually all parents are doing some form of homeschooling, whether they want to or not. And the question is: What resources, support, or capacity do they have to do homeschooling effectively? We cannot deny that a lot of parents are struggling with that.

Outcome

The best that can come of this is a new paradigm shift in terms of how we look at education because children's well-being and success depend on more than just schooling. For children to come to school ready to learn, they need a wide array of essential supports and opportunities outside of school. These education prerequisites go far beyond the purview of school systems, but rather are the responsibility of communities and society at large where Public-Private partnership is the key. In the medical field, we are looking up to developed countries who are far ahead in medical science and research to take out the vaccine for COVID-19, and we are following their methods and actions to combat this deadly virus. We, the developing countries, don't have the facility or the competence for trial and research. In the same way, the private schools should be allowed to continue the online learning in Nepal, so that the state can take the best possible structure and practice into the Public system for the broader community.

In order to learn, children need equal access to health care, food, clean water, and stable housing, to name a few. We have to come together as communities and re-conceptualize the whole job of child development and education. Construct effective systems so that the children of our country have equal opportunities to be successful in facing the world.



Binita Mittal Agrawal
Principal & Executive Director, Alok Vidyashram

Distant learning has been a part of education for a long time in most institutions elsewhere. Anyone from any part of the world has access to videos of lectures at MIT, for example. The closure due to COVID-19 pandemic has opened the doors to such type of imparting education here too.

Necessity is the mother of invention, and any situation can be taken both as an opportunity or a hinderance. I take this as an opportunity in the field of education. It is the right time to take education to a global platform. Many of us, in our part of the world, are still dependent on traditional ways of teaching that rely on the qualification and knowledge of the teachers. But with the introduction of online education, there is much more room for experimentation and creativity in the learning process. The access to the vast

resources has made it easier for both teachers and students to refer to and share with each other, leading to a collaborative, integrated process of learning. Teachers who were technologically challenged are being prompted to expand their technological literacy. With proper training and sharing amongst the colleagues, it is not difficult to overcome this hurdle.

The other advantage I see is the possibility of getting guest lecturers from any part of the world to share their expertise with our students. This will help them gain perspective on the developments taking place around the world and will open their minds to beyond the boundaries of closed walls of classrooms.

However, the one issue I see in carrying this out successfully is access to internet. This problem is

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exacerbated in the less economically developed regions of our country where getting electricity itself is a challenge, let alone the internet. The immediate solution that comes to mind is channeling Nepal's relatively well connected cellular system as network data has been accessible to many people, regardless of their income and background. Moreover, data consumption per capita in Nepal is quite high. Leveraging cellular data for online education could be a potential solution.

Another solution could be using pre-recorded videos of courses taught by qualified teachers in the country. I still remember listening to radio Nepal which had a program for children to learn English in the days when English was not the medium of teaching. There were no mobile phones, no internet, not even television and the only mode of getting information was radio. Still, a subject that was not easily accessible could be made available to the students. What stops us now? Now, when we are more advanced technologically, we should not feel handicapped without trying.



Udgam Khadka
Educational Designer & Faculty, King's College

As an educator, what would you recommend to be a possible solution?

I don't think there is "A" possible solution. The situation has caught almost every sector, including Education, off guard. No one was prepared for it. No one had thought out plans to handle such abrupt disruption.

In my opinion, in this lockdown situation as a result of the pandemic, we, Educators, are left with only two alternatives. First, halt the

process of students' learning. Do nothing much and let the situation unfold. Second, we think through and act creatively and sensibly, pushing our normals, to continue students' learning process. If we are bold enough to choose the latter, coming back to my initial remark, I don't think "A" solution can cater to the diversity of students from the Government schools and colleges to private institutions.

Those who believe students' learning shouldn't be halted and who echo the conviction that we, Educators, play a crucial role in enhancing students' learning; we are left with no choice than to find virtual ways to stay connected with students. How to continue learning remotely? Everyone, including us, are testing, learning and improving on different measures and methods to ensure a safe and meaningful

virtual learning environment for students. As this territory is new for most of the Nepalese Educational Institutions, my only recommendation is to understand your stakeholders closely, interact with them frequently, communicate openly and dare to try out various pedagogical approaches giving technology a second priority. Pedagogy comes first, technology second. And, of course, try out, learn from the errors, listen to the stakeholders from time to time and keep improving the teaching-learning process in your particular context.

Can online learning be as sustainable format and a suitable alternative to traditional learning systems?

The mode of teaching we are forced to jump into these days isn't exactly online learning. Many recent research and articles have coined it as "Emergency Remote Teaching" or "Pandemic Pedagogy". In most cases, at present, we are "delivering" curriculum designed for physical classroom teaching instead of covering curriculum "designed" for online class teaching. Henceforth, first, I think we must be clear if we are talking about the sustainability of "Emergency Remote Teaching" or "Online Teaching".

If it is a case of online teaching and learning, yes, I think it is about time we start thinking and re-thinking how we have been 'Educating' learners. Time has shown that learning can happen beyond the four walls of the classroom sitting at your home - with the teacher in his/her living room and students in their respective rooms. Research has also shown and online courses offered by prestigious institutions have proven, online learning can be as effective as on-site learning. We just need to acknowledge that they are

two different methods which should not be compared using the same lens.

What are the advantages and disadvantages to the student?

Advantages

- The students (in fact the teachers too) would have a high amount of flexibility, in terms of timing, place, and pace. Learning can be done in either or blending both synchronous or asynchronous modes.
- A well designed online course is usually more student-centric meaning students will have to be more accountable for their learning.
- Another major advantage is accessibility. Though in our Nepalese context, this advantage can be contested, yet, online learning can open doors for many who haven't been able to access quality education.
- Talking about access, there's no more four walls that can confine learning. Students can take advantage of hundreds of free online courses and resources offered by major universities all over the world.

Disadvantages

- In most of our process of Education (at home and school), we are not guided to take charge of our own learning. We require continuous and regular guidance, support, assistance from our teachers or parents, in case of learning at home. So, taking charge of one's own learning in online teaching could be inherently difficult for students. This could result in resistance, frustration, denial or easy dropout among students learning online.
- Digital divide or inequality is a highly debated topic which can put many students in a disadvantageous position.



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- Students may also experience the lack of a classroom community, interaction with other students, and engagement with content and this could eventually result in disappointment or negative experience of online learning.

What measures must the government take in the near future to bridge the gap in access to education and to promote distant learning practices?

- There are schools and colleges which have sailed through initial challenges of remote teaching transition. Some institutions have also gathered valuable learnings and proven practices. The Government can play a facilitative role in initiating and maintaining collaboration among such schools and colleges with public schools and colleges.
- Not only ZOOM or Google meet are the tools, though widely used, to teach online. There are many other tools to engage students even in an online setting. And, in case of inaccessibility of internet or computer devices, the Government can explore other broadcast mediums too.
- The Government can reach out to, work closely with and support institutions to create and make their resources available for everyone. And, the Government can take the role of disseminating those existing resources to different parts of the country.
- The Government should also acknowledge and adopt this current and future change this situation has brought upon. The heavy use of technology and digital tools shall persist even after the lockdown opens up. Thus, in order to minimize the gap in access to education,

the Government should start investing in enhancing technological infrastructures such as accessibility of computer devices and high-speed internet.

- The Government should also start including the requirement of technological and online pedagogical knowledge while appointing teachers. This creates a pool of teachers ready for the changing future of providing Education. For existing teachers, the Government should collaborate with private and public institutions to provide training, support and support resources to help them transition to remote teaching mode.



Shailaja Adhikary
Managing Director & Principal, Euro School

The Covid-19 pandemic and its impact on education

The Covid-19 pandemic has impacted every field and sector in countries all over the world but the worst impact can be seen in the Education sector. The spread of this virus has put a sudden stop to everything that we have always perceived as normal and it has disrupted the learning of hundreds of thousands of students in the country.

Students, their parents and educators, are feeling the ripple effect of the novel coronavirus as schools have shut down and quarantine measures have been put into force in order to cope with the global pandemic. While the government and health officials are doing their best to slow down the outbreak, the education systems are collaborating to collectively respond and provide quality education for all during these difficult times.

The majority of students in our educational institutions today, have grown up or are growing up, in a truly globalized world. Many educators are now turning to technology for e-learning. But the inadequate and unequal access to the

internet due to the divide between the rich and the less rich, the difference in the qualifications of teachers in the cities and villages, the quality of education, the lack of digital skills, are all obstacles that stand in the way of accessing the new format of learning in the virtual world. And, it is always the less fortunate who are at a great disadvantage here.

As an educator, what would you recommend to be a possible solution?

This Coronavirus-related disruption has given all educators time to rethink the sector. Technology has stepped into the breach and will continue to play a key role in educating future generations. In a world, where now knowledge is a mouse-click away, the role of the educator must change too.

For quite some time now, educators have been talking about the need to rethink how we educate future generations. And this might just be the disruption that the education sector needed to get us to rethink how we educate, and question what we need to teach, and what we are

preparing our students for. So, as an educator, this is a good time to reflect on how we can find new ways to communicate with our students away from our classrooms and how this crisis can help us all define what learning should look like for this generation of students and beyond.

The Covid-19 pandemic has resulted in educational institutions across the world being compelled to suddenly harness and utilize all available technological tools to create content for remote learning for students in all sectors. Educators are experiencing new possibilities to do things differently, and with greater flexibility, resulting in potential benefits in accessibility to education for all students. These are new modes of instruction that have previously been largely untapped particularly in the Kindergarten to Grade 12 arena.

As an educator, I feel there is the need to help the government in mobilizing resources and implementing innovative and context-appropriate solutions to provide education, using hi-tech, low-tech approaches, and seek to find fair and equal means to bridge the divide between the rich and the not so fortunate. This is an opportunity for all educators to find solutions to provide support and resources for parents, teachers and learners, and help them navigate a plethora of challenges facing education because of school shutdowns.

We need to realize, more so now, that digital learning has risen from a 'nice to have' extracurricular facility to become the lifeline for education. The opportunities that digital technology offers are many - it allows us to find entirely new answers to what students learn, how they learn, where they learn and when they learn. Technology can enable teachers and students to access specialized materials well beyond textbooks, in multiple formats, and in ways that can bridge time and space.

Real change often takes place in times of deep crisis and this moment holds the possibility that we won't return

to the status quo when things return to 'normal.' While this crisis has deeply disruptive implications for education, it does not have predetermined implications. It is the nature of our collective and systematic responses to these disruptions that will determine how we are affected by them.

Instead of worrying whether or not online education can ever be as good as more traditional formats, perhaps we should instead focus on how we can use it to deliver quality education for all, particularly the poor and underserved.

It has to be understood that, in the times to come, e-learning and digital learning will have to be complementary with physical school based environment.

Education boards should work on accreditation and quality control measures to ensure regulation and commonly accepted education standards to weed out defects.

Tomorrow's schools need to help learners to think for themselves and join others with empathy, in work and in citizenship. They need to help learners develop a strong sense of right and wrong. Building these capabilities will necessitate very different forms of learning and technology will be an integral part of that. Technology can build communities of teachers to share and enrich teaching resources and practice. It can help system leaders and governments develop and share best practice around curriculum design, policy and pedagogy. Technology can build communities of learners that make learning more social and fun.

Can online learning be as sustainable format and a suitable alternative to traditional learning systems?

The virtual classroom cannot replace the traditional classroom because it is by its very essence or nature not completely 'real.' Teaching on the Internet is teaching in virtual reality, but not in reality. Does that mean that any type of education given or received on the Internet is not real? Absolutely not.

The teachers are real. The students are real. The material is real. The atmosphere, however, is not real, and that is why virtual teaching cannot replace classroom teaching. The environment makes the classroom, which is why virtual teaching will never fully replace classroom teaching.

The instructor figure plays a crucial role in the process. You can't transition an emotional or intellectual bond online. Direct motivation and feedback are not to be replaced any time soon. There must be someone to verify your understanding and reinforce assessment. Otherwise, you might be just going in the wrong direction on your own. Holistic approach never can be achieved through online classes. So both the traditional classroom learning and elearning simultaneously offer strengths and suffer from limitations, it is only natural to combine the strengths of the two into blended learning.

What are the advantages of online learning?

- It saves time as teachers do not need to give the same lessons repeatedly to different groups of students. He/she only needs to prepare the content once and then share it with different groups at any time.
- It allows for self-paced learning as students and trainees can take courses from their own devices anytime and anywhere.
- It is an integral part of the modern world. The Internet is used to read the news, watch our favorite shows, keep in touch with friends and family, book appointments, shop and so do much more. And considering all of the conveniences the Internet has added to our daily lives, why should education remain strictly traditional? Why not utilize the advantages provided by the Internet?
- Digital learning provides the opportunity to learn in new ways that may rethink how we collectively think about the school system.
- Students will have the autonomy and agency to take charge of their learning



This Coronavirus-related disruption has given all educators time to rethink the sector. Technology has stepped into the breach and will continue to play a key role in educating future generations. In a world, where now knowledge is a mouse-click away, the role of the educator must change too. For quite some time now, educators have been talking about the need to rethink how we educate future generations. And this might just be the disruption that the education sector needed to get us to rethink how we educate, and question what we need to teach, and what we are preparing our students for.

to explore new ideas and experiences like never before. New interests and passions will emerge for many students and teachers.

What are the disadvantages of online learning?

- Learner is unable to focus on learning and has high levels of anxiety.
- Learner loneliness increases even though digital tools are

offering ways to connect.

- Parents are struggling to balance work and homeschooling.
- It can be easier for students to cheat in online exams and also take the idea or work of someone else and pass it off as one's own.
- Students are worried about having an unnatural closure to the academic year.
- Keeping in mind that your students are using a computer and not being monitored at all times, they could potentially plagiarize essays and other assignments.

What measures must the government take in the near future to bridge the gap in access to education and to promote distant learning practices?

The Ministry of Education must join hands with the Ministry of Information Technology in order to -

Mobilize all major telecom service providers to boost the internet connectivity service for online education, especially for the under-served regions.

Increase the bandwidth of major online education service portals.

Mobilize resources for the provision of online courses, more online courses for university students and provide primary and secondary schools with free online courses.

Adopt flexible and appropriate methodologies to facilitate learning. Schools and teachers should be advised to choose appropriate modes of delivery based on local readiness, including Online Portals, Digitalized TVs, FM, Mobile Apps. Teachers should receive guidance on teaching methodologies, including live-streaming of online tutorials.

During this educational shift from school to home, the government needs to address the needs of students in remote locations with little or no access to connectivity.

Education for all

Due to the Covid-19 pandemic, excellence and equity, the cornerstones of good education systems, are being challenged in every part of the world. Our greatest concern is that differences

in parental involvement and access to technology give rise to inequality. At the same time, as in every major challenge, this is an opportunity to improve.

Our goal should be not to provide one recommendation to solve all problems, but rather solutions for different types of challenges around education during this crisis. And, as important as continuing quality education is, it is just as important to maintain mental and physical wellbeing for students and parents. Maybe we can even use this situation to connect with the rest of the world. There are areas for individuals as well as educators to reflect on how to improve.

Everything has happened so fast and unexpectedly. It does not seem realistic that there is a holistic solution that is easy to implement and works for everyone. However, inspiring individual solutions have been developed in every country. Perhaps we can even combine these different approaches to create a new and impactful education for all students.

People are creating amazing resources overnight and the concept of learning and school is reinventing itself. I think we have an opportunity for students to do a rapid up-skill in terms of their soft skills because this will be forced by the current situation. I am hoping that once students prove that they can work autonomously, creatively, and communicate their learning in new ways, this crisis will show everyone the importance of moving learning experiences beyond the traditional school building and hours, resulting in a more real-world application of content and increasing frequency of authentic experiences for students.

For everyone right now, we need to make everyone's safety our first priority and learn what will enable each of us to establish a state of positive wellbeing. And, when we are free to go back to school, we must use this experience to positively change the way we think of education for the better.



Dr. Bijay KC
Dean, Kathmandu University School Of Management

As an educator, what would you recommend to be a possible solution?

Education system around the world is passing through a very precarious moment brought by the pandemic Covid19. Almost all major activities of the economy are badly affected by it. Yet, thanks to the technological development, education sector has not come to stand still like some other sectors e.g. aviation, hospitality, transport, construction, agriculture etc. Many academic institutions have gone online for teaching and interacting with the students.

With the COVID-19 pandemic growing at a fast rate around the globe, the Government of Nepal imposed lockdown in the country on March 24, 2020. Most of the universities had called off classes earlier than this around March 15, 2020. In the situation priority of the universities was to ensure safety of students, faculty and staff. Obeying lockdown and keeping physical distance

among faculty, staff and students is very important to contain the spread of Covid19. When we at KU School of Management suspended classes as a precautionary measure to contend Covid19 pandemic effects classes of Spring semester and trimesters were in progress. Keeping the complexities of the situation in consideration we suspended the face to face class settings. Although we hope that things will come under control and return to near normalcy soon, we are not in position to predict how long this situation will continue. In such situation it is necessary to give continuity to its classes through online so that the students can complete the current term and semester as per School's academic calendar without significant delay. During the lockdown period we have made encouraging progress in delivering courses online using different platforms such as Google hangout or meet, zoom etc. The Academic Council of KU also passed a policy regarding the online delivery

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Education in the days to come will be a hybrid of traditional face to face setting and online teaching. It is clear that the government must invest in developing IT infrastructure necessary for education. Distance learning practices have its own advantages in a country like Nepal where access to education is difficult, particularly in the remote areas. Government must see that internet facilities are available to the people at large at a reasonable cost. For this, the government should mobilise the local governments. Efforts should be done to increase the bandwidth at the national level. The accessibility and quality of internet facilities is very crucial.

The government should see that the teachers are trained to use the IT tools and techniques for online teaching. Universities should take this responsibility and the government should support them technically and financially. University Grant Commission should be involved in these activities.

It is also necessary for the government to help universities and other schools to revise and redesign courses to facilitate online teaching and learning in the future.

of courses and instructed all schools to go online to the possible extent.

Can online learning be as sustainable format and a suitable alternative to traditional learning systems?

My experience so far tells me that we cannot expect online learning to be as sustainable and suitable alternative to traditional learning system. This is particularly so in the case of management education where we use case methods, role playing, simulations, presentations with face to face questions and arguments. The history of online learning has mixed results in the world. When MOOCS (Massive Online Open Courses) system was introduced first it was seen as a revolutionary step towards education. However, over a period of time it showed very low retention rate. One of the studies conducted by MIT has shown that the courses had a dropout rate of about 96% on average over five years. Despite that in the future we should have a hybrid system with online teaching and traditional classroom settings. Online learning can be complementary to the present system, not its substitute.

What are the advantages and disadvantages to the student?

Advantages:

- Under the uncertainty brought by catastrophe such as COVID -19, online learning helps the students to continue their study without losing time.
- As students have access to the online lectures, they do not go to campuses.
- This saves their time in commuting to the campuses which they can use for study and doing their assignments in home, and for some other productive purposes. Some students spend 3 to 4 hours for this.
- This also helps to some extent the problem of traffic congestion.
- Students can record the lectures which they can refer later when needed.

- This also makes the teacher serious and careful about what and how he teaches.
- Faculty members are forced to plan their lecture seriously beforehand.

Disadvantages:

- Students miss the teaching learning environment of campus which offers them place for their social interaction and experience. Face to face group discussions in the classrooms, campus premises, and canteen etc. have their own charms and benefits which the students cannot get in the online classes.
- It is experienced that after some time students feel the classes monotonous and lose their interest in online classes. This is a big challenge to the faculty. Continuous monologue for more than one and half hour does not give the desired results.
- As has been reported in other universities abroad, this has also led to the psychological and behavioural problems among the students.
- Students who do not have access to internet facilities, power backup system and laptops are unable to attend the online classes effectively.
- Delivery of the courses effectively is also a problem as they are designed for the traditional face to face teaching setups.
- As the universities are forced to go for online teaching extensively due to COVID 19, faculty members and students are not well exposed to the online teaching methods and facilities available.
- Universities also lack adequate infrastructure needed for the online teaching of the courses. Frequent disruptions in the voice and image break the flow of lecture and

understanding of the topics.

What measures must the government take in the near future to bridge the gap in access to education and to promote distant learning practices?

The structure of education system in Nepal is expected to change as an aftermath of COVID 19. Uncertainty prevails and prediction about gaining normalcy is difficult. Education in the days to come will be a hybrid of traditional face to face setting and online teaching. It is clear that the government must invest in developing IT infrastructure necessary of education. Distance learning practices have its own advantages in a country like Nepal where access to education is difficult, particularly in the remote areas. Government must see that internet facilities are available to the people at large at a reasonable cost. For this, the government should mobilize

the local governments. Efforts should be done to increase the bandwidth at the national level. The accessibility and quality of internet facilities is very crucial.

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It is also necessary for the government to help universities and other schools to revise and redesign courses to facilitate online teaching and learning in the future.

Due to COVID 19, universities and schools will have problem in following academic calendar. Admission into new semester and year is going to be affected in the academic institutions. The government should prepare a contingency plan and come out with programmes for this. **B**

BUSINESS 360°
Nepal's Only Business Magazine | Volume 14 | Issue 1 | May 2020
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Role of Nepali Entrepreneurs in Post Covid-19 Period



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In this article, I am trying to highlight the efforts required, more particularly by Nepali Entrepreneurs, on how to take forward structured entrepreneurial initiatives in the Post-Covid 19 scenario.

Let's get our priorities right

The most affected section of the economy from this Pandemic is and will be our large labour force, which get paid on a daily, weekly or monthly basis. They are already eating less, they are under-nourished and are absolutely fearful about their and family's future.

This labour force which comprises about significant 35% of our population must be protected. The first and foremost priority must be to retain their jobs and provide employment to Nepalese labourers who have already returned and will be returning forcefully from India, Middle East, Malaysia and other countries. Because of the slowdown in economies around the globe, people working outside will be laid off and will be forced to return to their homeland.

Entrepreneurs must create avenues, start businesses, be most enterprising in creating

jobs and ensure basic minimum cash flow for them to meet their livelihoods. Failing to do so might result in disastrous outcomes, including the worst possible consequence of starvation. As far as possible, let's not shut our doors to the working class, even if we are not able to create additional jobs which is anyway going to be highly challenging, let's not lay off people for the maximum possible period of time. If we can keep them on the payroll for four months, their family will be fed in this uncertain and daunting time, after which we can hope for the situation to start getting normalised. This is a time for us to work from a humanitarian perspective. Our balance sheets, cash flows, profits are all secondary.

Expect least from the government

Looking at the government response so far to protect entrepreneurs, let's not expect anything from them. This is unfortunate, but it is the reality. While several other governments have already commenced relief packages to the extent of covering 80% of the payroll for all businesses, our government might not have even thought about this. I was talking to one of my seniors who own a hotel. He was sharing that his Board's focus at this point is in downsizing and restructuring his company, which means a majority of the workforce working in the hotel will lose their jobs. Revenues for the hotel have dried up completely, hence his Board is left with no option but to send people on leave without pay and eventually shut off employment. Has the government assessed the impact of these shut downs? I doubt it.



What is the Finance Minister - being an educated and well-exposed personality, having worked in IMF, Planning Commission and Central Bank in the highest capacities - doing to stimulate our economy when the country is in dire need? In the first place, why is he still double hatting the Ministry of Finance and Ministry of Communication? Why is he still performing the role of the government's Official Speaker. Dear Prime Minister, please understand, at this point, the role of the Finance Ministry is more than a full time job. At this point, the Finance Minister's 100% focus must be in stimulating the economy, he should be working with his Finance Ministry colleagues day and night to revive and stimulate the economy. He should be working 24x7 in structuring sector-wise relief packages. This is basic common sense! I will be pleasantly surprised, if something in this line will come forward, but as an entrepreneur, I have no expectations. Therefore, would like to appeal the entrepreneurial ecosystem to

focus on production and value creation to keep employment intact.

Sectors to focus on

Agriculture, agriculture and agriculture. During these times, we must focus on producing basic food materials to keep our population fed. Basic food processing plants across all agricultural products must be on a priority list.

We must build our competitiveness in our core-strength areas. Going forward, our financial system must be innovative enough to cater to the right financial products for our country with absolutely innovative practices in micro and municipal financing being accelerated and the role of private sector enhanced. Venture capitalist and Private Equity Funds must be flexible in financing start-ups and depart from their stringent rules of financing businesses. Central Bank, Securities Exchange Board, Insurance Board along with their regulatory roles, must play the role of facilitating Banks, Capital and Insurance Companies. **B**

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Employment Relations Amid Coronavirus



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With the slow progression of COVID-19 across the country, employers are facing immediate pressure in multiple areas of the workplace. Considering the potential impact of COVID-19 on the labour market, employers have started to review and re-evaluate their current policies of leaves, occupational health and safety, lay-off and retrenchment.

In order to address the immediate risk of virus exposure in the workplace, employees have to use the measures available under the laws of Nepal to ensure relief to employers and guarantee minimal benefits to employees. In addition, the Government's intervention in the employer-employee relation vide the lockdown and relief package announced through Gazette Notice dated March 22, 2020 and dated March 29, 2020 has vested additional obligations on the employers.

Government Response to COVID-19 in the Employment Sector

The Government of Nepal has imposed lockdown throughout the country and has ordered employers in the private sector to make necessary arrangements for providing leave to the employees, other than those involved in essential services such as production of medicine, foods, drinking water and fuel.

Likewise, the Government has declared relief package to people affected by the lockdown whereby employers of the formal sector are required to provide salary to employees on their own.

Prevention of Contagious Diseases in the Workplace

As per the government's orders, employers are mandated to make necessary arrangements for prevention and control of contagious diseases in the work place through Occupational Health and Safety policies. Specifically for entities involved in providing essential goods and services, the government has mandated that the employers maintain social distancing, use masks, sanitisers and disinfectants.

Further, employers have an obligation to prevent the employees from the workplace if s/he has been diagnosed with contagious diseases such as COVID-19 and grant them sick leaves during the term of treatment. However, the employee may have to take unpaid leave if the statutory sick leave is insufficient for the treatment of disease.



Suspension of Work

As per government's orders, entities that are not engaged in providing essential goods and services have been forced to suspend operations of workplace. However, employers are still required to provide employees with their salary for one month. It is pertinent to note that although the employment laws of Nepal do not address "work from home" practice and a long-term paid leave in situation like the spread of COVID-19, the employer and employee may mutually upon consultation agree on such arrangement.

Since there is uncertainty in the timeframe for lockdown and the extent of the COVID 19 outbreak, there is no clarity as to how long the employer provides salaries to the employees, while work is under suspension. Understandably, this has created a financial burden on the entities involved in all sectors, specially tourism, hospitality, aviation and manufacturing business as they have been facing financial difficulties due to the disruption of business operations.

The current situation has created an escalating challenge in workplace operation and thus are looking for various alternative options to manage their workforce. Many entities are currently assessing the option of lay-off or retrenchment as provided by the employment laws of Nepal to cut-off the workforce either temporary or permanently under certain circumstances.

Temporary Cut off or Lay off

The Labour Act 2017 has provisions for temporarily suspending or laying off employees under special circumstances. The special circumstance covers, among other things, lack of funds or inability to reach the workplace or carry out the work or operate the workstation arising out of situations beyond control. Employees who are laid

off are entitled to half of their remuneration for the period of lay off. Unlike retrenchment, there is no requirement for approval or consultation with the Trade Union or Labour Relation Committee to lay off the employees up to 15 days. However, if the lay off period exceeds 15 days, consultation with Trade Union or Labour Relation Committee is required.

Permanent Cut off or Retrenchment

The Labour Act 2017 also permits the termination of service of the employees by way of retrenchment which may be invoked in defined situations. These situations include financial difficulty, or any reasons due to which the entity is fully or partially closed.

The implementation of retrenchment requires a consultation with the Trade Union or Labour Relation Committee and prior notice to the employees is required for their termination. There is also a definite order of employees for retrenchment. The employees retrenched from service are entitled to retrenchment compensation in addition to all other terminal benefits. The employees retrenched from service also get priority for the job if the organisation has vacancy within two years.

Measures Taken Around the World

Countries such as Ireland, Singapore and South Korea have made sick leave available for the self-employed, while in the UK, statutory sick pay will be provided for the eligible diagnosed or self-isolating individuals, payable from the first day instead of the fourth. Employment retention is being guaranteed in China where the government has issued a notice

to ensure that the contracts of migrant workers are not terminated in the case of illness or containment measures. The coverage of unemployment benefits through Social Security Scheme has been expanded in the Philippines from 30,000 to 60,000 workers projected to lose their jobs following possible layoffs or business closures.

Conclusion

Government intervention has created a deadlock situation causing financial burden to employers as well as risk of losing employment to employees. With an escalating rise in unemployment and subsequent effects on the economy on a large-scale, there is a pressing need for policy intervention and coordinated measures from the employer, employee and the government to guarantee employee retention, ensure social protection, and support incomes of employees, while also balancing employee interests with those of the employer. **B**

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Utopia CITYLabs Urban Innovation For Better Living

Sajeet M. Rajbhandari

Tracing its roots to the dense city slums in Asia, Utopia defines itself as an urban innovation group that was built with the primary focus of bringing innovation to modern day cities and their slums. Dori Nguyen, the Managing Partner for Utopia Kathmandu recounts that the founders of Utopia first started out by working in high population density regions in China, Bangladesh and Nepal, over a decade ago.

"While previously they were more focused on building community centers, especially for urban migrants in China, the company over time saw that there was a huge need for designing systems and

processes that adapted to the needs of the informal settlements of the cities," shares Nguyen. This initial led to the company discovering and diversifying their focus to dealing with the untapped potential that existed in the urban innovation space.

During its formative years, the Utopia team understood that there were many innovations from urban informal settlements that didn't surface or were not paid attention to.

Utopia first arrived on Nepali soil in 2018 and has since been conducting research regarding informal settlements inside Kathmandu

while working with a number of urban partners that share their vision for urban space and innovation. "Through this we have been identifying the most urgent pinpoints that we can find in the city and have been focusing on developing three in-house startups," shares Nguyen. She elaborates that these startups are designed to solve acute issues that they have identified within the city; in Kathmandu these issues are urban migration, circular waste and early childhood education.

Further, Utopia has recently launched and is focusing on its new CITYLabs platform. The CITYLabs platform serves as an urban venture studio where

Utopia can bring together actors from different fields to collaborate on innovative ideas and projects within the local level as well as connecting with the larger guild of CITYLabs that Utopia is expanding across the globe.

WhatUtopia holds dearly as a part of its ethos is the belief that the needs of the many should never be overlooked for the needs of the few. Towards this, Utopia actively works with other urban startups that share their ideals, supports young startups to develop their services and products, and provides these emerging businesses a physical platform for innovation. Doing so,

Utopia believes can fill the void for a space where actors who care about the city can come together, collaborate and start creating interactions that address urban issues.

Through CITYLabs, Nguyen explains, "We're really focusing on trying to work with governments, early stage startups, and also entrepreneurs who are interested in working in this space but don't necessarily have an idea." She goes on to say, "A lot of what we do with our in-house ventures is to identify issues and then we work with co-founders to co-build the ideas." This also includes connecting with the private sector corporations and investors who are interested in the city as well. "We're sector agnostic, but urban focused," states Nguyen.

With the CITYLabs platform, the company believes it can provide collaborators not just a space that is open for events and networking but also help startups and individual innovators with their work or have them expand towards a better education model with like-minded partners. "We hope to see a lot of cross-pollination and partnerships being surfaced through the physical platform," wishes Nguyen. She quickly adds that through the CITYLabs space, they also want to offer services such as accounting, marketing and essentials that a small startup may find difficult to manage.

In Kathmandu, much like their other bases in cities such as Lagos and Rio, their focus is on urban ecosystems in the city. Utopia's goals and targets in Kathmandu are set for the long run. Nguyen and the Utopia team want to help transition the city into functioning sustainably while uplifting the informal settlements, informal workforces, and the informal economy, in their journey.

"Whatever form that it might take can vary," shares Nguyen, "We might be working in early childhood education, or Fintech



or Govtech; there will be ways in which the form changes, but we always focus on understanding how a business model is functioning right now, and also how it functions in the future."

She gives an example, "If we have a Fintech startup, we always try to think about what happens in five years when this technology develops or goes away. We keep thinking about the future and we are always iterating towards that."

On the innovations and ideas from a systems perspective, Nguyen says that the company not only thinks about how an idea affects an individual or a family, but also if the idea could be mobilised at a larger scale and retains relevance at a systems level. In its core form, all of Utopia's innovations and business models revolve around the need to be urban residence centered, function at a macro level, and have an understanding of the role it will play in the future.

Utopia also has a CITYLabs Urban Innovation Fund through which they are seeking to collect seed funding for urban centric startups. Planned to be around a \$100,000 investment fund, the CITYLabs Urban Innovation Fund is seen by Utopia as a way to fuel local ideas and early startups. The fund is also looking to catalyse domestic investments and

strongly believes that there is a growing ecosystem of Nepali investors who are willing to take small risks, but ultimately boost the growing startup space in Nepal. While the CITYLabs Urban Innovation Fund is still in pilot stage, Utopia hopes that it can turn into a larger capital fund for urban innovation.

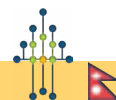
Globally, Utopia is still a fairly young startup, but the company believes that it can actually still create a strong platform for urban startups to connect across the globe through CITYLabs in a mechanism where a lot of smaller efforts come together and collaborate to form something bigger than all of them. While their mothership is located in San Francisco, USA, Utopia strives to maintain a somewhat unconventional organisational structure where the founding and managing partners are spread throughout their various chapters across the world.

"In each of the emerging cities that we work in, we have at least one managing partner who essentially starts up the operations, builds the team, builds the network and puts the strategy behind that studio," says Nguyen. She also elaborates that in each city that Utopia has landed in, the company has really allowed the studios to grow organically and independently with the same

philosophy of organic growth being applied at the company's mothership level as well.

Nguyen shares, "All of the connections that we have are through organic professional and personal relationships; where we have often found that there is a high alignment in terms of approach and mindset." Even the Kathmandu studio is divided into a managing partner, a creative director, associates, fellows, and interns. Nguyen claims that because it's still such a small team, the company functions in less of a hierarchical level and more on a collaborative mechanism.

With the ultimate goalpost being the creation of a city that functions for the many and not the few, Utopia believes that any progress towards this direction is a win for them. When asked about what Utopia might be like in the long run, Creative Director of Utopia Kathmandu, Kayaa Rizal dreams, "We want to see Utopia and CITYLabs as a platform, which is essentially a go to for anything in urban innovation, in terms of being an actor that connects different entities and individuals in the field." Currently, Utopia Kathmandu is actively organising events that seek to create a discourse about the urban situations in Kathmandu and what can be done about them. **B**



Oil's Value Less Than Zero: A CONUNDRUM UNFOLDS



Vivek Risal is associated with Mercantile Exchange Nepal Limited in the capacity of Manager in Research and Development Department. He can be contacted at r&d@mexnepal.com



We are in the midst of troubling and perplexing times. Being associated with the financial markets for more than a decade, I thought I had seen it all with the recession of 2008 and the sporadic bursts of financial imbalance which lead to wild swings in the financial markets. But here we are living in a moment likely to remain a footnote and earmarked in the history - the catalyst of many things thought impossible but now turning possible given the current developments.

In the oil market, April 20, 2020 will be marked as the day in which the US price for crude oil slumped below zero for the first time and kept dropping. The futures contract for May 2020 delivery of WTI oil declined to a mindboggling minus \$37.63 per barrel. Before the D-day, everyone thought this was unimaginable. At the most, the prices could drop to zero and in effect remove all its value. The downfall has revealed a glaring truth about the oil industry given the massive impact of the Coronavirus and the price war between leading producers. Oil is fast losing its value as abundant oversupply engulfs

the global reservoirs, tanks and pipelines.

Paying to Sell Oil

For a rational producer, in the long run, it would be convenient than shutting down their production or identifying an area to store the supply extracted from the ground. Numerous producers are worried that closing the facility or plant might render them uneconomical in the future thereby damaging their reputation and the ability permanently. On the other hand, speculators who had bought huge contracts of crude oil betting on the price patterns have no intention of taking delivery of the oil barrels. These speculators are then caught by sudden drops in the value and are faced with the dilemma of either locating storage or selling at loss. With the escalating glut, traders choose the latter.

Oversupply Arena

As the COVID-19 spread across continents and the WHO declared it as a pandemic, it began shedding the demand of oil. With most economies declaring lockdowns to shield its citizens and slowing the

transmission process, the world's largest oil producers- Saudi Arabia and Russia also escalated the price war. A historical pact between these two powerhouses collapsed and both economies opened their supplies to the fullest thereby freeing record barrels of crude oil into the market.

Deal or No Deal

An initial deal was struck between OPEC, Russia, USA and a group of 20 nations calling for an overall production cut of approximately 10%. But the pact proved to be too little too late as the value turned negative in Wyoming, the USA where storage options are limited. This development spread to major hubs to register negative prices for other streams of crude contracts. All the signs progress finally lead to April 20 when the prices fell dramatically below zero on the NYMEX market, owned by Chicago Mercantile Exchange, the largest energy market in the world.

Why Futures Market

Futures markets are contracts in which a buyer locks a position at a stated price in the future. The markets

offer measures for the users of oil to hedge against the price movements to mitigate the losses incurring in the upcoming days. The specific contracts run for a set period of time. Contracts for the May 2020 delivery were due to expire on April 21, inflicting maximum pressure on the traders. For these traders who were in a tricky situation, selling at a steeply negative price was far better than having to take delivery of the actual oil since the demand was declining and the storage units were fast filling up.

Storage Towards Full Capacity

The storage facilities were running towards full capacity since the glut began to unfold and prices dropped. The crude stockpiles at Cushing in Oklahoma had jumped 48% to 55 million barrels since the closing days of February. The industry practitioners had drawn innovative ways of storing oil in rail tanker cars along with storing aboard ships. The Trump administration is chalking a proposal to pay drillers to keep their oil in the ground temporarily. The basic idea is to keep the oil off the markets until the prices recovered protecting the producers from the immediate losses.

Conclusion

'Scary', 'unbelievable', 'dramatic', 'unprecedented' and 'very visceral' were some of the choice words used by Wall Street veterans to describe a historical day in the oil markets. The pandemic has sapped one-third of the oil demand as per reputed estimates. Although producers have continued to pump, oil has simply nowhere to go. **B**



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“ALL THE PRIVATE MEDICAL COLLEGES ARE SELF-FUNDED, WE DON’T RECEIVE ANY FINANCIAL ASSISTANCE FROM GOVERNMENT. WE EACH PAY NEARLY 25 CRORES IN TAX PER YEAR TO THE GOVERNMENT. DUE TO THE PANDEMIC, ALMOST ALL MEDICAL COLLEGES ARE FACING FINANCIAL BREAKDOWN. OUR SAVINGS ARE PERISHING. SLOWLY WE ARE INCHING TOWARDS ‘SHUT DOWN’ STATUS. WE ARE LOOKING TO THE GOVERNMENT OF NEPAL FOR ASSISTANCE TO COPE WITH THIS CRISIS. WILL IT?”



PROF. DR. HARISH CHANDRA NEUPANE
CHAIRMAN AND MANAGING DIRECTOR
CHITWAN MEDICAL COLLEGE

Prof. Dr. Harish Chandra Neupane is the Chairman and Managing Director of Chitwan Medical College (CMC). He is also Past President of Association of Private Medical and Dental Colleges of Nepal. In an email interview with B360, Prof. Dr. Neupane gave his perspective on the COVID 19 pandemic, and the role private medical colleges can play to collaborate in the government’s endeavor to contain it. Excerpts:

In the fight with COVID 19, it is the government hospitals that are shouldering all the responsibilities from testing to patient admission. What are the probabilities of government-private hospitals collaboration?

Considering the present situation, neither the government nor the medical colleges can fight this alone. There is an obvious need for government-private medical college partnership. I believe, most of the private teaching hospitals have in some or the

other way reached out to share the responsibility. Talking about Chitwan Medical College, we have donated 20 beds for the government operated Corona Hospital in Bharatpur, Chitwan. The medical laboratory is also run by CMC with lab personnel and supervisor. In addition, as per Nepal Medical Association (NMA) directives, a Scientific Committee was setup under the leadership of CMC faculties and the Mayor of Bharatpur Municipality. We also developed a handbook on

COVID 19 management and distributed to all the hospitals of Bharatpur including the Bharatpur Government hospital.

It is generally perceived that there are factors stopping private hospitals from sharing the weight of the burden of government hospitals treating COVID 19 patients. Would you agree?

Medical colleges have never shied away from the burden sharing with the government. Yes, there are certain factors

which pose huge challenges for us. All the private medical colleges are self-funded, we don’t receive any financial assistance from government and in addition to this we pay nearly 25 crores in tax per year to the government. You can calculate the amount, there are 18 medical colleges x 25 crores which is Rs 450 crores annually. At this time, we are also doing our best to procure PPEs for the frontline medical staff, we have set up Corona clinic in our hospitals wherein we attend to all suspect and confirmed cases and send samples to the lab for diagnosis. The clinic itself is bedded with a fully equipped ICU setup. We have not been able to recover full fees from students of existing academic programs due to which we are now facing challenges in providing salaries to our staffs. Will the government share our burden at this dire need of the hour?

News surfaced about some private hospitals showing the door to patients who demonstrated even the slightest symptoms of COVID 19. Is this ethical?

This is completely false allegation. Firstly, we need to understand the difference between a private hospital and a medical college. Medical colleges unlike private hospitals run hospital services at almost equal cost whereas private hospitals are expensive. No one can say we have not attended to cases in medical colleges. As per data, out of the total occupancies across all hospitals in Nepal, 77% of patients take service from private hospitals and medical colleges. Out of the total Intensive Care Unit beds, 80% are from medical colleges which clearly shows the significant role that private medical colleges are fulfilling in the health care industry of Nepal besides contributing to the economic growth of Nepal.

How is CMC bearing the economic repercussion of COVID 19?

Every size business is undoubtedly affected by COVID 19. Private medical colleges are no exception. Despite the odds, we are running the OPDs with optimum PPE to protect and safeguard our doctors

and nurses. The hospital’s main income source has been completely paralysed and the academic section due to our incapability in recovering student fees. Our savings are perishing. Slowly we are inching towards ‘shut down’ status. We are looking to the government of Nepal for assistance to cope with this crisis. Due to the pandemic, almost all medical colleges are facing financial breakdown due to significant reduction in the number of patients visiting outpatient departments as lockdown has been imposed across the nation; not only this the colleges are also expecting huge losses in academic fees and we are pretty unsure of the future as the students these days are highly influenced by political interests.

The government has not provided any sort of financial or material aid to the private medical colleges in this need of the hour. Despite this, we are offering all medical services free of cost to the financially weak and many services at huge discounts. This is all just to make sure the nation fights back the pandemic successfully.

To complement the government’s efforts without even being officially invited to do so, all private medical institutions are lending their services and contributing their best. For example, we offer a total of 10% of our beds free of cost at all times. We run all the eight programs initiated by the Government of Nepal: Aama - Suraksha Program, Head Injury Program, Spinal Injury Program, Heart Program, Cancer, Parkinson, Alzheimer, Free Dialysis and Samajik Suraksha Bima Program.

What are your expectations from the government to assist in the fight against the COVID 19 in the country, and what capabilities are above par in comparison to government hospitals?

The most important thing the government can do is to disseminate the PCR testing facilities to private teaching hospitals so that large number of tests can be done in shorter period of time. If the government can provide sufficient PPEs to us, we can

convert the entire hospital into Corona Facility. In today’s date, most number of ICU beds with ventilators and adequate staff ratio can only be seen in private hospitals of medical colleges. If the government braces us with proper facilities, we can do much better to cater to the need of the hour than what we are doing presently without any help from the government. Ultimately the government has to depend on the medical colleges for effective execution of healthcare services especially in the current scenario; being prepared in advance is always favourable.

With are the grievances of private medical colleges with the government?

Our main concerns are financial sustenance, provision of adequate number of PPEs, and allowing us to perform diagnostic tests to strengthen the fight against COVID 19. Apart from these, there are some vital areas that need to be addressed by the government. The medical colleges have a huge responsibility in the healthcare delivery system of Nepal, despite this the government doesn’t involve medical colleges in the policy-making processes, many specialty services are run by medical colleges but government is not even aware of it. At this time, specialisation of Infectious Disease personnel is of utmost importance but we have not seen the government thinking along these lines. And if these are not enough, the officials who come for inspection representing government regulatory bodies harass us at all levels in all possible ways.

According to you, what measures by the government for containing COVID 19 are proper and what need revision and correction?

I do appreciate the efforts put in by the government to combat COVID 19. They have successfully created awareness among general public about the disease and simple ways to protect them. The government has successfully implemented lockdown across the nation and the citizens have cooperated.

The setting up of temporary Corona Hospitals in all the provinces is commendable job and most importantly providing quarantine services for those suspected with COVID 19 or for migrant Nepalis who have come to Nepal recently from different parts of the world. However, there are some things which still need to be improvised like allowing diagnostic facilities in all medical colleges. Unstable policies related to COVID 19 make it challenging for health professionals to plan our actions which is further enhanced with the inadequate supply of PPEs. One very important thing the government has not yet considered is the insurance policy for frontline warriors which I think is a must for all doctors and nurses and other health professionals dealing with infected or suspected cases.

How are private medical hospitals and colleges investing efforts and resources in research and findings on the Coronavirus?

All the medical colleges have research units in their respective institutions, and CMC too has a research wing with efficient experts on the team. We were among the first medical colleges to begin research activities related to COVID 19. We conducted web surveys to know about the awareness of the disease among healthcare professionals; we did a survey to assess the amount of stress and anxiety among nurses working in the frontline; we wrote few articles on the effects of COVID 19 on different medical practices like surgery; we also did a survey among medical students to see their willingness regarding online classes and so on. Due to lack of funding from the government, we haven’t been able to initiate trial based studies yet. The government should proportionately balance funding plans for research based activities in medical field rather than only strengthening sister organisations of the government. **B**

“NTB HAD A CRISIS MANAGEMENT UNIT FOR EMERGENCY SITUATIONS WHICH WE HAD TO MODIFY FOR THE COVID 19 PANDEMIC. VARIOUS MINISTRIES LIKE TOURISM, HOME AND FOREIGN AFFAIRS ALONG WITH NTB ARE THE PART OF THE CRISIS UNIT”.



DR. DHANANJAY REGMI
CEO, NEPAL TOURISM BOARD

Dr. Dhananjay Regmi is the recently appointed Chief Executive Officer of Nepal Tourism Board and an eminent environmental activist in Nepal. He has been active in the field of ecological restoration and served as the President of the Society for Ecological Restoration (SER) Nepal. He is also Managing Director of Shibani Hydropower Company and Chairman of Himalayan Research Expedition (HRE)

Nepal, a tourism company that focuses on eco-friendly tours and treks for mountain researchers and scholars. He also owns the Himalayan North-Face Resort in Lukla.

Dr. Regmi obtained a PhD in Environmental Earth Science from the Graduate School of Environmental Earth Science at Hokkaido University in Sapporo, Japan in 2006. Prior, he was a Geography teacher in Budhanilkantha Higher

Secondary School and as a Research Assistant in the Himalayan Climate Center in Kathmandu.

After completing his PhD, he served as a Post Doctoral Research Fellow to the Global Land Project, NODAL office in Sapporo, Japan. He has completed a three-month course on dendrochronological research at Arizona University, USA as a Haury Fellow. In Nepal, he has been working

as an adjunct professor in the Central Department of Geography at Tribhuvan University.

In an interview with **B360's Dibesh Dangol**, Dr. Dhananjay Regmi talks about the impact of Covid-19 on the tourism industry, measures NTB is and will be taking to revive tourism in the country, and his agenda going forward. Excerpts:

You were appointed CEO of NTB in end January when you were probably focused on the Visit Nepal 2020 tourism campaign. But the Coronavirus pandemic happened. How are you, NTB and the tourism industry coping in the current situation?

When I joined NTB I had been working on a separate project and had separate agendas that encompassed the whole tourism industry including government institutions associated with this industry. I was focused on creating long term agendas and master plan as well as investment strategies and policies both for international and domestic markets which were unclear. I also found that the relationship and communication between government agencies was weak. I also wanted to find out the actual contribution of tourism to the GDP of Nepal. These were the things I wanted to work on besides the tourism campaign. But because of the Covid-19 pandemic situation, the whole scenario has completely changed and we have had to change plans into three areas of focus.

The first is to send stranded tourists back to their homeland safely. Second is to create relief packages for tourism stakeholders and to protect tourism workers by studying the impact of Covid-19 on the tourism industry of Nepal in detail. Next is to make protocols as to when we can open the tourism businesses whether it is airlines, hotels, trekking, travelling, restaurants, etc. Also, since it's been reported that international travel will be minimal, we have made plans of promoting domestic tourism after the pandemic and lockdown situation ends.

After the pandemic situation eases, we want to focus on the promotion of the natural beauty of Nepal. Nepal is more than just the country of Mt. Everest and the birthplace of Gautam Buddha. We must explore new options for its promotion. Also, tourism businesses in Nepal is seasonal currently and during off-season



when business is low in the sectors of mountaineering or trekking, porters and guides have to find other options of work like agriculture. I am not saying this is bad but what I want is make them secure and sustainable in the tourism field itself during all seasons. To create such opportunities, we need to create hill-stations and build cultural trekking and hiking trails which we can sell to domestic or international tourists during off-seasons. Though Nepal is a landlocked country, we have river beaches which can also be used to create tourism attraction destinations.

In addition, we have always been targeting backpackers. But, it is suggested that after the pandemic people with travel a lot less because of financial reasons, thus we should be targeting high level tourists that considerably have enough disposable income like doctors, engineers, businesspeople, etc.

We are also planning cleanliness and rebuilding campaigns with concerned government agencies and tourism stakeholders in which we will be employing tourism workers who have been affected financially by the pandemic. We will be providing them with additional skill trainings which they can use to develop further.

Nepal was clearly not prepared for a global emergency such as the COVID 19. Did NTB have any contingency plans for crisis situations like these?

NTB had a crisis management unit for emergency situations which we had to modify for the Covid 19 pandemic. Various ministries like tourism, home and foreign affairs along with NTB are the part of the crisis unit. Our first priority was the stranded tourists in Nepal and to send them back to their home country safely. We ran

a campaign called Stranded in Nepal as soon as the lockdown began and through this campaign were able to provide tourists with necessary information. Now the crisis management unit is focused on finding ways to open the tourism industry and provide financial assistance to tourism workers and stakeholders.

How long do you foresee the impact of the pandemic lasting?

I have been asked this question a lot in recent times, but we don't have actual statistical figures to show how much the pandemic has affected the tourism industry because the total data collection hasn't been done till now. However, looking at the national and global economic situation, we can say that it has greatly affected not just the tourism industry but other industries as well. Because we lack the data, we have asked tourism stakeholders whether it be hotels, travel agencies, airlines, trekking and mountaineering companies to fill out an online form to gather the actual data regarding how much they and their workers have been affected by the pandemic and lockdown.

Though it's being said that the impact of Covid-19 will affect the tourism business for six months to the end of 2020, I think the impact will last longer. Because of the pandemic, international travel will be done to a minimal for a year to two which means the tourism industry will take at least three years to fully recover. During this difficult time, we need to promote domestic tourism which can be a great learning point for tourism stakeholders. We can learn the spending habit of domestic tourists as well as build new tourism products so that they can be tested and reviewed in the domestic tourists before going to international market. Nepali people need to come together to raise the economy of the country and put Nepal's tourism industry back into the global market. **B**

A POORER ECONOMY MEANS A SICKER WORLD

To claim that the best policy choice is obvious is to massively oversimplify a complex world.

MITCHELL HARVEY IS A TEACHING ASSOCIATE AND RESEARCH ASSISTANT IN THE MONASH UNIVERSITY ECONOMICS DEPARTMENT.

A number of economists and commentators have argued that government-imposed social distancing

laws should be relaxed sooner rather than later: Brutal government restrictions have led to collapsing output, skyrocketing unemployment, and long lines for welfare funded by ballooning government debt.

Discussing Economic Growth

The response to this argument, in some circles, has been disgust. After all, what kind of person would risk people's lives in the name of the economy? But here is where the discussion has cratered into a false dichotomy. The idea that this debate is about a trade-off between saving lives and saving GDP numbers represents a widespread and frustratingly tragic misunderstanding of why economic growth matters. The first reason, amongst many, is that economic growth is how we save more lives tomorrow than we can today.

A growing economy means that, over time, the community will enjoy increasing real incomes. As incomes grow, people will spend a smaller portion of their money on necessities and a larger share on their personal wellbeing and health. This, in turn, encourages more capital investment in health and a larger share of the labor force can move into nursing and medicine.

Therefore, if our economy grows quickly, a larger share of our wealth will be redirected towards the healthcare system. Growing demand for healthcare services encourages innovation, entrepreneurship, and medical research, all of which means that more lives will be saved tomorrow, the next day, next year, and years into the future. Conversely, if economic growth collapses, we



know that more people will die in the future. Lower growth today means fewer lives saved next year.

Three Percent GDP Contraction

The IMF is anticipating that the global economy will contract by three percent this year as a consequence of the ongoing pandemic and national government policy responses (social-distancing laws). A three percent contraction means that the world loses roughly \$9 trillion (USD). According to a 2019 report from the currently maligned World Health Organisation, roughly 10% of global GDP is spent on health.

In other words, a contraction of three percent in global GDP means that the world's healthcare services will lose \$900 billion (USD). How many lives could we have saved with an extra \$900 billion? How many lives will not be saved because the health industry is going to lose \$900 billion? Economic recessions cost lives. Not just today, but in the years to come as medical

technology that would have been developed stays in incubation and health insurance that would have been affordable is just a bit too expensive.

This line of reasoning does not even take into account the real suffering inflicted by lost jobs and ongoing unemployment. It does not consider the human cost of being unable to pay rent or mortgage payments. It does not consider the mental health and domestic abuse problems exacerbated by keeping people inside. Much of the human suffering created by these lockdown laws is almost impossible to quantify.

To be clear, I am not arguing that governments should relax all social distancing measures overnight. A recent paper from economists at the New York Federal Reserve Bank has found evidence suggesting that some lockdown provisions may actually be better for the economy in the long run than allowing COVID-19 to run rampant through the population. Maintaining certain lockdown laws for the next few months may be the optimal policy choice.

My point is that, in terms of saving lives, it is not at all clear which option is superior. Sacrificing economic growth in the name of stopping the spread of COVID-19 will lead to deaths. Prioritising economic growth over slowing down COVID-19 will also lead to deaths. Both options are horrible.

Source: fee.org

“Sacrificing economic growth in the name of stopping the spread of COVID-19 will lead to deaths. Prioritising economic growth over slowing down COVID-19 will also lead to deaths. Both options are horrible.”

HARSH REALITIES

The Naya Jugaad

LIFE AFTER CORONA



Harshawardhan Shahani is the CEO of V-Chitra.

Adversity has become the 'New Normal'. Either you throw in the towel quickly or keep on fighting the issue. When you choose the latter, adversity becomes your ally and ignites your ingenuity to unearth revolutionary solutions that yield amazing value for yourself and for humanity. Your reaction can empower you to see threat as an opportunity for personal and collective growth.

Corona has created a level playing field, everyone is messed up, no one is unscathed. So big or small, all players start from the same line. This is good news for nimble and lean organisations who think on their feet. What's truly liberating is that the new normal has no set benchmark, norms or parameters, perfect conditions of a Jugaad.

WELCOME TO THE NEW WORLD POST CORONA

As the global economy freezes, everyone is looking for new inspiration. Enter Jugaad: A 'frugal' form of innovation developed in India. The Hindi word 'Jugaad' describes an improvised or makeshift solution using scarce resources. It's a way of life in India, where washing machines are used for whipping up yogurt drinks, but it's also an innovation theory that's proving to be increasingly influential in the marketing departments of many corporations.

For a good Jugaad to work, you need to understand consumer needs and then work back - even if that's as simple as deciding the price that people can afford. The consumer is front and center here, and marketers are central to driving the jugaad.

As you embark on your new Jugaad journey, first you need to understand the new normal.

Thanks to computing tools, social media and remote apps, organisations have realised that they don't need a brick and mortar office anymore. Employees can work from anywhere. The 'Office' is dead... Google and Facebook have announced that their employees don't have to attend office until 2021. If they can, so will many follow. Real estate developers, agents and landlords beware.

Now if the office is dead, cities will change too. Why should anyone pay high rent for a pigeon-hole apartment just to be close to the office? Why not move to bigger homes in quite suburban, small towns and enjoy better quality of life? Once people realise their job can be done remotely, people will avoid the long hours of daily commute in congested traffic. Reverse migration, here it starts.

Once the whole mode of doing business changes, the faster you adopt to online world, the better your chances of survival in the new normal. A word of advice: when you move to suburbs, get a faster ISP plan first.

The second biggest impact of Corona crisis is that people will move from post materialistic mindset; experience will be more important than acquisition. The glimpses of the new normal are visible in the current response to the COVID-19 pandemic viz depleted incomes,



depleted savings, and massive destruction of wealth. How it affects you and how you respond to it depends on your deep understanding and insights into your business.

MY 5 STEPS FOR JUGAAD

Seek opportunity in adversity.

In a highly resource-constrained and chaotic environment inspire jugaad innovators, i.e. develop market relevant products and services that are inherently affordable and sustainable. Jugaad innovators are modern day alchemists who turn adversity into opportunity.

Do more with less.

Chuck your old process, start afresh. Look for creative breakthroughs. You already have insights into your business, now is the time for some lateral thinking on frugal financial diet.

Think and act flexibly.

Remember these are extraordinary situation for everyone. There are no textbook solutions and not every Jugaad will work. There is no right or wrong. So if it's not working, don't be obstinate, get back to the drawing board. Take another crack at the problem and then again and again until you solve it.

Keep it simple. Everyone is in the same boat as you. Now that's a good start. Engage local communities and partners. Understand your consumer

is also in a crisis. He wants a good deal, are your solutions practical and affordable?

Follow your heart.

There is heart and soul in every Jugaad. Incredible and disruptive solutions come not from logic and rational, but from taking a giant leap of faith where profit is not the only motive.

You can't import Jugaad into your organisation and carry on as if it's business as usual. Learn the basic principles of Jugaad first, empower your team to innovate. In March-end, right after India went under lockdown to fight the Coronavirus pandemic, the Mahindra Group declared that it will build bag valve mask ventilators. A team of engineers locked themselves in and created a ventilator that could sell for Rs. 7,500 while the sophisticated machines cost anywhere between Rs. 5-10 lakhs. Whether the cheap ventilator will ever hit production lines or not, a new learning has been made.

There has to be a certain element of craziness, uncertainty and space for chance learning. Too much process will kill that creative spark. Jugaad is a culture, an attitude, an outcome of circumstance, but definitely not something planned. The challenge is to tap into it and channel it. Let chaos reign, then rein in chaos. **B**

Top 5 Apps People Use During the Covid-19

Text: Sushil Neupane



These are challenging times for everyone as the COVID-19 pandemic continues wreaking havoc around the globe. Without a definitive treatment plan, country officials are urging citizens to stay indoors in hopes of containing the exponentially growing number of infected patients.

The state of “lockdown” has urged businesses to rethink their model of operations and has inspired a “work from home” culture. Now more than ever, digital integration is crucial for businesses to survive and thrive.

When in-person communication is not an option, video conferencing and online learning are the

next best things to make your team feel connected and boost productivity. Here are a few platforms that businesses have been using to keep their remote workflow in check.

Zoom

Zoom is undoubtedly a global leader when it comes to video conferencing solutions for businesses. The versatile platform offers various plans tailored to fit every business. The basic plan for general one to one meetings is free, but the enterprise plans for large businesses can cost as much as \$19.99 per host every month.

You can use the platform to host meetings with up to 200 attendees and what’s really

convenient is that they don’t need to have the app installed or make a new account just for that meeting, thanks to the Zoom web client. Not just that, you can divide the attendees into smaller groups to accommodate team activities during the session, with the break-out room feature.

However, the massive drawback of adapting this platform in such a time of crisis has been hard. As employees remain reluctant to the change in workflow, so the whole transformation process has been tiring and has decreased productivity.

G Suite

G Suite is the umbrella

term that refers to the host of services provided by Google including everything from word processing software to e-mail services and cloud storage. Arguably, the G Suite alone makes up for more than five individual apps (13 to be precise), but since they are all under the same ecosystem and provide complimenting services let’s keep it all in one place, as Google did.

With add-ons like Pear Deck on Google Slides, you can add a whole new dimension to your presentations and training sessions by actively creating polls, check-ins, and even check the status of individual attendees. Also in the box is Hangouts Meet,

a more polished version of Google Hangouts merged with Google Meet and integrated with features that can be more appealing to its enterprise customers.

Where this suite of apps falls short to Zoom is with the versatility of the actual “meeting,” meaning that the video-conferencing offerings from Google are simply not as feature-rich. They are built more for webinars or a one to many style form of delivery and don’t allow much flexibility in an all-inclusive discussion.

The G Suite offers all of its services with the promise of security from Google for a minimum price tag of \$6 up to an enterprise package of \$25 per user every month.

Skype

Skype is a video conferencing platform from Microsoft, that alone makes the application feel more reliable to its users. Skype can be readily used as a free platform, but they also offer a Skype for Business as an enterprise-ready tool. The premium platform offers business-oriented services such as allowing up to 500 attendees (with add-ons) in a meeting and virtual white boarding capabilities. The premium services start at a minimum of \$2 per user per month.

The services like Zoom and G Suite are superb in their own rights, but the one simple fact is that when people think video calling, they immediately think Skype. If the meeting is a one to one meeting or a quick interview, Skype becomes a no-brainer. Another reason that Skype is so popular is its simplicity, partly because the aforementioned apps, although very capable, have a learning curve to them.

WhatsApp

Now, I know what you might be thinking, “WhatsApp? For business meetings?” well not exactly, but hear me out. WhatsApp is primarily an instant messaging app capable

of audio and video calling. WhatsApp is the most prominent app in its category and after the whole lockdown situation, it has become the absolute substitute to general one-to-one conversations.

Since people were already accustomed to using this platform to communicate with their friends and family, using the app in their professional lives was hardly a stretch. The app can also be used to circulate photos, videos, and other documents rather easily.

Another widely used application of this app is group chats. Group chats can be used in a variety of ways, the most common of which are for daily updates, sharing minutes, scheduling conferences and team interaction. The app is a very efficient space and can even run when your internet connection is not great.

Udemy

Udemy is an online learning platform designed for professionals and has an extensive user base of more than 50 million students and over 5000 enterprises, including 80% of the Fortune 100 companies employing them for employee upskilling. A majority of the 150,000+ courses offered are designed as a means of improving professional skills, while some even generate credits towards technical certifications.

The obvious benefit of an online course such as the ones available on this platform is the flexibility of time, even in times like these. The flexibility really comes in handy when you are stuck at home, and random chores come up at random times. Despite the difficult times, many professionals now have a lot of free time on their hands and it does seem like the best time to enhance your skillset even further. Wouldn’t you agree? **B**

Not All Heroes Wear Capes: Mahabir Pun & Kavach Gears



While the Covid-19 pandemic continues to overwhelm hospitals around the world, in Nepal, we can count ourselves fortunate not to feel the full brunt of the virus. However, multiple reports and observations show that currently doctors and medical practitioners in Nepal lack protective gear and Personal Protective Equipment (PPE) while dealing with suspected cases of virus infection and treating patients putting their own health and lives at risk.

In immediate response, Chairperson of National Innovation Centre Mahabir Pun initiated efforts to prepare Personal Protection Equipment (PPE). Observing lack of preparedness, Pun collaborated with Kavach to produce PPEs required by health and frontline workers.

Kavach Gears is a motorcycle riding gear company which designs and manufactures in Nepal. The entrepreneurs behind KAVACH, Arabindra Subedi and Jayanta Bhatta, repurposed their garment production unit to make the personal protective equipment.

Subedi explains, “The issue of the lack of protective gear

for medical workers came to our attention through various media reports. This lack of protective gear makes doctors and medical practitioners on the frontline very vulnerable in contracting the virus. We started communicating with Mahabir Sir’s team and decided to collaborate with him as an immediate crisis response”.

The fabric used for the production of the PPE is both water and air proof with seam sealing. Subedi says, “Since we specialise in safety clothing, we decided to repurpose our production resources and started making PPE. We are basically utilising available raw materials, our skills, expertise and equipment as a response and an effort to mitigate the spread of corona virus.”

The reported cost to manufacture a set of PPE is Rs. 1,000. Additionally, it is reported that the samples were presented to the Chairperson of Nepal Medical Council, Dr. Bhagawan Koirala for quality assurance. Pun and the team at Kavach are working closely at the Nepal Innovation Center and the PPE’s are handed to government hospitals free of cost. **B**

Economy in the Aftermath of Covid 19: POINTS TO PONDER



Dr Hemant Dabadi is Senior Fellow at Samridhi Foundation and the former Director General of FNCCI.

The global economy is in crisis, everywhere you look, there seems to be doom and gloom. COVID 19 is causing havoc. Perhaps it is leveling the world and treating everybody equally. The richest of the rich Saudi Royals are not spared. The only superpower is brought down to its knees. The world capital of everything from international finance to international diplomacy, from international travel to international fashion, New York has turned into the world capital of Corona. SARS-CoV-2, is perhaps the true leveler proving that 'the world is indeed flat'.

There was thinking among China-baiters that the virus shall lead to factory jobs returning from China, the factory of the world. But that logic has since evaporated as everybody seems to rely on China for their N95 masks and protective overalls. China remains the factory of the world although their credibility has taken a severe beating. Only time will tell whether the China-baiters or China-admirers will have an upper hand in shaping the national policy.

Most - if not all - nations seemingly have put human life over economy and gone for severe lockdowns. They are telling people to remain inside

their homes, maintain social distancing, wash hands every hour, wear masks however uncomfortable, and get wrapped in plastic if you are going near people who have the virus.

Factories are closed, cranes at stand still, most manufacturing has stopped, shutters are down, buses, planes and cars have halted, the hotels, stadiums, party venues and eateries are shut, and most of all, workers both employed and self-employed are idle. But the poorest of the poor cannot stay idle for long. It will not be long before hunger takes over the virus in terms of cause of death.

The poorest of the poor whether they are in city slums or village huts do not possess any dwelling worth mentioning which can keep them inside for long. Their dwellings resemble cans and can become sauna chambers in summer.

The government should

- Institute a type of war room/think tank with core professional management, not a bureaucratic set up
- Do mathematical modeling and orient policies accordingly
- Cut back on bureaucratic processes
- Provide breathing space for businesses
- Encourage investment in industries with short waiting time for returns
- Spend in infrastructure, create employment
- Do not indulge too much in redistribution, encourage people to work; no income guarantee but employment guarantee direction
- Introduce facilitating system

The social distancing has no meaning for those who live like sardines - ten persons sharing a room. It is middle class people like us who live inside houses or apartments and perform our jobs inside office buildings for whom the social distancing or remaining inside is an option. The poor live, eat, work and socialise outside and that too mostly in close proximity. They simply cannot follow the social distancing dictat of our governments. The richest of the rich will have their bungalows and farmhouses, and would not need to remain inside for social distancing.

There may not have been any fatality (at least officially) in Nepal but Nepalese around the globe are suffering and dying.

Every crisis comes not only with misery but also with opportunity. The virus will leave us sooner or later, but we have to be clear because with the end of virus the opportunity

will also cease to exist and as such we have to act now to seize it.

The main sectors to lose most from pandemic are hospitality and tourism related, passenger transport, travel, restaurants and eateries, large retail outlets, events and entertainment (cinema halls, sporting events), manufacturing with large employment (sweatshops), automobiles, aviation (planes manufacturing) and parts, traditional banks and financial services, and foreign trade.

Sectors that are likely to gain are online retail, delivery, personal care (soap, sanitizers, etc), food processing targeted on home consumption (people need to eat whether lockdown or not), specific pharmaceutical and personal security equipment making, TV based entertainment, financial services based on new technology, AI based manufacturing and services, IT enabled services.

Sectors likely to have lesser of impact (no gain no loss) are agriculture/food and vegetable production, food processing, mining/quarrying, textile and clothing, general pharma, gadgets making

What will the future hold

- Travels (international and national) will take a big hit.
- Border controls/ quarantine will once again gain eminence
- Countries will turn more protectionist both in terms of allowing migrant workers and importing products
- There may be need to produce health certificate including proof of vaccination for entry into countries
- China as emerging power will attract much more negativity if not open hostility
- Xenophobia if not open jingoism will be much more common

Likely impact for Nepal

- Foreign employment will lose its sheen

“Most - if not all - nations seemingly have put human life over economy and gone for severe lockdowns. They are telling people to remain inside their homes, maintain social distancing, wash hands every hour, wear masks however uncomfortable, and get wrapped in plastic if you are going near people who have the virus. Factories are closed, cranes at stand still, most manufacturing has stopped, shutters are down, buses, planes and cars have halted, the hotels, stadiums, party venues and eateries are shut, and most of all, workers both employed and self-employed are idle. But the poorest of the poor cannot stay idle for long. It will not be long before hunger takes over the virus in terms of cause of death.

- There will be pressure on foreign exchange earnings
- There will be surge of unemployment (my rough estimate is that about 500 k Nepalis will lose jobs in receiving market and will come back to Nepal)
- There will be huge shortfall in government revenue
- Prices will escalate, inflation will rise
- The tourism and foreign employment sectors will be the biggest losers.
- The NRN community will not be of much help in bringing investment as most of them will be struggling themselves
- Tourism Industry will take will take at least three years to regain the last year's status.

What needs to be done for easing economic impact

- Give breather space for businesses especially for those who have suffered most
- Increase capital expenditure
- If investment leads to a little more budget deficit, so be it to some extent
- Focus on commercialisation of agriculture, introduce the long term lease concept for use of land
- Focused extension services for enhancement of productivity
- Inputs provision / internal production or mechanisation of production processes in agriculture
- Encourage investment in food processing
- Introduce strict hygienic norms for food Industry and also in agriculture use
- Provide protection based on the magnitude of value addition (higher the level of internal value addition, higher the amount of protection)
- Focus on investment in FMCG and textile and clothing? (encourage new technology)
- Seamless execution of infrastructure projects (do not allow disturbances on

- smallest of pretexts)
- Allow breathing space to tourism and passenger transport industry)
- Make staying back in villages attractive for village folks
- Make towns and cities more hygienic spend on cleanliness
- Focus more on meeting and creating internal consumption
- Foreign employment in higher skill higher earning (mid level personnel like operators, trained care givers, specialised security professionals, skill trades, teachers, chefs) rather than manual workers.

Suggestion for government

- Institute a type of war room/think tank with core professional management, not a bureaucratic set up
- Do mathematical modeling and orient policies accordingly
- Cut back on bureaucratic processes
- Provide breathing space for businesses
- Encourage investment in industries with short waiting time for returns
- Spend in infrastructure, create employment
- Do not indulge too much in redistribution, encourage people to work; no income guarantee but employment guarantee direction
- Introduce facilitating system **B**



World Bank Group launches emergency Coronavirus support for developing countries

The World Bank Group is acting quickly to step up support as countries respond to the COVID-19 crisis and face a wide range of consequences, including the risk of global recession.

With approval from its Board, the Bank Group is immediately launching emergency support through operations around the world. And this urgent help to governments and companies is just the start of a broader effort. Given the unprecedented challenges that COVID-19 poses, the Bank Group expects to deploy up to \$160 billion over the next 15 months to help countries protect the poor and vulnerable, support businesses, and bolster economic recovery.

In stressing the vital role that the World Bank Group institutions can play, President David Malpass noted that "The poorest and most vulnerable countries will likely be hit the hardest." He emphasised that "The World Bank Group is taking broad, fast action to reduce the spread of COVID-19 and we already have health response operations moving



forward in over 65 countries."

Special provisions for fast-track financing are allowing an initial group of World Bank projects totaling \$1.9 billion to get underway quickly in 25 countries. Bank teams are also working with clients to rapidly redeploy a further \$1.7 billion from existing projects to urgent pandemic response and recovery. This includes restructuring and use of projects' emergency components as well as contingent financing instruments designed for catastrophes. The focus of these first efforts is to help health systems tackle the immediate challenges of COVID-19.

In addition to the World Bank projects, the emergency

financing includes \$8 billion from the International Finance Corporation (IFC), where work is underway to help the private sector cope with the pandemic. Experience from previous shocks shows that keeping companies solvent is key to saving jobs and limiting the economic damage. In addition to new investments, IFC is extending trade finance and working capital lines to clients. Many Bank Group efforts will also continue to focus on smaller businesses, so that they can resume their key contribution to growth and jobs in many client countries.

Supplementing the direct assistance to governments and private firms, the Bank Group is working to address disruptions in global supply chains, so that

countries have access to critically needed medical supplies. The World Bank is reaching out to suppliers on behalf of governments to help ensure that suppliers can deliver throughout the global emergency.

The Bank Group's broader economic program is also quickly taking shape and could provide up to \$160 billion in support to client countries over the next 15 months. One of its first components will be \$6 billion for expedited loan guarantees from the Multilateral Investment Guarantee Agency (MIGA). This will enable the purchase of urgent medical equipment and provide working capital for companies, including smaller businesses, while also supporting governments' short-term funding needs.

Through financing and a wide range of technical support, the Bank Group will work to help countries shorten their time to recovery and lay the foundations for future growth.

IMF Approves \$214 Million to Nepal to Address COVID-19 Pandemic

The International Monetary Fund (IMF) approved a disbursement to Nepal under the Rapid Credit Facility (RCF) equivalent to SDR 156.9 million (about US\$214 million, 100% of quota) to help cover urgent balance of payments and fiscal needs stemming from the COVID 19 pandemic.

The COVID 19 pandemic is having a severe impact on Nepal's economy. During recent months, remittances have fallen considerably, tourist arrivals collapsed, and domestic activity has taken a hit amid social

distancing measures.

The authorities' immediate priority has been to deal with the human and economic impact of the COVID 19 pandemic. The authorities are increasing health spending, including by providing additional incentive pay and insurance coverage to all medical front-line personnel, importing additional medical supplies, and setting up quarantine centers and temporary hospitals. They are also strengthening social assistance by providing those most vulnerable with daily food rations, subsidising utility bills for low-usage customers, and taking steps to partially compensate those who suffer

job loss. In addition, measures are being implemented to ensure adequate liquidity in the financial system and support continued access to credit.

The IMF financial support will make a substantial contribution to filling immediate external and fiscal financing needs that have emerged due to COVID-19. It is also expected to catalyze additional support from development partners.

Following the Executive Board discussion, Tao Zhang, Deputy Managing Director and Chair, made the following statement: "The global and domestic measures to contain the COVID 19 pandemic are severely affecting the Nepali economy, through their impact

on remittances, tourism, and domestic activity. These have given rise to an urgent balance of payments need and a fiscal financing gap. Fund support under the Rapid Credit Facility, following the recent approval of debt service relief under the Fund's CCRT, will help the authorities address immediate financing needs and catalyze additional support from other development partners."

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Ten-point plan to bolster global transport, ease trade during COVID-19

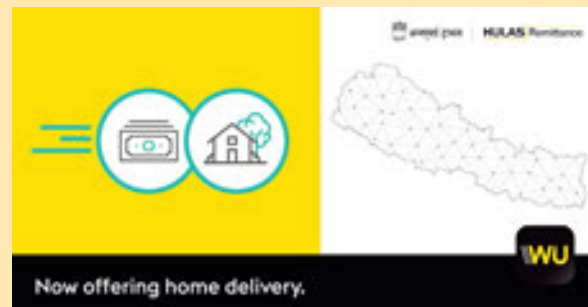
As countries adopt radical measures to bring the Coronavirus pandemic under control, international trade and transport systems are under tremendous stress. Early evidence shows that international trade is collapsing threatening access to goods and critical supplies. In response, a new UNCTAD policy brief outlines a ten-point action plan to help industries involved in the movement of goods keep free-flowing trade afloat during the COVID-19 crisis and its aftermath.

"Trade facilitation is about keeping goods moving, so we must do our utmost to ensure the crisis doesn't slow the movement of critical supplies," said Shamika Sirimanne, UNCTAD's Director of Technology and Logistics. "Facilitating trade and the transport of goods has become more important than ever, to avoid logistical obstacles that lead to shortages of necessary supplies."

The policy brief presents concrete measures to facilitate transport and trade while protecting people from contracting COVID 19. It echoes an earlier call by UNCTAD Secretary General Mukhisa Kituyi to keep ships moving, ports open and cross-border trade flowing during this crisis period.

The foundations for recovery from COVID 19 need to be set today. This includes ensuring transport services, ports and border agencies not only remain operational, but are also effectively strengthened to cope with the unprecedented challenges they face. The action plan is rooted in UNCTAD's work with both international policy experts and operators on the ground, through its trade facilitation, customs automation and maritime transport programmes.

Western Union Money Transfer now delivered home in Nepal



Western Union, a leader in cross-border, cross-currency money movement and payments, today announced that Annapurna Travel & Tours and Hulas Remittance will provide home delivery service for Western Union Money Transfers in Nepal. The agents' home delivery service will enable customers in Nepal to receive cash from their loved ones without having to leave their homes. As the government implements COVID-19 lockdown and restrictions on movement to ensure safety of residents, home delivery service will be available from Sunday to Saturday from 10 am to 4 pm.

"We and our Agents play a critical role in getting money to places where and when it is most needed. As a purpose driven global company, our mandate is to serve communities worldwide and this means not only serving the digitally enabled but also offline communities innovatively.

This shared purpose holds true in these current times," said Jean Claude Farah, President, Global Network of Western Union.

"We are committed to doing everything we can to ensure we are ready to serve our customers responsibly. With the ongoing situation and speed at which things are changing around us, we are adapting our operations and enabling customers to receive money from the comfort of their own home," said Navaraj Ghimire, Managing Director, Annapurna Travel & Tours.

"We understand the situation is tough and are happy to provide customers with alternative solutions during this difficult time. Our new money transfer doorstep delivery service will ensure that the public has access to cash, thereby providing essential financial services to a broad range of customers, including those who do not hold bank accounts," said Hemant Golchha, Director of Hulas Remittance.

Food Carrying Robot

Robotics Association of Nepal has successfully made the first test of Food Carrying Robot at Teaching Hospital in coordination with Teaching Hospital's Biomedical Engineer.

The testing information was transferred to Director Dr. Prem Krishna Khadga and the

team from RAN was taken to an isolation room where they held conversation with nurses in charge of the room and who are the ones exposed to COVID19 patients. Prithvi Chaudhary, the team lead of Robonauts, gave a demo on how to operate the Robot and transport food to each of the beds.

Richan Joshi, Oztec taught the nurses how to use the Robot with FPV set, how to control it so that even healthcare professionals could operate it for food delivery. Pankaj Japrel, Kantibir made the coordination possible with the team at Teaching Hospital and successfully navigated the Robot in the isolation ward. Minister of Health and Population, Bhanu Bhakta Dhakal was also given a demonstration.

Coca-Cola pledges Rs. 8 crores to support communities to combat the impact of COVID-19 in Nepal

As aids rise from across the globe to combat the spread and impact of global pandemic COVID-19, Coca-Cola in Nepal has pledged an initial support of Rs 8 crores towards support for frontline health staff, emergency workers, waste workers and those impacted the most during these uncertain times. The relief programs initiated by Coca-Cola aim at benefitting and positively impacting over a lakh livelihoods across the country, and is carried out in joint effort with partners, NGOs and communities.

Sundeep Bajoria, Vice President Operations said, "The global COVID-19 pandemic is an extremely challenging time for all of humanity. We express our heartfelt gratitude to all heroic frontline workers who are keeping us steady during this turbulent time. Our approach to navigating the pandemic is grounded in our company's purpose which ensures that we continuously strive to make a difference for people in the communities we serve around the world. In Nepal, we along with our partners, are working towards this humble initiative to ensure health, safety and betterment of the livelihoods of our communities."

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Qatar: Migrant workers illegally expelled during COVID-19 pandemic

Qatari authorities rounded up and expelled dozens of migrant workers after telling them they were being taken to be tested for COVID-19, Amnesty International has learned. The organisation interviewed 20 men from Nepal who were apprehended by Qatari police alongside hundreds of others in March. The police told most of the men that they were going to be tested for COVID-19 and would be returned to their accommodation afterwards. Instead, they were taken to detention centres and held in appalling conditions for several days, before being sent to Nepal.

“None of the men we spoke to had received any explanation for why they were treated this way, nor were they able to challenge their detention or expulsion. After spending days in inhumane detention conditions, many were not even given the chance to collect their belongings before they were put on planes to Nepal,” said Steve Cockburn, Amnesty International’s Deputy Director of Global Issues. “It is disturbing that the Qatari authorities appear to have used the pandemic as a smokescreen for further abuses against migrant workers, many of whom feel police misled them by saying that they were to be ‘tested’. COVID-19 is no excuse for arbitrarily rounding people up. “The authorities must provide reparations for the way that these men have been treated, and consider allowing those who have been expelled to return to Qatar if they so wish. The men’s employers must also urgently pay the salary and employment benefits they are owed.”

Drone Rapid Response Team

The Robotics Association of Nepal has been working on the Drone Rapid Response Team COVID 19 Nepal along with Robotics and Tech Community Robotics Association of Nepal Farwest, RAN EAST, Innovative Ghar Nepal, GBS team, Nepal Flying Labs, NAXA, Madhukaa Drone Services : Complete Drone Solutions in Nepal, DroNEPAL, Airlift Nepal, Oztec, Quadcopters Nepal, P arty Nepal and Jhole from Paradigm TV.

The mission of DRRT COVID 19 Nepal is to make robotics and drone community response active against COVID 19 and support the government in monitoring people’s movement during the lockdown while ensuring people’s privacy and data security.

Also in works and under research are the Air Ventilator and Nepal Innovation Mapper Tool projects.

Nimbusbazar.com extends services in Birgunj

Nimbusbazar.com, an online shop by Nimbus extends its services in Birgunj along with an added range of products. As the coronavirus circumstances continue to evolve, on March 22 Nimbus started taking orders online at www.nimbusbazar.com to provide a safeshopping experience for its customers. What started with a limited number of daily goods, has now extended to an additional range of products to include grocery items, personal care and dog food. They aim to make their services available in other parts of the country soon.

Every employee including delivery personnel is continuously trained and educated on the best practices of personal hygiene, proper method, and frequency of hand washing and sanitizing. They are also equipped with PPE, masks, gloves, sanitisers, etc

and practice social distancing during delivery. Additionally, to ensure the welfare of all staff members, the company has provided them with Covid-19 insurance plan.

Temasek Foundation provides 10,000 Fortitude Kit 2.0 to Nepal

Temasek Foundation, a



philanthropic organisation under Singapore investment company, Temasek, has provided 10,000 Fortitude Kit 2.0 to Nepal. The kits were provided to Nepal Army which will be deployed by frontline health workers to test COVID 19 patients across the country.

Fortitude Kit 2.0 is designed by Singapore’s Agency for Science, Technology and Research (A*START) to detect the SARS-CoV-2 virus. This is an “All-in-One” 1-step RT-PCR kit for the detection of SARS-CoV-2 RNA. The kit comes complete with all the materials required for the RT-PCR reaction, which includes the primer probes mix, the enzyme mix, the positive control, negative control and internal control template.

Benedict Cheong, Chief Executive of Temasek Foundation International said, “In these difficult times, Temasek Foundation stands in solidarity with our friends from Nepal. We hope that these test kits will be helpful to the hospitals and medical professionals who are bravely managing the COVID 19 situation in Nepal. We will build on our ongoing ties and continue to work with each other and with the international community.”

Shree Airlines and private sector stalwarts Pashupati Murarka and Shekhar Golchha

chartered the flight to carry the goods from Singapore.

Asia Corporation topped the list of Emerging Startups in Nepal

India’s leading business magazine, CEO Insights has published the list of “Top 10 Emerging Startups in Nepal 2020”, where Asia Corporation Private Limited is placed in number one position. The company was founded by Sunil KC, the head of the think tank, Asian Institute of Diplomacy and International Affairs (AIDIA).

The magazine states that the editorial board of CEO Insights has scrutinised the list via frequent deliberations by a renowned panel of industry’s topmost CEOs, Directors, VCs, and industry analysts through the year.

Startups which are creating a name for themselves through innovative business ideas, cutting edge offerings and unconditional customer support are shortlisted and evaluated with the objective of bringing emerging startups into limelight and to drive investment into these companies.

Asia Corporation is the Kathmandu based company which provides large scale goods and commodities that include industrial paper, photocopy paper, animal feed, mosquito nets, chemical fertilizers, overhauled and maintenance services for helicopters and AI-related products since 2017. Among the Top 10 Emerging Startups in Nepal 2020 also are Hamro Technology, Himalayan Wonders, JATA Digital, Mapleyak, Mero Network, My Careers HR Solutions, Palm Mind, Sarvanam Software and Vidinterest.

Nepal Vs Covid 19 – Social Innovation during lockdown



Almost 100 volunteers around the world assembled virtually over the weekend to come up with solutions to the challenges arising in Nepal due to the Coronavirus outbreak. In just 60 hours, spread out over three days, 54 Nepali young professionals and students living all over the globe were guided through the design thinking process by experts from Germany, Turkey, Belgium, Nepal and India. The challenge took place in an entirely virtual environment, using tools such as Zoom, Mural, Slack and the Google suite.

The first ever Virtual Design Thinking Challenge was hosted collaboratively by the award-winning German program ‘Impact Week’ and King’s College, and supported by the Lufthansa Group, the German Embassy in Kathmandu, remote collaboration platform MURAL, Berlin-based EX Lab and independent innovation experts.

The challenges addressed were focused on the four topic areas: public health, business, education, and community. Overall, there were ten final solutions presented. The winners of the challenge were Team Delta Warriors who came up with the idea of a program called ‘Corona Warriors’ which focuses on the prevention of COVID-19 spread in rural areas of Nepal. Through this program,

medical students would be trained and deployed to villages to help contain the spread of the virus, both tackling the issues of the spread of COVID-19 and helping medical students, who are currently unable to practice medicine, to gain experience working in the field, as well as financial support, health insurance and networking opportunities.

Highlighting the need as well as opportunity of social innovation in a situation of crisis like this, Narottam Aryal, the President of King’s College said, “This event might change the definition of how design thinking and global collaboration can actually be executed in the future to collaboratively find solutions to deal with the multidimensional adverse effects of the pandemic in the country.”

Established in 2015, Impact Week is a non-profit program that unites people from a variety of countries and organisations. It promotes innovative and entrepreneurial skill progression in emerging economies as a foundation for sustainable growth, by establishing sustainable business models using Design Thinking. It equips the next generation for employment, to become inspiring leaders – successful agripreneurs, entrepreneurs and game-changers, regardless of their field or level of expertise.

Nepal Vanaspati Ghee Oil Association contributes to Government’s Relief Fund



With almost every sector coming to a standstill due to the lockdown imposed to combat the COVID-19 pandemic, the economic implications are tremendous. The Nepal Government has set up the Coronavirus Control and Treatment Fund, and to assist the government in its endeavor, on April 30, Sandeep Kumar Agrawal, President of Nepal Vanaspati Ghee Oil Association; Bikash Dugar, Past President and Members Kamal Kumar Begani, Shyan Kumar Lohiya and Anand Bagaria handed over the amount of Rs. 21 lakhs to Lekhray Bhatta, Minister of Industry, Commerce and Supplies in the presence of Dr. Baikunth aAryal, Secretary, Ministry of Commerce and Supplies and Chandra Kumar Ghimire, Secretary, Ministry of Industry.

Submission of suggestions to the Central Bank



A delegation consisting of Ramesh Maharjan, President, Federation of Nepal Gold Silver Gem & Jewellery Association; Mohan Kumar Sunar, President of Federation of Nepal Gold Silver Dealers; Suresh Man Shrestha, Member and Jyotsana Shrestha, President of Nepal Gem and Jewellery Association met Maha Prasad Adhikari, Governor, Nepal Rastra Bank

on May 6 in his office to discuss the impact faced by industries and business due to the COVID 19 lockdown.

The delegation submitted a written suggestion on the immediate and long-term ideas to implement on the principal amount of the loan, interest, installments etc. The Governor said that Nepal Rastra Bank is positive on the suggestions and views expressed by the federations and assured the delegates that they will give due consideration.



Dr. Ratnakar Adhikari

Executive Director, Enhanced Integrated Framework Executive Secretariat, WTO

Dr. Ratnakar Adhikari is the Executive Director of the Enhanced Integrated Framework Executive Secretariat at the World Trade Organisation

where he leads a programme focused on economic empowerment of the world's poorest countries. He was previously the Chief Executive Director of South Asia Watch on Trade,

Economics and Environment (SAWTEE), a Kathmandu-based regional think tank, and also served as a Senior Adviser to the National Planning Commission, Government of Nepal, and Trade Programme Specialist for the United Nations Development Programme (UNDP), Asia Pacific Regional Centre in Colombo, Sri Lanka. Dr. Adhikari obtained his Masters

of Commerce degree from University of Delhi, India in 1990, Masters of International Law and Economics degree from World Trade Institute, Switzerland in 2002 and PhD degree from University of Warwick, United Kingdom in 2011.

He has conducted extensive research in the areas of international trade, regional economic

integration, development assistance, competition policy, and intellectual property rights, particularly from the perspective of least developed countries, and has co-authored and co-edited eight books and contributed several articles, chapters and columns in national and international media.

During the Covid-19 pandemic situation, Dr.

Adhikari is working from his home based in Geneva, Switzerland. In this edition of B360, he shares with Dibesh Dangol the five work and social strategies he has adopted during the lockdown.

Mimicking office setting

Get up in the morning and prepare as if you are going to office – shave (regularly, if not every day), take a shower, change (comfortable casual clothing is fine unless you have a video-conference), have your breakfast and go to your home office (create one if you do not already have it), switch on your computer and start working from a set time which in my case it is 9 am.

First things first, check your calendar and plan for the day. Develop a habit of allocating time in your calendar for all the major activities you are going to perform during the day in the calendar which serves three purposes. First, it serves as your priority to do list with clear time allocated for each action, including virtual meetings. Second, it reminds you what you need to do next, depending on how you set reminders in your calendar. Third, it helps you to monitor the progress you are making and in terms of learning which could contribute to course correction if required in the future. However, while populating the calendar, you need to remember the following:

- Prioritisation: You have only eight hours to work, and within that period you can only do so much, even though you may have many things to accomplish. Therefore, prioritisation is the key.
- Achievable: Include only those tasks that are achievable within the given constraints you face, including time, availability to technology and support services.
- Flexibility: Two types of flexibility is important

here. First, keep at least 15 minutes time in between tasks so that you can use that time to get up, stretch your tense muscles, drink water, tea or coffee and go to the rest room, etc. If you are lucky and finish the previous task earlier, then you have time to respond to e-mails and do other things that may not be listed in your calendar.

Use of technology

Use of technology is limited at home compared to real office setting. However, with personal computer and mobile phone, it is possible to do many things, particularly if most of the works are online. To provide my own example, programme management including project approval is one of my key functions. Since I review all the projects online and provide suggestions to my colleagues for making further improvements, where required, this can be done effectively even while working from home. When the final project is uploaded to our Management Information System after mandatory due diligence, I review the project for one final time and either approve or submit to the Board for approval depending on the threshold and/or nature of the project.

Video-enabled technologies such as MS Team, Zoom and Webex allow us to organise meetings virtually almost with same level of effectiveness as physical meetings. Even WhatsApp or Skype can be used for these purposes mainly in smaller groups.

Work-life balance

While work life balance is very important, it becomes even more critical in a lockdown situation. Setting timetables for both the activities could help maintain some degree of work life balance for which some of the following measures can be applied:

- Switching off the computer when the real office hour ends. I make it a point to complete all my official tasks before 6 pm, with a maximum flexibility till 6:30 pm but not beyond.
- Proactively contributing to household chores during lunch break, before and after working hours.
- Enjoying time with family such as by making and having meals, watching news and movies together.
- Doing something creative such as surprise your family by cooking a new dish or making breakfast before anyone wakes up.
- Providing complete time and attention to the family during weekends.
- Celebrating festivals not only with your immediate family but virtually with your extended family members.

Staying healthy

Since staying healthy is important not only to develop immunity to fight against virus, but also to maintain a good mental and physical health. A few issues are particularly important:

- Washing and cleaning hands regularly, especially each time you go out of the house, and not touching your mouth, ear and nose. This is doubly important if you are living in apartment setting where taking the lift is unavoidable.
- Maintaining at least two-meter distance while talking to neighbours, disposing garbage, or during unavoidable shopping (e.g., grocery, medicines) and using cashless mode of payment.
- Eating healthy and balanced diet, staying hydrated, avoiding overeating tendency.
- Keeping stress free and getting sufficient rest, entertainment as well as sleep.

- Doing some indoor exercise at home or just brisk walking at least 30 minutes on the garden for both exercise as well as to get some fresh air.

Staying connected

Staying connected professionally with your peers, staff, clients, etc. is important not only to continue to obtain and share necessary information and feedback but also to show how much you care about them. Regularly connecting with the clients is even more important for entrepreneurs and also to let them know that you all are in the same boat. Be honest, transparent and empathetic.

Socially, it is doubly more important to stay connected, because your relatives and friends are also a part of your support system during the period of crisis as much as you are part of theirs. Checking on them, sharing your feelings with them and listening to their perspectives assume even greater significance if some of them or their loved ones are suffering from COVID-19. Virtual gatherings, which used to be unthinkable during normal time, can be a great stress buster and means of entertainment during challenging times such as this.

In either case, one needs to be a bit creative to share positive vibes such as sharing positive news of how COVID-19 is plateauing, cracking a joke and more importantly keeping your smile alive. **B**

TOP PICK



Noor Dhoj Joshi

Managing Director, J&T Associates

Management and Outsourcing Solutions company which was established in the year 2003. J&T Associates offers management solutions for non core business activities through outsourcing as well as direct marketing of products and services. When he is not working, Joshi enjoys off-road bike riding and creating websites and applications because of his interest in IT. In this edition of Business 360, he shares the things that keep him going during the ongoing lockdown period.

Current Work Schedule
Sunday to Friday from 9:30am to 5:30pm.

Communication Apps



Skype, Viber, Zoom

Entertainment

Netflix

Food You Are Missing



Mo:Mo.

Most Visited Site or App

THT, TKP and Facebook

Gadgets

Samsung Galaxy S8 and



Toshiba Portege Z20T
Ultrabook

Currently Watching

Money Heist

Music Station

Smooth FM 95.5 - a Sydney based commercial radio station.

Keeps You Fit

I live in an apartment which is eight storeys high. I go up and down the stairs at least 10 times a day.

Sipping on

Gorkha Beer

and Ruslan

Vodka. **B**



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BODY AWARENESS IS CRUCIAL AS YOU AGE: YOGA IS FOR EVERYONE



Sandesh Palungwa Limbu,
Certified professional fitness
instructor, founder of RAGE
Fitness, and specialises in mixed
martial arts.

Yoga is a great way to stay healthy and fit and has the added benefit slowing the aging process if you continue your practice along the years. Here are few reasons that substantiate why:

- Balance is a major component of many of the yoga poses – the warrior,

the triangle and the tree pose that most of you must be familiar with. Our ability to balance requires the use of both our body and our brain which yoga practice allows. The balancing poses used in yoga help us to sync communication between the right and left hemispheres of the brain also improving our agility.

- As we age, most people complain of increased aches, pains and stiffness. Yoga creates flexibility. With regular yoga practice, you will find greater comfort in your body as you advance in your years. Regular practice helps lengthen the spine, improve nerve conduction to all organs and generally allows greater flexibility.
- Yoga builds strength slowly and safely. Weight bearing poses such as the downward dog, cobra and plank reduce the chances of fractures

as you age. With regular practice, you will build strong muscles and also see increased bone density.

- Breathing is equal to life and however simple it may sound, we often don't breathe right. Yoga practice increases your lungs capacity to bring in life force as you focus on your breath. Increased and improved breathing increases overall energy, helps lower blood pressure, improves digestion and circulation and reduces stress levels.
- Body awareness is crucial as you age. Yoga teaches you to live more mindfully. It helps in our mental, emotional and spiritual wellbeing besides physical health. It trains you to notice yourself more carefully and take corrective measures.

I would encourage anyone, whatever your age, to take up yoga. If you are training with someone, make sure that you are learning from a certified professional. Even if you are starting your practice on your own through books or video tapes, please ensure that whatever you are doing feels right – do not at any point rush yourself towards advanced stages of practice, your body has to ease into it and enjoy it.

Start practicing and enjoy what yoga offers you in so many ways. **B**



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AIM HIGHER

THROUGH THE MYSTIC EYE

GRACE AND DEVOTION



Sadhguru. Named one of 50 most influential people, Sadhguru is a yogi, mystic, a bestselling author & poet. Sadhguru has been conferred the “Padma Vibhushan” by the Government of India in 2017, the highest civilian award of the year, accorded for exceptional and distinguished service.

In the history of this humanity, many truly scintillating human beings have happened – they have shone brighter than the stars in the sky. Why are a few human beings of this capability, and why do so many other aimless millions of people just come and go? I am not trying to compare their lives to somebody else's and say this is useless or that is useful – not in those terms. But why is it that somebody seems to have come with enormous capability? And why is it that somebody else has to struggle with every little thing in their lives?

People always say, ‘He is gifted.’ Nobody is gifted; there is really no gift about anything; you have to earn everything. Either you earn joyfully or you earn miserably; that is all the choice.

There are different ways to earn this. There are a variety of sadhana through which one earns. But the simplest way, and the easiest way, and also the most self-destructive way, is devotion.

What is Grace, first of all? If you look at yourself as a machine: you have brains, you have body, you have everything. But what you call as ‘Grace’ is the lubrication. Without the lubrication you



have a great engine but you get stuck at every point. Any number of people like this are there on the planet – they are intelligent, they are capable, but at every corner in their life they get stuck because there is no lubrication. Whatever is considered as ‘Grace,’ seems to pervade some people's lives, and for somebody else, everything is a struggle.

To become receptive to this Grace so that the process of life becomes graceful, the easiest way would be devotion. But the mind is very cunning; it cannot devote itself to anybody or anything. You can sing songs of devotion, but you have your own calculation, ‘All that is okay, but what has God done for me?’ Calculating minds cannot be devout. Trying to be devout will just be a waste of time and life. I hear any amount of so-called devotional songs and music. This is too calculated; there is no devotion in it.

A devotee is not somebody's devotee; devotion is a quality. Devotion means a certain single-pointedness – you are constantly focused towards one thing. Once a person has become like this that his thought, emotion, and everything has become in one direction, now Grace will naturally happen to that person;

he becomes receptive. What you are devoted to, whom you are devoted to is not the issue. ‘I want to be a devotee, but I have a doubt whether God exists or not.’ These are all the predicaments of a thinking mind. What you need to know is, God does not exist. But where there is a devotee, God exists.

The power of devotion is such that it can create the Creator. The depth of what we refer to as devotion is such that even if God is not existent, it can bring it into existence. Thinking minds always have an allergy to devotion because devotees have made such fools of themselves. This is simply because fear is passing off as devotion.

With a lot of people, extreme deviousness is passing off as devotion right now. If one knows the joy of devotion, devotion is truly for the intelligent, not for the stupid because without devotion there is no profundity to your life. Nothing is worthwhile if you analyse it with your thought. The whole existence, you yourself, nobody in the world is worth anything if you just cut it down with the knife of your intellect. Only when devotion arises, depth comes into one's life. Devotion does not mean going to the temple and doing

‘Ram, Ram.’ Anybody who is one-pointed, anybody who can absolutely give himself to whatever he is doing is a natural devotee. He need not have a deity to become a devotee – he is a devotee. God will happen. It is not because there is God, devotion has come. Because there is devotion, God has happened.

Just knowing devotion as an emotional experience is one thing. Knowing devotion as an overpowering dimension of life is a different thing. Knowing devotion just as an emotion maybe makes your life a little sweet; but devotion is not intended to make your life sweet; devotion is intended to completely demolish you the way you are. Just becoming a little better, that is not the intention of the devotion; devotion means dissolution. The root word for ‘devotion’ is ‘dissolve.’ Only one who is willing to dissolve himself can be a true devotee. **B**

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“LOOK AT THE TOP LEADERS OF NEPAL - EVERYONE IS 70 PLUS YEARS OF AGE. APPARENTLY, THEY DON'T HAVE PLANS FOR RETIREMENT. MORE IMPORTANTLY, THEY DO NOT SEEM TO BELIEVE IN YOUNG AND ASPIRING LEADERS OF TODAY AND TOMORROW. THIS DOES NOT BODE WELL FOR OUR FUTURE”

Pradip Pariyar is the Executive Chairperson of Samata Foundation and has two decades of expertise in formulating national and international policies for youth, peace and social justice. Samata Foundation is a leading independent think tank with specialisation in the area of caste-based discrimination and marginalisation issues. Since its establishment Samata Foundation is engaged in knowledge production to provide concrete and scientific information for evidence based informed policy advocacy, help formulate new policies and amend existing policy gaps concerning the welfare of Dalit and the most marginalised communities.

For his contribution and commitment towards empowering youth and promoting social justice, the World Economic Forum this year has recognised Pariyar in its 2020 class of Young Global Leaders. Previously, he has been the recipient of various awards and recognitions including the Asia 21 Young Leaders Award in 2018 from the New York-based Asia Society and the Youth Leadership Award in 2015 from the Ministry of Youth and Sports for his decade-long contribution to youth empowerment and leadership development. He was also Youth Fellow of the World Bank and the International Monetary Fund in 2011.

Pariyar is committed to creating next generation leaders and ensuring social justice in Nepal. He embarked

on this path working on empowering the young Dalit women from Madhesh and fostering their leadership to establish democratic values and practices; an initiative he wants to extend throughout Nepal. He is proactively involved in internationalising the issues of the most marginalized communities of Nepal through various international forums. Excerpts of an interview with B360 on what leadership means to him:

What does leadership mean to you?

I believe leadership is about serving marginalised people around the world and to create a positive impact in their lives. Leadership creates opportunities for people to build their own leadership to enable change in society.

Leadership is to become an example, to speak the truth. It is about reflecting upon oneself and taking lead in the right direction. Leadership is power. Making right choices and informed decisions to utilise the power, and to know when to quit and make way for the new generation of leaders at the right time is also leadership. It is about giving more and taking less. It is about creating the next generation of leaders. Basically, it is to understand people, create hopes, enable them to dream, and the ability to lead.

Is leadership inbuilt or acquired?

I believe in leadership as a skill set that is acquired more than it is inbuilt. It is learning and implementing in practice. Some attributes are

inbuilt too. People carry some qualities by birth but most part of it is acquired, learned. It is about learning, unlearning and relearning from your own experiences and through others as well. And in this way, it can be both.

People with inbuilt leadership are passionate and have zeal. They care about society and hold empathy towards it. As they start learning about leadership, they raise their voice against injustice and for equity and inclusion, representation and participation; now that is acquired. They inspire others to do the same. Either way, leadership is an important attribute.

Do you think leadership is reserved to an extent based on gender, caste, class, age and race?

In most part of the world, the election system determines leadership. It is of course the best democratic practice but it is increasingly more and more expensive. And those who can invest or afford the cost are the only ones who are elected as leaders; people with wealth and power. They have been exploiting the state power since ages, made policies, rules and regulations to their benefit and as they saw fit. The political system was developed likewise. Ultimately certain groups held the power and wealth. The resources never reached the people. Those in power always benefitted. They still continue to prevail.

Let me explain with an example. The successor of the King is trained and brought up

to be a ruler, the future king. He is then enthroned. The marginalised community never has that opportunity. They are always placed at the bottom of the state to be ruled and not to become rulers. A major reason as to why they could not establish leadership roles. Leadership thus is exclusive to those with access to the state and power, one way or another.

Gradually the wall is being torn down. The marginalised community has to try harder and work more to bring it down. Those in leadership must understand that a country cannot move forward towards progress and development unless the country's diversity is represented. Today's leaders need to create an enabling environment to bring the marginalised community to the forefront of leadership.

Who do you admire as a leader?

Nelson Mandela is an excellent example. He brought people together and organised them to stand peacefully against discrimination based on the colour of skin. It required immense dedication, sacrifice and commitment. The change did not come easy. Even after the change, he gave space to the white people, it was equally important and not to be forgotten.

Had we wanted, he could have been President of South Africa for life. But he chose not to. He made way for new, young and future leaders. That is why he is considered a world leader.

A leader gives hope to people, and inspires them to achieve their dreams. A

PRADIP PARIYAR
EXECUTIVE CHAIRPERSON,
SAMATA FOUNDATION

leader shows and makes the way to achieve larger goals. We can also learn from Rosa Parks, Gandhi, Ganesh Man Singh, Martin Luther King and Ambedkar. Leadership now has become self-centric. Everybody wants to be a leader by hook or crook.

What are we not getting right in choosing leaders?

In the context of Nepal, leadership has been limited to leading a movement. The historic movements of 2007, 2046, 2052, 2062/63, Madhes Andolan, and every other movement - leaders were born from these movements. Their only goal was to lead the movement and change the regime. This led to a gap in clear vision of a functional democracy, inclusion, meaningful representation and participation.

What do you see now: that leadership is not inclusive. Zero ownership of people. Youth are mere rooks in the game, manipulated in these andolans and forgotten.

Until and unless the country's diversity is reflected in the state structure and discrimination is eliminated, real change will not happen. About six decades ago, a Dalit was chosen as the General Secretary of Nepali Congress. Now, a Dalit or any other leader from marginalised community needs reservation to get elected in its central committee. Why?

The founders of the Communist parties of Nepal were Aadibasi Janajati. The community needs reservation to be in its central committee. It is said that development and change come gradually. The time will definitely come and we should wait. But an Indian poet - Sarbeswor Dayal Saxena - once said, only death comes slowly and gradually. Does it imply that all of us, the persecuted, should wait for our death to arrive?

Any book on leadership you would wish to suggest ...

I love listening to stories of everyday people, the common



people. I love talking to them. It is enriching. I think the best way to learn is to talk to people and to listen.

However, I would recommend A Long Walk to Freedom. It is an exhilarating autobiography of an extraordinary leader, a true human - Nelson Mandela. This is an inspiring book.

What does representing a minority mean in this time and age? Minority group refers to a category of people who experience relative disadvantage as compared to the members of a dominant social group.

The presence of women and marginalised community in state structure or national leadership determines the standard of its prosperity and development. We live in the 21st century. Equity and inclusion is a valued standard established all over the world. Nobody should be left behind just because s/he belongs to a certain gender or marginalised community. When the state mechanism reflects its diversity,

only then people's ownership in the state is reflected. Their voice must be heard, they must be a part of all national decision-making processes. Without giving space to these unheard voices and untold stories, the narrative of an inclusive state is incomplete. How can we imagine a prosperous and happy Nepal, when a large population still remains marginalised and excluded from the state leadership?

How must a leader act in testing times?

Today, the world is struggling with COVID 19 pandemic. It has become a threat to the human existence. A leader should find solutions rather than blame the difficult times. Crisis and problems give birth to opportunity and innovation. This is also testing times for the leadership.

There are news that countries with women leadership have done great in containing the pandemic spread. Countries like Germany,

Iceland, Finland, Taiwan, Norway and New Zealand have particularly achieved success. There were times when women were never taken as leaders.

Here in Nepal, we failed to respond early. We did not understand the gravity of the pandemic. We started late. Borders were open. People were flying to and from China during the infection spread. We heard about the new Coronavirus in January but we started to respond in March. We could not work on time. Leaders should be able to foresee risks and benefits. The 2015 mega-earthquake was a major lesson for us, but we failed to learn from it. Early warning and preparedness never happened. The leadership was not farsighted.

Look at the top leaders of Nepal - everyone is 70 plus years of age. Apparently, they don't have plans for retirement. More importantly, they do not seem to believe in young and aspiring leaders of today and tomorrow. This does not bode well for our future. **B**

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