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\$100 billion economy?



GOPEN RAI / NT ARCHIVE

Sonia Awale

Newly appointed Finance Minister Swarnim Wagle's first order of business immediately after assuming office last month was to repeal 15 laws that restricted business and investment. But since then, his colleague Home Minister Sudan Gurung has been busy rounding up businessmen.

This is not to pass judgement on which captain of industry is clean and who is not. But it does look like one arm of the government doesn't know what the other is doing.

The RSP's 100-point governance roadmap and its election manifesto are ambitious, some would even say unrealistic, but at least they are time-bound blueprints to double Nepal's economy to \$100 billion by 2031 with 7% annual growth and massive job creation.

But even with the friendliest investment climate, that would be fanciful. Factoring in ministers working at cross-purposes making ill-thought out decisions, and the threat of a global recession due to the war in West Asia, the roadmap

looks even more iffy. The World Bank has projected the growth rate to slow to 2.3% this year amidst the conflict and the lingering effects of the 8-9 September 2025 unrest.

"We have achieved 7% growth post-2015 earthquake, but closing in on that now would require massive investments, domestic and foreign," says economist Kalpana Khanal at Policy Research Institute. "Politically, there is now some stability so this is feasible. The ease of doing business will improve with the government repealing those outdated laws. We need more policies to make the private sector a facilitator in job creation and innovation."

Some of the laws that Wagle revoked are not new. The dismantling of the Department of Revenue Investigation was recommended by the High-Level Economic Reforms Suggestion Commission and the \$100 billion economy target was set in a National Planning Commission report back in 2015 when Wagle was vice-chair.

Sujev Shakya of the Nepal Economic Forum says a \$100 billion economy is within reach: "Look at all the small and medium

enterprises, the market size. If we can get overseas Nepalis to invest in ventures back home, or simply convert informal remittances to official channels, this alone could amount to \$5 billion a year."

Half of the \$11 billion Nepal officially received last year in remittances came just from West Asia. But Nepal's economy is already suffering the fallout of the US-Israeli war on Iran as the Hormuz blockade threatens further escalation. Fuel prices were raised for the fourth time. Infrastructure projects have been hit, and the price of food and essentials have soared.

INVEST IN INFRASTRUCTURE

Nepal's economic reform would also be possible with massive investment in infrastructure which would itself create employment, but also have a multiplier effect on tourism, agriculture, market linkages, healthcare, education and create downstream jobs.

Finance Minister Wagle is already working with his team on the RSP's budget, the mechanism to operationalise

his economic blueprint. Says Khanal: "Unless the overall capital expenditure increases, other sectors will not be stimulated. Huge governance reform is necessary."

The RSP's 100-point plan has a 100-day timeline to expedite projects by amending the Public Procurement Act within 30 days and controlling corruption with digital payments, among others.

"Yes, the targets are ambitious but they have to be. At least we are travelling with a map this time," says Shakya. "For the first time in Nepal's recent history, people are talking about performance."

Wagle must urgently address the fuel crisis, inflation and infrastructure projects grinding to a halt. The budget has to lay the groundwork for mid and long-term reform, while shutting the door on cartels, cronies and corporates meddling with budget priorities as happened in the past.

The RSP leadership knows that failure is not an option, the public's expectations is too high. It has to work on governance to improve service delivery and performance — all the while aiming for the \$100 billion target. ■

Gold standard
EDITORIAL
PAGE 2

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Gold standard

How much gold, or land, or stock, or real estate is too much?

Shristi Karki

This week, discourse in Nepal's public sphere has been dominated by numbers and net worth of ministers in the new government following their asset-disclosures.

The inventories revealed the considerable wealth of a majority of the new ministers. This unleashed a deluge of comments and opinion — mostly on social media.

Many considered that Nepal just replaced the old rich with a new rich and that nothing has changed.

Others see it as anti-RSP hysteria. Wealth accumulated when the leaders were private citizens should not be the business of the public, that their financial security will make them less inclined to corruption.

The argument is: plutocrats are less likely to be kleptocrats.

For most Nepalis who voted for the RSP, this has been a new reality check. Most had taken to the streets in September in large part due to outrage over the wealth gap between ordinary Nepalis and those who benefitted from and flaunted wealth and privilege gained through corruption, nepotism, and political connections.

Nepalis saw the nation's new elected officials as a reflection of themselves — identifying with their youth, their social and professional backgrounds, their disillusionment with the entrenched power structure, their shared struggle. Nepal's leaders finally seemed approachable and accessible.



PMO

The fact that most Cabinet members are well-off, in particular the fact that many of them have generational wealth— even though it might be honestly earned— has made them significantly less relatable to most Nepalis now. This has also served as another reminder that the political hierarchy is still largely dominated by the privileged class.

Home Minister Sudan Gurung's defensive statement on social media which read, in part, 'It is not your fault if you are born poor, but it is your fault if you die poor' (a quote by Bill Gates) did not help.

Gurung later deleted this statement. It drew criticism because it framed poverty as a lack of initiative. This was reductive and unfair to the millions of Nepalis who work their entire lives, often venturing far from home in search for better opportunities. Many faced with unemployment and lack of capital or savings do not have the cushion of

inherited wealth to fall back on.

This also serves as a reminder that Nepal does not just need competent leadership, it also needs empathetic leaders.

In any case, perhaps, the depth of scrutiny into how the ministers earned their wealth outside of politics might be unwarranted at this early point in many of their careers.

But on the issue of politico-administrative patronage, cronyism, and nepotism on which the RSP built its institutional and electoral platform, the leadership must be answerable to the public.

CONFLICT OF INTEREST

Last week, Prime Minister Balendra Shah relieved Labour Minister Dipak Sah of his portfolio after the RSP found him to have misused his position to ensure his wife's appointment to the Health Insurance Board, an action for which Health Minister Nisha

Mehta was also given an official warning.

But do the same rules apply to other leaders? The newly-appointed Attorney General Narayan Kandel was previously legal counsel to Rabi Lamichhane, and will now have to prosecute Lamichhane's pending cases, representing a clear conflict of interest.

Lamichhane himself has become a member of the State Affairs and Good Governance Committee, which oversees the very law enforcement agencies that are tasked with looking into his cases.

An analysis on Ukaalo this week also exposed how newly-elected RSP lawmakers, many of them influential business owners with direct stakes in the business, finance, tourism, and infrastructure sectors— now sit in Parliamentary Committees that would directly benefit their interests.

Meanwhile, after criticism of its directive that official notices be published or broadcast only on state-run media— police this week arrested a content creator for posting a derogatory video of political leaders including the Prime Minister.

This is the same rule-by-fear tactic thin-skinned leaders of the past have employed to restrict freedom of expression. A Prime Minister who previously publicly criticised the arrest of another rapper over his lyrics as 'the police having nothing better to do', who in his own music did not mince his words or shy away from epithets, and who was generous with expletives to lambast legacy parties and neighbouring nations on social media, cannot now countenance similar rhetoric by ordinary citizens.

The PM is yet to address Parliament let alone the nation. His reputation as a doer-not-a-talker, leader of mystery will only pacify the public for so long.

All this to prove that digital platforms are double-edged swords: the same network that propelled some to power also has the power to speak truth to it. 🇳🇵

Trending Online

The nation's daughter

by Sogarath Thakur

The father of Rubi Kumari Thakur, who is a lifetime migrant worker, on coming to terms with the reality that his daughter is now the Deputy Speaker of Nepal's Parliament. Latest on Diaspora Diaries on page 9.

Most reached and shared on Facebook

How to win friends and influence nations

by Pratibha Tuladhar

Bhekh Bahadur Thapa's A Life in Public Service: Nepal from Autocracy to Democracy details the country's administrative history during his years in public service as minister and ambassador. Read review on our website.

Most popular on X

He said no to politics. Now he runs it.

by Nischal Raj Gautam

A revolutionary figure takes decades to complete its cycle: mobilisation, institutionalisation, and governance. This trajectory has been telescoped in the case of Home Minister Sudan Gurung. Go online to read about his life and career.

Most commented



Nepal's new government springs into action

by Shristi Karki

RSP built its political plank on ending nepotism and graft. Making politics a meritocracy has been the core tenet of the party, and it risks alienating its mainly youth base if missteps persist. Analysis on our website.

Most visited online page

Letters

SUDAN GURUNG

Politics is a platform to work for your people and the country ('He said no to politics. Now he runs it.', Nischal Raj Gautam, nepalitimes.com). A small non-profit can't tackle corruption and all of Nepal's problems that the Home Minister is exposing and solving. Finally he has found his platform, and is now working tirelessly.

Amy Aung Myat

■ Nepal collectively really needs a big change, younger generations with broader perspectives deserve to shape the nation. Sudan Gurung will try his best.

Kalpana Rai

■ I don't mean to offend anyone

but my own personal opinion of Sudan Gurung is not at all favourable. Until few months ago a handful of people knew him as a social activist who operated a non-profit. His rise to fame and to the Ministry of Home Affairs in such a short span of time, I find very questionable. The only option is to see what unfolds. Until then let us hope all goes well.

Raj Raj

FOREIGN RELATIONS

Geopolitics is all changing very fast and Nepal needs to keep up ('Tripolar contestation over Nepal', Bhaskar Koirala, #1306)

David Seddon

■ I still remember that day when King Mahendra gracefully attended the inauguration of Rastriya Beema Sansthan while I was working

at Singha Darbar ('How to win friends and influence nations', Pratibha Tuladhar, #1306). Bhekh Bahadur Thapa was then finance minister.

Dig Tamang

MIGRATION

The saddest part of Nepali parents having to work abroad for a living is children growing up without them ('Mass migration out of Mukhtkot', Sabina Devkota, nepalitimes.com)

AirlineGuy

CHEESEMAKING

Illam, Pachthar, and Taplejung has somewhat filled the gap left by Langtang ('Langtang Emmentaler', nepalitimes.com) when it comes to cheese making. Emmentaler like cheese and chhurpi are produced in quantities, but no reliable data is available.

Devendra Basnet

NEPALI AIRPORTS

Nepal's road network is beginning to take on a pattern that lends itself to road-based touring ('Airfields without airplanes', nepalitimes.com). It would then have potential attractions that could be likened to and compared with those in the European Alps and similarly geared to an older age-group visitors.

Tony Jones

WILDLIFE CONSERVATION

Education in schools and communities would be a great start to make indigenous people aware about the seriousness of wildlife trafficking ('Indigenous people pay price for poaching', Sonia Awale, nepalitimes.com). This has been successful in Zambia, where similar human-animal conflict is abundant.

Lynne Rawson

Online Package



STRENGTH IN NUMBERS

Sumitra Karki is a farmer-entrepreneur who has set up a collective in her village of Galkot and inspiring other women to pursue professional farming. Watch video on our YouTube channel.



BRIDGING THE GAP

For people of Lalbojhi and Bhajani villages in Kailali, Manish Chaudhary acts as the human bridge, ferrying people, bikes and four-wheelers in an old wooden boat from one bank to the other. Subscribe for multimedia content.

1,000 Words



UN WOMEN

GENDER-RESPONSIVE JOURNALISM: Editors and journalists from a dozen mainstream outlets signed a Media Compact pledging fair, respectful and inclusive representation of women in their coverage, especially of female politicians. The Compact signing ceremony on 10 April was organised by Media Action Group (MAG) with support from UN Women. It was attended by the Minister of General Administration and former journalist Pratibha Rawal as well as Korean Ambassador Park Tae-Young.

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Nepal drone startup takes off

Garuda hopes the new government will ease restrictions that have grounded UAV applications



PHOTOS: GARUDX



The series Nepal Made profiles Nepali products and the people who make them possible.

Vishad Raj Onta

Named after the mythical bird-like creature, GarudX is Nepal's first precision manufacturer of UAV platforms. They offer a wide range of drone products and services.

Last month, GarudX won first place at the US-Nepal Startup Weekend Challenge, a three-day accelerator-style program that gathered 25 of Nepal's most promising early-stage companies.

These include custom drones, cinematography, virtual tours, first-person-view (FPV), drone racing, 3D reconstruction, ground control software, and drone light shows.

"I think they liked that we pitched the company as a Drone Enterprise System, as a company providing large-scale, integrated drone services," says Dipawoli Malla, an AI software engineer with GarudX.

The company sees a lot of potential in AI-based aerial computer vision, which is already



More power

Nepal's electricity generation capacity reached 4,200MW this year, with 532 MW added across 23 projects during the year. Hydropower contributed 499.17 MW, and solar contributed 33 MW. The 102MW Madhya Bhotekoshi project was the largest commissioned. Four projects totalling 91.54 MW remain in trial production. However, transmission delays, grid instability, and seasonal supply gaps remain challenges. Nepal targets 15,000 MW by 2030.



NOC 7.81B loss

Nepal Oil Corporation faces a projected loss of Rs 7.81 billion over 15 days because the Gulf War caused a gap between rising purchase costs and fixed retail prices. Purchase costs from Indian Oil Corporation stand at Rs 221.32/litre for petrol and Rs 294.99/litre for diesel, while retail prices are Rs 219 and Rs 207 respectively. NOC says prices will be adjusted if international petroleum prices decline.

Ncell unlimited pack

Ncell launched a Rs699 Unlimited Combo prepaid pack that offers unlimited data, unlimited calls to any network, 100 SMSs per day, and access to Lionsgate Play streaming, valid for 28 days. Previously, this pack cost Rs1,999. Activate with *123#.

Ncell



Sajha night bus

Sajha Yatayat launched night bus service in Kathmandu on New Year, operating from 8 PM to 11 PM on two routes using seven electric buses that will not be affected by the diesel shortage. The east-west route runs from Tribhuvan Airport to Thankot, intersecting with the Budanilkantha-Lagankhel line. Buses are equipped with CCTV, passenger information systems, and free Wi-Fi. Real-time tracking is available via the Sajha Plus app. The service aims to benefit night-shift workers, hospital visitors, and airline passengers.

inDrive deliveries

inDrive Couriers recorded over 200% growth in delivery orders over the new year compared to last year. Active business users grew 2.6 times, driven by local shops, online sellers, and home-based businesses seeking clothing, food, medicine.

Temple in Spain

The Non-Resident Nepali Association Spain raised over €300,000 during the five-day Spain Spiritual Festival 2026 in Barcelona to fund the construction of a temple. Over 15,000 people attended the initiative to provide spiritual and mental support to Nepalis in Spain.

Madhes real estate

Nepal Rastra Bank's first quarterly real estate report shows Madhesh Province leads in transaction volume and land area, followed by Lumbini and Kosi provinces. Karnali and Sudurpaschim provinces have the lowest activity. Madhesh sees more transactions of larger plots, while other provinces trade smaller plots. Bagmati Province leads in declared transaction value.

Tata exchange

Sipradi distributor of Tata in Nepal launches a new year exchange scheme old vehicles for new Tata models, receiving cash discounts, exchange valuation, accessories, annual vehicle tax coverage, and DC fast charger installation.

Buddha Royal Club

Buddha Air relaunched its Royal Club frequent flyer programme in a fully digital format. Mileage points are now available on all ticket types, replacing the previous restriction to higher-fare tickets. Passengers earn points per flight redeemable as fare discounts or full tickets. Physical cards are no longer required and the carrier plans to extend the program to partner businesses.



Subisu tech

Subisu Limited signed a MoU with APAC IPv6 Council to cover technical knowledge exchange, joint publications, expert sharing, and promotional collaboration. Subisu can now connect Nepal's tech sector to regional and global platforms.

Coke World Cup

Coca-Cola Nepal launched its FIFA World Cup 2026 campaign, with actor Pradeep Khadka as brand ambassador, and footballers Anjan Bista and Anjana Rana Magar, and actress Swastima Khadka as campaign faces. The event unveiled FIFA-themed packaging, a Coke Anthem, and campaign visuals. Coca-Cola's association with FIFA dates to 1974.

Dhulikhel upgrade

Two-way traffic resumed on 14 April on the Dhulikhel-Khawa stretch of Araniko Highway after 23 days of one-way restrictions due to much delayed upgrading.

Microwave masterclass

Samsung Nepal hosted a Microwave Masterclass on 11 April featuring chef Nimesh Ulak demonstrating cooking techniques using Samsung's Solo, Grill, and Convection microwave models. The Samsung SmartThings app that integrates home appliances.

MRP Labelling

Nepal's Department of Commerce, Supplies and Consumer Protection has given businesses 15 days to comply with a rule requiring all imported goods to carry MRP labels and mandating bills for every sale. Non-compliance will invite legal action under the Consumer Protection Act, 2018. Separately, new standards for bottled drinking water prohibits plastic neck seals on bottle caps.



Yamaha FZS FI

Yamaha Nepal, through distributor MAW Group, held the Yamaha Blue Fest on 12 April, launching the FZS FI New Gen motorcycle. The bike features traction control, single-channel ABS, and Y-Connect. The event included an Exchange Carnival on-the-spot financing through Nagarika.



used for infrastructure planning and land surveys, and could be vital in tracking wildlife poachers and assisting search and rescue during disasters.

“Our vision for the company has always been to be the one stop solution for every drone problem,” says GarudX CEO Avash Thapa, who also oversees video production.

Drones have gained high profile in the past five years due to their widespread adoption in war. While they do work with the Nepali army, GarudX wants to focus on the idea of drone for good. For Nepal,

the potential is great for civilian applications especially because of the country’s terrain. Past efforts have been experimental, like a project to deliver tuberculosis treatment in Piuthan in 2019, and for wildlife censuses in Chitwan.

Journalists now regularly use drone footage to get a bird’s-eye view for investigative stories on illegal sand-mining or delays in infrastructure projects. Drones were vital during the GenZ protests last September, in which aerial videos provided clues about what actually happened when the crowd surged towards Parliament.

They also captured the dramatic aftermath of the destruction of government buildings featured in this paper.

“A lot of people do not know or appreciate that drones are also made in Nepal,” notes Malla. “We export a lot of technology as software. It is a big achievement that we can also export hardware.”

GarudX was informally started and active on social media since 2018, and officially registered as GarudX Multipurpose in 2024. Founder and Managing Director Adarsha Raj Bhusal had experience working with robotics and FPV drones when he launched the company, as an engineering group interested in custom-built high-performance aerial robotics.

“I design our products,” says Bhusal. “We send designs to China where they are manufactured as individual parts. Costs are low when importing from China. Then we assemble and sell them here. It’s a system that works well for us.”

Among the UAVs GarudX makes include the Skyreaper, which is a long-range drone with advanced obstacle sensing; the GX8 Pyro which is Nepal’s first cinema-grade cinelifter; and the Aether Zoom which is a 4K UAV camera designed for tactical, industrial, or reconnaissance missions.

NO CERTIFICATION

The main obstacle to GarudX’s growth has been the lack of a national certification system. Permits to use drones are convoluted and require applications to various government agencies.

“We miss out on so many international projects, for national park footage for example, since there is no way to get our drones

registered — even after the army thoroughly checks our craft,” says Adarsha Raj Bhusal.

GarudX says it now has the capacity to export its drones overseas at competitive prices, but Nepal does not have a registration system in place. “We can’t legally ship them,” says Avaya Pokharel, Chief Operating Officer who oversees service and repairs.

With a new RSP government in place with an ambitious blueprint for digitisation, things could soon change. Relevant bodies are the Home Ministry, the Civil Aviation Authority and the Ministry of Defence because of privacy, aviation safety and national security issues.



“There are meetings going on, and there is hope that progress will be made. Of course we want certification to be easy, but it is hard for the government as they have to understand the technology and what is coming in future,” says Bhusal.

Legislation could look like a Remote ID system to register every drone. It could also specify pilot verification, placing limitations on what a pilot can do based on their skill level. It could also look at revising drone policies in the capital. Most of Kathmandu Valley is technically a no-fly zone for drones at present because of the concentration of government buildings, army bases and the international airport flight path.

To comply with current regulations, GarudX has focused on lightweight FPV drones: small, nimble craft that can be

maneuvered at high speed in tight spaces, operated by a pilot wearing immersive goggles. This results in exciting fast-paced footage, particularly useful for clients like Redbull or vehicle companies.

“It feels like you are flying,” testifies Bhusal, who has flown FPV for commercials and movies, and ranks way ahead of runner ups in drone races. His work can be seen @adars_fpv on Instagram.

The company has built a community of FPV drone racers, and is working with the government to certify it as a sports competition. It holds race events at colleges in Kathmandu and also consults for FPV events in India.

MULTIPURPOSE

Drones can be versatile tools, but they are particularly helpful in Nepal and the Himalaya. Powerful drones have been used for the last two years to transport ropes and ladders up Mt Everest to reduce the dangers on the Khumbu Icefall, and to bring trash down. If scaled with many pilots and drones, this could be a complete solution to the Everest trash problem while massively reducing risk to human lives.

GarudX has also tested its products in the mountains. A recent blog entry on their website is titled, ‘Flying at 6,120m: What We Learned Testing Drones on Lobuche Peak’. They document the process of using different battery tricks and propellers to see what combination allows for more flight time in the thin, cold air.

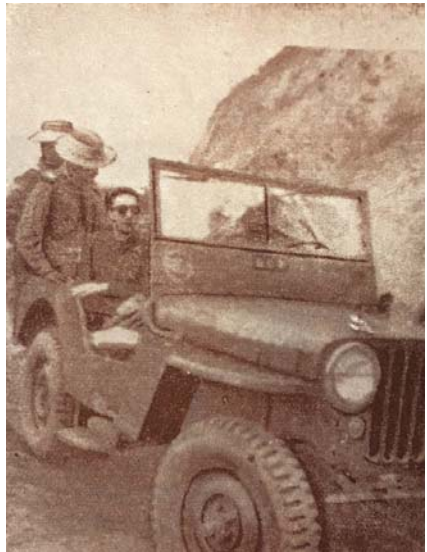
It is refreshing to see a Nepali company making such progress in a unique industry while also documenting advances. 🇳🇵

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ROYAL PALACE

Crown Prince Mahendra inspecting construction progress on the Tribhuvan Rajpath in October 1954.



Rajpath winding its way north of Bhainse.



Daman, one of the highest points on the Rajpath, often saw snow in winter.



Trees still lined the Rajpath

The long and winding road

Chronology and impact of the first road linking Kathmandu to the outside world

Dan Edwards

Only 70 years ago, Kathmandu was the isolated capital of a country that had no modern surface transport link with the rest of the world.

The idea of building a road to connect Nepal with India actually first came up during the last years of the Rana regime, after the British had left India. Construction actually began in 1952, and the serpentine route took five years to complete.

Named Tribhuvan Rajpath, after the reigning king who initiated it, the alignment was from Thankot (1,301 m) at the western edge of the Kathmandu Valley to Nagdunga, Naubise, Tistung, Palung, Daman, Sim Bhanjyang (2,504m), Lamidanda, and Bhainse.

At Bhainse, the highway joined the existing road to Bhimphedi and it was another 31km to Hetauda and Amlekhganj. There was a railway line between Amlekhganj and Birganj.

After regular bus and truck service from Raxaul to Kathmandu began in 1961, the entire road popularly became known as the Tribhuvan Rajpath.

Chronology (Based on US State Department cables and media reports)

November 1945: Gen Bahadur SJB Rana asked an American official if a road could be constructed from the Indian border to Kathmandu. Nepal wanted such a road built across the mountains after first constructing an East-West artery road in the Tarai, and the government was interested in purchasing US surplus war equipment. Gen Rana inquired if there were US firms who could conduct a survey.

April 1947: The Nepal government told a US official it was important to upgrade the 20-mile trail from Bhimphedi over the mountains to the Kathmandu Valley into an all-weather road and sought an estimate from the US for doing so.

May 1948: Bijaya SJB Rana informed a US official that a survey for a one-lane motor road between Kathmandu and the Tarai had been completed. The road was to follow the Bagmati River to Makwanpur, then connect at Bhimphedi with the road to Amlekhganj. The road from Tripureswor to Bhainse along the Bagmati River and via Bhimphedi would have been about 60km. (The distance from Kathmandu on the Tribhuvan Rajpath is 122 km.)

July 1948: The government decided to go ahead and build a motorable road from Amlekhganj to Thankot and complete it in two years.

December 1948: Construction of the motor road from Kathmandu to

Amlekhganj via the Bagmati River corridor was started.

April 1949: Gen Singha SJB Rana told a US official that the motor road from Kathmandu to the Tarai and the Indo-Nepal border would be completed by the spring of 1950.

February 1950: Nepal sanctioned Rs300,000 to make the 6-foot-wide road from Kathmandu along the Bagmati River to Hetauda. Of this, Rs100,000 was allocated for road-building material and machinery. Subsequently, the road would be developed into a broader motorable road at a cost of Rs7.5 million.

February 1952: Nepal's budget speech noted that a plan was underway for a road between Bhainse and Kathmandu. PM Matrika Prasad Koirala laid a foundation stone near Teku for construction of the 'Kathmandu Hetauda Roadway'.

February 1952: A party of Indian engineers came to Nepal to determine the best route for a road from Raxaul to Kathmandu.

March 1952: Prime Minister Jawaharlal Nehru told Parliament: "So far as India's security is concerned, we consider the Himalayan mountains as our border." Ministry of External Affairs official (S.N. Hakar) told a US official that the Indian government was willing to proceed with constructing the Raxaul-Kathmandu road and had sent a survey party to determine the most suitable mountain route.

May 1952: Swiss experts had made surveys for a proposed new road between Bhimphedi and Thankot. Nepal government requested financial help to build the road, and India was considering the project.

Summer 1952: Work on a new road was at a standstill, so Nepal asked India for assistance. Indian engineers surveyed two routes: one following the Bagmati River, the other road through Daman that was later adopted.

July 1952: Nepal's Ministry of Planning decided to construct a road between Kathmandu and Raxaul, awaiting Cabinet approval soon. Prime Minister Matrika Koirala said the proposed road was longer than necessary, but it was a better route 'for strategic reasons', because it did not require many bridges.

August 1952: King Tribhuvan said road construction from Kathmandu to Bhimphedi would "begin soon".

September 1952: An Indian Military Team began construction of the Kathmandu-Bhainse road without a formal agreement being signed with the Nepal government.

February 1953: The Indian Ambassador said the road would be hard surfaced within a year.

September 1953: Prime Minister Matrika Koirala inspected the completion of a 'jeepable track'.

December 1953: The road was named 'Tribhuvan Rajpath'.

April 1954: Reports circulated that Swiss engineers criticised the alignment, arguing it would have been easier, faster, and cheaper to build over the existing foot trail between Bhimphedi and Thankot through Kulekhani.

Cargo on Tribhuvan Rajpath from Amlekhganj to Kathmandu (tons)

	Road	Ropeway
1961:	67.2	65.7
1964:	124.9	30.2

Vehicle traffic on Tribhuvan Rajpath

	July-August 1970:	July/August 1974:
Trucks	2,750	4,615
Bus	88	491
Cars and jeeps	7	161

Grandfather carried cars, so

Professions of 3 generations of a family follow a century of Nepal's tra

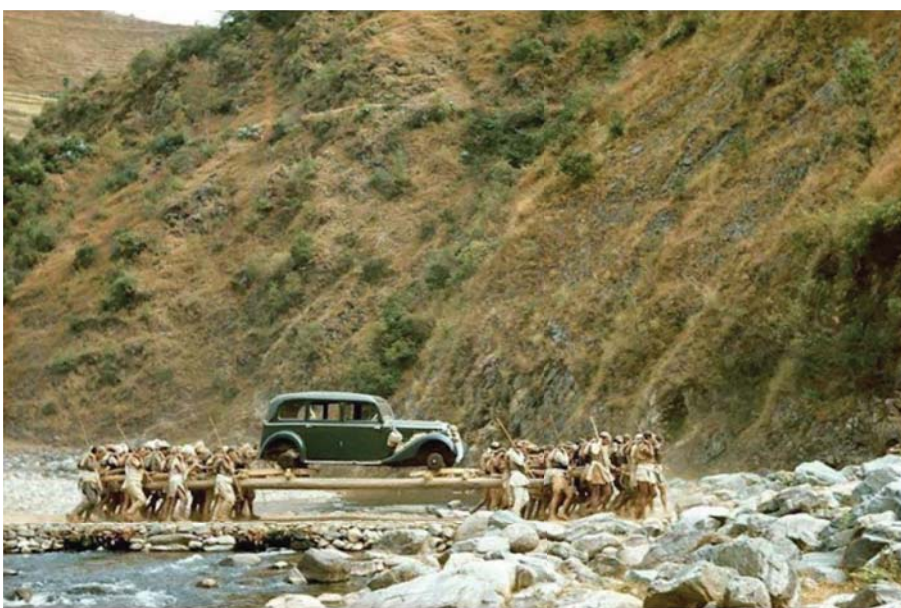
At 6 feet and one inch, Hira Bahadur Ghalan was exceptionally tall for a Nepali. In 1936, when people came to his Tamang village near Tistung looking for porters, they recruited him on the spot.

This was no ordinary job, Hira Bahadur would lead gangs of 30 or more porters to carry cars bought by Rana rulers from Bhimphedi to Kathmandu.

Those were the days when the only motorable roads in Nepal were in Kathmandu, but the capital was not connected to anywhere else by road. So, before cars could carry people, people had to carry cars. More Nepalis had carried cars than ridden in one.

The porters were paid Rs5 for the job, and sometimes the Rana owners gave Hira Bahadur a Rs25 baksheesh. One of the cars he helped carry was a 1939 Daimler Benz gifted by Adolf Hitler to King Tribhuvan to woo Nepal away from the British. The rusted dusty vehicle is now in the Narayanhiti Palace Museum.

Hira Bahadur hauled cars for 25 years until his knees gave way, he died at age 90 eight years ago — the last surviving car





ipath near Thankot in 1967.



The village of Chitlang on the main route to Kathmandu before the Rajpath was built. In the distance is the Chandragiri ridge above Thankot.



A bus providing 'deluxe service' in 1963 is ready to leave Amlekhganj for Kathmandu. Note the railway tracks of the Nepal Government Railway.

nd to India

July 1954: Heavy monsoon rain damaged much of the roadway that had been built.

November 1954: The Indian ambassador said flood damage was so great that the road would be delayed by two years.

May 1955: Twenty military trucks brought rice from Amlekhganj to Kathmandu on the Tribhuvan Rajpath. King Tribhuvan died in Zurich.

December 1956: A gravel road was completed, with trucks and buses plying between Amlekhganj and Kathmandu.

December 1956: Nepal government abolished regulations that required Nepali nationals to

carry permits for travel within Nepal, except for women below the age of 45.

1957: Reduction in price of goods carried to Kathmandu by truck: Sugar, Rs0.13 per kg. Wheat flour Rs0.13 per kg. Kerosene Rs0.25 per litre.

February 1957: An article in The Motherland newspaper in Kathmandu noted urgent action was needed to avoid Kathmandu being cut off from the Tarai during the monsoon. The correspondent wrote, 'In a recent journey from Amlekhganj I found that almost all the bridges are in a very bad state... Now, because of the dry rivers the scores of vehicles that ply the road cross the rivers on the water level. But during monsoons... these

rivers will be impossible to cross without bridges. On the road itself, landslides and big holes have made the journey a great undertaking."

April 1957: The first regular passenger bus left Amlekhganj at 12:30PM and arrived in Kathmandu completing a journey of 14 hours.

June 1957: Eight thousand Nepali workers and about 500 Indian Army personnel were at work on the road.

30 June 1957: India officially handed the road over to Nepal. India had spent INR32.5 million on the project.

January 1958: The road from Amlekhganj to Bhainse was upgraded.

July 1961: The gravel road from Raxaul to Birganj was blacktopped. Trucks began transporting goods from Raxaul directly to Kathmandu, avoiding the need for transshipment from train to truck in Amlekhganj, or use the ropeway from Bhimphedi.

1961: Passengers could travel from Raxaul to Kathmandu in a day, whereas it took a week by train to Amlekhganj, bus to Bhimphedi and then on foot.

1963: Travelers going to Kathmandu by land: Road, 158,000. Nepal Government Railway, 66,500. Railway passenger service ended in June 1965.

1965: Tribhuvan Highway was considered a useful addition to Nepal's economic infrastructure, but it could not act as a prime mover in the nation's economic development. It did play a major role in the 1960s in transporting material and equipment needed to implement development projects in the Kathmandu Valley.

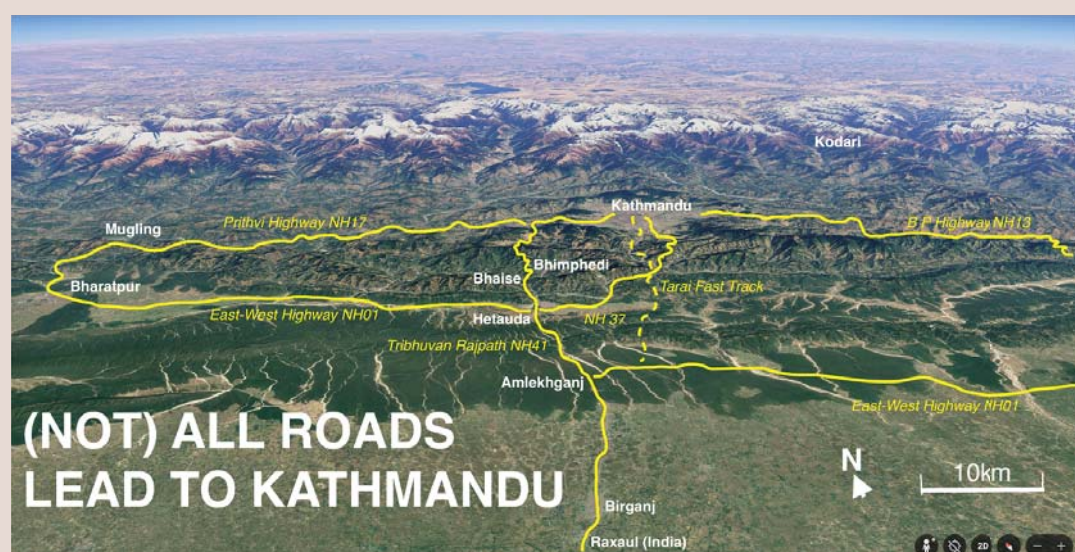
September 1966: Nepal took over maintenance of the Tribhuvan Rajpath from the Indian Aid Mission.

1971: A UN-Nepal study said the best alignment for an alternative

road was from Kathmandu, Pharping, Kulekhani, Bhimphedi to Bhainse.

1975: Nepal's Department of Roads' engineer concluded: 'The Tribhuvan Rajpath has been built without design speed consideration... The pavement was not constructed to any designed standard... irrespective of quality of material, and later the road was black topped without consideration of traffic intensity and load-bearing capacity of sub-base... utilisation of low-quality material in the Bhainse-Thankot section... Quality control was neither maintained in Bhainse-Thankot nor the Bhainse-Raxaul section. Local materials were used irrespective of their quality to complete the work in the earliest possible time and in the cheapest possible manner. Brick work was done in negligible quantity. Cement used was ordinary portland cement...' 🇳🇵

Dan Edwards was a Peace Corps volunteer in 1966 and is the author of several books on Nepal. This is the fourth instalment in a new limited series in Nepali Times on the historic transportation infrastructures of Nepal.



Even 70 years after it was built, there is still speculation about India's security concerns vis-a-vis China, and how Indian Army engineers purposely made the road longer than it needed to be over the 2,500 Sim Bhanjyang pass instead of following the river route.

There is also some evidence that although the Rana regime had first requested the US for help with the highway, Nehru did not want the Americans involved in Nepal. Which is why the Tribhuvan Highway became an Indian military project.

There was similar concern from India about the Kodari Highway linking Kathmandu to China, and King Mahendra is famously supposed to have said:

"Communism will not come here in a taxi."

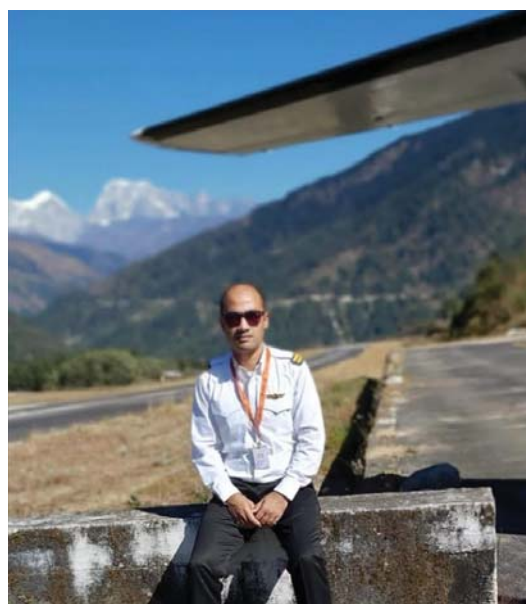
Geopolitics still affects Nepal's strategic highways. After decades, links to China are still rough and often blocked. Kathmandu-Tarai Fast Track is delayed by years, and not expected to be completed during this decade.

Trucks and buses still bypass the Tribhuvan Highway with a 200km detour via Mugling because the other alternative routes like the Tika Bhairav or Chhaimale routes are not suitable for heavy vehicles.

The shortcut through Chitlang that the Swiss proposed in the 1950s is still too difficult. And a 25km section of the Japanese-built BP Highway to the eastern Tarai has been knocked out by the 202 flood.

on drives cars, grandson flies planes

transportation history



porters of Nepal from Chitlang Valley.

Hira Bahadur Ghalan had three sons and three daughters, one of them is Maila Kaji Lama, who at age 68, is a chauffeur in Kathmandu. His son, Manjil Lama is a pilot with Summit Air, flying to remote Himalayan airstrips. Three generations of one family worked in professions that followed a century of transportation history in Nepal.

After the Tribhuvan Rajpath was finished in 1957 (see above) and the ropeway upgraded, Hira Bahadur was out of a job. He tilled the family farm, watching trucks and buses headed to and from Kathmandu on the hairpins.

As a child, Maila Kaji was fascinated by cars and wished one day to be able to drive one. After he failed Grade 8, he came to Kathmandu in 1975 and got a Rs20/month job at a petrol station in Maiti Devi.

"I watched King Birendra's coronation and was impressed by the glamour of Kathmandu, and decided to stay here," Maila Kaji says.

Former minister Ramesh Nath Pandey used to bring his Volkswagen Beetle to the station, and Maila Kaji started taking care of his car. Later, he drove a Russian Jeep for former

minister and geographer Harka Gurung.

Along the way, he fell in love with the daughter of a Brahmin colleague, and married her. "My father back in Tistung did not approve of our inter-ethnic marriage, and not speak to me for five years," Maila Kaji recalls.

Manjil Lama grew up in Kathmandu, and did well in science in school. He had wanted to go the US to become a pilot like his friends, but was denied a visa.

"The visa officer told him I did not earn enough," says Maila Kaji, "so I sold some property and sent Manjil to flying school in the Philippines."

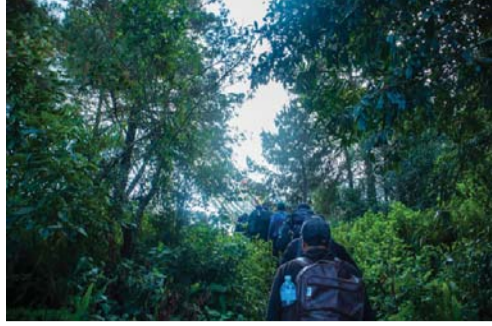
After returning to Nepal, Manjil Lama now flies Let 410s of Summit Air to difficult air strips like Lukla and Simkot, and has logged over 2,000 hours. He has to go to the Czech Republic regularly for simulator training.

Says Maila Kaji Lama: "My father worked hard carrying cars to raise us, I started from scratch to become a driver to support my family, and my son is now a pilot with experience in flying in the world's toughest terrain." 🇳🇵

Kunda Dixit



Events



Sundarijal Hike

Join Hike for Nepal's Sundarijal-Okhrenei-Suntakhan hike this weekend. The 6-7 hour hike through scenic trails will work wonders to calm your senses.

18 April, Rs900-Rs1,500, 6:40am, Bhrikutimandap

Chess Tournament

Put your strategic skills and competitive spirit to the test and play some rounds of chess over good food.

22-25 April, Rs500, Sarbashrestha Backyard Restro, Maligaun



Forms of Abstraction

A group of 26 artists are showcasing their work across art forms at this ongoing one-of-a-kind exhibition of abstract art.

Until 24 May, 10am-5:30pm, Taragaon Next, Boudha

Bikers Jatra

Bike enthusiasts and bikers come together for this year's Bikers Jatra that celebrates two wheelers with helmet masks, music, stalls, camps, and games.

18 April, Rs550- Rs4,200, 8am onwards, Godavari Village Resort



Vajra Market

Plan a weekend trip to the pet-friendly Vajra Market, where a wide range of delicacies and organic produce are available. The market also has arts and craft and painting stalls.

Saturdays, 9am-2pm, Hotel Vajra, Swayambhu

Textile art

A contemporary Lithuanian textile art exhibition exploring cloth as language, memory, and living matter featuring works by Laima Oržekauskienė-Ore, Monika Žaltauskaitė Grašienė-Žaltė, Lina Jonikė, and Gerda Liudvinavičiūtė.

Until 23 April, 11am-5:30pm, Artudio Patan, Nakabahili



Biska Jatra

Catch the final days of the nine-day, eight-night annual Biska Jatra in Bhaktapur.

Until 18 April, Bhaktapur Durbar Square, Madhyapur Thimi



Music

Atiranjan ko Manoranjan

Watch Atiranjan ko Manoranjan, an experimental concert play that blends music, performance, and participatory theatre.

Until 26 April, 5:30pm, Mandala Theatre, Lakhechaur Marg

Acoustic Night

Enjoy a soulful evening with loved ones accompanied by acoustic tunes from Tribal Rain and The Hulaki.

18 April, 7pm onwards, Rs800-Rs1,000, XO Club, Thamel



Parampara live

Sing along with Durgesh Thapa and Pramod Kharel as they perform their hit tracks with Parampara live at Bhaktapur.

18 April, 5pm onwards, Rs250-Rs500, Sallaghari, Bhaktapur

Rock-n-Roll

Into Rock-n-Roll music? Catch up with your friends and listen to Good Bad & The Band, Dry Skunk & 5150 live at Moksh.

18 April, 6pm onwards, Rs400-600, Moksh, Jhamsikhel



Mark band

Listen to Mark band live accompanied by good food and refreshing beverages.

18 April, Sherpa Mall, Darbar Marg



Getaway



Riverside Springs Resort

Set beside the peaceful Trishuli River, Riverside features cosy twin-bed cabins, a welcoming restaurant with views of a swimming pool, and access to a sandy river beach.

Kurintar, 9801801336

Temple Tree

For a luxury stay, Temple Tree Resort and Spa is the place to be. Surrounded by majestic peaks, serene foothills and a lake, Temple Tree offers a relaxing stay alongside amazing spa amenities.

Gaurighat, Lakeside, Pokhara (61) 465819



Soaltee Nagarkot

A peaceful resort located at the hills of Nagarkot, Soaltee Westend Resort offers breathtaking views of the surrounding and sunrise. Soak into the weather with a spa, outdoor pool and jacuzzi along with other amenities.

Nagarkot (01) 6680244

Meghauri Serai

Leave the worries behind and enter this luxurious safari lodge at the heart of Chitwan National Park. Overlooking the Rapti river, this lodge not only offers scenic views but accommodation that integrates local culture and art.

Chitwan National Park, 9801301951

Green Valley Resort

Located 5.5km away from Budhanilkantha Temple, the resort is a perfect getaway for city people. The first rays of sun warms up the spring cool, making way for a perfect stroll around the Tamang Valley.

Shivapuri National Park (01) 4529072



Dining

Bungalow Bar and Kitchen

At Bungalow Bar and Kitchen, one can have authentic Thai dishes like Som Tam Essan, Pad Kra Pao and Red Curry, or asian - fusion dishes like the Pork Bamboo Shoot, Buff Lemon Grass and Fried Calamari, all with a side of refreshing cocktails.

Naxal, Bhatbhateni, 9840660928

Koto

Maki sushi, cold or fried tofu, tempura, fried chicken, miso soup, chicken karage, Katsu Don, anything to satisfy one's Japanese food craving is right at the restaurant.

Darbar Marg (01) 5320346



Fire and Ice

One of the first pizzerias in Kathmandu, Fire and Ice offers genuine Napolitana pizza and dozens of variants to choose from. Try the paesane, a combination of mozzarella, spinach, courgette and bacon.

Thamel (01) 5350210

Tasneem King's Kitchen

Tasneem's mouthwatering authentic Bohra Muslim cuisine is a must for anyone who loves flavorful, spicy and savoury dishes. From slow-cooked Dum Biryani to traditional 10-course Bohra Thaals, Tasneem is a place that brings food-lover together.

Jhamsikhel, 9801121212

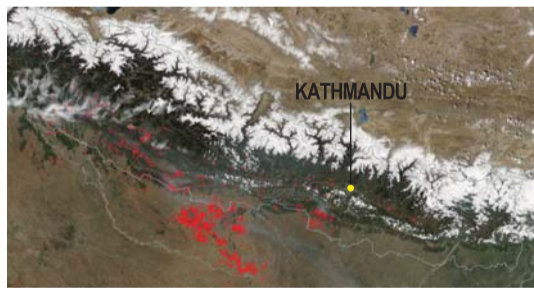


Embassy

Enjoy a hearty meal in this centrally located restaurant known for its lively ambience and assorted menu. Try the Duck Breast, served on a bed of mashed potatoes and roasted vegetables in a rich peppery steak sauce.

Lazimpat (01) 4524040

Weekend Weather



Hotter and Drier

Kathmandu received more rain in the first week of April than the average for the entire month. Forest fires south of Hetauda and sugarcane residue burning south of the border have kept the sky hazy (seen in this NASA FIRMS infrared image on Wednesday). The heat is building up, with localised thunderstorms later in the day along the mountains. Next week, the maximum may hit 30°C.



Our Pick



HBO and BBC Two's joint production Industry, the acclaimed financial thriller drama series, follows a group of young graduates who become part of the workforce in the aftermath of the 2008 global financial crisis. Joining Pierpoint & Co, a prestigious investment bank in London, as entry-level employees, the group must navigate the ruthless world of finance and compete for a permanent position at the firm. Created by former investment bankers Mickey Down and Konrad Kay, the series features an ensemble cast including Myha'la, Marisa Abela, Ken Leung, Harry Lawtey, David Jonsson, Sagar Radia, and Kit Harington.

सामाजिक सञ्जाल प्रयोगमा सचेतता अपनाऔं

- सामाजिक सञ्जालमा अपरिचित व्यक्तिको साथी बन्ने अनुरोधलाई विश्वस्त भएर मात्र प्रतिक्रिया जनाऔं ।
- अपरिचित व्यक्तिलाई जथाभावी साथी बन्न अनुरोध नपठाऔं ।
- सामाजिक सञ्जाल तथा अन्य विद्युतीय माध्यमबाट चिड्डा पुरस्कार जस्ता आर्थिक प्रलोभनका प्रस्तावको भरमा नपरौं ।
- आफूले प्रवाह गरेका सन्देश वा सूचनाबाट समाजमा पर्नसक्ने नकारात्मक प्रभावको ख्याल गरौं ।
- आफ्नो सन्देशले कुनै व्यक्ति वा अन्य कुनै समुदायको आत्मसम्मानमा चोट नपुऱ्याऔं ।



नेपाल सरकार
विज्ञापन बोर्ड

The nation's daughter

Father of Deputy Speaker of Nepal's Parliament on raising a family as a lifetime migrant worker



**DIASPORA
DIARIES 91**

This is the 91st episode of Diaspora Diaries, a Nepali Times series in collaboration with Migration Lab providing a platform to share experiences of living, working and studying abroad.

Sogarith Thakur

I have still not come to terms with the reality that my daughter Ruby Thakur is now the Deputy Speaker of Nepal's Parliament. Sometimes, when I am walking, the thought hits me, and I cannot believe it.

Things changed for my daughter in a very short time. I had dreamt that the best my daughter could achieve was a good engineering job. Fate had bigger plans for her. She is no longer just my daughter, she is the nation's daughter. Nepal's daughter.

My children's education was always my foremost priority. That is the main reason I went overseas for employment. I realised the value of education while working in Saudi Arabia. In my office, colleagues with good education earn \$8,000 per month working on computers. Those with low education toil outdoors in the heat for much lower wages. A good education or skills can change everything.

I am in Nepal on vacation and will soon return to my job. Ruby is all set now. But I still have to take care of my other children's education.

As the eldest son, I myself never got a chance to prioritise my own education. I dropped out in Grade 7 because I had to take care of my aging parents and younger siblings. I have done all kinds of jobs. I worked in a landlord's field for a share of the harvest. Even now my wife and I farm for the land owner and have to give away half of what we grow.

Then I worked as a barber, my family's line of occupation. I went door to door cutting people's hair and later worked in a relative's saloon. Hairstyles were simple back then, and I got to keep half the fee. I also worked in a brick factory where I was paid weekly.

I married when I was 16, and my wife was a year younger. As my family and responsibilities grew, I had to migrate, leaving behind my three children including Ruby who was just three months old.

I went to Qatar where I continued working as a barber.



It was a large saloon and the standards for cleanliness and professionalism were higher. I had to hand over 70% of my daily earnings to the employer. I had to rely on my colleague to translate what the customer wanted. But I slowly became fluent in Arabic. I used to jot down words in Nepali and Arabic and memorise them. In Qatar, customers even came at night for haircuts, and people stayed up late. I would work till 3AM.

Communicating with my family was one-way. I would go to Bismillah and ask someone to type out questions to my family about their whereabouts, how the harvest was that season. I would offer very little information about my life in Qatar because it was not easy. What was the point of getting them all worried? What could they do?

I never received a letter in

return, so throughout my time in Qatar, I never knew how my family was faring. When I appeared in the village after five years without any advance notice, it was a bittersweet reunion, and I had no gifts. I still remember how unfamiliar my village felt when I came home after so many years. I had to ask for directions.

When I came home, Ruby was already in school. I had left her in my wife's arms five years prior. I missed her growing up, and did not even see her pictures. My wife had to introduce her to me as her father. But it took just 15 minutes for her to warm up to me.

The Arabic skills I had picked up in Qatar came in handy when I remigrated two years later to Saudi Arabia. I worked as a labourer in the desert heat, but once my company found out I spoke Arabic, I was

hired for an indoor job as an office boy. The struggle in Qatar had paid off. I worked in an air conditioned office serving tea or coffee, doing bank runs or getting documents signed and photocopied. I have worked in the same company for the past 20 years, sending money home.

My wife is not just my children's guardian, but was also mine throughout the two decades I was away. I trust her with all my earnings, and she manages our household finances well. She makes sure that the children's school fees and other expenses are paid on time. These days, with video calls, things have become much easier for me to stay in touch with home.

When Ruby told me she wanted to do an engineering diploma, I was happy. Later, her friends inspired her to join politics so she started getting involved with the Shram

Sanskriti Party. I first found out she got the proportional representation nomination through social media while on my work duty in Saudi Arabia. I was so excited, but even more so when she was elected Deputy Speaker. I was back home in Dhanusha on vacation at the time.

CELEBRATING RUBY

We are overjoyed and waiting for her to come back to the village for a visit when she gets a chance so we can celebrate properly with everyone. I plan to go back to Saudi Arabia as originally planned, I have a good job and will work for maybe five more years. Ruby has taken 75% of the load off my back. She can help take care of her siblings.

I sleep at 8PM every day and wake up at 5AM to exercise before my day in Saudi Arabia begins – I have stuck to the same routine for the last two decades and it has worked well for me and my health. I have a good rapport with my boss who is an Egyptian. My requests to resign have often been met with counter-offers to stay on. My honesty and hard work have won me the company's trust.

I will go back and resume working as I have, despite my daughter's huge achievements. I am still a farmer's son, a simple man who has to fulfil his family responsibilities. My colleagues in Saudi Arabia are aware that Ruby is Deputy Speaker in Nepal's Parliament, they are all happy for me and have congratulated me. This time, when I go back, I have promised them that I will throw a bakhri party to celebrate my daughter's achievement. 🇳🇵



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Barune Thapa

Editor's note: The ouster of Labour Minister Dipak Kumar Sah last week by the RSP government, stemming from a case involving his wife's role in the Health Insurance Board has spotlighted challenges in ensuring universal health insurance. There is hope that the new government will have the political will to make the insurance system workable and equitable. International health expert Barune Thapa pinpoints the problems, and offers solutions.

Sukumaya has a health insurance card. She pays the annual premium of Rs3,500 for her family that would cover Rs100,000 of medical fees.

She rebuilt her home in Sindhupalchok on loans after the 2015 earthquake, and took out a second loan to pay the first when the pandemic erased her family's income. The card promised that her health would not cause further impoverishment.

When a scooter hit her, injuring her abdomen, the insurance did not work. She ended up at a private hospital, paying Rs 500,000 for emergency surgery with what savings she had, and borrowed the rest. Sukumaya still believes in health insurance and paid the premium for three years. Her complaint is that the coverage never fully paid what it promised.

Then, in early 2026, even that partial coverage disappeared. TUTH, the oldest and largest public hospital in the country, suspended all insurance-based services. Gangalal Heart Centre followed. Within weeks, more than 50 hospitals stopped accepting insurance cards. The government owed them billions in unpaid claims.

Subash Acharya of TUTH had cautioned the Health Ministry, warning that this moment was coming. "I have written about ten letters to them in the last six months," he says. "We cannot sustain it."

Nepal's National Health Insurance Program (NHIP) was an ambitious attempt to deliver the constitutionally-guaranteed right to health. Launched in 2016, and codified in the Health Insurance Act of 2017, it promised universal coverage for a premium that families could afford.

Eight years later, the program is in crisis: hospitals absorbing billions in unpaid claims, patients paying five times their coverage out of pocket, and the architects of the system watching it fail in exactly the ways they had warned it would.

The NHIP was designed to cover outpatient and inpatient services, surgery, medicine, ambulance costs at facilities nationwide. Under the Act, enrolment was mandatory for all. By paying an annual premium, every family would receive equal health coverage. The government would pay full premiums for the ultra-poor, senior citizens, people living with HIV, and the severely disabled.

The healthy would cross-subsidise the sick, the wealthy would cross-subsidise the poor, and the state would cover those who could not pay. It was a system built on principles of equity, and 8.3 million individuals had enrolled through a network of 485 service providers across all 77 districts by October 2024. On

paper, universal health coverage appeared within reach.

The insurance program was built on decades of advocacy and progress, and on a specific moment after 2006 when the interim government was working on a new Constitution, and the health minister just happened to also be the deputy prime minister. This created conditions for a generation of policymakers and advocates to advance health as a fundamental right.

CRITICAL MASS

Mahesh Maskey was then at the centre of these efforts. He described the moment: "There was already a critical mass receptive about health as a fundamental human right."

A ten-point program for free basic healthcare was launched. Allocation for health jumped from under 5% of the national budget to 7.2%. Patients returned to health posts that had sat nearly empty under the old cost-sharing model.

It worked. Life expectancy jumped from 55 years in 1990 to 68 by 2016. Maternal mortality plummeted. Nepal was invited to join the International Health Partnership as one of seven exemplar countries.

Yet, even during this period, there was debate among the international donors and agencies that funded much of Nepal's health infrastructure. The World Bank and the German GIZ pushed for insurance as the financing mechanism. UKAid (then DFID) cautioned the opposite: insurance carried enormous administrative challenges, high corruption potential, and bureaucratic inefficiency.

"The main argument was: if you go for insurance, the intermediaries would take such a large role that actual people may not receive the intended services," Maskey recalls.

Free basic healthcare won the argument. It worked for primary care at village health posts, covering vaccinations, basic maternal care, and essential medicine. But the model could not address catastrophic health expenditures for surgery, cancer treatment, extended hospitalisation, or management of chronic diseases.

When rural families needed care beyond what a health post could provide, they travelled to cities where private facilities had grown rapidly due to liberalisation. By 2020, the private sector was delivering roughly 40% of all health services in Nepal, and out-of-pocket payments accounted for over 54% of total health expenditure.

There was a growing gap between the basic care the state could provide for free and the secondary and tertiary care that people needed. A national insurance program was identified as the mechanism meant to fill that gap.

The critical question was how. Maskey and others proposed a two-stream model: free basic services for everyone delivered by local governments, insurance for secondary and tertiary care beyond the basics. The political force behind the legislation in 2016 was Health Minister Gagan Thapa. The Act passed under his successor, Giriraj Mani Pokharel.

This framework was codified in the National Health Policy of 2019. And the Act contained many of the right provisions — premiums to be set based on annual income, mandatory enrolment for all, targeted subsidies for the vulnerable, and an autonomous Health Insurance Board to administer the program.



HOW POOR?

On paper, the policy was sound. What went wrong was that the government never implemented it. Section 7 of the Health Insurance Act contains a provision that could have prevented everything that followed.

The clause is specific: 'contribution amounts shall be prescribed on the basis of annual income'. This was not suggested, but prescribed. But it collided with a problem nobody had solved: most of Nepal's workforce is self-employed in the informal economy. There was no national income registry and no reliable tax records for the vast majority of the population.

A parallel initiative to identify and register poor households stalled after covering only about 26 districts. Shambhu Prasad Acharya, who coordinated the government's Health Insurance Reform Advisory Committee, put it plainly: "It is hard to identify who is poor, who is not poor."

Faced with the mandate to roll out the program but lacking data to understand income levels, the Board defaulted to a flat premium rate of Rs 2,500 per family, later raised to Rs 3,500. There was no income verification, no sliding scale, and neither figure was grounded in any analysis.

"Nobody took it seriously," recalls Acharya, whose reform committee would later propose a Rs7,000-Rs15,000 premium. But that required a health minister who stayed in office long enough to see it through. "There were 27 health ministers in 25 years, so there was no institutional memory and no sustained political commitment."

Today, Sukumaya in Sindhupalchok pays the same Rs 3,500 as many families in Kathmandu who may never have to set foot in a government hospital.

This is not equity, but a tax on the poor for their right to health.

Because the premium was flat, the program could not generate enough revenue. The second implementation failure was that enrolment became voluntary, not mandatory. Only those who anticipated expensive care signed up — the chronically ill, the elderly. With this adverse selection, wealthier Nepalis had even less reason to join, as they used private hospitals where insurance was not accepted anyway, and they could afford to pay out of pocket.

Civil servants, the Army and Police stayed out entirely, because each had parallel schemes. Civil servants could draw up to Rs1 million from their provident fund.

"You are promoting this insurance, but you yourself are not insured in it," Acharya remembers telling the prime minister. "None of the Ministry of Health employees are enrolled. So how do you expect other people to do it?"

Nepal enforces mandatory insurance for vehicles. It does not enforce it for human beings. The reform committee found that 70% of enrollees were not the healthy, working-age contributors the system needed to finance itself. People enrolled when sick, exhausted their Rs100,000 ceiling, and did not renew. In remote areas, patients did not even know when their coverage had expired.

"You have to remember and do it yourself," says Arun Upreti, an orthopaedics lecturer at the Karnali Academy of Health Sciences in Jumla. "The government doesn't tell them when to renew."

A state that enshrines the right to health in its Constitution but builds a program only the sick and the poor use has not created a safety net but a trap.

The third implementation failure was a governance structure

that ensured none of these problems could be corrected quickly. The Health Insurance Board was autonomous in name but captive in practice. The executive director of the Board was appointed on the Health Minister's recommendation, and its budget routed through the ministry.

The Board had no direct line to the prime minister's office. It had no coordination with the Ministry of Finance for funding or the Ministry of Labour for enrolment. In a conflict of interest, the entity purchasing healthcare and the one regulating it were the same. It lacked quality assurance mechanisms, cost containment tools, treatment protocols, pricing standards.

Shambhu Acharya envisioned a different model: an independent body answerable not to one ministry but coordinating across Health, Finance, and Labour, like in Thailand. Nepal's Board sat captive inside a single ministry that lacked the authority to manage even its budget.

Because the Board could not pay hospitals what care actually cost, it set fixed-rate packages instead: Rs15,000 for pneumonia, Rs10,000 for a urinary tract infection. The same rate whether the hospital receives a government budget or earns every rupee from the patients. Acharya had pushed event-based reimbursement — where actual treatment costs determine the claim. Because government hospitals make up 70-80% of claims, it would significantly reduce the processing burden.

The Board ignored him, it had defined 160 procedures, whereas TUTH performs 3,000. It created an 'others' catch-all, hospitals filed under it, but the Board rejected the entire category, and then deleted

but not covered

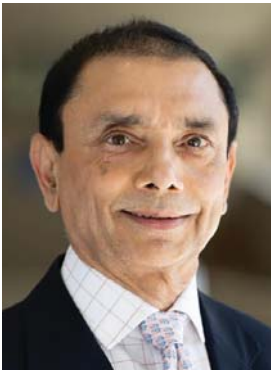
If car insurance can be mandatory, why can't human health insurance?



POSSIBLE HEALTH

“
If you have political commitment, you can find the budget. The money is there. It is a question of will.”

Mahesh Maskey
Nepal Public Health Foundation



“
Health insurance has changed the lives of people here. So far, no one has had to skip treatment due to lack of money.”

Arun Upreti
Karnali Academy of Health Sciences

“
There were 27 health ministers in 25 years, so there was no institutional memory and no sustained political commitment.”

Shambhu Prasad Acharya
Health Insurance Reform Advisory Committee



“
Health insurance is a must. But it should be a dynamic policy. One should learn, consult, modify, and rectify.”

Ram Kantha Makaju Shrestha
Dhulikhel Hospital

generate Rs42 billion. None of it happened.

The health budget fell from 7.2% in 2016 to 4.9% in 2026. Out-of-pocket spending rose to 54%. The program designed to protect families from financial ruin had failed.

UNPAID CLAIMS

By late 2025, some estimates put the Board's arrears to hospitals at Rs19 billion. Claims went unpaid sometimes over a year. For three consecutive fiscal years, the government had paid nothing toward premiums for the targeted groups it was legally required to cover — an accumulated debt exceeding Rs 13 billion.

The Board was expected to serve hundreds of thousands of vulnerable citizens whose care the government had mandated and then refused to fund. Fraudulent business tactics only compounded the crisis. Some private facilities had begun to sign up patients, pay their premiums, order unnecessary diagnostics, and bill the Board.

Some paid commissions of 5 to 10% to Board staff to ensure claims cleared. Rather than separate fraud from honest error, the Board's response was to have blanket suspicion and delay payment for all hospitals.

When TUTH suspended services, it was treating 500 to 600 insurance patients a day and claiming up to Rs3 million daily. But the Board rejected most of those claims. They were rendering services to patients who were already treated and discharged but received no reimbursements.

TUTH had no choice but to give 15 days notice of suspension and they continued treating every admitted insurance patient until the last one was discharged. The government's response was to cap outpatient care to Rs25,000 for cost containment and introduce user fees at the point-of-care.

This discourages the preventative care that lowers costs long-term and abandons patients whose chronic conditions cost multiples of that ceiling annually. Acharya's task force had recommended increasing coverage to Rs500,000. Instead, the government cut it.

Dhulikhel Hospital did not stop. The government owed it Rs600 million, eight months without a single payment, and Rs1.5 million in claims daily. The hospital's Ram Kantha Makaju Shrestha justified

it simply: “Life has no cost. It is precious. To be sick is not a choice. No one wants to be sick.”

The hospital had roughly one month of financial runway left, and the burden had shifted to suppliers of medicine, equipment, and consumables, who were extending credit on trust in a hospital they believed in.

“Suppliers are also barely surviving,” Karmacharya says. “It keeps me awake at night.” Insurance accounted for 40% of Dhulikhel's revenue. Survival now rested entirely on the other 60% of paying patients, and on the goodwill of creditors betting on a hospital that had never broken its word.

Dhulikhel refused to follow the practice of running two separate pharmacy counters. Karmacharya says: “When I am giving medication, it's supposed to do its job, we cannot have third-class care for our cleaners and first-class care for our professors.”

Dhulikhel continues to absorb the losses because, Karmacharya says, “We want the government to succeed.”

In Jumla, a helicopter evacuation costs up to Rs1.4 million and ambulance ride to the hospital may take 12 hours. “Health insurance has changed the lives of people here,” Arun Upreti at Karnali Academy of Health Sciences says. Insurance arrived in Karnali before Kathmandu, and the response was overwhelmingly positive. So far, no one has had to skip treatment due to lack of money.”

The hospital was owed Rs10 million, but it never considered stopping. “If that stops, patients don't have any other options. This is the only hospital in Jumla district.” But insurance covers only half of the services, many procedures and tests are excluded. Staff salaries have not increased in eight years. Doctors buy medicine for patients.

The gap between what the program promises and what the system can deliver is widest in the places where the need is greatest. “Starting insurance without properly ensuring that health facilities are strong enough to run it is putting the cart before the horse,” Karmacharya says.

What was needed was real-time digital claims processing that would flag errors immediately instead of months after the service was rendered. The government announces dialysis coverage, but in a country without proper screening of hypertension and diabetes.

The question is not just how to patch up the insurance program, but how to build a health system that makes universal healthcare work through insurance. Every expert interviewed was in resounding agreement — the program must be saved. The alternative, a return to fully out-of-pocket healthcare, would devastate the poorest and sickest.

“There is no going back,” Karmacharya says. “It is an imperative now for government and all stakeholders to make this successful.” Recommendations for reform fall into three categories: financing the system, building the risk pool, and ensuring strong management. (See Box)

Karmacharya frames the deeper challenge. The first is equity: who genuinely needs insurance most, and what happens when you promise everything to everyone? Second is quality: there are no metrics to measure whether patients are getting better, no composite index of outcomes, nothing to distinguish good care from bad. Third is speed: the cycle of identifying problems and implementing solutions must move faster.

But his deepest argument cuts past the mechanics of insurance entirely. The system generates tens of millions of data points, and nobody is analysing them for continual improvement. Insurance without upstream investment in prevention, screening, and primary care quality guarantees expensive downstream costs. The conversation is stuck on financing alone when it should be about strengthening the health system at large.

Shambhu Acharya's committee delivered a reform roadmap a full year before this crisis hit. The government had 12 months to act. It did not. But for the first time, Nepal has a government with a Parliamentary majority and a full five-year term ahead.

Whether that stability translates into the sustained commitment health insurance demands — the unglamorous, technically difficult work of building administrative infrastructure, enforcing mandates, and keeping a health minister in place long enough to see reforms through — is the question it will be measured by.

To finally establish universal health coverage for all in Nepal would be a generational success.

The roadmap exists, the expertise exists, the people who built the law and the people who can fix the system are still here.

What has never existed is the political will to let them. Maskey sees reason for cautious hope: “We are closer to universal health coverage in the sense that we have taken this step. If you have political commitment, you can find the budget. The money is there. It is a question of will.”

At Dhulikhel Hospital, Ram Kantha Makaju continues to treat patients regardless of whether the government pays him back. “Health insurance is a must,” he says. “But it should be a dynamic policy. One should learn, consult, modify, and rectify.”

In Sindupalchok, Sukumaya continues to pay cash for her thyroid checkups at a Kathmandu hospital that has never accepted insurance. She does not need actuarial analyses or reform committee reports to understand what is broken. She needs affordable, quality healthcare for her family.

The question is whether Nepal's new leaders will ensure the stability and the sustained commitment to provide it.

3 STEP SOLUTION

First, the flat Rs3,500 must be replaced with a progressive scale of Rs7,000-Rs15,000, as the reform task force recommended, with full subsidies for the ultra-poor. Next, the coverage ceiling must be raised from Rs100,000 to Rs500,000, the level at which insurance begins to protect against catastrophic expenditure.

In the transition to a more stable system, funding can be achieved by redirecting 25% of tobacco and alcohol ‘sin taxes’ to health, up from the current 5%, would generate Rs42 billion annually, which would more than cover the entire deficit.

Second, the risk pool must be rebuilt and enrolment has to become mandatory not just in law but in practice. Enrolment should be linked to government services that people cannot avoid such as driving licenses, land registration, passport renewal. Parallel schemes of the Army, Police, and civil service must be consolidated into a single national program.

Third, the governance and management of the program itself must change. The Board needs genuine independence from the Ministry of Health, restructured as an autonomous body coordinating across Health, Finance, and Labour. Claims should be digitised so payment happens in real time. Fixed-rate packages should be replaced with event-based reimbursement. Proper fraud detection infrastructure is needed, rather than punishing every hospital for the abuses of a few.

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Drawing divine femininity

Italian artist celebrates womanhood and shared spiritual identity in ongoing exhibition

Alexandra Coltman

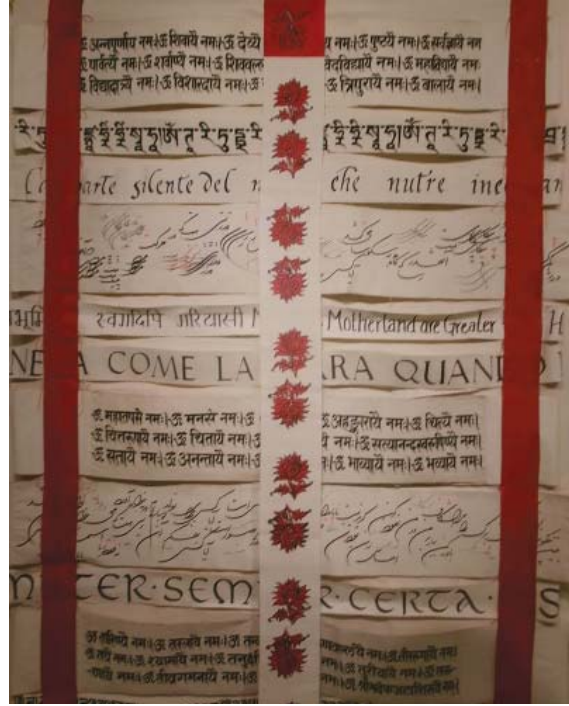
An invocation is an act in which one appeals to a higher being for support and inspiration. Italian artist Sara Guberti set out to do just that with her ongoing exhibition *Invocation to the Goddesses* at Siddhartha Art Gallery, exploring themes of womanhood and divine femininity.

Guberti trained in the mosaic medium at the Gino Severini School in Ravenna, Italy, before getting a degree in art at the Academy of Fine Arts in Bologna. While her usual medium is Byzantine tile work, she has tried out a new medium, acrylic on canvas, for this exhibition.

Guberti explains this choice: "Each piece is a simple invitation, acrylic on canvas using only three colors: red, black, and white."

She has exhibited in both group and solo showcases across Italy, Europe, and India before arriving in Nepal. Guberti traveled across the world seeking inspiration for her work, encountering women from many different cultures. Throughout her journey, she asked the women to write a message, or simply the name of a goddess in their own culture, inviting them to call upon these figures and embrace the power of femininity.

Spread out across the two floors of the gallery are portraits of different goddesses spanning cultures and religions, surrounded by paintings of flowers. Each



SIDDHARTHA ART GALLERY

goddess's portrait is paired with a different type of flower, from the lotus to the rose, representing a divine offering.

In her titular piece, Guberti incorporated the messages she collected from the women she met along her travels, featuring writing in Newari, Sanskrit, Urdu, French, Italian, English, and Hindi.

Many of her portraits are simply titled the name of the goddess depicted: Laxmi, the Virgin Mary, and Saraswati.

One portrait, however, has a different title, *Mater semper certa est*, an ancient Roman principle

that directly translates to the phrase 'the mother is always certain'. The portrait features a powerful female figure with her arms curled inward toward her womb, signifying the undeniable truth of her fertility. A halo radiating around her and a crown above her reinforces her sanctity and power.

WOMEN AND POWER

Guberti chose this portrait as the promotional image of the exhibition. It was the right choice because it represents the core message of her work: that women are undeniably powerful.

Guberti's clear celebration of femininity and shared spiritual identity stands out, creating a space that feels both personal and collective. The exhibition invites reflection not only on shared expressions of devotion, but on what it means to celebrate femininity in this modern age.

However, this exhibit is not just calling on women to embrace their power, but for men to recognise it too. "This also serves as a call to action for men to embrace femininity in the world," Guberti explains. For her, this not only means uplifting women, but also embracing what she calls "feminine qualities" such as compassion and empathy.

All audiences should feel invited to visit this exhibition, perhaps with their own invocation in mind. 🇳🇵



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