

# Travel Guide

UBS Philanthropy Insights trip  
**Nepal, 25 February – 1 March 2019**



# Table of contents

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|                                  |           |
|----------------------------------|-----------|
| <b>Welcome</b>                   | <b>1</b>  |
| <b>Contact Information</b>       | <b>2</b>  |
| <b>Pre-departure Information</b> | <b>3</b>  |
| <b>Itinerary</b>                 | <b>5</b>  |
| <b>Forget Me Not</b>             | <b>8</b>  |
| <b>The Freedom Fund</b>          | <b>9</b>  |
| <b>Karuna</b>                    | <b>10</b> |
| <b>Possible Health</b>           | <b>11</b> |
| <b>Speaker Biographies</b>       | <b>12</b> |
| <b>In-Country Information</b>    | <b>15</b> |
| <b>Weather and Packing List</b>  | <b>18</b> |
| <b>Nepal – Country Profile</b>   | <b>19</b> |
| <b>Timeline</b>                  | <b>21</b> |
| <b>The World Bank in Nepal</b>   | <b>24</b> |
| <b>Update: 2015 Earthquakes</b>  | <b>27</b> |

# Welcome

I am thrilled to welcome you to the UBS Philanthropy Insights trip to Nepal. Thank you for taking time out of your busy lives to take part in what I am sure will be a thought provoking visit, demonstrating what can be achieved when people collaborate to achieve a common goal.

People get involved in philanthropy for a variety of reasons but the overriding one is usually the desire to make the world a better place. On this trip, you will see first-hand the impact private philanthropy is achieving towards improving children's lives and advancing the Sustainable Development Goals.

UBS is the only wealth manager we know that has a foundation with the necessary expertise to help our clients achieve such ambitious philanthropic goals. We are business-minded in our approach and evaluate the programs we support with the same rigor that UBS applies to financial investments. As a result, we are able to offer our clients the opportunity to support some of the most impactful programs around the world.

The UBS Optimus Foundation partners you will meet on this trip, The Freedom Fund, Forget Me Not, Karuna and Possible Health, are excellent examples of high quality programs achieving significant impact. These partners are tackling systemic problems in Nepal's health system and investing in frontline efforts to eradicate human trafficking and exploitation. Thanks to people like you, they are making great strides but there is still work to be done. On this trip you will not only see their work but will understand the challenges they face and the ambitious plans they have for the future.

I hope that you enjoy the trip and I hope that we can continue to offer you solutions for your philanthropy in the future.



Phyllis Kurlander Costanza  
Chief Executive Officer  
UBS Optimus Foundation



# Contact Information

## UBS Philanthropy Staff Members on the Trip:

|  |  |   |
|--|--|---|
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|--|--|---|

## Elevate Destinations Contact Persons (in the US):

|   |  |  |
|---|--|--|
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|---|--|--|

## Emergency Contact, 24/7:

|  |   |   |
|--|---|---|
| Sundar Thapa<br>Tel: +977 980 109 7728<br><br>Nepal Emergency Services Police: 100<br>Red Cross Ambulance Service: 4228094 | UBS Group Security<br>+852 2971 8500<br><br>UBS Travel Emergency Hotline<br>+44 20 3474 0534<br><br>UBS Group Security Services<br>+41 44 234 24 24 | U.S. Embassy – Maharajgunj, Kathmandu<br>Tel: +977 1423 4000<br>Fax: +977 1400 7272<br><br>Emergency line after hours:<br>+977 1400 7266; or +977 1400 7269 |
|--|---|---|

Note: In case of emergency, where possible you should first notify your guide, the UBS staff traveling with you, and then Dru Falco in the US.

## Dwarika's (Kathmandu)

**Address:** Battispatali Road, Kathmandu

**Phone:** +977-1-447 9488

The hotel provides shampoo, soaps, hairdryer, in-room safe, gym, spa, restaurant, and Wi-Fi. There is an ATM within walking distance. Laundry service is available at extra charge and there is complimentary yoga from 7:00–8:00am each morning.

## Hotel Xenial (Biratnagar)

**Address:** Biratnagar-11, Panchali Marg

**Phone:** +977-21-472950

The hotel provides shampoo and soaps **but no hairdryer**. A safe is available at reception. There is a swimming pool, restaurant and Wi-Fi. You can exchange cash at reception, and there is an ATM within walking distance. Laundry service is available at extra charge.

## Communications

To call numbers in Nepal dial 00 + 977 + [telephone number].

### Wi-Fi

Wi-Fi is available at all hotels on this trip and accessible for free. Please note that the speed and reliability of the Internet service may vary and may sometimes only be available in the lobby.

### International calls

If you are in Nepal and trying to reach a number outside of the country, dial 00 before dialing the country code and local number.

### Staying connected

Here are the most common methods for making local/international calls:

1. Smart Phone applications such as Skype, WhatsApp, and Viber (when Wi-Fi is available).
2. Getting an international calling package: Setting up international coverage from your cell phone provider for the duration of your trip is often the simplest option and the best to avoid roaming charges.
3. Use a local phone/SIM card: Best for making calls within Nepal as international calls can get expensive. Local SIM cards are inexpensive, can be found at a variety of stores, and often have pay-as-you-go plans where you can "top up" your credit for use in the country. Please be aware of any requirements your phone has in order to accept the local SIM cards (i.e. size of SIM card, jailbroken, etc.) Please also let us know in advance if you would like assistance purchasing a local phone.
4. Call from hotel or internet café: Please be advised that some hotels impose a surcharge that can be more than double the cost of international calls. Be sure to check the hotel policy before placing an international call from a hotel.

# Pre-departure Information

The following points are intended to enhance your upcoming trip to Nepal. Please contact Julia Molke if your questions are unanswered here.

Julia can be reached at +44 (0)20 7567 6732 or [julia.molke@ubs.com](mailto:julia.molke@ubs.com).

## Documentation

In case of emergency, it is advisable to record all of your important information on one sheet of paper, photocopy it, and distribute a few copies in your luggage, your money belt, and amongst relatives or friends at home. Also email a scanned copy to yourself to have available online. Here are some ideas on what to include:

- A photocopy of your passport
- Travel insurance policy details and 24-hour emergency number
- Details of relatives/friends and your primary care physician to be contacted in an emergency

## Money

The local currency is the Nepalese rupee (NPR), and has an exchange rate of 113 NPR per \$1 USD (as of January 2019). The UBS Philanthropy Insights trip officially begins on the evening of Monday, 25 February and ends the morning of Friday, 1 March 2019. For your extra personal costs and shopping, USD \$25–\$50 per day is a good rule of thumb.

### Cash vs. Plastic

Please be sure to notify your bank and credit card companies of your travel plans, in case they view your activity as fraudulent and block your card.

#### *Credit/Debit Cards:*

Credit cards (Visa, MasterCard, and American Express) are accepted at larger establishments and at the hotels on this trip. Cash is more appropriate everywhere else. Most merchants will charge an additional 3–5% of the bill for a credit card transaction.

#### *Cash:*

Cash is recommended for smaller stores and outside of urban areas. If you plan to bring USD bills with you to exchange, be sure to bring newer bills printed in the last 5 years that are in pristine condition (no rips, tears, smudges, markings, creases, etc.). Note that traveler's checks are no longer commonly used.

For cash exchange, we recommend taking care of large exchanges while in Kathmandu. Your guide will be able to advise you on the best place change cash, if you need to. Ask for smaller bills when getting the local currency, as some smaller vendors may have a hard time giving change for larger bills.

## Getting Cash In-Country

### *ATMs:*

ATMs are accessible near your hotel in Kathmandu. We recommend getting the cash you will need while in Kathmandu, but there is also an ATM near the hotel in Biratnagar. There is usually a small fee per transaction (on top of what your own bank charges), and a \$1,000 USD withdrawal limit.

### *Banks:*

Note that you will need to bring your passport with you to withdraw money from a bank.

### *Spending Limits and Fees:*

We advise you to call your bank and credit card company to notify them of your travels; otherwise a block may be placed on your card. Be sure to ask about your spending limits and what fees you may incur by using your credit/debit cards abroad.

## Travel Insurance

Elevate Destinations strongly recommends that all travelers have travel insurance for any trip they wish to take. Please note that some insurance options require purchase within 24 hours of making payment for your trip. We encourage you to review your travel insurance options before making payment to Elevate Destinations.

Elevate Destinations is partnered with the Travel Insurance Center, a broker of travel protection products. For assistance, contact Alan Lightbody, Agent Representative, email [alightbody@travelinsurancecenter.com](mailto:alightbody@travelinsurancecenter.com), toll free +1 (866) 979-6753 Ext. 3648, or direct +1 (402) 343-3648.

## Tipping

Tipping at hotels is always appreciated but not required. Note that tips for your guide, driver, and restaurant staff at group meals have already been included.

- For porters at hotels: \$1–\$2 USD per bag
- For cleaning staff: \$2–\$3 USD per day per person

You will soon embark on an unforgettable experience to learn more about highly-effective philanthropy and the impact it can have on solving global problems. During the trip we will take a deeper look at how philanthropic capital can be invested to support communities, develop markets, influence policy and secure rights, and ultimately how to achieve systems change in a deeply complex social, economic and political environment.

During our curated philanthropy trip, we will visit UBS Optimus Foundation programmes: The Freedom Fund, Forget Me Not, Karuna and Possible Health. These partners are tackling systemic problems in Nepal's health system and investing in frontline efforts to eradicate human trafficking and exploitation. The Freedom Fund is preventing trafficking and exploitation, protecting vulnerable communities, prosecuting perpetrators and partners to achieve systemic, long-term change. We will visit Forget Me Not, who is helping children to move from institutional care to families, and see Karuna, an organization that is improving the lives of children with disabilities. Finally, we will hear from Possible Health, who is delivering healthcare by operating government hospitals, hiring and equipping community health workers to provide home care, and using technology to link care between hospital and home.

| Date                   | Activity  | Location                |
|------------------------|---|-------------------------|
| Monday, 25 February    | <i>Arrivals</i><br>Welcome Dinner and overview of Nepal                               | Kathmandu               |
| Tuesday, 26 February   | <b>Forget Me Not</b> field visit<br>Dinner with <b>The Freedom Fund</b>               | Kathmandu               |
| Wednesday, 27 February | <b>The Freedom Fund</b> field visit<br>Afternoon flight to Biratnagar<br>Dinner       | Kathmandu<br>Biratnagar |
| Thursday, 28 February  | <b>Karuna</b> field visit<br>Debrief and Closing Dinner with <b>Karuna</b>            | Biratnagar              |
| Friday, 1 March        | Morning flight to Kathmandu<br>Lunch with <b>Possible Health</b><br><i>Departures</i> | Kathmandu               |

## Recommended Pre-Reading List

For a general introduction to Nepalese history, culture, and travel, we recommend the latest [Lonely Planet Nepal \(Travel Guide\)](#), which is updated annually.

### Non-Fiction

- *Sold*, Patricia McCormick, 2008
- *A History of Nepal*, John Whelpton, 2005
- *Female Sex Trafficking in Asia: The Resilience of Patriarchy in a Changing World*, Vidyamali Samarasinghe, 2004

### Fiction

- *Buddha's Orphans*, Samrat Upadhyay, 2011
- *Arresting God in Kathmandu*, Samrat Upadhyay, 2002

### Miscellaneous

- *Global Press Journal Nepal Series*: <https://globalpressjournal.com/asia/nepal/>
- *Images of Modern Slavery*, TED: [https://ideas.ted.com/images\\_of\\_modern\\_slavery/](https://ideas.ted.com/images_of_modern_slavery/)

# Itinerary

## Monday, 25 February – Guests Arrive in Kathmandu

Welcome to Nepal! Upon arrival you will be greeted by Elevate Destinations at your arrival airport and travel to Dwarika's Hotel.

| Timing          | Activity                             | Location                   |
|-----------------|--------------------------------------|----------------------------|
| 12:00pm onwards | Check in and relax at hotel          | Dwarika's Hotel            |
| 5:30pm          | Welcome and introductions            | Dwarika's Hotel            |
| 6:00pm          | Travel to 1905 Restaurant            |                            |
| 6:30pm          | Welcome Dinner and overview of Nepal | 1905 Restaurant, Kathmandu |

## Tuesday, 26 February – Forget Me Not Field Visit

| Timing  | Activity  | Location                                  |
|---------|---|---|
| 7:00am  | Breakfast   | Dwarika's Hotel                           |
| 8:00am  | Introduction to family-based care and orphanage trafficking                                   | Conference room at Dwarika's Hotel        |
| 9:00am  | Travel to Forget Me Not (FMN) office  | Maharajgunj                               |
| 10:00am | Forget Me Not team introduction   | FMN office                                |
| 10:30am | Zafina's story and Q&A  | FMN office                                |
| 11:00am | Tea break   | FMN office                                |
| 11:15am | Stories from the field – reintegration and prevention programs through gallery walk and video | FMN office                                |
| 11:45am | Asha Orphanage transition case and Q&A  | FMN office                                |
| 12:30pm | Lunch   | FMN office                                |
| 1:30pm  | Travel and visit to Independent Supervised Living Care (Girls flat)                           | Golfutar                                  |
| 2:45pm  | Travel and visit to reunited family of three children with parents                            | Budhanilkantha                            |
| 3:30pm  | Return to Dwarika's Hotel and relax   | Dwarika's Hotel                           |
| 6:00pm  | The Freedom Fund – welcome and introduction to child trafficking and modern slavery in Nepal  | Conference room at Dwarika's Hotel        |
| 7:00pm  | Dinner with the Freedom Fund  | Krishnarpan restaurant at Dwarika's Hotel |

## Wednesday, 27 February – Freedom Fund Field Visit

| Timing  | Activity  | Location   |
|---------|---|--|
| 7:00am  | Breakfast and check out of hotel  | Dwarika's Hotel  |
| 8:00am  | Travel to Santaneshwor brick kiln, Badegaun   | Godavari, Lalitpur   |
| 9:00am  | Tour of brick kiln and opportunity to speak with workers and kiln owner, hosted by Global Fairness  | Chuchchepati   |
| 10:30am | Travel to lunch venue   | Kathmandu  |
| 12:00pm | Discussion with Global Fairness team and lunch at Chez Caroline   | Chez Caroline, Baber Mahal Revisited Complex                                     |
| 1:00pm  | Travel to Shakti Samuha   | Kathmandu  |
| 1:45pm  | Visit at Freedom Fund partner, Shakti Samuha – a survivor led NGO working to end the commercial sexual exploitation of children in Nepal. The group will have a chance to speak with survivors. | Chuchchepati, (Behind Petrol Pump and near the Animal Medical Center), Kathmandu |
| 3:30pm  | Travel to Kathmandu airport   | Kathmandu  |
| 4:00pm  | Check in at Kathmandu airport   | Kathmandu airport  |
| 5:15pm  | Fly to Biratnagar – Buddha Air U4711 (ETA is 5:55pm)  |  |
| 6:30pm  | Check in to Hotel Xenial and relax  | Hotel Xenial   |
| 7:00pm  | Dinner  | Hotel Xenial   |

## Thursday, 28 February – Karuna Field Visit

| Timing  | Activity  | Location     |
|---------|---|--------------|
| 7:00am  | Breakfast   | Hotel Xenial |
| 8:00am  | Drive to Barahchhetra   | Barahchhetra |
| 10:15am | Meeting with the Mayor, Deputy Mayor and Ward Chairs together with the Chief Administrative Officer | Barahchhetra |
| 11:15am | Meeting with some local people with disabilities and their families                                 | Barahchhetra |
| 12:30pm | Lunch   | Barahchhetra |
| 1:30pm  | Home visits   | Barahchhetra |
| 3:00pm  | Walk along Koshi River  | Barahchhetra |
| 3:30pm  | Drive back to the hotel   | Barahchhetra |
| 5:30pm  | Relax at hotel  | Hotel Xenial |
| 6:00pm  | Debrief with Karuna   | Hotel Xenial |
| 7:00pm  | Closing Dinner hosted by the Chief Minister and presentation by the State Government                | Hotel Xenial |



## Friday, 1 March – Departure

We will fly back to Kathmandu in the morning and enjoy a closing lunch with Possible Health giving everyone a chance to discuss his/her impressions of the visit and share a meaningful moment from the week.

| Timing  | Activity   | Location                            |
|---------|--|-------------------------------------|
| 7:00am  | Breakfast and check out of hotel                     | Hotel Xenial                        |
| 8:30am  | Travel to Biratnagar airport                         | Biratnagar                          |
| 10:25am | Fly to Kathmandu – Buddha Air U4704 (ETA is 11:05am) |                                     |
| 12:00pm | Possible Health introduction                         | Conference room at Dwarika's Hotel  |
| 13:00pm | Closing lunch  | Toran restaurant at Dwarika's Hotel |

# Forget Me Not

## About Forget Me Not

Forget Me Not was established in 2005 by a group of Australians after a holiday to Nepal. The friends had the aim of providing a best-in-class orphanage and education to vulnerable girls in Nepal. After several years the group discovered the children were not really orphans and had been deliberately separated from their families to generate donations. The girls had even seen their own mothers turned away from the institution. Forget Me Not transitioned to being a world leader in advocacy for family-based care and has worked with the Nepal government to close 11 institutions.

Forget Me Not with partners Hope and Homes for Children, a world leader in deinstitutionalization, will transition 301 children out of the second largest orphanage in Nepal, which has been identified by the government as abusive. The children will be reintegrated into families. The program will serve as a catalyst for further reform of the care systems in Nepal.

## The Problem

To the outsider, orphanages in Nepal sound like a positive force to help vulnerable children, but sadly this is often not the case. The majority of children are not orphans. Traffickers promise families a better education for their children in “boarding schools,” which in reality are institutions where children are exploited to elicit financial donations from volunteers and donors (DFID 2017).

Unequivocal evidence shows that putting children in orphanages, also called institutionalization, is a harmful practice that undermines development, exposes children to unacceptable safeguarding risks, and results in the intergenerational transmission of poverty and social exclusion. Both a source and destination point for child trafficking (US Trafficking in Persons Report 2017) institutions in Nepal are a widely recognized vehicle for the enslavement of children, acting as “lucrative businesses” (UNICEF 2011) and central participants in a web of modern day slavery and trafficking.

Donors to institutions in Nepal are inexorably linked to this exploitative system, where children can be institutionalized for the sole purpose of making a profit (Next Generation Nepal). The government of Nepal is working to close exploitative institutions and has asked for assistance from technical partners to transition children to loving homes, and to begin a longer process of reform.

## The Philanthropic Solution

Forget Me Not and Hope and Homes for Children will work toward five objectives:

- Strengthen the political will for reform in Nepal by conducting a complete mapping of residential child institutions in Nepal

- Establish know-how in deinstitutionalization, child protection and care reform through the process of closing the Asha orphanage, in conjunction with the government. Rescue 301 children and lead the development of family strengthening, gatekeeping and alternative care linked in a district level child protection system
- Build the capacity of the government and NGO social workforce to scale up family-based services
- Engage faith-based organizations in preventing orphanage trafficking and responding to the overuse of orphanages in Nepal
- Influence and transition private funding toward family-based care

## The Evidence

Children in family-based care show better developmental and life outcomes than children who have been institutionalized. And family-based care has been shown to be less expensive than institutional care.

Forget Me Not has a successful track record in rescue, reintegration, advocacy and development of community-based prevention services, alongside its successful story of transition from orphanage care to family and community care. Hope and Homes for Children has 18 years’ experience in deinstitutionalization and developing prevention and alternative care. With over 100 institutions closed through the development of alternative services and experience working across five regions, Hope and Homes for children has the skills and capacity to support Forget Me Not to catalyze system reform

## The Impact

- Full reunification or placement in foster care for 301 children from the Asha orphanage across 35 districts of Nepal, with all children progressing well after 36 months
- 25% of previous Asha orphanage funding transitioned to family-based care
- 700 social workforce persons trained on deinstitutionalization and effective gatekeeping (the process that approves the care plan for a separated child)
- Gatekeeping mechanism implemented in five districts
- Mapping report of all Nepal residential childcare institutions disseminated to government

# The Freedom Fund

## About The Freedom Fund

The Freedom Fund partners with frontline organizations to combat slavery directly in defined regions with a high concentration of slavery. They do this by setting up "hotspot" programs – clusters of the most effective community-based organizations in these regions. Partnering with these organizations in some of the world's poorest and most marginalized communities is difficult, demanding, and time intensive. But it is also one of the most effective ways to achieve large-scale and sustainable change.

## The Problem

Every part of the world is plagued by the sex trafficking industry, but 66% of the burden falls on Asia, and huge numbers of children are suffering the terrible consequences.

Over the past fifteen years, Nepal has seen a dramatic rise in sex work in the Kathmandu Valley. This has also led to an increase in the commercial sexual exploitation of children (CSEC), an internationally recognized form of modern slavery.

At least half of all workers in the commercial sex industry are children under 18, and often those over 18 entered the sector as minors. A UN-funded study in 2011 estimated that more than 26,000 girls and women are working in the sector, 41% of them located in the Kathmandu Valley.

## The Philanthropic Solution

The Freedom Fund aims to pilot and provide evidence for the most effective approaches, those that have the potential to massively reduce the sexual exploitation of children in Nepal. These approaches fit within three overarching objectives.

1. Develop practical pathways for more children to leave the sector. Expand services that enable minors to safely exit, heal from their experiences, and successfully reintegrate. Examples include shelter, counselling, and job training
2. Reduce the demand for children in the industry. Create strong disincentives so that employers and clients reject the use of children. This includes criminal justice approaches and research into potential public messaging and campaigns
3. Prevent children from being recruited into jobs that put them at risk of sexual exploitation. Raise awareness in

source communities about the risks of unsafe migration and recruitment into jobs where CSEC is present, and address the root causes leading to vulnerability

## The Evidence

The Freedom Fund and their partner organizations have already achieved a number of important results

- 1,400 girls and women provided with psychosocial or legal counselling services
- 125 victims removed from the industry and provided with follow-up care
- Partners and their lawyers worked on 94 legal cases to bring perpetrators to justice
- Partners helped generate 110 stories about this issue in local and national media
- Including prevention activities in rural areas, the program reached over 14,000 people

The Freedom Fund brings a new data-driven approach to the field of slavery and rights-based programming. They are pioneering a new effort towards gathering program-performance data to understand what is working, what is not, and how anti-slavery organizations can work more effectively. Support from the UBS Optimus Foundation will allow The Freedom Fund to expand and improve the data it collects in the central Nepal hotspot.

## The Impact

By 2019 Freedom Fund will achieve

- 420 children liberated with support for recovery
- 2,700 survivors with access to services to help them sustainably reintegrate to their communities
- 30 arrests of offenders involved in CSEC with 50% conviction
- Laws, legislation and policies improved and enforced to strengthen the legal environment to address CSEC: 4 policy changes
- 2,400 at risk children reached to raise their awareness about unsafe migration and recruitment into jobs where CSEC takes place

The Freedom Fund is the long awaited breakthrough in slavery eradication; it turbo charges the work of multiple grassroots organizations, bringing them together around a shared, bold strategy and providing them with world-class measurement to ensure effectiveness and donor accountability.

# Karuna

## About Karuna

Karuna Foundation focuses on improving maternal and child health and nutrition to prevent disabilities, sensitizing the community and public workers on disabilities, and linking families affected by disabilities to services. This support is tailored to each family's case and includes access to education, livelihoods, healthcare and social inclusion services.

Karuna also works with communities to form Village Child Protection Committees including training on how to budget and how to keep demanding the support services that disabled children need.

## The Problem

Children with disabilities face extreme challenges, and there are an estimated 200,000 Nepalese children with disabilities (2% of children), many of them preventable.

Social attitudes and many other barriers mean that disabled children suffer from limited opportunities to live a full life. They don't enjoy full access to education and healthcare, and are often excluded from community life.

Many children are simply written off and seen as a burden to their already over-stretched families. Worse, they are at particular risk of violence and neglect.

Too often aid is provided in such way that it is inaccessible for many disabled people, or they are forgotten completely. Long-term, targeted support is needed to ensure equal access to quality care and services.

## The Philanthropic Solution

Karuna developed the Inspire2Care model to address the issues faced by disabled children and their families. It is a partnership between local communities and the government with a time-limited period of set up support from Karuna.

It organizes leaders, health workers, educators and local civil servants from poor communities. It trains them so they are equipped to take on responsibility for children with disabilities and promotes improved maternal child health care. The program has had a promising first year in the villages.

From the beginning, the cost of the program is shared in decreasing ratios between Karuna and the implementing communities. This continues until it is fully sustainable,

usually in year 4 or 5. After that the community can continue the prevention and rehabilitation activities independently with local funds from municipal, district and national authorities and from the community.

Karuna offers a truly local solution to support disabled children within their own families. It is driven by a Nepalese social entrepreneur, Deepak Sapkota, who has built Karuna to work with existing community organizations, such as health posts, to understand the ways they can improve the lives of disabled children, and how they can find funds within their own budgets to sustain this support.

UBS Optimus Foundation support has allowed Deepak to scale this work bringing real and meaningful changes to the lives of disabled children and build an evidence-based, sustainable, and replicable health care model.

## The Evidence

Key outcomes to date:

- Inspire2 Care program is being rolled out to 16 villages in the Illam and Jhapa Districts, estimated to have 4,500 disabled children
- The program aims to improve the quality of life for 50% of these children, and reduce the number of children facing violence at home or school by 50%
- By successfully scaling a program that is community-owned and financially self-sustaining, Karuna will provide a model that can be replicated across Nepal

Karuna's Inspire2Care model received global recognition in 2015. The Asia Pacific Centre for Disability and Development selected Inspire2Care as one of the five best practices due to the lasting impact in the lives of hundreds of disabled children and their communities.

Independent research found that Inspire2Care is highly cost effective according to World Health Organization standards.

And the experiences during the emergency relief following the recent earthquake in Nepal have led to an addition of disaster risk reduction to the Inspire2Care program. This means village leaders, teachers, health workers, people with disabilities, and many others will be trained to prepare for disasters with the goal to reduce casualties and increase effectiveness of aid with a focus on disabled children.

# Possible Health

## Possible Health

Possible Health is a pioneering non-profit organization that delivers high-quality, low-cost healthcare to over 100,000 patients each year through a public-private partnership in rural Nepal. The organization has been ranked as one of Peter Singer's top ten charities on The Life You Can Save.

A new healthcare approach is needed to reach the poorest citizens with high-quality care at an affordable cost. Possible has been building one such approach since 2008 in some of the poorest and most remote communities in Nepal. What started as a humble clinic in a region of 250,000 people without a single clinician has since grown into a healthcare system with two regional hospital hubs and a network of community health workers that has delivered care to over 500,000 patients while demonstrating year-over-year resource growth from the Nepali government.

## The Problem

Traditional healthcare approaches fail to solve the problems of the world's poorest patients—with more than 400 million people around the world lacking access to primary care (WHO/World Bank, 2015). The poorest cannot access the private sector due to cost, the public sector fails to deliver on quality, and philanthropy produces pockets of excellence but cannot drive the needed scale of delivery alone.

Even when the poor have access to care, paying for healthcare out-of-pocket forces people into poverty. Worldwide, out-of-pocket healthcare spending forces 100 million people into extreme poverty every year and causes another 150 million severe financial hardship (Kim, 2013).

In Nepal, nearly 12 million Nepalis (40%) lack access to healthcare. Due to this lack of care, high rates of preventable child deaths persist in rural, low-income communities. In Accham district, life expectancy remains more than 10 years below the national Nepali average.

## The Philanthropic Solution

Possible delivers healthcare by operating government hospitals, hiring and equipping community health workers

to provide home care, and using technology to link care between hospital and home. The integrated system is adaptive and targeted to the largest drivers of morbidity and mortality for which cost-effective, evidence-based interventions exist.

Possible has four priorities:

- Priority 1: Childhood infectious diseases and malnutrition
- Priority 2: Maternal and newborn complications
- Priority 3: Chronic diseases, including mental illness
- Priority 4: Surgically treatable conditions, particularly trauma

## The Evidence

Results from a 2016 census demonstrated a 12% decrease in mortality of under-two children versus the prior 12 months. This data was captured with Possible's real-time surveillance system that gives health workers access to patient records on smart phones and provides a geo-location for every household that Possible serves.

Possible will rigorously study the effectiveness of its overall model and on its community health worker program with leading academic partners including Harvard University. That data, along with consistent increases in performance, provide a strong proof-of-concept to transition to scale

## The Impact

By 2019, Possible aims to achieve

- 300,000 patients enrolled in an integrated primary care system using a "hospital-to-home" electronic health record
- 150 Community Health Workers (CHWs) hired, equipped and trained to provide active disease surveillance and care
- Nepal's first rural teaching hospital established as a critical healthcare delivery innovation hub
- Demonstrate that quality integrated care can be provided at an affordability cap of 25 USD per capita

# Speaker Biographies

## Welcome speakers

**Prateek Pradhan**, Board Member of Karuna

Prateek is Executive Chairman and Editor-in-Chief of Baahrakhari digital newspaper. Prior to this, he worked as the Press Advisor to the Prime Minister of Nepal and before that he edited Nagarik, Nepali daily; Karobar, Economic daily, and The Kathmandu Post, English daily.

He has earned Master's Degrees from Harvard University, New York University and Tribhuvan University. Throughout his career, he has been championing the cause of press freedom, freedom of expression, right to information, democracy, and the rule of law.

Prateek has played a crucial role in formulating media related government policies and plans and has contributed in implementing the code of conduct in the press, and also provided media trainings to bureaucrats, security forces and students. He has worked for the rights and responsibilities of the journalists as a member of various rights associations. He has also been active in the training of rural and urban media personnel and aspiring journalists, with a special focus on media ethics and self-censorship in Nepali media.

**Subhash Ghimire, Editor of Republica National Daily**

Subhash is Editor of Republica National Daily. He holds a Master in Public Policy (MPP, 2014) degree from the Harvard Kennedy School of Government, Harvard University.

Subhash comes from a remote village called Arupokhari in Gorkha District, Nepal. Subhash is the founder and executive chairman of The Sarswati Foundation. After having spent four months in helping war affected kids in Arupokhari, a remote village in western Nepal, he started the foundation to further the cause and help war affected kids attend school. He also established a library with more than 1,600 books and two computers in Darbar Secondary School in Arupokhari where he started his education. His passion lies in public interest and human rights law.

Subhash aspires to catalyze youth-led movements in education, health, democracy and human rights issues in Nepal.

## Forget Me Not

**Anju Pun**, Country Director

Anju has been Country Director of Forget Me Not in Nepal since May 2014. Anju joined Forget Me Not during its transition phase from orphanage funding model to family reintegration model. Her core work involves the effective management and implementation of vital child rescue, family reintegration and prevention programs in Nepal. Anju is a passionate child rights advocate with a 14-year span of work in the development sector of Nepal specifically encompassing the rights of children, women and marginalized communities. Her current focus is overseeing the largest orphanage rescue and family reunification ever undertaken in Nepal in cooperation with the Government of Nepal.

She is also a doting mother to her eight year old daughter, who keeps her grounded and patient. Anju is the first adult in her entire generation to receive formal education with a Master's degree. She takes immense pride in what she is doing, Reuniting Children in Families.

**Dhan Bahadur Lama**, Executive Director

D.B. Lama is the founding member of The Himalayan Innovative Society (THIS), in-country partner NGO of Forget Me Not and is currently working as the Executive Director of THIS and serving since last 16 years. THIS is a Nepali NGO working in child protection and reintegration of children trafficked into institutions. THIS has touched the lives of over 800 children from various 67 districts of Nepal.

He is from one of the most remote and impoverished district called Humla but born in a community rich of culture and tradition, Nyinba community. He was the first youngest child from a shepherd family to grab scholarship in Kathmandu in 1978 in one of the renowned school of Nepal called Budhaniikantha School.

**Rija Maharjan**, Child Protection Coordinator

Rita has been working in The Himalayan Innovative Society/ Forget Me Not team since last 5 years. She is best in her element when she is writing. She is a great team player and provides her expertise and support to each team member. She plays a key role in keeping the team together and is involved during the planning, budgeting and execution of activities and she is always available for her team members in accomplishing every responsibility.

Rija believes her work is a celebration as she feels blessed with the most awesome job in the world – reuniting children and families because families belong together.

**Surendra Lama Tamang**, Reintegration Officer

Surendra joined The Himalayan Innovative Society/ Forget Me Not team in January 2014 as a Reintegration Officer to search the families of children trafficked into institutions and reuniting them back to their families. Currently he is leading the Rescue & Reintegration team of The Himalayan Innovative Society/ Forget Me Not.

Surendra Lama is originally from Kabhre district which is neighboring district of Bhaktapur and it takes 2 hour road travel from Kathmandu to reach his home. His career started working with street children in Kathmandu in 2007 for next 6 years. He is married and is blessed with two children.

**Kavita Chapagain**, Anti-Child Trafficking Officer

Kavita has been working as an Anti-Child Trafficking Officer in The Himalayan Innovative Society/ Forget Me Not team since 4 years. Her major responsibility is to oversee Prevention and Change Agent Program. She has been interested in traveling and reading novels. Having faith on humanity and dealing people from the heart best defines Kavita. She is a young, dynamic and self-motivated woman. She graduated with a bachelor's degree in social work and is currently doing her master degree in Social work.

**Dr Delia Pop**, Director of Programmes & Global Advocacy, Hope and Homes for Children

Dr Delia Pop is the Director of Programmes and Global Advocacy at Hope and Homes for Children. Born and educated in Romania, Delia is a medical doctor who has committed the last 19 years to working with children in the institutional care system and families at risk of separation. Delia has led the development of a model of change that has contributed to the incredible transformation of child protection and care systems at national, regional level and global level. Over the last 19 years, Delia has provided technical assistance and training to government agencies, NGOs and other professionals in Europe and Africa; developing training materials that will support child protection and system reform globally. In addition to contributing to national child protection and care reform strategies, Delia has published numerous academic papers on this subject.

## The Freedom Fund

**Audrey Guichon**, Deputy Director of Programs

Audrey joined the Freedom Fund in January 2015. Prior to this, she worked at Anti-Slavery International for 7 years where she coordinated the organization's programs on domestic work. She oversaw the implementation of a number of projects focusing on the situation of child and migrant domestic workers across the Americas, Africa, Asia and the Middle East.

She worked closely with local partners around the world to improve the situation of workers and to put an end to slavery in the domestic work sector; together they implemented a variety of interventions from community empowerment and unionization to access to justice and advocacy. She led the efforts of Anti-Slavery International and its partners in the run up to the adoption of ILO Convention 189 on Decent Work for Domestic Workers.

Audrey has worked in academic settings at the University of Birmingham and University of Ulster and in the voluntary sector in Northern Ireland and India, focusing on peace and reconciliation as well as women's rights. She holds a Masters in Human Rights Law from the Irish Centre for Human Rights, National University of Ireland.

**Pauline Aaron**, Senior Program Officer

Pauline joined the Freedom Fund in August 2016 as Program Officer for our Central and South-Eastern Nepal Hotspots. Prior to this, she worked for Progressio, managing a DFID funded youth volunteering programme in Africa and Central America.

Previously, Pauline was the Country Director for the Jesuit Refugee Service in Thailand, overseeing programs serving migrant workers, refugees and immigration detainees. She also spent three years with JRS in Malawi managing education and psychosocial programs in Dzaleka refugee camp.

Pauline holds a Master of Research in European Public Policy from Birkbeck, University of London. She has also worked in a number of UK based research and policy roles.

**Kevin Groome**, Program Officer

Kevin joined the Freedom Fund in February 2018 as Program Officer for the Central and South-Eastern Nepal Hotspots.

Previously, Kevin worked at the British Asian Trust where he led the Trust's Anti-Trafficking Program which specifically focused on tackling the trafficking of children into hazardous labour and commercial sexual exploitation. He oversaw the program portfolio in India as well as its expansion into other parts of South Asia including Bangladesh, Pakistan and Sri Lanka.

Kevin has also worked in a number of other international development roles with UNITAR, Malaria Consortium and Gaia Education. He holds an MSc in International Politics from Trinity College Dublin.

## Karuna

**Deepak Raj Sapkota**, Executive Director

Deepak is currently the Executive Director of Karuna Foundation Nepal which is registered as a National NGO in 2015. Before this, he was the Country Director of Karuna Foundation INGO for 8 years. He also served as a chairperson of the Association of INGOs in Nepal during the year 2014-2015.

Deepak started his career as a marketing representative of couple of companies around 20 years back, before he moved to the social development sector. He worked in Nepal Children's Organization for 8 years. Later, he got an appointment by the Council of Ministers of Nepal to be the Executive Director of the Central Child Welfare Board for 5 years, a statutory body for child welfare and development in Nepal.

Deepak's experience and expertise lies in Child Rights, Childhood Disability Prevention, Community Based Rehabilitation, Health Insurance and Inclusive Development in a holistic and sustainable manner. After the earthquake of 25 April 2015, Deepak led Karuna Foundation Nepal to successfully reach out to 100,000 people with relief materials, of which, 5,000 were children with disabilities.

Deepak holds a Bachelor's Degree in Arts from Tribhuvan University and Master of Advanced Studies in Children Rights from University of Fribourg/University Institute Kurt Bosch, Sion, Switzerland. He is married and has three children.

## Possible Health

**SP Kalaunee**, Executive Director

SP works closely with the Ministry of Health and other ministries within the government of Nepal. He leads developing and strengthening partnerships with government and nongovernment organizations within Nepal. Prior to Possible Health Nepal, SP served as the acting executive director of a Nepali nonprofit, and led the organization's functions in health, education, and community development sectors. SP also worked as a teacher tutoring students from primary level to university level in different schools in Nepal, Vietnam, Finland, and USA.

He received his M.A. (Sociology), B. Ed., and LL.B. from Tribhuvan University, Nepal, M. A. (English Literature), and B. A. from Kumaun University, India. SP completed his PhD in Organizational Leadership at Eastern University, where he is an adjunct faculty member at the School of Leadership and Development.

**Pratistha Thapa**, Senior Partnerships Manager

Pratistha liaises with donors, external development partners and other partners based in Nepal and Asia for fundraising and advocacy for Possible Health Nepal. Prior to joining Possible Health, she served as the Deputy Manager in Siprodi Trading Private Limited, Nepal where she led systems development and compliance for Siprodi Group of Companies.

She earned a Master's in Business Administration from Asian Institute of Technology and Chartered Accountancy from the Association of Chartered Certified Accountants. Outside of Nyaya Health Nepal you can find her planning for her next travel destination as she believes that travel contributes towards personal and professional growth.



# In-Country Information

## Arrival

Upon arrival at Kathmandu Airport, you will be greeted by a member of Elevate Destinations holding a sign that reads "UBS Optimus Foundation" and transferred by private car to Dwarika's Hotel.

If you are unable to find your representative, please contact our 24/7 support line (Sundar Thapa): +977 980 109 7728.

## Time

Nepal is on Nepal Standard Time (NPT), which GMT/UTC +5:45 hours. In February, while you are enjoying a delicious dinner in Kathmandu at 7:45pm (19:45), it will be 2:00pm (14:00) in London.

## Electricity

Nepal uses a standard of 230V, 50Hz, and plug Type C, D, and M.

You may need to bring a transformer or elevator to reduce voltage while in Nepal. It's possible that some of your devices may be fine with different voltages, but others might not be. Check the fine print on your electronics to find out which ones you need to watch out for—otherwise, changes in voltages can ruin your devices.

The following images show the type of plugs, sockets, and adapters you can use while traveling in Nepal. To keep your appliances up and running, we suggest purchasing a universal plug.



Type C



Type D



Type M

## Driving

The UBS staff and local guide will be able to provide context and information on all field sites you will visit. While visiting UBS sites, some of the terrain, although beautiful, can be challenging for travelers. Besides bumpy and winding car-rides, we will have some short walks to get us from the roads to the field sites.

## Safety Recommendations

- Our staff will give you current briefings on safety while in-country, but here are some basic ground rules for safety while traveling:
- Avoid flashing money. Be mindful of your belongings at all time. Keep bags in front of you in crowds, and on your lap when at restaurants
- Be vigilant when crossing roads - Pedestrians do not have the right of way
- Stick with the group
- Always make sure that others know of your whereabouts and movements
- Avoid street protests or large gatherings
- Do not wear expensive or sentimental jewelry while traveling. Best to leave such things at home!

## Water

Do not drink the tap water on this trip. Bottled water is cheap and easy to find; it will also be provided in the vehicles throughout the trip. Some people also choose to brush their teeth with clean drinking water; this is up to personal preference based on how hardy you feel your stomach is. Do not use ice, unless you know it was made from clean drinking water. Potable water and soft drinks will be supplied at all meals.

Similarly, we recommend that travelers eat foods that have been cooked well. Raw vegetables and fruits bear the risk of having been washed in contaminated water. Fruits you can peel are usually safe (i.e. bananas).

## Toilet Paper

We recommend carrying toilet paper or tissues with you as some bathrooms, especially in more remote areas or restaurants, may not have any. Please also remember that in Nepal it is advised to throw the toilet paper into the bin provided and not into the toilet itself, as this can cause problems with the delicate sewage system.

## Photography

Nepal is a beautiful country, and you will want to take lots of pictures. It is respectful to ask before you shoot. You can do this with gestures or ask your guide to translate. Some people may actually refuse you; and in the cities, a few may even ask you for money. Try not to be offended if this happens. People are struggling to get by and sometimes conclude that, if someone is getting their picture, they might as well get something too!

## Local Cuisine

Nepali cuisine is a mix of Indian curries (especially those from the region of Bengal) and Tibetan dishes. The most common dish is dal bhat, a lentil curry (dal) made of either black, red, or yellow Nepalese lentils and eaten with steamed rice (bhat). This is usually accompanied by vegetable or meat curries and dairy products like yogurt and paneer (a simple cheese). Meat curries are called masu and are primarily made from goat, mutton, buffalo, pork, or chicken (eating beef is forbidden since most of the population is Hindu). Some popular meat curries are bandel ra rayo ko masu (pork and spinach), khasiko masu (lamb), and gorkhali kukhura ko masu (chicken and garlic) from Western Nepal. Tibetan momos (fried or steamed dumplings with meat or vegetable fillings) are popular among the people of Nepal, as is a Tibetan noodle soup called thukpa.

For a drink The Nepali people have local liquors thon (a milk-white beer made from rice) and tongb.

## Cultural Considerations

Experiencing different cultures is one of the joys of traveling. Please take note of the information below to better understand and respect these cultural differences in Nepal.

**Greetings:** The most common greeting in Nepal is Namaste (I greet the God within you), accompanied with palms pressed together at chest level, fingers pointed up, and a slight bow. Traditionally, elders are greeted first.

**Signs of Respect:** Never show the soles of your feet to anyone, or put your feet up on a chair or desk. When receiving items, it is polite to accept with both hands or just the right hand (never just the left hand). When visiting temples, try to wear clothes that cover your shoulders and knees as this is a nod of respect to the sacrists of the sites.

**Pace of Life:** The pace of Nepalese life is slower than most Westerners are accustomed to. This requires some getting used to, and a willingness to adapt to a different lifestyle.

**Religion:** About 81% of Nepal's population is Hindu, making it the most Hindu country in the world. Buddhists make up about 11% of the population, Muslims constitute 4%, followers of an indigenous animist religion known as Kirant make up 3%, and the remaining 1% includes Christians and followers of other minor religions like Bon, an indigenous Tibetan religion.

**Begging:** As in many developing countries, begging is an issue in Nepal. We advise strongly against giving money to children, since it just perpetuates the cycle: if kids receive money, they may be forced to continue to beg rather than go to school. Some beggar children work for thieves or in situations where the money never benefits them directly. See our Responsible Travel Tips section below for more information.

**Bargaining:** Gentle bargaining is generally acceptable in Nepal. Vendors sometimes will open with a high price they don't actually expect you to pay. Counter their offer with a lower number, and reach an agreement somewhere in between. You can usually negotiate the price down by about 15% to 25%. Throughout your interaction, keep a light-hearted attitude. Remember that this should be fun! It can be a great way to connect with locals.

## Language

The official language of Nepal, Nepali, is spoken as a first language by 44 percent of the population. The Constitution of Nepal designates all indigenous languages spoken in the country as national languages. Nepal is also home to approximately 100 indigenous languages. Try brushing up on these useful terms and phrases before your trip!

| English Phrase        | Nepali                                   |
|-----------------------|--|
| Hello                 | Namaste or Namaskar                      |
| How are you?          | Tapaaii lai kasto cha?                   |
| Please                | Kripya                                   |
| Thank you             | Dhanyabad                                |
| You're welcome        | Kehi Chhaina                             |
| Yes                   | Ho                                       |
| No                    | Hoena                                    |
| Excuse me (I'm sorry) | Maaf Ganus                               |
| What is your name?    | Tapaaiiko naam ke ho?/ Timro naam ke ho? |
| My name is ____       | Mero naam ____ ho                        |
| Nice to meet you      | Tapaaiilaaii bhetera khushii laagyo      |
| Where is the toilet?  | Sauchalaya kata chha                     |

## Responsible Travel Tips

Elevate Destinations takes pride in its leadership in the field of responsible travel. We take care in selecting our local partners that share our environmental and social values and are avid supporters of locals working in the tourism industry as they are both the most impacted and impactful players at the local level. All of your ground costs on this trip are carbon offset using [Sustainable Travel International's Carbon Calculator](#), and we encourage you to offset your international flights as well. Here are a few tips that can help enrich your experience as a responsible traveler:

- **Keep an open mind:** Try to observe local customs and respect traditional cultures and people.
- **Language:** Learn a few basic greetings and "thank you" in the local language.
- **Local economy:** Support locally owned businesses, restaurants, and other services. Shop from local artisans to promote traditional crafts and encourage contemporary arts.
- **Pay a fair price:** Bargaining is acceptable on this trip and a great way to engage with locals. Try to have fun and not be overly aggressive in bargaining for souvenirs.
- **Respect:** It is important to acknowledge the privacy and dignity of others and ask before photographing or filming people. Ask permission before entering sacred places, homes or private land, and take heed of local customs (i.e. remove shoes, hats, cover hair with shawl, etc.). Please ask your guide if you are unsure; they are there to support your introduction to the culture!
- **Community and environment:** Contribute to organizations that support traditional cultures and protect the natural environment. Keep to designated trails, and do not disturb plants and animals or their natural habitats.
- **Animal products:** Avoid purchasing crafts, clothing, furniture or other products that are derived from members of protected or endangered animal species.
- **Properly dispose of trash:** Avoid using plastic bags and try to minimize the use of other disposables. When traveling in areas away from cities, make sure to take out what you take in. Try using a reusable water bottle and treating your own drinking water when possible – check out what our friends at [Travelers Against Plastic](#) are doing!
- **Don't feel pressured to give away money or material items:** You will likely encounter instances of poverty and people asking for donations. We try to discourage giving away money or items as it can actually accentuate an unequal relationship between visitors and locals. Additionally, children that receive money, gifts, and sweets from you are encouraged to stick around for more, rather than to be in school. As difficult as it can be to turn down direct requests, sometimes giving your friendship and respect to locals can be the best gift of all.

## Human Trafficking in Travel

Elevate Destinations has signed the *Code of Conduct for the Protection of Children from Sexual Exploitation in Travel and Tourism* and expects all of its partners to refuse involvement, both direct and indirect, in the commercial sexual exploitation of children. A “child” is defined as a person younger than 18 years of age, according to the UN Convention on the Rights of the Child.

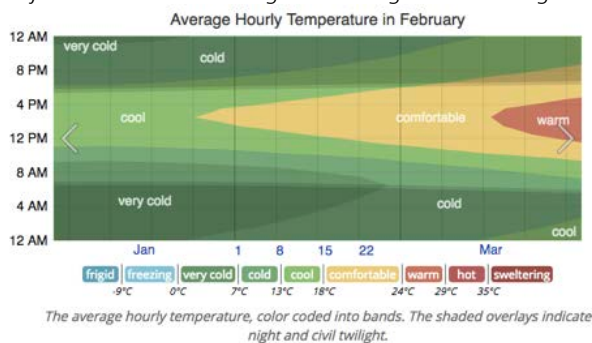
We encourage our travelers and suppliers to report the sexual exploitation of children. Information, even the smallest amount, can represent the missing piece of an ongoing investigation by law enforcement. If you are uncomfortable with leaving your name and contact information, you can report anonymously to law enforcement or NGOs. Report a concern [using this form](#); alternatively, you can email [protect@ecpat.net](mailto:protect@ecpat.net) to report sexual exploitation of children.

Read about Elevate’s values & vision, our [sustainability commitment](#), our programs that give back, and more on our website at [www.elevatedestinations.com](http://www.elevatedestinations.com). Our team members are always excited to share more on this topic. We acknowledge that to maintain truly sustainable travel products takes ongoing commitment. We continue to monitor our programs on the ground in order to improve them, and welcome your thoughts, feedback, and encouragement!

# Weather and Packing List

## Weather Conditions

The weather in Nepal in February is mostly clear with little precipitation. Temperatures during the hottest part of the day range between 18 °C - 22°C, with lows at night and in the morning going down as low as 0°C. February is marked with relatively warmer days than December and January but it can be very chilly once the sun goes down, so you need warm clothing for evenings and mornings.



## Important Reminders

All travelers are encouraged to notify their bank of their travel plans so that your bank does not see your charges as illicit activity and put a block on your card.

*Luggage restrictions for internal flights:*

Checked bag: 25kg (55 lbs.)

Carry on: 5kg (11 lbs.)\*

\* the cost of extra baggage is USD \$1.00 per kg (2.2 lbs.)

## Clothes

Participants are encouraged to bring a cap of some kind for sun protection instead of sunglasses. This protects your head and your eyes and leaves you more open to connecting with the people we meet.

- Light, long-sleeved shirts and pants to protect against mosquitoes
- Fleece and a sweater/cardigan as extra layers
- Scarf
- Good walking shoes
- Comfortable clothes
- A couple of nice outfits for dinners
- Sun hat or cap
- Socks
- Sleep wear
- Fitness attire, bathing suit for the hotel
- Sandals and flip flops for the hotel
- Small umbrella and/or waterproof jacket or poncho
- Women should cover their shoulders and knees at all times

## Materials

- Book for reading on plane
- Notebook and pens
- Camera and batteries
- Travel pillow
- Energy bars and snacks, if desired
- Plug adaptor (see electricity section above)
- Tissue packs
- Hand sanitizer

## Essentials

- Passport
- Money pouch
- Cash (see Travel Guide)
- Day pack
- Photocopy of your passport and insurance policy (you can email yourself a scanned copy)
- Earplugs (– can be invaluable!)
- Flashlight
- Watch/alarm clock
- Toiletries and wet wipes
- Water bottle

## Medical Kit & Toiletries

You should include an adequate supply in your hand luggage of any medication (in its original labelled container) you may require while travelling.

- Sunscreen
- Bug spray
- Painkillers and any medication that you are taking
- Allergy medication (please bring your own epi-pen if you have allergies that require it)
- If you have a preferred doctor, bring their phone number in case you get sick and want a trusted expert with whom to talk
- Anti-malarial tablets – if advised to take them by a medical professional
- Re-hydration salts and anti-diarrhea preparations
- Pepto-Bismol for stomach upsets
- Motion sickness medication
- First aid kit – antiseptic cream, Band-Aids, sterile wipes
- Pre-moistened antibacterial hand wipes (wet type)
- Razor
- Shampoo and conditioner
- Hand lotion
- Soap
- If you purchased medical insurance for your trip bring a copy of your travel insurance card

# Nepal – Country Profile



**With its ancient culture and the Himalayas as a backdrop, landlocked Nepal was closed to the outside world until the 1950s.**

Since then the country has seen the creation of a multi-party parliamentary system, a decade-long Maoist insurgency and the abolition of its monarchy.

Flanked by China and India, it is home to eight of the world's highest mountains including Mount Everest, known locally as Sagarmatha.

As one of the world's poorest countries, Nepal's economy relies heavily on aid and tourism.

A devastating earthquake in April 2015 killed thousands of people, flattened villages and reduced numerous heritage sites to ruin.

Since then political infighting has delayed much of the reconstruction despite billions of dollars having been pledged.

## Facts

Federal Democratic Republic of Nepal

- Capital: Kathmandu
- Population: 31 million
- Area: 147,181 sq. km (56,827 sq. miles)
- Major languages: Nepali
- Major religions: Hinduism, Buddhism
- Life expectancy: 68 years (men), 71 years (women)
- Currency: Nepalese rupee

## Leaders

**President:** Bidhya Devi Bhandari



Bidhya Devi Bhandari was elected as Nepal's first woman president in a parliamentary vote in October 2015. She was deputy leader of the Maoist Communist Party

of Nepal Unified Marxist-Leninist (CPN-UML) and a former defense minister.

She is a campaigner for women's rights and widow of late communist leader Madan Kumar Bhandari. The post of president is mainly ceremonial.

**Prime minister:** Khadga Prasad Sharma Oli



Communist Party of Nepal Chairman Khadga Prasad Sharma Oli was sworn in in February 2018, having previously served as prime minister in 2015–16.

An alliance of Oli's party and former Maoist rebels trounced the incumbent Nepali Congress party in 2017 polls.

Mr. Oli heads the first government elected under a new national constitution, cementing Nepal's transformation from Hindu monarchy to a federal republic. He has promised to promote peace, stability and development in one of the world's poorest countries.

During Oli's last term in office in 2015, relations between Kathmandu and its traditional ally Delhi soured after protests over the constitution led to a blockade of the Nepal-India border.

His government is considered to be closer to China than India, with investment from China likely to be sought for a long-mooted Himalayan rail link and energy-starved Nepal's hydropower system.

## Media

Private broadcasting has flourished. The government operates radio and TV services and publishes a Nepali-language daily and an English-language paper.

Radio is a key news source and there are few barriers to setting up an outlet, says US-based NGO Freedom House. There are around 250 community stations.

Covering demonstrations can be dangerous for Nepalese journalists, says Reporters Without Borders (RSF) in its 2016 World Press Freedom Index.

There is a small film industry, nicknamed "Kollywood". Indian films are staple fare in cinemas.

BBC World Service broadcasts on 103 FM in Kathmandu.

There were around 5 million internet users by 2016 (Internetlivestats.com). Facebook is a popular platform and the use of Twitter is on the rise. Prominent bloggers write about political issues.

RSF says a 2016 directive allows the authorities to block online content deemed to be immoral or misleading.

## The Press

[The Kathmandu Post](#) - private, English-language daily

[The Rising Nepal](#) - semi-official English-language daily

[Gorkhapatra](#) - semi-official daily, Nepal's oldest newspaper

[Kantipur](#) - daily, one of the first private newspapers

[Annapurna Post](#) - daily

[The Himalayan Times](#) - English-language

[The Nepali Times](#) - English-language weekly

[Republica](#) - private, English-language daily

## Television

[Nepal Television Corporation \(NTV\)](#) - state-run, operates NTV and NTV Metro channels

[Kantipur TV](#) - private

[Image Channel TV](#) - private

[Avenues TV](#) - private

## Radio

[Radio Nepal](#) - state-run, operates national and regional services

[Hits FM](#) - commercial, music-based

[Radio Sagarmatha](#) - FM, public, community station

[Kantipur FM](#) - commercial

[Image FM](#) - commercial

## News agency

[National News Agency \(RSS\)](#) - state-run

# Timeline

A chronology of key events:

**1768** - Gurkha ruler Prithvi Narayan Shah conquers Kathmandu and lays foundations for unified kingdom.

**1792** - Nepalese expansion halted by defeat at hands of Chinese in Tibet.

**1814-16** - Anglo-Nepalese War; culminates in treaty which establishes Nepal's current boundaries.

**1846** - Nepal falls under sway of hereditary chief ministers known as Ranas, who dominate the monarchy and cut off country from outside world.

**1923** - Treaty with Britain affirms Nepal's sovereignty.



The world's highest mountain - Mount Everest, known in Nepal as "Sagarmatha"

## Absolute monarchy

**1950** - Anti-Rana forces based in India form alliance with monarch.

**1951** - End of Rana rule. Sovereignty of crown restored and anti-Rana rebels in Nepalese Congress Party form government.

**1953** New Zealander Edmund Hillary and Nepal's Sherpa Tenzing Norgay become the first climbers to reach the summit of Mount Everest.

**1955** - Nepal joins the United Nations.

**1955** - King Tribhuvan dies, King Mahendra ascends throne.

**1959** - Multi-party constitution adopted.

**1960** - King Mahendra seizes control and suspends parliament, constitution and party politics after Nepali Congress Party (NCP) wins elections with B. P. Koirala as premier.

**1962** - New constitution provides for non-party system of councils known as "panchayat" under which king exercises sole power. First elections to Rasthya Panchayat held in 1963.

**1972** - King Mahendra dies, succeeded by Birendra.



First to the top of Everest: Sherpa Tenzing Norgay and Edmund Hillary

## Multi-party politics

**1980** - Constitutional referendum follows agitation for reform. Small majority favours keeping existing panchayat system. King agrees to allow direct elections to national assembly - but on a non-party basis.

**1985** - NCP begins civil disobedience campaign for restoration of multi-party system.

**1986** - New elections boycotted by NCP

**1989** - Trade and transit dispute with India leads to border blockade by Delhi resulting in worsening economic situation.

**1990** - Pro-democracy agitation co-ordinated by NCP and leftist groups. Street protests suppressed by security forces resulting in deaths and mass arrests. King Birendra eventually bows to pressure and agrees to new democratic constitution.

**1991** - Nepali Congress Party wins first democratic elections. Girija Prasad Koirala becomes prime minister.



A Nepalese woman spins a prayer wheel, in a country where religion plays a major role

## Political instability

**1994** - Koirala's government defeated in no-confidence motion. New elections lead to formation of Communist government.

**1995** - Communist government dissolved.

**1995** - Start of Maoist revolt which drags on for more than a decade and kills thousands. The rebels want the monarchy to be abolished.

**1997** - Prime Minister Sher Bahadur Deuba loses no-confidence vote, ushering in period of increased political instability, with frequent changes of prime minister.

**2000** - GP Koirala returns as prime minister, heading the ninth government in 10 years.



Maoists waged a bloody war against the monarchy

## Palace massacre

**2001 1 June** - Crown Prince Dipendra kills King Birendra, Queen Aishwarya and several members of the royal family, before shooting himself. The king's brother, Gyanendra is crowned king.

**2001 July** - Maoist rebels step up campaign of violence. Prime Minister GP Koirala quits over the violence; succeeded by Sher Bahadur Deuba.

**2001 November** - Maoists end four-month old truce with government, declare peace talks with government failed. Launch coordinated attacks on army and police posts.



Nepalese mourn the royal family slain in a shooting spree

## Emergency

**2001 November** - State of emergency declared after more than 100 people are killed in four days of violence. King Gyanendra orders army to crush the Maoist rebels. Many hundreds are killed in rebel and government operations in the following months.

**2002 May** - Parliament dissolved, fresh elections called amid political confrontation over extending the state of emergency. Sher Bahadur Deuba heads interim government, renews emergency.

**2002 October** - King Gyanendra dismisses Deuba and indefinitely puts off elections set for November.

**2003 January** - Rebels, government declare ceasefire.

## End of truce

**2003 August** - Rebels pull out of peace talks with government and end seven-month truce. The following months see resurgence of violence and frequent clashes between students/activists and police.

**2004 April** - Nepal joins the World Trade Organisation (WTO).

**2004 May** - Street protests by opposition groups demanding a return to democracy. Royalist PM Surya Bahadur Thapa quits.

## Absolute monarchy restored

**2005 February** - King Gyanendra dismisses the government, restores an absolute monarchy and declares a state of emergency, citing the need to defeat Maoist rebels.

**2005 April** - King Gyanendra bows to international pressure, lifts the state of emergency and reinstates parliament.

**2005 November** - Maoist rebels and main opposition parties agree on a programme intended to restore democracy.

**2006 April** - King Gyanendra agrees to reinstate parliament following weeks of violent strikes and protests against direct royal rule. Maoist rebels call a three-month ceasefire.

**2006 May** - Parliament votes unanimously to curb the king's political powers. The government holds peace talks with the Maoist rebels.

## Peace deal

**2006 November** - The government sign a peace deal with the Maoists - the Comprehensive Peace Agreement (CPA) - formally ending the decade-long insurgency.

**2007 January** - Maoist leaders enter parliament under the terms of a temporary constitution.

## Maoists join government

**2007 April** - Maoists join an interim government, a move which brings them into the political mainstream.

**2007 September** - Three bombs hit Kathmandu in the first attack in the capital since the end of the Maoist insurgency.



Maoists quit the interim government, demanding the abolition of the monarchy. November's constituent assembly elections are postponed.

## End of monarchy

**2007 December** - Parliament approves the abolition of monarchy as part of peace deal with Maoists, who agree to rejoin government.

**2008 January** - A series of bomb blasts kill and injure dozens in the southern Terai plains, where activists have been demanding regional autonomy.

**2008 April** - Former Maoist rebels win the largest bloc of seats in elections to the new Constituent Assembly (CA), but fail to achieve an outright majority.

**2008 May** - Nepal becomes a republic.

**2008 June** - Maoist ministers resign from the cabinet in a row over who should be the next head of state.

**2008 July** - Ram Baran Yadav becomes Nepal's first president.

**2008 August** - Maoist leader Pushpa Kamal Dahal aka Prachanda forms coalition government, with Nepali Congress going into opposition.



From bullets to the ballot box: Former rebels take part in landmark elections in April 2008

## Maoists leave government

**2009 May** - Prime Minister Prachanda resigns following a row with President Yadav over the integration of former rebel fighters into the military.

**2009 May** - Britain announces that Gurkha veterans with at least four years' service in the British army will be allowed to settle in the UK.

**2009 December** - Four people are killed in clashes triggered by a Maoist-led land grab in the far west, giving rise to fears for peace process.

## Impasse over constitution

**2010 May** - The Constituent Assembly (CA) votes to extend the deadline for drafting the constitution, the first of four extensions.

**2011 January** - UN ends its peace monitoring mission.

**2012 May** - The Constituent Assembly (CA) is dissolved after failing to produce a draft constitution.

**2013 November** - The left-wing Nepali Congress wins the second Constituent Assembly elections, pushing the former ruling Maoists into third place and leaving no party with a majority.

**2014 February** - Nepali Congress leader Sushil Koirala is elected prime minister after securing parliamentary support.

**2014 April** - Sixteen Nepalese sherpa guides die in an avalanche on Mount Everest in the worst recorded accident in the mountain's history.

**2014 November** - Nepal and India sign a deal to build a \$1bn hydropower plant on Nepal's Arun river to counter crippling energy shortages.

**2015 April** - A 7.8-magnitude earthquake strikes Kathmandu and its surrounding areas killing more than 8,000 people, causing mass devastation and leaving millions homeless.

## Landmark constitution

**2015 September** - Parliament passes a landmark constitution, which defines Nepal as a secular country, despite calls to delay voting after more than 40 people are killed in protests.

**2015 October** - K.P. Prasad becomes the first prime minister to be elected under the new constitution.

**2016 February** - Government lifts fuel rationing after the ethnic minority Madhesi communities, partially backed by India, end a six-month border blockade in protest over the new constitution which they say is discriminatory.

**2016 July** - Maoist party pulls out of the governing coalition. Prime Minister K.P. Oli resigns ahead of a no-confidence vote in parliament.

**2016 August** - Parliament elects former communist rebel leader and Maoist party leader Pushpa Kamal Dahal aka Prachanda as prime minister for the second time.

**2017 April** - Three former soldiers are convicted over the murder of a 15-year-old girl during the civil war, the first time serving or former members of the army have been found guilty of crimes linked to the conflict.

China and Nepal hold their first ever joint military exercise.

**2017 June** - Pushpa Kamal Dahal replaced as prime minister by the Congress leader Sher Bahadur Deuba under a rotation agreement reached the previous April and set to last until elections in February 2018

# The World Bank in Nepal



Nepal is undergoing a historic transition toward a federal and secular republic, This represents a window of opportunity for the country to further reduce poverty, increase the income of the bottom 40 percent, and pursue its ambitious agenda of inclusive growth and accountable service delivery.

## At a glance

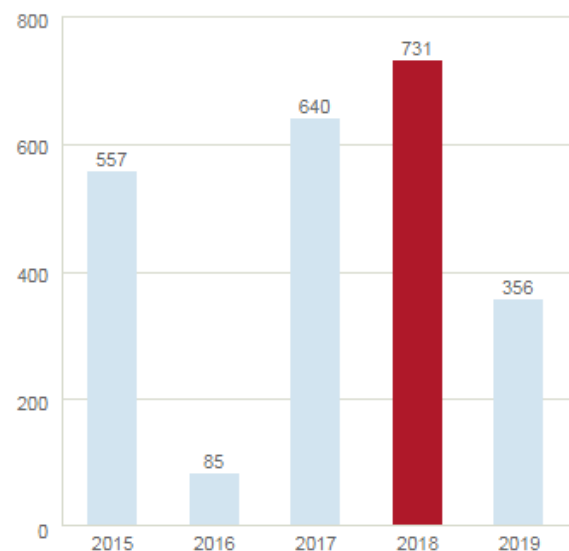
In 2018, the World Bank came up with its Country Partnership Framework (CPF) covering the five-year period of FY2019-2023 comes at a time of historic transformation in Nepal. The signing of the Comprehensive Peace Agreement in 2006 ended a 10-year conflict that came at a significant cost of lives and foregone economic development. Since then, Nepal has gone through lengthy and complex transitions towards a new Constitution in 2015 that set in place a federal structure. By the end of 2017, elections were successfully held at the federal, state, and local tiers. There is a newfound optimism for greater political stability, inclusion, good governance and sustainable growth. The new federal structure presents unprecedented opportunities for Nepal to reset its development storyline, as outlined in the Systematic Country Diagnostic (SCD). At the same time, the shift to federalism poses new challenges and source of fragility, given the heightened popular aspirations and expectations. Key challenges include the need to clarify the functions and accountabilities of the federal, state, and local governments; deliver basic services and maintain infrastructure development; create a conducive environment for the private sector; and address governance weaknesses that may worsen in the early years of the new federal system.

## Country context

A new government, backed by a historic majority in Parliament, took up office on February 15, 2018. This follows elections for all three tiers (local, state and federal) of the state architecture defined by the new constitution, marking a protracted but successful conclusion of a political transition that began with the signing of the Comprehensive Peace Agreement in November 2006. State governments largely mirror the coalition at the center. At the sub-national level, funds, functions and functionaries hitherto managed by the central, district and village authorities are moving to the seven new states and 753 local governments for which new legislation, institutions and administrative procedures are being formalized as constitutionally prescribed. Meanwhile, the central level authority is being streamlined with a focus on oversight. These exercises at state restructuring are expected to result in improved outreach and service delivery but will likely take time before they become fully operational.

Significant adjustments need to be made to the government structure. They include amending over 400 existing acts, restructuring the civil service at all levels, devolving fiscal management, and determining the division of funds, functions, and functionaries between various levels of government.

Nepal: Commitments by Fiscal Year (in millions of dollars)\*



\*Amounts include IBRD and IDA commitments

In contrast to the frequent changes in government that characterized Nepal's decade-long transition to federalism, the new government enjoys a historic super-majority in Parliament. Along with new constitutional checks and a far fewer number of political parties, there is a much greater degree of optimism for stability in the coming days. However, state restructuring on this scale is uncharted territory for Nepal and smoothening the transition from the previous unitary system to the new federal one will remain a daunting task. The new system, in principle, provides opportunities to decentralize development benefits and make service delivery more effective and accountable. However, the risks of jurisdictional overlap between the three tiers of government, lack of clarity and coherence between policies and devolved powers, and duplication of efforts will remain high during the coming few years. Key aspects of the new system require further definition and may continue to be contested by different population groups.

Nepal experienced devastating earthquakes in 2015 followed by trade disruptions leading to a fuel crisis, which impacted the entire economy. The heavy monsoon rains sweeping across South Asia in 2017 affected 1.1 million Nepalis.

## Recent Economic Developments

Nepal grew by 6.3 percent in FY2018 despite less favorable monsoons and the easing of rapid growth that ensued following the trade blockade in FY2016. On the demand side, investments are driving overall GDP growth with gross fixed capital formation contributing 4.4 percentage points. Of the 4.4 percentage point contribution, 84 percent came from the private sector. In part this has been supported by post-earthquake housing reconstruction which is in full swing. Of the 707,443 beneficiaries eligible for housing grants, over 88 percent have been enrolled in the program and received the first tranche as of August-end 2018. More than 71 percent of houses are now under construction, with a disbursement rate of 67 and 40 percent respectively for the second and third tranches. Private domestic investment grew by close to 16 percent. Foreign Direct Investment (FDI) also grew by a healthy 32 percent (y/y) in FY2018 to reach a record US\$ 168 million. The growth in FDI suggests a growing appetite to invest in Nepal by international investors such as Hongshi-Shivam Cement and Huaxin Cement Narayani, although FDI still only accounts for 0.6 percent of GDP.

On the supply side, the main growth drivers were the service and industry sectors. Both tourist seasons – Autumn 2017 and Spring 2018 – during the fiscal year saw record levels of tourist arrivals. Furthermore, with continued strong remittance growth (see further analysis below) consumption continues to boost the service sector as well. Combined these have supported growth in the retail (9.1 percent y/y), and hotels and restaurants (9.8 percent y/y) sub-sectors of the service sector. Industry grew by 8.8 percent (y/y) in FY2018, well above its twenty-five-year average of 4 percent. The elimination of load shedding has supported the growth of industry through the expansion of capacity utilization. This has been possible through better electricity management by the Nepal Electricity Authority (NEA), with an additional 102 megawatts added to the national grid through the commissioning of new hydro powerplants and electricity trade with India.

## The World Bank Group and Nepal

The World Bank Group (WBG) fielded its first economic mission to Nepal in 1963 to assess the country's development prospects and challenges. It approved its first credit in 1969 for a telecommunications project. Since then, the World Bank has provided Nepal \$ 4.75 billion in assistance (\$ 3.48 billion in credits and \$1.27 billion in grants).

After three consecutive Interim Strategies in FY 2007, 2009 and 2011, the WBG provided longer-term support through the Country Partnership Strategy (CPS) covering FY2014-2018. The CPS aimed to support Nepal's aspirations for higher and more inclusive economic growth to help equalize opportunities across population groups.

Nepal is eligible for concessional financing support from the International Development Association (IDA). During the IDA17 period (17th replenishment of IDA covering FY2015-2017), the World Bank committed \$1.2 billion. This amount included additional financing of \$300 million from the IDA Crisis Response Window to respond to the emergency needs after the 2015 earthquake. During IDA18 period (FY2018-2020), Nepal may access approximately \$1.3 billion in IDA financing. This includes additional

financing from the IDA Exceptional Risk Mitigation Regime financing window.

In 2018, the World Bank Group operationalized the World Bank Group Country Partnership Framework (CPF) for Nepal, that covers a period of five years – FY2019 to FY2023. The overarching goal is to support Nepal's new federal system that can deliver on higher sustained growth for poverty reduction, inclusive development, and shared prosperity. The new federal structure introduced by the 2015 Constitution presents unprecedented opportunities to reset Nepal's development trajectory. There is a newfound optimism for greater political stability, inclusion, good governance and sustainable growth following the elections in 2017 and the establishment of a new government in early 2018.

The CPF prioritizes the following areas:

1. **Strengthening public institutions.** The WBG will be explicit in its support to strengthening public institutions for effective economic management, service delivery, and public investment not only at national level, but at sub-national levels.
2. **Private sector led jobs and growth.** The WBG will contribute to generating more and better jobs through private sector-driven growth, building on ongoing work to improve access to energy and connectivity, regulatory environment and financial sector stability.
3. **Inclusion and diversity.** The WBG will work to achieve greater inclusion for the poor, vulnerable, and marginalized groups, with greater resilience against climate change, natural disasters, and other exogenous shocks.

Across all its activities, the World Bank will aim to achieve greater gender equity and inclusion, to ensure citizen engagement, to incorporate climate co-benefits, and to maximize financing for development.

## World Bank Program

The World Bank currently supports 22 active investment projects in Nepal with US\$ 2.5 billion dollars in commitments from IDA. The indicative resources available under IDA18 (FY2018-2020) are about US\$ 1.39 billion, including US\$ 300 million from the IDA Risk Mitigation Regime. IFC aims to commit about US\$ 800 million to US\$ 1.2 billion over the five-year period (FY19 to FY23). MIGA is actively seeking opportunities to support foreign private investment into Nepal. IFC and MIGA may make use of the IDA IFC/MIGA Private Sector Window (PSW) and the MIGA Guarantee Facility to underwrite eligible projects.

After the 2015 earthquake, the WBG responded quickly and flexibly to finance emergency reconstruction, coordinating closely with other development partners. The World Bank restructured, reallocated or extended 12 existing IDA projects for recovery efforts. In parallel with the Japan International Cooperation Agency, it funded the Earthquake Housing Reconstruction Project (\$200 million). The World Bank also administered a multi-donor trust fund (\$10 million) that pooled resources from Canada, the UK's Department for International Development (DFID), Switzerland, and USAID.

In addition to financing investment projects, the World Bank is supporting the government's policy reforms in fiscal management and the financial sector. For example, through development policy financing it has supported the restructuring of the banking sector, strengthening the sector's legal and regulatory framework and improving transparency in the financial sector. The World Bank is also financing the government's programs for healthcare reforms and education development.

The World Bank has provided a range of analytical and advisory support for policy reforms and economic and sector advice. One recent flagship report was "Climbing Higher: Toward a Middle-Income Nepal" that offered policy recommendations for escaping the low-growth trap. Together with DFID it also published "Moving Up the Ladder – Poverty Reduction in Social Mobility in Nepal." Other World Bank analysis included reports on health insurance, education, nutrition and urban engagement. Twice a year, the World Bank issues the Nepal Development Update that reviews the state of Nepal's economy.

### World Bank – IFC Collaboration

The World Bank is working closely with the International Finance Corporation (IFC) to strengthen the environment for private sector investment and promote private sector growth. Nepal is one of the pilot countries for the WBG's renewed efforts to maximize financing for development by crowding in private sector finance and to minimize public debt and contingent liabilities. The two institutions coordinate closely in the energy and financial sectors. In addition to the SCD, multiple joint analytical work is underway, including the Country Private Sector Diagnostic

(CPSD) and the Infrastructure Sector Assessment Program (InfraSAP).

IFC has invested over \$150 million in Nepal since 1956. As of June 30, 2017, IFC's committed portfolio was about \$43 million and its advisory services portfolio was \$17 million across 10 projects.

IFC's strategy focuses on addressing development gaps in financial inclusion, sustainable infrastructure, and competitiveness. IFC is supporting financial institutions and venture funds to expand access to finance for SMEs and individuals. With the WB, it has helped unlock barriers for new infrastructure projects, including the ground-breaking 216 MW Upper Trishuli-1 hydropower project that is expected to attract the largest single project foreign direct investment into Nepal.

Through its advisory services, IFC is working with the Government and the private sector on improving Nepal's investment climate, enhancing regional connectivity and promoting investment in tourism.

### MIGA

The Multilateral Investment Guarantee Agency (MIGA) has no exposure in Nepal at this time. MIGA is currently coordinating with the World Bank and IFC to consider a guarantee support for the Upper Trishuli-1 Hydro Project. The Agency is ready to consider further projects across sectors as appropriate opportunities emerge.

## Results

- In the 1950s, Nepal's literacy rate was 2 percent. Only one in one thousand children went to school. Today almost all children go to school and live within 30 minutes of their school.
- Nepal has reached gender parity in primary education.
- In the early 1970s, Nepal's road network spanned 2,700 kilometers. Today it stretches over 80,000 kilometers.
- A child born today can expect to live 25 years longer than one born in 1970.
- Fewer than 1 in 1,000 Nepalis owned a telephone until 1970. Today, two in three Nepalis own a cell phone.
- Until 1970, only five percent of Nepalis had piped water supply. Today, 85 percent of the rural population has access to clean water 81 percent has access to sanitation.
- By halving extreme poverty in just seven years, Nepal has achieved the first Millennium Development Goal ahead of time and well before some neighbors.

# Update: 2015 Earthquakes

On April 25, 2015, a major earthquake occurred at shallow depth with a magnitude of 7.8 in central Nepal causing widespread destruction. There were several aftershocks as well as a subsequent earthquake event of magnitude 7.3 on May 12.

A combined 9,000 lives were lost and close to ten million people in at least 31 of 75 districts were affected, making this the worst disaster in Nepal's history in terms of human casualties. An assessment of the impact shows that Nepal's recovery needs amount to the equivalent of a third of its economy.

The Post Disaster Needs Assessment (PDNA) priced the damage at US\$ 7 billion, with total reconstruction needs at US\$ 6.7 billion. The largest single need identified by the PDNA was housing and human settlements, estimated at about \$3.27 billion.

## Economic impact of the earthquake

Early estimates suggested that an additional 3 percent of the population had been pushed into poverty as a direct result of the earthquakes. This translates into as many as a million more poor people. The earthquake, coupled with trade disruptions that occurred from September 2015-January 2016, pushed down the overall growth of FY 2016 to 0.6 percent (at market prices) – the lowest in 14 years.

Reflecting both the earthquake and trade related disruptions, inflation spiked to over 12 percent (y/y) by mid-January rising 5 percentage points in just four months from mid-September 2015. This was the highest inflation level since FY 2009. As the trade disruptions ended, inflation eased to back to single digits.

Economic activity in Nepal, which rebounded strongly in FY2017, reaching 7.5 percent (y/y) following two challenging years, has again been impacted by severe flood affecting more than one-third of the country, as indicated in the latest Nepal Development Update (October 2017).

## Support from international donors

After the earthquakes, the international community rallied to provide immediate rescue and relief and support for the country's longer-term recovery. An International Conference on Nepal's Reconstruction was held in Kathmandu on June 25, 2015. Numerous countries, international financial institutions, foundations, and NGOs stepped forward, pledging about \$4.4 billion to support Nepal's recovery and reconstruction and help the country become more resilient to future events.

The government swung into action, launching the Post-Disaster Recovery Framework on May 12, 2016. It outlines all sector plans and financial projects through 2020. In December of 2015, it also established the Nepal Reconstruction Authority (NRA) and appointed a Chief Executive Officer to expedite the reconstruction process.

The government also established the Nepal Earthquake Housing Reconstruction Multi-Donor Trust Fund (MDTF) to

support housing reconstruction. The fund is administered by the World Bank. Current committed financing includes: (i) \$200m from IDA's Crisis Response Window; (ii) \$100m credit from JICA for parallel financing; (iii) \$30.56m in a WB-administered Multi-Donor Trust Fund (USAID – \$9.6m, Switzerland - Swiss Francs 7m, Canada – CAN\$ 10m and United Kingdom, DfID – GBP 4.8m). Out of \$30.56m committed under MDTF, \$26.59m has been received; (iv) about \$200m earmarked by I/NGOs for the sector; and (v) \$50m from the World Bank's budget support.

As of October 12, 2017, 654,366 beneficiaries have been identified in 14 most affected districts. Out of this, around 90 percent of beneficiaries (572,633) have signed the Grant Participation Agreement, almost all of whom have received the first tranche of payment. 93,039 beneficiaries have received the second tranche payment, while 16,655 have received the third tranche.

Out of the beneficiaries, 138,288 are currently reconstructing their homes, receiving technical and monitoring support from the NRA. World Bank is facilitating this process of reconstruction by sending out bulk SMSes to the beneficiaries, advising them of the various processes and requirements of reconstruction. Similarly, the NRA has set up a toll-free 24-hour hotline to cater to the queries of beneficiaries regarding reconstruction. NRA is also collaborating with a few agencies to disseminate Public Service Announcements to ensure that beneficiaries acquire correct and timely information on the reconstruction and monitoring procedure.