Already devastated by strikes and instability, the country’s economy is taking a knockout blow from the Tharu shutdown of the Tarai which on Thursday entered its 12th day.

Nearly half the country’s population that lives in the plains have been affected, and the shutdown has crippled the rest of the country with shortages of essential goods. The annual loss to the economy is said to be Rs 1 billion a day.

The government’s attempts to negotiate a deal are stuck because of hardened positions on both sides as well as a rift between Tharu activist groups. The trigger for the unrest was the government’s ordinance last month that lumped Tharus with the rest of the Madhes. The Tharu Kalyankar Sabha and the Tharuha Sangh apna Samiti have been spearheading the movement demanding that the ordinance be revoked and the interim constitution not name 20 Tarai districts as Madhes.

The Sabha, which is led by Raj Kumar Lekhi, has enlisted the support of other indigenous nationalities and Muslims, did not attend the talks with Peace Minister Janardan Sharma on Wednesday. Present were Samiti members ex-Maoist Laxman Tharu, ex-royalist Gopal Dahit and Kishore Biswas, who is ex-MJF.

Although relations are strained between the groups, they all attended the funeral at Devghat of a young Tharu activist killed by police last week in Saraha. Lekhi blames the Samiti of being inspired by royalist trouble-makers, while the Samiti accuses the Sabha of being a UML front. The government is now finding it difficult to figure out whom to talk to.

Political analysts have called for the reconvening of parliament so that the blunder of passing the ordinance can be rectified in the house. Asked about this, CA chair Subhas Nembang told Nepali Times: “It is normal for various ethnic and other groups to raise demands for representation during the constitution-writing process. The government needs to listen to the demands and streamline the constitution-drafting process and the activists must resolve their dispute through negotiations. There is no other way.”

Most analysts are worried that various other groups are waiting to follow the Tharu example and bring the country to a standstill to get their demands heard. It is clear the economy, and the nation can’t take this kind of beating any more.

SUBHAS DEVKOTA

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MIN RATNA BAJRACHARYA
Demanding supply

One only needs to look at Zimbabwe to see what can happen if inflation isn’t controlled.

N epal’s Rastha Bank (NSB) reiterated recently that the sustained high price of goods and services was largely due to “non-monetary” factors. It conceded that taming it through the money supply mechanism was not within its reach.

The official rate of inflation is held unchanged at 14.5 per cent for the past four months. However, breaking it down into the prices of 20 everyday goods and services, inflation is 60 per cent up on the same month last year.

The price situation generally follows trends in India, particularly the Bihar UP scenario owing to currency pegging and the open border.

This time, it is different: India’s inflation is hovering at 4 per cent while the Indian authorities have deflation and the ultimate contraction of the economy.

Commodity prices the world over have reduced largely due to low fuel transportation and costs, and plummeting demand due to the global crisis.

The absence of supply side constraints of commodities should now contribute further to inflation. India, the world price situation and the demand-supply situation within Nepal all contribute to the current inflationary trend in Nepal.

Instead, the current price hike is caused by a combination of commodities, hoarding, lack of imports and exporters, organised price manipulation by hoarders and wholesalers, artificial shortage by black-marketeers and over-invoicing by retailers.

Continuous shutdowns, forced by local polls mainly along the East-West highway, all contribute to the price escalation.

More significantly, such highway blockades provide the excuse for inscrupulous market manipulators to gouge prices.

Even in the most liberal economy, the state plays the role of referee. Here, the Rastha Bank says the causes of present price hike are beyond its purview and other regulatory and enforcement mechanisms are absent, exposing the systemic dysfunction of the state. The market anomaly has severely affected implementation of policies like VAT. Recalcitrant traders are now deliberately evading issuing VAT invoices because of the volatile price situation.

The government, instead of correcting the market malfunction, has started self-en-trusted controlled wholesale of limited consumer items like rice. This is not a solution to the problem. People do not trust the accessibility and timely availability of such government services, and it is not the job of the government to carry out a supply operation of this sort.

In fact, door-to-door sales is a face-saving gesture and the government’s admission that it is unable to correct market maladies. Such political gimmicks do not correct the supply, they only alter terminologies on the contrary they help drive prices further up.

The non-monetary factors that affect retail prices creates a situation which has more to do with a failure of the law and order situation, lack of coordination among the government agencies and inadequate legal framework, and enforcement mechanisms, or both. One only needs to look at Zimbabwe to see what can happen.

Nepal is seeing the effect of profiteers at the cost of social stability and consumer rights. This is perhaps the only country in the world where taxi drivers organise strikes demanding the right to tamper the fare meters, petrol and oil dealers stop supplies in protest of adulteration tests and banks form cartels to prevent competitive trade that helps reduce the cost of goods and services.

Some orthodox economists argue that the government’s inability to introduce capital expenditure of some Rs 25 billion has somehow helped to contain the inflation going out of hand. In fact, had the government been able to spend its development allocation as proposed in the finance bill, economic activities would have got a boost, prices would have reactivated the trend and contributed positively to price control.

Our government needs to get the domestic economy back on track, regulate the market rather than divert resources on what it can’t and shouldn’t do, like selling commodities door-to-door in a vain attempt to stabilise prices.

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**LETTERS**

**DOUBLETHINK**

Now that you mention it (Editorial, ‘Doublethink’ #441) this is a barrow in a tempest in 1844. Nothing the Maoists have done (or not done) in the past two years gives me any reason to doubt that they are not serious about taking control complete. What I fail to understand is why some so-called ‘democratic’ countries have had embassies in Kathmandu don’t seem through their lies.

Kabir Khatri, email

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**CHANGING NEPAL**

Thanks to Nepal Times for giving us hope that there are still progressive people in the country who are doing their bit to help fellow-Nepalis despite the disruption and frustration that are all around. Long live Ram Chandra Poudel (“Helping families afford education”, #441) and Digumbar Pyia and Kisan Regmi (“Changing Nepali one girl at a time”) who are not quitters, they don’t sit around and complain but hard things and go out of their way to help others have the same opportunities. Nepal has no need to be left behind when it all helps with the prospect of a good education.

Diva Rai, email
The marginalised liberal

The passing of Maheshwar Prasad Singh, and the loss of sincerity in politics

Buried deep in the eighth page of Kantipur last week, a news report datelined Mahottari recorded the passing of Maheshwar Prasad Singh, 71. A minister in the first elected government after restoration of democracy in 1991, Maheshwarbabu was one of the few idealists who believed in the dream of social democracy long after the NC had discarded its guiding principle. But despite his disillusionment with the party he helped steer during its most difficult years, he stuck to it until his last.

Many in the post-1990 generation are hardly aware of his name, but during the long, dark night of Panchayat, Maheshwarbabu shone like a beacon of hope for democracy throughout Madhes. He took part in NC's armed rebellion in the sixties, spent more than seven years in jail and police custody, remained the chairperson of the district unit of Mahottari for 13 long years between 1977 and 1990 and yet took life as it came without making any claims for recognition or reward.

It's difficult to describe the politics of Maheshwarbabu without taking recourse to aims set for all aspiring socialists by Ram Manohar Lohia, an Indian thinker-mentor who inspired an entire generation of politicians in Nepal including BP Koirala. Lohia said that seven revolutions—saptakranti—were necessary to transform a traditional society into a more equitable, just and viable unit of solidarity.

Lohia's call consisted of revolution against economic injustice, caste system, gender inequality, imperialism, colour discrimination, revolution for individual rights against collectivity, and procedural revolution of non-violent civil disobedience. Had NC adopted radical centrism of social democracy, the Maoists would have probably found nothing to revolt against.

The NC fought the first parliamentary elections in 1991 with the promise of ushering in saptakranti of democratic socialism. But as soon as the government was formed, it was business as usual once again in Singha Darbar. Free-market fundamentalism of liberalisation, privatisation and globalisation was embraced as a guiding principle of the new government. The decision to appoint a Green Card holder as Nepal’s envoy in his country of residence was taken during this period of turbulence in the nineties.

Maheshwarbabu wasn't comfortable with the disease of cronyism, nepotism and favouritism that had begun to eat the vitals of his party. But he had too much faith in the ability of his leaders. He rarely declined to implement instructions of the prime minister or party president even when he knew them to be damaging for democracy or plain wrong. But he refused to ape their working style and tried his best to institutionalise a culture of probity in his ministry. Such a step cost him dear as he ended up alienating the vocal middle class of his own constituency.

Having spurned all requests for out of turn transfers to what his Maoist successor was to later name “attractive ministries”, he went back to his constituents almost empty handed for the midterm elections. He lost, but took his defeat with characteristic defiance. “If I have to compromise my principles to win an election,” he says, “I would rather lose.” There aren't many politicians who can say that with ease. Most tend to manufacture alibis to explain their loss, but his explanation was, “I lost because my constituents didn’t vote for me.”

In this column in issue #18 of Nepali Times I wrote: ‘I am not aware of even one public servant, civil or military, who can hold a lamp to the sincerity of purpose of a Maheshwar Prasad Singh or a Shankar Pandey.’ It's a tragedy of public life in Nepal that it's not necessary to correct this statement even after a decade. The death of Singh makes the life and politics of Bhim Bahadur Tamang, Ramhari Joshi, or Shankar Pandey even more precious—they remain yardsticks with which the conduct of future generation of politicians would be measured.

Will student activists going to the polls next week have it in them to follow the footprints of these soldiers of democracy when it’s their turn to take the torch?
Fraud calls
Himal Khabarpatna, 27 February-13 March

Nepal’s telecom providers are forfeiting billions of rupees a year in fraudulent international calls. Nepal Telecom is losing an estimated Rs. 1 billion and the state Rs. 250 million a year because of international calls made to bypass the official gateway. Other telecom service providers such as Spice Nepal, UTL and STM, are also losing out. Callers are also cheated because the reception is unclear, it is hard to connect and services like fax are restricted. The way to tell is when you get a local number in the caller ID even though you’re receiving an international call.

Telecom companies use satellite and optical fibre to connect international calls through circuit switch technology. Call bypassers use V-SAT to divert international calls from the official gateway to Voice Over Internet Protocol (VOIP). The call is then transferred to the telecom client through a landline or mobile. Such international calls show local numbers on the receiver’s set.

Small enough to fit in a back-pack, the VOIP devices are easily available in markets across the border. Getting an internet connection and a phone line is not hard either. If you have an internet connection, you can bypass a call from anywhere with a VOIP device. Because there is no need to pay the service charge or the tax, these calls are cheaper for the end-user.

Nepal Telecom has distributed 2.7 million SIM cards, Spice Nepal has distributed 1.7 million and UTL 122,000. Telecom companies estimate that about 10 per cent of these are used for bypass purposes. Surendra Prasad Thike, marketing manager at NTC says that in the last month over 6,000 SIM cards were blocked because they were used for bypassing calls. “We investigate as soon as we find anything suspicious,” Thike says. But the NT hasn’t done any proactive investigation to stop the telecom pirates. The call bypass business is operated by an international group and thus has become difficult to control. Those arrested for bypassing calls are quickly freed. Staff involved in investigating calls often receive death threats. An NT official said, “We can’t stop it just because we want to. The groups involved have an organised political protection.”

“We need to restore democracy again”

Interview with Surya Bahadur Thapa of the RJP, Ghatana ra Bichar, 11-17 March

Ghatana ra Bichar: What is the country’s main problem now?
Surya Bahadur Thapa: We have a multiparty system but democracy is weak. To write the constitution and for the future, we need to strengthen democracy.

What do you think of the Maoist draft constitution?
The Maoists are preparing to finish off their opponents. This has been their philosophy all along. They may have been elected to power now, but they haven’t given up that goal. The foreign powers who thought that the Maoists would enter the mainstream after being brought into the democratic fold were all wrong. They let them do whatever they wanted, thinking they would reform themselves. The effect of this will be felt in Nepal, in the subcontinent and the world.

Is there still a role for the ex-king?
After the end of the monarchy, the king doesn’t have a role.

Who had a bigger role in ending the monarchy, domestic or outside forces?

Vacancy please

Manoj Pandey in Kantipur, 10 March

“I have only two options now. Have to become a criminal and survive or have to commit suicide. I will choose whichever way is easier.” This thought provoked revelation from a young man who had just been forced to return home empty handed. Another participant highlighted the desperation of thinking about the loan repayments to prevent his house from being re-possessed.

As a result of the global financial crisis, there has been a rise in the number of workers in foreign employment returning home, where there are no jobs either. Existing industries are shutting down because of lack of security, conflict and the energy crisis. Investors complain that the government has done nothing to foster employment opportunities. Every year 300,000-400,000 job seekers enter the Nepali workforce of 13 million. They are either underemployed or unemployed. There’s more at stake than the monthly salary of a person. It’s about the country’s economic, social and cultural health overall. We cannot overlook the effect of employment on the psychology of individuals and their society. It is already late to start working on domestic employment generation.

The bigger role in any event is one’s own weakness. Listen, if the ex-king hadn’t tried to grab power this wouldn’t have happened. There were other factors, but the main factor was the people’s movement. There was a real danger of a blood bath, but he accepted the outcome of the movement and even left the palace, accepting the historical situation.

So it’s not such a big deal if the ex-king meets leaders in India? He may take a few courtesy calls, but it won’t have such a major importance. Today, the ex-king is not even taking part in cultural events, let alone politics. The Maoists can’t handle domestic problems like the power cuts, inflation and are trying to divert attention and channel the outrage towards the ex-king Gyanendra.

Are we going to pull through this?
Listen, all we need is 15 days to write a constitution. We don’t need a whole lot of foreigners, we need the parties with different opinions to come to a consensus. But they say one thing in private and say something else in public. Without that political will, I don’t see a constitution being written that will reflect this nation’s soul.

So how do we bring things back to normal?
We need to restore democracy again.

How do I work when this shadow keeps following me?
A presidential system or a prime minister one?
I don’t know, I just understand the digestive system.

Amit Chhetri in Annapurna Post, 8 March

Batsayan in Kantipur, 8 March

Dipak Gautam in Kantipur, 12 March
Learning from India’s mistake

J B PUN MAGAR

The government has introduced guaranteed seats for women, Janajatis, Madhesi, Dalits, the disabled and least developed regions for civil servants working in security, education, public service and other sectors. But the debate on this new and sensitive issue was severely lacking and those that set out to include have shown little interest.

The provision of reservations in India did not alleviate poverty and end oppression, it gave birth to a new elite class within the community. Experts on reservation social complexities must be understood before introducing reservation in a multi-cultural country. In Nepal, there are 100 ethnic, 92 linguistic groups and nine religions. The list might even increase with the rise of identity politics in the country.

One of the key issues is that there are sub-groups within groups (women, Janajatis, Madhesi, Dalits, the disabled and underprivileged regions). For instance, within the Madhesi community there are Muslims, Dalits and Janajatis. There are six Pahadi Dalits, 14 Madhesi Dalits and five Newar Dalits. There are 59 groups in the government classification of indigenous nationalities.

There is a “poor class” within each linguistic, ethnic and regional community. Affirmative action is supposed to uplift them, but what may look workable in the beginning may turn out to be infeasible as it has in India. Dalit activist and director of the Indian Institute of Dalit Studies, Surendra Singh Joharan says: “The issues we overlooked 50 years ago have become crucial now. Nepal should do its homework on identifying the issues and circumstances first so that it won’t repeat the move like we do now.”

Reservations for ethnic communities in India gave rise to an affluent class instead of alleviating poverty. The proponents of reservation consider this an achievement but it did not change the lives of the poor families. Director of Indian Social Institute Maryanas Dhill says: “We should identify the gap between the oppressor and the oppressed, but politically allotted quotas will never bring the desired results.”

In India, there are 463 seats in parliament of which 80 are allotted to Dalits. But it has taken India 50 years to understand that the poverty knows no caste. Chief minister of Uttar Pradesh Mayawati is a Dalit and has been elected four times, but the condition of Dalits in her state has not improved. Lucknow may be thriving, but the nearby Dalit settlement of Rampur is no better than it was.

Tamil Nadu fares no better. Out of 60.25 million people in that southern state, 20 per cent are Dalit. The Indian constitution has reservations for only Hindu Dalits but the poor non-Hindu Dalits are deprived of reservation even though Dalits remain Dalits no matter what religion they follow. In Chennai, Father Bhum says: “No one should make this mistake of allotting a quota on the basis of religion and caste.”

The commercialisation of the economy has decreased the opportunities in public service but it has increased poverty at the same time. In 1991, the Indian government had vacancies for 4.3 million positions, in two years that dropped to 3.8 million. In 1991 70 per cent of Dalits were landless, by 2000 that had leapt to 75 per cent.

Reservation could actually be a political weapon for those who do not want change. It is easy to gather votes by bandying around the slogan of reservation.

In Nepal, Janajatis have been demanding proportional representation. Of Nepal’s population, 37.8 per cent are Janajatis, but 33.39 per cent of CA members are Janajatis. On the other hand, Madhesis make up 31.2 per cent of the population but have 34.9 per cent representation in the CA. Dalits make up 11.2 per cent of the population but have only 6.7 per cent representation. Similarly, 34 per cent of Nepalis are women, but they have only 33.22 per cent representation in the CA.

But after 50 years of reservation, India doesn’t even have the representation of marginalised communities that Nepal already has in its legislature. In Delhi, Jyotiraditya Nehal Nehal University professor Achala Deb Thotar says, “The world can learn a lesson from Nepal that the change is possible through political consciousness and people movement.”

Affirmative action failed in India, why should Nepal go down the same road?

MIN RATNA BAJRACHARYA

Ambedkar proposed this to ensure Dalit representation in the election. In such constituencies, the preliminary election is conducted among Dalit candidates and with Dalit voters only. In the final election voters from other communities can participate.

This was practised in a few constituencies of India’s 11th Parliament and it worked. But Gandhians objected to the practice and later dropped it. A dual voting provision to take into consideration the sensibility of non-Dalit candidates was agreed on by consensus. Under this agreement, Dalits can cast two votes—for Dalit and non-Dalit candidates. But even if a Dalit candidate won it was the non-Dalit high castes that ultimately got hold of power. Nepali Dalits should take note of this.

Jagrann Media in association with Panos South Asia took a 21 member team of CA members, journalists, intellectuals and rights activists on a study tour to four states in India, Uttar Pradesh, Delhi, Mahasen and Tamilnadh. Conclusion of a meeting between Maharastra and Tamilnadu.

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The Tharu thrust
How to address ethnic aspirations while keeping a viable centre

As the march moved towards the condolence meeting at Bhadrakali, angry Tharu men chanted slogans. At Tundikhel, the army was having a parade rehearsal. Even as protestors walked on, the side gate of the field opened and an army jeep pulled out on to the Old Bus Park road. Someone shouted: “Stop it.” Two young activists threw stones at the jeep. The army man inside hid for cover. The front window pane was shattered. The driver immediately shot into reverse gear, put one hand on the horn, and drove straight back into Tundikhel.

The crowd went silent for a minute, with a leader asking who threw the stone. A middle-aged protestors remarked calmly: “This is what happens when you wake up someone who is sleeping. Everyone thinks we are stupid and will not do anything. Here is the answer.” And what an answer it has been. The first thing to recognise and accept is that the Tharu agitation is genuine and adds political strength to all those who seek change. Except the Dalits and perhaps the Muslims, the Tharus are the most suppressed group in the country. Irrespective of the trigger, their assertion marks a great leap towards political empowerment.

It does not matter who is backing the movement—UML, NC, the Maoist Tharu front that realised they would lose out by keeping silent, or international players. Remember the royalists said the April movement was solely India-backed and donor funded? Remember the Maoists said the Madhes movement was a conspiracy of royalists and Hindutva types? The Madhesi leadership grieves that the Tharu protests are a Pahadi conspiracy, but the key point is that at its root, this is a movement born out of discrimination and anger. And, it will have a major impact on national politics.

For one, the Tharus have emerged as a powerful new force. They maybe using other parties but like other ethnic movements in Limbuwan and Madhes this process will finally weaken central authority and national parties. The road to popularity in the western Tharu belt lies in opposing Kathmandu, not in allying with the capital.

The Maoists may be happy they have exposed the contradiction between Tharus and Madhesis. But finally, it will be the Maoists who will lose out the most in their west Tarai stronghold as newer Tharu parties take root. The former rebels should wake up to the steadily diminishing credibility with the same ethnic groups they once mobilised. And the Tharus will have to make strategic choices. Their real enemy is the state structure that made them landless and, despite the facade of democratisation, rarely gave them rights. As Bidyanand Lekhi told us at the march: “There is not a single Tharu CDO. We have no access to power. In everything, we want seven percent representation. This movement is no longer about only withdrawing the Madhesi tag. It is about winning equal rights and representation.”

The Tharus have allied with other ethnic groups, but there are already murmurs that the Gurung-Newar-Sherpa dominated NEFIN has done little for them. A Tharu journalist told us, “NEFIN participated in Kathmandu for publicity. But they did not release circulars to districts to back the protests. We don’t trust them completely.”

While the movements present targets are the over-ambitious, insular and narcissistic Madhesi leaders, the Tharus and Madhesis know they will have to cooperate, if for nothing else than the sake of eastern Tharus and western Madhes. They live together, speak similar languages, share similar grievances and will share and compete for power once federalism sets in, regardless of the number of provinces in Tarai.

Third, the movement has given a glimpse of how the CA will be utterly irrelevant when it comes to deciding key issues like federalism. Yes, the government never took the controversial ordinance to the house. But it is clear, whether we like it or not, that key players have more faith in the streets than in elected representatives who usually react rather than set the agenda.

Crucially, the Tharu movement is further proof of the present Nepali paradox of deepening democracy with a weakening centre. How Kathmandu’s leadership reconcile ethnic aspirations while maintaining a coherent state and writing a new constitution is the big question.
Banda woes
As the Tharu shutdown of the Tarai enters its 12th day, the country’s economy has been dealt a major blow. Within the last year, at least 14 per cent of businesses shut down in the plains. Besides the hardships faced by 40 per cent of Nepal’s population in the Tarai, hill towns are also affected by lack of supplies. A study by the UN’s World Food Programme (WFP), has found that the continuous bandas in the country have created a crisis in the economy and basic livelihood of the people. In 2008, there were 755 major strikes and bandas. In a single day of banda, the country suffers a loss of up to Rs 1 billion, while the industrial sector alone has losses of Rs 63 million a day.

Closed down
Colgate Palmolive, which had been operating in Nepal for the last 11 years, has decided to close operations due to chronic labour problems as well as plummeting sales of Colgate powdered toothpaste. The company plans to relocate some of its products, such as Somany’s, to India.

In audio
The historical novel written by Diamond Samsher Rana, The Tarai, has been adapted into an audio book by British company WAVES. Senior journalist Khagendra Nepali of the BBC Nepali Service did the voiceover. The company previously adapted BP Koirala’s Almabiranta into an audio book. The sole distributor of the CD in Nepal is Mandala Book Point, Kantipath.

ECONOMIC SENSE
Artha Beed

NEW PRODUCTS
BIKE: A new model of Bajaj bikes has been launched in Nepal. The Bajaj XCD 135 DTS-Si is a 135cc bike, known for its fuel economy. The model also features auto choke, a springy seats. The bike is currently priced at Rs 1,49,900, for both disc brake and drum brake versions.

LONDON—Economic thinkers, policy makers and intellectuals gathered at a conference in London this week to examine the causes and repercussions of the global economic crisis and to discuss ideas for ending poverty and building a common future.

The relevance of words like development, North, South, developed countries and underdeveloped countries were discussed while the importance of aid, overseas development assistance and organisations like the World Bank and IMF were analysed.

Participants questioned the morality of the bailouts taking place costing trillions of dollars to counter the inefficiencies of bankers and regulators in the US who still manage to get off scot free. People had strong opinions on how the poor will only get poorer if the rich get less rich. Delegates discussed the shift of focus for future economic growth from the London-New York axis to the Shanghai-Mumbai axis.

For a Nepali participant, there were many issues to ponder upon. Nepal is still looked upon as a country where conflict resolution ‘parachute consultants’ have not yet unpacked their bags. The experts wouldn’t be very unhappy if another conflict broke out and they could get back to business.

Post-conflict reconstruction and development seem like areas no one has a clue about, so it is left to the Nepalis to tell the world about what we have learnt from our yet incomplete peace process. How did we carry out this dramatic political transformation relatively peacefully, the world wants to know. The only people talking about this are foreign consultants, who are we going to tell the world about our experiences so far? We need to see this process through and be able to articulate the kind of help we need from the world community. It is our country, so we know best how to get out of the current stalemate. Nepal voices need to resonate proactively in conferences such as the one in London as well as in the forthcoming G20 summit in April.

Nepal will be competing with African states for future investments in business, trade or aid.

What are the policy prescriptions we are really seeking from the world? What is our list of issues that the government, private sector, donors or civil society needs to address? What type of support do we need from the international community in specific terms? Have we lost ourselves in the quagmire of domestic politics and myopia of resolving relatively smaller crises that we no longer know what the larger picture is?

What do China and India really mean for Nepal in the longterm economic future and what does Nepal mean to these two countries that may take on the role of economic restructuring in the aftermath of the financial crisis, similar to the economic rebuilding role played by the US and UK post World War II. If aid loses relevance in the world, what is the need strategy for Nepal? The questions are endless.

Nepal has enough development workers, social reformists, gender specialists, conflict experts and other specialists. What we now need is a new breed of economists who will start pondering Nepal’s place in the new world paradigm.

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Boom in the unreal estate

The housing bubble is intricately linked to the credit market

Despite the downturn in the economy, there is one sector that is booming: real estate and construction.

With more than $1.5 billion coming into the country from remittances, people have nowhere to invest but in land and housing. The last year has seen a continued boom in construction with house and land prices skyrocketing.

As the competition to buy houses and apartments get hotter by the day, banks are racing each other to offer loans to prospective buyers. Anyone able to pay Rs10,000-12,000 a month as EMI can easily obtain a housing loan. This trend is catching on even in the Karnali. “Every day 20-30 people come to inquire about home loans,” says Susan Lal Shrestha of Bank of Kathmandu, “if they have all the papers right we give the loan within a week.”

The commercial banks are more ready to hand out private loans than they are to invest in industry and development projects because they consider it less risky and they can get better overall returns. Nepal Rastra Bank says that in the last six months of 2008, commercial banks granted housing loans worth Rs29.5 billion, offering loans even for interior decoration and furniture. Abhishesh Dhakal, manager at Everest Bank says, “The emphasis is not just on the house but on the environment as well. The appeal of home loans has increased not just in the capital but in other districts such as Itahari, Birtamod, Butwal and Dhangadi.” Dhakal says that 80 per cent of Everest Bank’s consumer banking is based on home loans. While some are highly critical of this booming investment in housing an official at the central bank says this is good for the economy because of the downstream effect on creating employment in the brick, cement, iron, paint and furnishings industries.

But if remittances from those working overseas continues to decline, middle class consumers will have difficulty repaying their loans. Bhupendra Pandey, head of corporate banking in Rastra Banijya Bank says: “Families use the money to buy land and houses in the districts. Some come into the capital and turn to the banking sector for

EASY MONEY: People inquire about home loans at the Pulchok branch of Nabil Bank. With the right papers, borrowers can obtain finance within a week.

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additional financing. With remittances seeing a slowdown, the housing sector will surely be affected. "The fall in remittances will also decrease the loan capacity of the banks as deposits drop. Some believe the banking sector is sound and will not be buffeted by a potential bursting of the property bubble. In the 1990s the buyer had to put down a 20 per cent cash deposit before getting an 80 per cent loan. Now buyers have to put down a 60 per cent deposit. But Himalayan Bank’s Thamel branch manager, Rabindra Pradhan concedes: "The whole financial sector is after the housing business and so the risk is increasing." It is not just the private and new banks that have turned their attention to the housing sector, the country’s oldest Nepal Bank and Rastra Banijya Bank are also investing in this area. Binod Atreya, CEO of Nepal Bank says, "Although the sector is an attractive investment option, we have to investigate thoroughly before making any decision." Nepal Bank has granted home loans of over Rs1 billion to more than 900 customers.

Home loans are the chief focus at Nabil Bank as well. Raveena Joshi of Nabil says: "A few years ago our focus was on car loans, now it has shifted to housing." Nabil offers an interest rate of 10-10.5 per cent for a period of five to 20 years. Everest bank, which was probably the first bank to introduce home loans, has helped over 2,600 homeowners. It offers 8.5 per cent interest for five years and at 10 per cent for 20 years. With such high interest rates, it is not surprising that commercial banks are inclined towards home loans. Forty per cent of the total loans by newly opened banks are for home loans. With government spending on development low and the financial sector channeling all its investment in one area, bankers admit that this is like putting all our eggs in one basket. Suresh Neupane

Lots of interest

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<th>Bank</th>
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<td>Nabil</td>
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Home away

FAR AWAY: (clockwise from left) Deepak and Ganga had to get adjusted to New York’s streets.

After arriving in America, Ganga’s father Jiva Neopaney tries to come to terms with his family’s new homeland.

Ganga shows her family how to swipe the subway card.

Deepak and Ganga are married in Queens in a ‘big, fat Bhutani wedding’.

Ganga has got a job as a cashier in a gourmet food shop and Deepak works as a food packer for a Japanese restaurant, waking up at 4AM to get to work.

Just married, Deepak and Ganga take a day off to apply for their State ID. By next year, Deepak hopes to be working as a cab driver while Ganga still dreams of continuing her higher education.
Last summer, the Odari and the Neopaney clans were just two of the several hundred Bhutan refugees resettled across the United States. Since arriving in New York in June 2008 with a suitcase full of old clothes, a few fraying photos and barely any money, the two families have settled into their new home country. The families were neighbours in the refugee camps in Jhapa back in Nepal. Here, they are in-laws.

Ganga Neopaney, the oldest of the five Neopaney children, and Deepak Odari, one of the two Odari boys, were dating secretly in the refugee camp in Dhaka. Ganga insisted that if Deepak wanted to marry her his family would have to officially ask for her hand in marriage. They did.

Soon enough the young immigrant couple applied for a wedding permit and discovered life and independence, plus a renewed sense of belonging for the first time in their lives.

Eighteen years after being thrown out of their homeland, most of the 120,000 Bhutanese refugees are being resettled in third countries. The United States is taking 80,000, while Denmark, the Netherlands, Australia and Canada are taking others. Eight thousand have now arrived in the US where they are helped with everything from finding apartments and jobs to applying for social welfare.

Kashish Das Shrestha will be presenting these and other photographs at an interactive exhibition at photo.circle on 14 March, 10AM at The Bakery Café, Sundhara.

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At a Maoist cantonment, the main issue is not integration, but attrition.

**War trek**

Rolpa tries to promote trekking so visitors can relive the revolution.

A guerrilla force that spearheaded a violent revolution from these mountains of Midwestern Nepal 13 years ago is adjusting to a new life of uncertainty and idleness. According to Sukh Bahadur, it’s a 1,100 strong army has almost halved in recent months owing to attrition and quality assessments by UNMIN. The main push factor, he says, is the lack of infrastructure and development back by 20 years. Six months after the Maoist government came to power there hasn’t been a tangible improvement in the lives of the people. Health and education are still stagnant, there are no jobs and there is out-migration of young people. For the elderly, women and children who remain, skin diseases, dysentery, and pneumonia are rampant.

Says Buddhi Sejwal, who runs a primary health centre: “There has been no upgrading of medical infrastructure for the past 12 years, patients still have to walk for a day to the nearest hospital in Dang.”

Some like Shobha Dangi of the Rural Development Awareness Society see a perfect match between the need for development and the potential of tourism to make resources available. “The main shortage is money. There is so much tourism potential here it would be a pity to let it go waste,” he says.

Roadside tea shops that used to be stopover points for guerrillas during the war could easily boost their income if trekkers started coming. Previously little-known villages that have been made legendary by famous battles could be destinations for trekkers: Gan, Khuwa, Thushang.

Says Gil Bahadur Thapa, owner of the Thapu Hotel in Holeri: “I just hope for peace now. If there is peace, there will be tourism, and if there is tourism there will be development.”

Kong Yen Lin in Rolpa
reconciliation

facilities available in cantonments. “The government promised to raise our monthly wages and make infrastructural provisions but they haven’t,” he says, “we’re starting to feel like refugees in our own land.”

About 29 km away at the Tila sub-cantonment, the situation is even more desperate. There are no sentry guards on duty at night, no senior commanders in the camp when we visited and daily drills have been stopped.

Former platoon commander Mausam Thapa Magar left the camp last year. He says: “I felt I have no future in the PLA, its objectives and focus no longer matched my personal vision.” The 24-year-old enlisted when he was 15, attracted by the Maoists’ promise of liberation, democracy and social progress. “It’s just not the same anymore,” he says ruefully.

Mausam now works as a Rukum correspondent of the Maoist-owned magazine, Yatra, which focuses on Janajati issues. “The two-army integration is the most pressing problem to be resolved in the new constitution,” Mausam says, “but even if things don’t turn out well, I doubt if the PLA will take up arms again.”

Lower Secondary School teacher Nal Bahadur Oli feels that at this rate, the PLA will just melt away. “It’s only a matter of time before the PLA is dissolved and cadres are reallocated to different occupations by the government,” Oli says.

But Nima Gharti is still hopeful. Gharti spent eight years as a guerrilla, fighting in major battles. She has two wishes: establishing proper schools and skills training in her cantonment, and better guarantees of gender rights in the new constitution. Says the 25-year-old mother: “The condition of women and children were dire during the war, now that there is peace, we are looking for a bright future.”

See also:
‘From Maoism to tourism’, #340
‘Change in Rolpa’, #376

TIME PASS: Sukh Bahadur Roka Magar, the 5th division commander of PLA in a game of carom with his subordinates (overleaf). Goats graze at the empty entrance of the Maoist cantonment in Tila. Of the 1,300 cadre once housed here, 600 have left. A Maoist sprucing up a memorial for Kim Bahadur Thapa, a senior commander of the PLA who was killed in action in 2006.

I said “No”

No to added sugar
No to added colour
No to added flavour
No to added preservatives

“For 9 hours, and apart from a 9 to 6 schedule, I’m also a homemaker. Which is why, I lead a very hectic life—juggling deadlines, constant travelling, rushed meetings and trying to spend quality time with my husband. 24 hours were just not enough, and I realised that I was neglecting my health big time. I knew I couldn’t change my lifestyle, but I had to take a stand and say No to things that were making me unwell. That’s when I introduced Real Activ Apple juice in my life, and said No to added - sugar, colour, flavour and preservatives. In return, when I got was 100% juice with the natural goodness of Apple. So do what I did. Say No to all things artificial and stay fit the natural way.”

For more information, log on to www.dabur.com
**ABOUT TOWN**

**EXHIBITIONS**
- Water. Art Camp and Exhibition. Yala Maya Kendra, art camp on 12-13 March, Lazimpat Gallery Café, 29 March. 4438549
- Apple computer / iPod User Group first meeting, 14 March, 1PM. For information extreme-nepal.com/NAUG
- 35th Yala Maya Classical, a classical musical series, 15 March, Yala Maya Kendra. 5PM. 5537367
- Call for entries for Film South Asia, documentaries made in and after January 2007 qualified. For deadlines, visit filmsofthasia.org. 5552141

**EVENTS**
- Man on the Wire, a British academy award winning film, 14 March, 6PM. Lazimpat Gallery Café. 4428599
- WIC concert at Gokama Golf Resort, 6.30PM, 21 March
- OZMA concert at the Army Club Auditorium, 6PM, 27 March
- Final concert of Miles Music Festival at Dhopkima Café, Patan Dhokha, 28 March, 7PM.
- Sunday jazz brunch barbecue and live jazz music at the Terrace, Hyatt Regency from 12-3.30 PM. 4491234
- Jaz evening at Delices de France Restaurant every Wednesday, 11AM-2PM. 4260326
- Strings Band live every Tuesday at Gis Terrace Restaurant and Bar, Thamel.
- Wednesday Melody at jazzebel Café. Happy hour 6-8PM and TGIF party with live band Epic every Friday at BML, 2114075
- Some like it hot every Friday BBQ and live music by Dinesh Rai and the Sound Minds, 7PM onwards, Rs 899 at Fusion, Dwarikais Hotel. 4479488
- Happy cocktail hour, 5-7PM, ladies night on Wednesday with live unplugged music at Jatra Café & Bar. 4260326
- Live Sensation, performance by Yarkey every Saturday, 9PM, Hyatt Regency, Kathmandu. 4491234.
- Fusion and Loozo Band every Friday night, Bhumi Resto Lounge, Lazimpat. 4431293
- Fusion and Classic Music by Anil Shahi every Wednesday, rock with Rashmi Singh every Friday, sufi & raga with Hemant Rai every Saturday, BPM onwards, Absolute Bar. 5521408

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**DINING**
- Gourmet trout at Olive Garden, 6PM onwards at Rs 850+, Radisson Hotel, Lazimpat. 4412818
- Chez Caroline for French and Mediterranean cuisine, Babar Mahal Revisited. 4263070
- Fresh Himalayan Rainbow trout at Rox Restaurant all February 7PM onwards, Hyatt Regency. 4489362
- Mediterranean cuisine every Friday from Greece, Italy and the Middle East at The Café, Hyatt Regency. 4491234
- Nuchhe goi Thai at Nuchheils Thai Kitchen, Baluwatar. 4439903
- Fusion of Marcela Raginis new menu and Mannielís new bar at Dhopkima Café. 5522113
- Plit Du Jour at Hotel Shangi La, Kathmandu, Rs 600. 4412999
- Pasta pesto passion at La Dolce Vita, Thamel. 4700612
- Home made pasta at Allecso, Soaltee Crowne Plaza. 4273999
- Reality Bites, The Kaiser Café, Garden of Dreams, operated by Dwarikais Group of Hotels. 9AM-10PM. 4423541
- Cocktails, mocktails and liqueurs at the Asahi Lounge, opening hours 1-10PM, above Himalayan Java, Thamel.
- Starrry night barbecue at Hotel Shangi La with live/performance by Ciney Gurung, Rs 999, at the Shambala Garden, every Friday 7PM onwards. 4428599
- High tea with scones and sandwiches everyday at the Lounge from 4.30-6.30 PM, Hyatt Regency, Kathmandu. 4491234

For inclusion in the listing send information to editors(at)nepalitimes.com

**WEEKEND WEATHER**

**KATHMANDU VALLEY**
- Sat 27-6
- Sun 27-7
- Mon 26-7

Fri
- 23-8
- 24-8
- 25-8

Sun
- 22-8
- 23-8
- 24-8

The weather for the next three days in the valley is expected to remain dry and warm with a possibility of light drizzle on Sunday. The mercury will continue to rise, reaching a high of 27°C on Sunday. The relative humidity will be around 50%.

**NAGARKOT**
- Sat 27-6
- Sun 27-7
- Mon 26-7

Fri
- 23-8
- 24-8
- 25-8

Sun
- 22-8
- 23-8
- 24-8

The weather for the next three days in Nagarkot is expected to remain dry and warm with a possibility of light drizzle on Sunday. The mercury will continue to rise, reaching a high of 27°C on Sunday. The relative humidity will be around 50%.

**SOLU-KHUMBU**
- Sat 27-6
- Sun 27-7
- Mon 26-7

Fri
- 23-8
- 24-8
- 25-8

Sun
- 22-8
- 23-8
- 24-8

The weather for the next three days in Solu-Khumbu is expected to remain dry and warm with a possibility of light drizzle on Sunday. The mercury will continue to rise, reaching a high of 27°C on Sunday. The relative humidity will be around 50%.

**HENGRI/MAHENDRABARI**
- Sat 27-6
- Sun 27-7
- Mon 26-7

Fri
- 23-8
- 24-8
- 25-8

Sun
- 22-8
- 23-8
- 24-8

The weather for the next three days in Hengri/Mahendrbari is expected to remain dry and warm with a possibility of light drizzle on Sunday. The mercury will continue to rise, reaching a high of 27°C on Sunday. The relative humidity will be around 50%.

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**levard Korea**

**ARROW**

**Times**

In the movie 13B, Manohar (R Madhavan), a middle class Indian, moves into a new apartment on the 13th floor with his family. From the first day in their new home, the women are hocked on a new to show Sab Khaftay. The show is about a family early similar to theirs who have also just moved into a new house. As the show unfold, all the incidents that happen in the show start happening to Manohar and his family. Things take a turn for the worse when shocking incidents start happening in the show. Will the same happen to Manohar and his family?

Call 4422220 for show timings at Jai Nepal www.jainepal.com
FREE TIBET: Police attempt to arrest a Buddhist monk at a pro-Tibet demonstration at Boudhanath on Tuesday, marking the 50th anniversary of the Tibet Uprising.

DEADLOCKED: The Tharu protests brought the East-West highway to a complete halt all week. These cargo trucks were stranded in Pakli, Sunsari, for the 11th day.

LIMBUWANS, TOO: A Limbuwan activist paints a micro bus with the name of the proposed autonomous region in Ilam on Wednesday. The Limbuwans have joined the Tharu agitation in eastern Nepal.

GENDER NO BAR: The Nepal Police Band of women bagpipers perform at Bhrikuti Mandap to celebrate International Women's day on Sunday.
Having survived Holi’s hydro-terrorists throwing lola plastic grenades you must be thinking: “Where, thank Yahweh that’s over.” But you ain’t seen nothin’ yet. The Tarai band looks set to extend indefinitely, given the consortium of ex-Baddies, ex-Forum, ex-royalists, ex-UML, and ex-NGOs backing the agitation. If and when the bund is over, there are other groups queuing up to shut down the Tarai and the East-West Highway has been “booked” for closure till April. But everything has a price, and we hear that activists blocking the highway at Chandranighapur who haven’t even let media delivery vans pass and have vandalised half the ambulances in the Tarai, are letting buses go through if they pay Rs1,000 each.

Even an Ass can figure out that if a group can shut down the country for 10 days, there must be someone in govt who doesn’t want the problem resolved. It is clear that the UML and Maoists feel that the Tharu strike in the Tarai is a way to do onto the Madhesis what the Madhesis did to them back in January 2007. At that time, it was clear that everyone who wanted the Maoists wiped out of the eastern Tarai let the andolan simmer away for months. This time, the tables are turned, and everyone is openly dilly-dallying, negotiators even telling reporters that talks had to be postponed yet again because the mantri had forgotten to do his griha karya. The only groups negotiating for their own federal territories, it seems, are women, Dalits and lamas.

South Asian politicians, no matter how wholesome, ultimately succumb to dynasty rule. That is why Nepal will never really be a republic because everyone wants to be a clown prince. The latest is Chandra Bhan Yadav, presidential scion, who is putting down his name for the by-election in Dhanusha. By all accounts, the ex-X-ray Technician is sure to lose, but that hasn’t deterred him from trying his luck at the ballot.

And where are our feminine revolutionaries, the slayers of Miss Nepal 2008, when right under their fair and lovely noses there are beauty contests galore going on? Just this week there was the Kiddie Queen contest, last month a Teen Princess pageant was held, and every ethnic group that is worthy of a federal unit is putting up its teenage girls out to be Miss This and Miss That. So, tell me again, what was the problem with holding Miss Nepal?

It takes a rabid conspiracist to see a rabid conspiracy behind every bush. And so it is with the comrade leaders. Having spent the best part of ten years in Noida, they should know what happens in the Indian capital which must be why they smell a rat in KG, GPK, BDG, KPO, MKN all being in Delhi at the same time. What’s in the water in Bahawalpur that anyone as powerful as these threats to expose a “grand design”? I used to be Girjasa, and now its Senor Terrifico who is threatening to expose the people behind the attack in Syaulibang.

The Donkey did its own investigation, and it turns out that the attackers of the Piuthan police station are family of a local biggie slain by the Maoists. The state of the lawlessness in the country is now affecting the ruling Baddies as their past sins come back to haunt them. Even in their Base Area, former victims of Maoist extortion are now demanding their money back. Seeing the financial ministry lavishly distributing cash to its cadres by declaring 8,000 martyrs, Maoist victims now want their share of the take.

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And where are our feminine revolutionaries, the slayers of Miss Nepal 2008, when right under their fair and lovely noses there are beauty contests galore going on? Just this week there was the Kiddie Queen contest, last month a Teen Princess pageant was held, and every ethnic group that is worthy of a federal unit is putting up its teenage girls out to be Miss This and Miss That. So, tell me again, what was the problem with holding Miss Nepal?

It takes a rabid conspiracist to see a rabid conspiracy behind every bush. And so it is with the comrade leaders. Having spent the best part of ten years in Noida, they should know what happens in the Indian capital which must be why they smell a rat in KG, GPK, BDG, KPO, MKN all being in Delhi at the same time. What’s in the water in Bahawalpur that anyone as powerful as these threats to expose a “grand design”? I used to be Girjasa, and now its Senor Terrifico who is threatening to expose the people behind the attack in Syaulibang.

The Donkey did its own investigation, and it turns out that the attackers of the Piuthan police station are family of a local biggie slain by the Maoists. The state of the lawlessness in the country is now affecting the ruling Baddies as their past sins come back to haunt them. Even in their Base Area, former victims of Maoist extortion are now demanding their money back. Seeing the financial ministry lavishly distributing cash to its cadres by declaring 8,000 martyrs, Maoist victims now want their share of the take.

A stern-looking portrait of Comrade Stupendous sporting a salt and pepper Uncle Joe moustache is now going to be distributed to all govt offices. The PM reportedly wanted to choose the picture himself, and the MOIC is printing 20,000 full colour prints in glossy paper. Tremendous is under tremendous pressure these days from all sides on Tibet. The Mainland wants him to crack down on Tibetans, and he got the police to make pre-emptive arrests of potential trouble-makers in Boudha. The very next day he got a visit from the American, British and French envoys with a warning to let the Tibs alone.