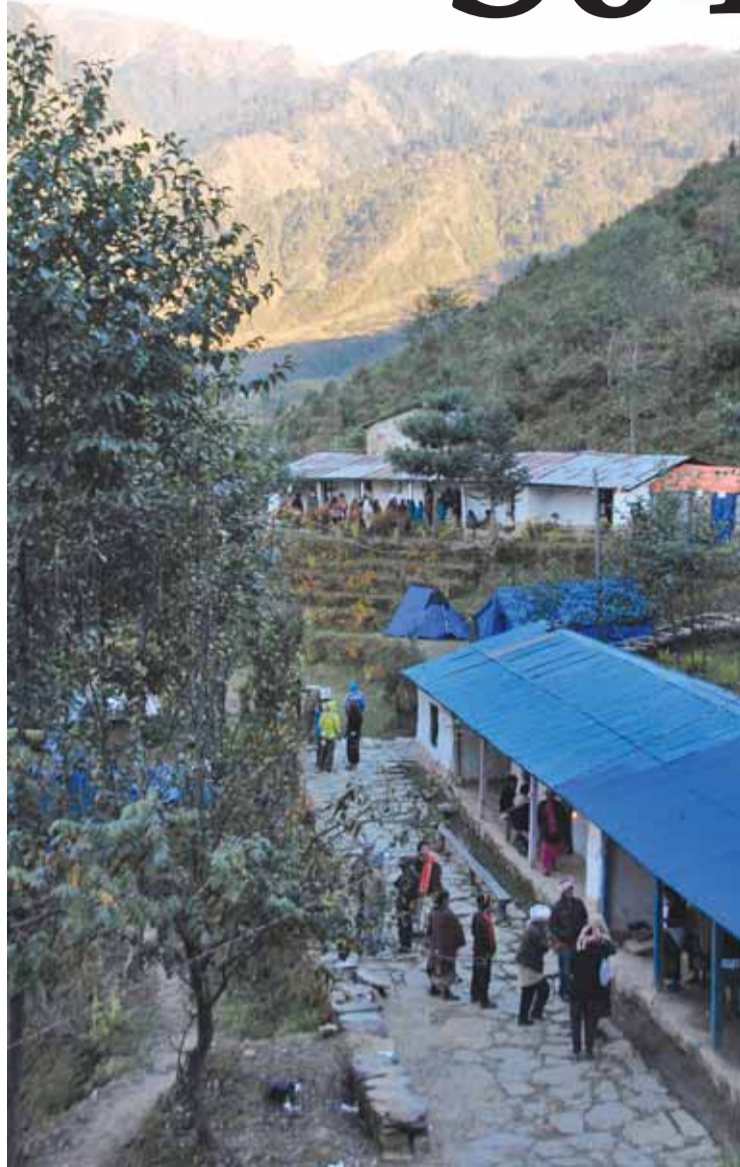


So near yet so far



LOUIS J DECARLO

LONG WAIT: Locals wait in line to be checked at the government sub-health post in Tipling, supplemented by a private organisation working in the area.

You don't have to go to a remote corner of Nepal to see government neglect

ROMA ARYAL in DHADING

From here in Tipling in northern Dhading, Kathmandu is so close you can see its glow down on the south eastern horizon at night. But in terms of health, education and life-expectancy you may as well be on another planet.

There is one government sub-health post in Tipling, but there are no health workers. The primary school is basic, the enrolment rate is low because most children help their parents in the millet fields. Drop-out is high.

"Dhading is so close to the capital, but it may as well be as remote as Humla," says Sharad Parajuli, founder of a non-profit agency, Himalayan Healthcare, working in the region. From Kathmandu, Tipling is only a 17-minute helicopter ride, but it is a three-day hike to get here from the nearest road near Trisuli. There is no electricity, no phone and no presence of the government.

Apart from chronic

government neglect, part of the reason for Dhading's lack of development was the war. Along the trail, there are electricity transmission lines cut by local rebels. The wires have long been stolen. Teachers, health care workers and other government officials fled and have only now started coming back.

This remote northern belt of Dhading below Ganesh Himal has a lot of catching up to do, but it also has tremendous potential. One of them is the spectacular scenery and unspoilt villages which remind visitors of Nepal as it once was 50 years ago, before tourism. An eco-tourism project like ACAP in the Annapurnas would benefit locals directly and create jobs so villagers wouldn't have to migrate to Kathmandu or India.

Chhabi Bhattarai has been working in the region for the past eight years. Things are changing, he says. "Dhading may be extremely poor, but it has come a long way. There is now a new sense of taking command over one's destiny."

Health care is a priority for local people. Even simple infections can kill children, the nearest hospital is days away in Trisuli. Parajuli and Bhattarai work with Himalayan Healthcare to improve the facilities at health posts in Tipling and surrounding areas. Other organisations are helping build suspension bridges and solar lamps. Christian groups bring in investment but are also actively converting locals.

Minister Giriraj Mani Pokharel told *Nepali Times* that the lack of facilities, even in terms of health, may be due to inadequate pressure by the people. "To an extent, they have the responsibility of making their own villages, and we are willing to help," he says.

But local official Rajendra Pandey says the government must take the lead in making up for past neglect of places like northern Dhading. He says: "Unless government-led development is carried out, these mountains will continue to be forgotten." ●

Mobile power

PayBill introduces mobile payment service, turning a cell phone into a personal cheque book



MIN RATNA BAJRACHARYA

With all the innovative features and accessories, it seems that now there is little that a mobile can't be used for. A mobile is not just a phone but your day planner, your music player, your camera, your gaming partner and for some even a mini PC.

Well the good news is, soon you will be able to use your phone to pay your bills as well. All you need is a bank account, a mobile phone and a registration with PayBill. For the first time in Nepal, PayBill has introduced an SMS-based payment service. "Now you can use your cell as your debit or credit card," says Manish Subba, founder and CEO of PayBill.

The new service is being launched following over a year of research and testing in partnership

with the Indian company PayMate.

"Nepal and India share many social and cultural attributes. The mobile proliferation seems to be increasing here as well," explains PayMate India founder Ajay Adiseshann. "This is a great time to launch a solution that adds value and convenience to the services a mobile provides." After just two years in business, PayMate has over 760,000 customers and over 13,000 partners. It has also extended its reach into the US, Sri Lanka and UAE.

PayBill launched its services in partnership with Everest Bank and Nepal Telecom. In its first phase, the service is limited to the NTC pre-paid SIM users who will be able to recharge their phones. "But positive discussions with other

banks, utilities offices, supermarkets and restaurants are underway," says Subba. Hopefully, this service will be extended to paying utility bills, purchasing movie tickets, tickets for flight and for online or retail shopping.


The concern for most is of course the level of security. If your mobile becomes your credit card as well, then what happens if you lose it? When asked, Adiseshann replies: "The security in this concept is a notch above the credit card. Each client is given a permanent PIN number and a different alpha code in every transaction. Without the two, the money in your bank account does not go anywhere." He smiles and assures that until now they have not faced any problem of abuse or misuse of their services. ● *Paavan Mathema*

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