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Members of the Kalika Farmer Group at Bardia district looking at the quality of their lentil crop.

Lentil is Nepal's number one export, yet there are significant constraints in productivity. Yields are low, quality sometimes poor, and processors are operating at only 35 percent of capacity. Lentil farmers fail to reach their potential due to inefficient utilization of land, use of traditional farming practices, and a lack of market access. For example, few farmers have access to and use high quality seed. Also, smallholder farmers often sell their lentil in small quantities to village-level traders, which decrease their ability to bargain for a competitive price.

Since 2011, with USAID Nepal Economic Agriculture and Trade (NEAT) project's support, more than 17,000 farmers across 11 districts of Nepal are cultivating a new future in commercial lentil production. By adopting good agriculture practices, farmers have increased production by more than 50 percent and are increasingly satisfying the growing hunger for lentil in Nepal and abroad.



A lentil farmer sifts her harvest using new tools and methods provided by USAID NEAT. These methods help farmers ensure better quality of their products before making it available in the market, fetching them a higher price.

Lentil Producers Satisfy Hungry Markets

Zahir Kahn (below) and his 25-member cooperative farmer group in Banke district have successfully switched from using traditional seeds and methods of farming to selling quality lentil to large markets. Every member of the cooperative participates in a daily savings program, helping increase their resilience. Today, with the quality and quantity of his lentils so good, Kahn even sells his seeds to the Nepal Agriculture Research Council. On the right picture, he is displaying his productive Spring 2013 lentil harvest.



With USAID NEAT's support, farmers like Zahir Kahn and the women in the picture above are now bulking their crop with their neighbors, grading their lentil, and utilizing newly acquired collective bargaining skills to sell to district level traders, wholesalers, and processing firms for a higher price. Farmers hear directly from the traders about the varieties, timing, and quantity that are in demand and have begun block-farming lentil so that they can produce enough to sell to the large traders or processors directly. The program also facilitated access to improved inputs like seeds and fertilizers and provided on-farm training on practices such as zero-tilling and integrated pest management.



Did You Know?

- Nepal ranks sixth among the world's largest producers of lentils. The country grows nearly five percent of the world's lentils.
- Nepal produced 206,869 tonnes of lentils in 2011, up 36.31 percent to take the sixth place behind Canada, India, Turkey, Australia and the U.S.
- Bangladesh is the largest buyer of Nepali lentils followed by India, Singapore, the UAE and Bahrain.
- In 2011-12, Nepal exported 33,151 tonnes of lentils worth Rs. 2.67 billion. Bangladesh alone procured lentils worth Rs. 2.45 billion.
- In 2008-09, lentil worth Rs. 5.66 billion was exported, making it the country's largest export.
- Experts say Nepal could boost its lentil exports to more than Rs. 25 billion annually if there were proper research and improved seeds.

Source: Sangam Prasain, The Kathmandu Post, April 19, "Bardia lentil farmers buoyed by higher prices"

NEPAL TAKING THE LEAD ON CONSERVATION GENETICS

Kashish Das Shrestha is an independent environment researcher and writer. He publishes on SustainableNepal.org.



Technology, when accessible and used well, can be a great equalizer. Here in Nepal a single conservation effort, the Nepal Tiger Genome Project, has not only helped the country leap to a globally competitive place in molecular studies of biodiversity, it has in fact pushed Nepal to the fore in conservation genetics.

The Nepal Tiger Genome Project (NTGP) used an innovative genetic technology to build a comprehensive national DNA database of the endangered Bengal tigers living in Nepal's Terai Arc Landscape—one of the few remaining tiger habitats on the earth—by collecting and recording a unique genetic fingerprint from each adult tiger's scat (the term used for feces of carnivores). In a course of two years, multiple teams spent 216 days collecting 1,200 samples of scat from four national parks even though the project itself was designed to create a database of only 700 samples.

"This is the first USAID-supported use of genetics for wildlife conservation in the Asia region," Tahalia Barrett, Deputy Director of USAID/Nepal's Social, Environmental, and Economic Development Office explained. "Supporting Nepal to conserve biodiversity is an important part of USAID/Nepal's development strategy, and tiger conservation is a priority of the Government of Nepal."

The Center for Molecular Dynamics in Nepal (CMDN) was already established as a leading center for molecular studies, focusing primarily on public health. When Dibesh Karmacharya, its International Director, presented the idea for the NTGP to USAID, it did not take long for both parties to realize their partnership would be crucial and timely.

"Knowing more accurately about how many tigers are in the wild, their location and corridors they are using between parks, and what their habitat and prey needs are critically important to protecting them and their habitats at national, regional and global levels," Bronwyn Llewellyn, Environment Officer at USAID/Nepal said. "This project offered the potential to address most of these questions in a non-invasive way that was potentially more cost-effective than the existing conventional practices (e.g., camera trapping, counting pug marks, etc.). Indeed, collecting tiger scats for DNA analysis and creating a geo-spatial database was itself something very innovative, scientific and exciting."

Keepers of the Tiger's Secrets:

With a detailed study of this nature, how safe are the tigers' secrets? To understand this, it is important to understand the kind of data that is being collected and created, and the process in which the samples to produce that data was collected.

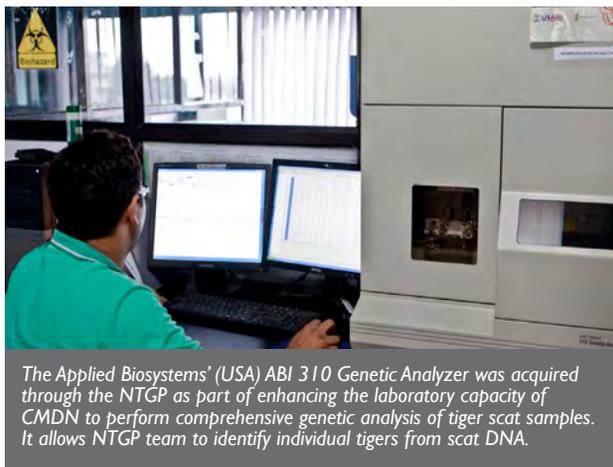
Three categories of data are collected and shared through the NTGP. First is the general data that is shared as public information, and also through an interactive website: ntgp.org.np. The second category of data is directly related to conservation policies and efforts and is shared with related agencies through the government. Finally, there is the core data that is only shared with the government. There is only one person at the Department of National Parks and Wildlife Conservation who has access to this data through a special

computer that is connected to a local server through a secure link.

The CMDN maintains three backups of the data, but nothing is stored in a 'cloud backup.' "The most sensitive parts of the data might be the ones related to areas in which a tiger lives," Mr. Karmacharya explained. "But will people need to hack into our system and get that data to poach a tiger? I don't know. Our GIS is based on where we found tiger scat, and that's knowledge that all the rangers who helped us collect the samples have."

Indeed, the data, in its crude form, is something that the locals in buffer zones and living around national parks have always had. "If someone really wanted to find a tiger, a local villager in a buffer zone would be more informative. And I don't know how we can stop that villager's mind from being hacked," Mr. Karmacharya added.

Fortunately, official records indicate that poaching in Nepal's national parks has gone down significantly in recent years.



The Applied Biosystems' (USA) ABI 310 Genetic Analyzer was acquired through the NTGP as part of enhancing the laboratory capacity of CMDN to perform comprehensive genetic analysis of tiger scat samples. It allows NTGP team to identify individual tigers from scat DNA.

Hard Data and the Software:

In May, citing Lisette Waits, a professor in the Department of Fish and Wildlife at the University of Idaho, Kate Sheppard of Mother Jones magazine wrote this in her [article](#) about NTGP: "This type of genetic evaluation started back in the early 1990s with research on bears, and has also been used on tigers in India. But it's still a relatively rare method—there are only about 20 labs in the world doing this work, according to Waits—and this is one of the largest and most comprehensive surveys of its type to date."

Indeed, what is unique about NTGP is not the way the samples are collected, but rather the way in which the data from those samples have been cataloged. The software developed for NTGP is extremely detailed.

"The NTGP developed protocols for field sample collecting and for the use of 10-17 genetic markers for sample comparisons, as well as useful and user-friendly software to input data, which standardizes, compares, geo-locates, and stores all the genetic data," Bronwyn added.

Most similar work, according to Mr. Karmacharya, normally uses nine genetic markers. In India, where genetic conservation work is being conducted by a handful of labs, there appears to

be inconsistency in the way the data is cataloged.

"These protocols for field sample collecting, the choice of genetic markers for sample comparisons and the customized software all do have potential applicability beyond Nepal to other tiger countries," Ari Nathan, the U.S. State Department's Regional Environment Officer for South Asia (based in Kathmandu), said. "In addition, the software has potential applicability not just to tigers, but to other species as well."

Finding the software an international market has been something CMDN had in mind from the start and is rooted in both CMDN's approach to making genetic research work feasible and sustainable in Nepal, and their drive to establish themselves as a global leader in the field.

Globally, poaching has become ever more violent and wildlife parts smuggling increasingly sophisticated. A regionally shared database would not only help conservationists and researchers with their field of work, but also law enforcement agencies to better understand where confiscated parts might have originated, or even the specific animal they belonged to. For this, standardization is integral. And software developed in Nepal might just help do that. But the software could also prove to be an important part of how CMDN continues to keep its conservation genetics work financially sustainable.

"If we don't integrate the business aspect of things and just rely on the goodwill of donors, we won't be sustainable," Mr. Karmacharya said as his team worked on wrapping up the NTGP report in June. "But what NTGP has done is become an example of what is doable in Nepal in terms of using modern technology for conservation."

Now that the example has been set, CMDN has established itself as a natural partner for several international researchers in Nepal, like Stanford University.

"I am interested in how animals respond to climate change," Prof. Elizabeth Hadly of Stanford University said of her research. "I work in the past, using fossils I excavate from the last 20,000 years or so, to the present, using extant animals I live-trap in the wild, in order to understand how animals will react to our world of the future." Her team has been researching the impact of climate change on the Himalayan Pikas.

Later this year, the CMDN will start working on a massive genetic catalog of Nepal's biodiversity. All of this seems to fit right in with The Ministry of Forest and Soil Conservation's 'Forestry for Prosperity 2030' plan, which envisions Nepal as an international hub for research that helps make conservation work more feasible.

The CMDN itself hopes to establish a formal learning center in the country. In the meantime, where does the NTGP go now?

"A potential next step following the work of the NTGP could be the development of a regional platform of tiger genetic fingerprints for conservation management and wildlife enforcement in the South Asia region," Mr. Nathan said.

Back at the CMDN, the lab was buzzing with young scientists hunched over computers and other equipment on a recent stormy monsoon afternoon. A scene promising unprecedented innovation for conservation or beyond, given a nudge from a tiger project, poised to take on a lot more. ■

Read more on the topic:



Tracking Tigers for Conservation published in **USAID's Impact Blog** by Stuti Basnyet | April 16, 2013



Technology and the Tiger: DNA Study of Wildlife in Nepal published in **Republica** national daily's weekend edition, **The Week** and **sustainablenepal.org** by Kashish Das Shrestha | May 3, 2013



Scientists use DNA From Poop to Track Rare Tigers published in **Mother Jones** by Kate Sheppard | May 3, 2013



DNA from Tiger Scat Aids Conservation Efforts in Nepal by Andrew C. Revkin, **The New York Times**, **Dot Earth** | May 3, 2013



TRANSFORMING RURAL ECONOMIES THROUGH MOBILE BANKING IN NEPAL

More than 70 percent of Nepali households are unbanked, but with new, innovative services launched with support from USAID's Nepal Economic Agriculture and Trade (NEAT) project, mobile financial services could be available nationwide within five years.

Nepal is renowned for its diverse terrain, from lowland jungles to the world's highest mountain peak. Unfortunately, in many areas of this still developing nation, infrastructure is poor. Many households, especially in hill and mountain regions, lack access to financial services, and thus walk hours if not days to reach a bank branch. As a result, over 70 percent of Nepalis are disconnected from the formal financial sector. For banks, thriving in rural areas with limited infrastructure has proven difficult and costly. As a result, they are centralized in and around cities, leaving the majority of Nepalis without easy access to finance.

Without formal financial services, households pay more for monetary transactions and cash payments are less secure. Just ask Tulasi Khadka from Kuntabesi Nepal. Tulasi and her husband wanted to give their children a brighter future. He migrated to Dubai for work and she worked in a restaurant so they could send their children to school in Kathmandu. Unfortunately, Tulasi had to travel to Kathmandu many times a year to pay her children's school fees. Every trip to Kathmandu meant missing work, paying costly travel expenses, and carrying all of their savings in cash.

USAID's NEAT project recognized the potential of mobile financial services to reach unbanked households. Mobile financial services can include many types of financial transactions, including mobile phone payments, loan disbursements and repayments, savings deposits and withdrawals, and money transfers, among others. In spring 2012, USAID NEAT organized Nepal's first Mobile Financial Services Summit. The Summit generated momentum in the sector and led to increased interest, enthusiasm, and action among bankers, regulators, platform providers and telecoms. Many ideas that had been discussed for years, but shelved due to the risks involved, soon came to life. A group of banks decided to come together to roll out a shared national platform. NCell, Nepal's leading mobile service provider and FinAccess, a mobile platform provider, signed an agreement to begin providing mobile money services through input distributors nationwide. Nepal Rastra Bank, the country's central bank, also released mobile banking regulations and announced its willingness to revisit and improve them as the banks and regulators gain more experience with mobile financial services.

Since 2011, USAID NEAT has partnered with Mega Bank, a Nepali commercial bank, to support the establishment of branchless banking outlets, and with Laxmi Bank, another

Nepali commercial bank, to support the rollout of mobile banking—its Mobile Khatta service—using FinAccess's Hello Paisa shared technology platform. As a result of USAID's support, over 300 mobile financial services agents in 16 districts are operational in Nepal today. These agents are serving clients like Tulasi Khadka and will reach more than 15,000 clients this year alone. Tulasi Khadka now makes her children's school fee payments by mobile phone instead of carrying cash to Kathmandu. "This is completely reliable," confirms Khadka. Mobile agents play a critical role in helping banks expand beyond the boundaries of their existing branches. They market bank services and help enroll new bank customers, but at a fraction of the cost of brick and mortar branches. Banks report that transactions conducted through a mobile agent cost less than 1/20th of those conducted through a bank branch. And reducing the outreach cost is critical to getting financial services to the large rural, unbanked population.

USAID NEAT played a catalytic role in launching mobile financial services in the marketplace. Today, a number of banks are gaining experience and refining their strategies, products and pricing to ensure the success and growth of this innovative service. There are now three technology platforms competing for banking partners with which to offer mobile financial services. As FinAccess founder and Nepali mobile financial services visionary Sanjay Shah notes, "Technology is not the innovation here in Nepal; the business model is the innovation." FinAccess is the centerpiece of a consortium of six financial institutions using the same service, Hello Paisa. However, each bank brands its products to meet the needs of its customers. In Nepal, where banking is fragmented, this innovation—whereby banks collaborate to expand the customer base yet compete on services—has the potential to fuel a very rapid expansion of mobile financial services in the country.

Approximately 50 percent of Nepal's Gross Domestic Product (GDP) is outside the formal sector. In addition, many of the 70 percent of households without access to financial services save their money "under the mattress." An expansion of mobile financial services will draw more cash into the formal economy and increase the national savings rate. Banks will have more money to lend to businesses, giving a boost to overall GDP.

Continued ... on Page 8 



Transforming economies through mobile banking in Nepal - an infographic prepared by NEAT.



"USAID did not just help Laxmi Bank launch its Mobile Banking services, but also fostered the overall industry toward this direction."

Interview with Nikesh Ghimire, Manager 2.0, Laxmi Bank

What was USAID NEAT's role in helping Nepali banks kick-start mobile banking?

NG: The project helped Laxmi Bank launch its Mobile Banking product in seven districts in the first phase.

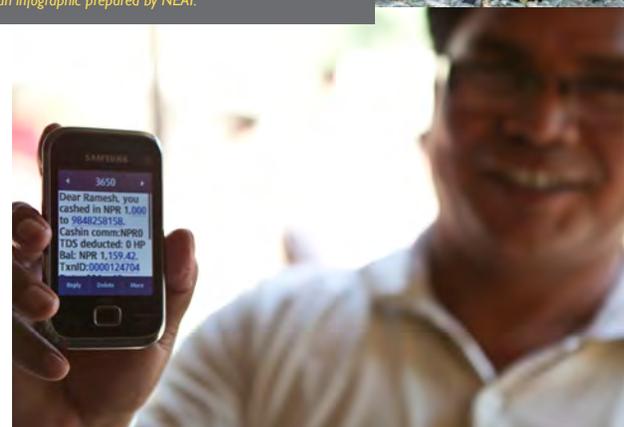
This not only helped the Bank finally launch a product it had envisioned for years, but also served as the first real field-experience for the entire banking industry on how Mobile Banking could work. Our experience created sufficient impetus for other banks to come on board with Mobile Banking. The significance of NEAT's support is in two folds. First, the grant from NEAT helped us invest in 'below the line' activities that are typically not an investment area for commercial banks. Laxmi Bank was able to conduct a series of trainings, workshops and other community intervention activities that helped lay a strong foundation for future growth of the program. Second, Laxmi Bank's launch experience, along with a study tour to Pakistan for stakeholders and the first-ever Mobile Summit organized in Kathmandu were three key factors that shaped the decisions of several banks to invest in Mobile Banking. Meaning, support from USAID did not just help Laxmi Bank launch its Mobile Banking services, but also fostered the overall industry towards this direction.

In Laxmi Bank's perspective, what are the key impacts of mobile banking in the lives of rural Nepalis previously disconnected from the formal financial sector?

NG: Rural Nepali population now has a system that connects them to the national financial grid right from their village. This means, they can financially transact with their family, business associates, etc. from anywhere in the country. This allows them to manage their funds in a lower risk environment and in a much cheaper and convenient way. Nepal's geographic limitations were until now one of the key factors limiting rural population's access to finance. With Mobile Banking, this challenge can be easily overcome.

Can you explain the key hurdles and what it will take to fully unleash the potential of mobile banking in Nepal?

NG: Mobile Banking is essentially an innovative way to reach Nepal's largely rural population disconnected from the formal financial grid at a faster and a cheaper price. However, the main challenge for us is to convince consumers to accept the new definition of 'money' that mobile banking has introduced them to. This behavioral change requires that the mass be sensitized at several dimensions of trust, confidence, convenience, mass acceptance, etc. in order to establish the whole eco system.



This is a fairly long and expensive process with investments fetching returns only in the long-run. And this is what limits the investment appetite of banks, restraining them from getting as aggressive with Mobile Banking as needed to foster rapid expansion of the service nation-wide.

Based on Laxmi Bank's experience so far, how do you think mobile banking will roll-out in the future? Can you talk about its potential?

NG: Laxmi Bank's vision for Mobile Banking is to link the urban population with the rural population through one common financial grid. This means, a rural resident can easily avail all basic banking services from the vicinity of his/her home at a price that is cheaper than any other financial instrument in the industry. The rate at which it is gaining market acceptance at present, the future of Mobile Banking in Nepal looks very promising. ■

Click to learn more:

1. Video: The Promise of Mobile Money 
2. Mobile Banking Infographic

MOVING TOWARDS AN AIDS-FREE GENERATION

Two Decades of Supporting the Government of Nepal's HIV and AIDS Response

2013 marks the 20th anniversary of USAID's longstanding partnership with the Government of Nepal (GoN) to support the HIV and AIDS response. Two decades of USAID's technical and financial support have pioneered evidence-based interventions that have saved lives and contributed to the health and well-being of People Living With HIV/AIDS (PLHIV). Over time, USAID-funded projects have provided valuable insights on how best to tailor and successfully implement activities to effectively address the epidemic in Nepal. The foundation laid by USAID and partners has contributed greatly to streamlining and standardizing the country's HIV prevention and care programs; improving the reach of treatment activities; and increasing access to quality services for key affected populations.

The first-ever USAID project to work in HIV/AIDS in Nepal, the AIDS Control and Prevention Project I, became a model for future HIV interventions and groundbreaking initiatives in the country. Over the past 20 years, USAID-supported projects under the leadership and guidance of the GoN and in collaboration with multiple national, international and local stakeholders, have built a valuable body of

operational know-how that has improved the ability of programs to reach key affected populations. USAID's projects have translated new technologies and innovative strategies at the global level to real success on the ground in Nepal.

Today, under the umbrella of the Global Health Initiative, USAID remains steadfast in its commitment to achieve an AIDS-free generation by reaching hundreds and thousands of Nepali people with quality, standardized HIV prevention, care, support, and treatment services. USAID's continuous contributions have made real impacts in both preventing new infections in target populations and working to improve the lives of those already living with HIV and the lives of their families as well. To commemorate the contributions that USAID, the GoN, and its partners have made over the past 20 years, USAID has planned a series of special events (check our social media pages for details) to celebrate this legacy as we enter a new decade filled with both great challenges and exciting new opportunities. We would also like to take this opportunity to thank those partners who have helped build USAID's legacy of effective HIV/AIDS programs. Without

support from the GoN, civil society, donors, and academia, countless lives would undoubtedly have been lost and Nepal would never have seen the advances in confronting the epidemic that we have witnessed in recent years. As Nepal commemorates this important anniversary, USAID urges all partners to renew the pledge to remember the lives lost, celebrate the lives saved, and recognize the lives still at risk.

As we reflect upon 20 years of support in the fight against HIV/AIDS, USAID stands committed to investing in evidence-based strategies that will help Nepal to achieve an AIDS-free generation. For, as Secretary of State John Kerry recently stated, "What has been achieved... is a lesson for all of us. And I think it is, in fact, a lesson that people should believe in humanity. To never doubt what we can achieve is one of the lessons of today, to know that we can do the remarkable, that we can find solutions to what seems to be unsolvable, that we can overcome the insurmountable and we can leave politics and ideology at the wayside in order to choose life and possibilities for people everywhere." ■

SNAPSHOT OF USAID-FUNDED HIV/AIDS PROJECTS

Project: AIDS Control and Prevention Project (AIDSCAP) I & 2

Duration: 1993 to 2002

Key Achievements:

- First ever HIV-focused project implemented in Nepal
- Increased the use of condoms among the at-risk populations through behavior change communications and outreach services. For example, the mascot *Dhaaley Dai* (picture) became a well-known character among Nepali households for promoting the use of condoms to prevent HIV and STIs. Similarly, the street drama series "*Guruje Ra Antare*" was much loved by the locals and is known to have greatly expanded knowledge on HIV awareness and condom use
- Helped reduce the rate of sexually transmitted HIV infection in Nepal's Terai region

Project: Nepal Initiative Project

Duration: 2001 to 2002

Key Achievements:

- Conducted multiple studies on behavioral and HIV sero-prevalence throughout the country that assisted in the development of the National Strategy on HIV/AIDS for Nepal 2002-2006
- Pioneered general awareness campaigns for HIV awareness and condom use in the country. At the same time, the project used social marketing approaches to generate demand for condoms

In the past two decades, USAID partnered with key government agencies under the Ministry of Health and Population, and also collaborated with more than 80 local NGO partners, various INGOs, UN agencies, and donors to ensure streamlined HIV programming. Here's a quick look at USAID projects and their key results:

Project: Implementing AIDS Prevention and Care (IMPACT) Project

Duration: 2003 to 2007

Key Achievements:

- Directly contributed to the formulation of the National HIV/AIDS Strategy and Nepal's strategic objectives on reduced fertility among Nepali families
- Implemented appropriate care and support programs to mitigate the impact of the HIV epidemic, established and expanded the continuum of prevention-to-care services by increasing national capacity to manage an effective response to the HIV epidemic

Project: Advancing Surveillance, Policies, Prevention, Care and Support to Fight HIV/AIDS (ASHA) Project

Duration: 2006 to 2011

Key Achievements:

- Implemented groundbreaking initiatives such as **community and home-based care program (CHBC)**; positive prevention (prevention among people living with HIV and AIDS); early infant diagnosis; and community-based Preventing Mother-to-Child Transmission (PMTCT) - all for the first time in Nepal
- Secured supplies of HIV related commodities required by the national program through partnerships with other international organizations
- Helped streamline and standardize National HIV programs by providing financial and technical support to the development of policies, guidelines and standard operating procedures (for example, PMTCT guidelines, ART guidelines, CHBC guidelines and training curriculum)
- Introduced innovative approaches such as Web-SMS and GIS technology that increased overall scope of national HIV response in Nepal (*continued under SSP)
- Developed an array of innovative, entertaining and informative materials that were used to raise awareness on HIV and STIs, and promote condom use *

In five years, the ASHA project **reached almost 343,000 people** (female 157,359; male 185,371) through community outreach; approximately 92,000 people with HIV counseling and testing services; almost 11,000 People Living with HIV with clinical and care and support services.

1993 to 2002

2003 to 2007

2006 to 2011



Pioneering general awareness campaigns



Reaching out to at-risk population



USAID's pilot initiatives - Community Home-based Services and Community-based Preventing Mother-to-Child Transmission



Photos: Thomas Kelly

FACTS & FIGURES: HIV EPIDEMIC IN NEPAL

The **first HIV** case in Nepal was **detected in 1988**.

As of December 2012, the reported number of HIV cases, as per the National Centre for AIDS and STD Control, currently stands at **21,551 (13,718 male and 7,817 female)**.

The 2012 national HIV estimates projected approximately **50,288 adults and children in Nepal to be infected with HIV**.

Key populations at **higher risk**: People who inject **drugs**, female **sex workers** and their clients, **migrant workers** and their spouses and men who have **sex with other men**.

(NCASC National Estimates 2012)

ONGOING Project: **Saath-Saath Project (SSP)**

Duration: 2011 to 2016

Goal: To reduce transmission and impact of HIV and AIDS and improve reproductive health among selected most-at-risk populations (MARPs) in a manner that supports the Government of Nepal

Key Achievements to date:

- Working to integrate family planning (FP) into existing HIV services
- Facilitating integration of HIV and FP-related services from government health service sites
- Successfully introduced CHBC program into positive prevention program and vice versa in an effort to ensure continuum of services for PLHIV
- Completed the first-ever baseline survey on Family Planning (FP) including rapid assessment of HIV, STIs and FP situation among migrant couples. The survey results showed limited knowledge and utilization of HIV and FP-related services among male labor migrants and their wives, and called for increased HIV and family planning-related interventions for migrant couples

As the SSP project begins its third year of operations, it has **reached** almost 32,000 people (46% women) with counseling and testing services; approximately 13,500 MARPs (91% women) with STI treatment; almost 146,000 MARPs (39% women) with outreach activities; approximately **7,500 HIV-positive adults and children** with a minimum of one clinical care service.

2011 to 2016



Successful integration of family planning into HIV program



IN CONVERSATION WITH DR. BAL K. SUVEDI

Dr. Bal Krishna Suvedi is the Director of the National Centre for AIDS and STD Control in the Department of Health Services of the Ministry of Health and Population, Government of Nepal. He has served in this capacity since February 2013.



Nepal has received several awards for the success of its innovative health programs. What made that possible?

BKS: For Nepal, we have had tremendous successes with the Millennium Development Goal (MDG) 4 and MGD 5. The main credit goes to our health workers or service providers who are working directly in the field providing vital medical services. Also, Nepal has managed to develop a system unique to its geographic needs that has ensured health service access for all. The multi-structured health system has provision of health services at the national, regional, district and similar sub units. Nepal also has working policies, plans and strategies in place that monitor the entire health system. The Ministry of Health and Population oversees the entire health system and its leadership has been beneficial in continually ensuring our services are at par with international standards and addresses all health-related epidemics the country might be facing. Lastly, we must credit our successes to our international partners such as USAID who have been key players in strengthening the overall national health system. Working in partnership with the Government of Nepal, their technical and financial support has largely helped address the many health-related challenges faced by our country. We continue to work with them through multiple programs in the country as we progress toward achieving new landmarks in the field of health.

“USAID pioneered and paved the way for HIV programs in Nepal. Since its first ever HIV mitigation program in the 1990s, USAID has continued to support us till date.”

What are your thoughts on the contributions USAID has made over the past 20 years in combating HIV/AIDS in the country?

BKS: USAID has always been a key partner to the Government of Nepal. Even before the HIV epidemic, I recall USAID was one of the first international partners to support the government of Nepal in eradication of Malaria. This was 60 years ago. USAID pioneered and paved the way for HIV programs in Nepal. Since its first ever HIV mitigation program in the 1990s, USAID has continued to support us till date. Their programs have helped strengthen our capacity and now we can say through their support as well as other partners, we are on track to meet our millennium development goal.

With ever evolving public health and science, how will Nepal's HIV/AIDS strategy and programs need to change to meet future challenges?

BKS: We have already seen the HIV scenario evolve over the past 20 years, both in terms of the epidemic and the programs. And, it continues to change. The core emphasis has always been HIV and AIDS prevention but care and support have also become important. Nepal has really come a long way in greatly reducing HIV and AIDS among the key populations such as female sex workers and injecting drug users. But now it is also time to focus on the “other” population, the general population that are at risk as well. For example, the ‘test and treat’ model, which calls for universal testing for HIV as well as treatment with antiretroviral drugs for even those at the earliest stages of the disease, would be an excellent shift for the HIV programs in Nepal in the coming days. We should be willing to adapt to new changes and its demands. Similarly, we need to focus on making it more affordable for all. I wouldn't say we need to go for mass HIV testing or in groups as recommended in recent conferences. Nepal has its own unique challenges that require national discussions and subsequent actions that suit us best. Another hurdle for Nepal that we should focus on is Preventing Mother-to-Child Transmission (PMTCT). This still remains a challenge for us as we struggle to meet our goals in PMTCT. For this, we all need to work together, face the challenges that come our way, and think of better solutions. ■

QUOTES AND TESTIMONIALS



“HIV is not only a public health problem but a development problem. All sectors need to be involved.” - Dr. Laxmi Raj Pathak, Former Director, The National Centre for AIDS and STD Control

“When we started working for the USAID-funded ASHA project in 2006, there were very few discussions about HIV positive children. After the Media Walk campaign led by the ASHA project for policy advocacy and sensitization against HIV and AIDS in the Far West region of Nepal, there was a lot of coverage on this issue. Now even line ministries are working for HIV positive children, which is a huge achievement.” – Gokarna Bhatt, former Chairperson, Conscious Media Forum

“When I went to bury my son on the banks of the Mohna river, no one would lend me a spade to dig the earth. Back then, everybody thought that even sharing a spade transmitted HIV!” - Katte Nepali and his wife from Doti district are living with HIV and are on anti-retroviral medicines. HIV snatched away two of their children. But after availing the prevention of mother to child transmission (PMTCT) service provided by the USAID-funded ASHA Project, they have been blessed with a daughter. She is not infected by HIV.



“At a time when no one was keen to support our work, USAID was the first organization to fund the Blue Diamond Society formed in 2001. This support gave the first safe space for MSM/ITG (Men Who Have Sex With Other Men/Third Gender) in Nepal. This was at a time when the LGBTI (lesbian, gay, bisexual, transsexual, transgender, transvestite, and intersex people) community was facing many challenges including violence. The support means a lot for Nepal's LGBTI/MSM community on HIV & AIDS intervention and human rights advocacy.” - Sunil Babu Pant, Director, Blue Diamond Society

“I owe my life to Ram (social mobilizer) and the Thagil Social Development Association (USAID-funded local NGO) who made me understand the perils of HIV, AIDS, and STIs. There are still many other female sex workers around here and whenever I get a chance, I meet them to talk about the health risks. It's never too late to change and that first step will gift you a lifelong of happiness.” - Hikmati, a former sex worker diagnosed with STI, Kailali District

“Her (Community-based Health Worker) regular visits and counseling taught me that HIV was not the end of life but the beginning of a brave new journey.” - Khagisara Neupane, Nawalparasi District



Click to learn more:

1. The National HIV/AIDS Strategy 2011 to 2016
2. USAID's fight against HIV/AIDS worldwide
3. USAID's fight against HIV/AIDS in Nepal
4. National Center for AIDS and STD Control
5. ASHA project reports and studies



NEW PROJECT ALERT:

Three Democracy and Governance Projects Launched. A Quick Overview:

Sajhedari, Partnership for Local Development

Life of Project: 2012 to 2017

Goal: To improve the ability of targeted communities to better direct local development

Implementing Partner: Pact Inc.

Geographic Focus: Kanchanpur, Kailali, Bardiya, Surkhet, Banke, and Dang districts of Nepal's Far-West and Mid-West Development Regions, including 50 percent of the VDCs in each district

Estimated Budget: USD 25 million

Building on the successes and lessons learned from two previous USAID-supported projects and complementing the work of Nepal government and other donor programs, Sajhedari is designed to improve communities' ability to better direct their own development. Over the next five years, the project intends to strengthen the relationship between Nepalis and their officials, and to improve transparency, accountability, and responsiveness at the local level. The project will work with local communities, civil society and government counterparts to create a more positive environment for local development, help communities identify and access local and national resources, increase participation in community planning and oversight, and strengthen the effectiveness of local government. Sajhedari will facilitate the development of inclusive plans that meet the demands of the broader community, including historically marginalized populations.

Community Initiatives for Common Understanding

Life of Project: 2013 to 2016

Goal: To foster understanding and cooperation between conflicting groups

Implementing Partner: Saferworld, through two local organizations, Child Workers in Nepal and Informal Sector Service Centre

Geographic Focus: 15 VDCs in the conflict-affected Kailali, Bardiya, Surkhet, Banke, and Sunsari districts

Estimated Budget: USD 1.14 million

The Community Initiatives for Common Understanding project will seek to address the root causes of conflict in local communities by bringing together representatives of conflicting groups to interact purposefully and seek possible solutions. The project will foster understanding and cooperation between conflicting groups. It aims to engage 9,000 at-risk and conflict-affected youth, including ex-combatants and affected communities, by attempting to break down existing barriers and encouraging peaceful dialogue, and building on healthy relationships in order to identify and collaborate on community development activities. It will simultaneously raise district- and national-level awareness of conflict-sensitive development and rehabilitation programming.

Inclusive Resource Management Initiative

Life of Project: 2013 to 2015

Goal: To enhance stability through conflict resolution and inclusive management of natural resources

Implementing Partner: Mercy Corps through two local partners, Backward Society Education and Shakarmi Samaj

Geographic Focus: 20 VDCs of Kailali, Bardiya, Banke, and Dang districts

Estimated Budget: USD 1.16 million

Inclusive Resource Management Initiative will seek to enhance stability through natural resource conflict resolution and inclusive natural resource management. It will promote inclusive natural resource management, use, and decision making; and reduce competition through joint environmental and economic initiatives. The project will benefit 237,000 community members, particularly youth and women in the four target districts.

WHAT ROLE DOES USAID PLAY TO SUPPORT NEPAL'S ELECTIONS?

USAID is poised to support Nepal's elections with five programs implemented through six partners. An overview –

Monitoring Nepal's Peace Process and Constitution Drafting Project

Partner: The Carter Center | **Budget:** USD 2.6 M | **Life of Project:** 9/2009-12/2013

In addition to other aspects of the peace process, The Carter Center monitors elections preparations across each region. To date, they have observed the citizenship registration and voter registration drive, documented local governance processes absent local elections, and surveyed perceptions of the elections process. Recommendations drawn from the observations are shared bi-monthly with local and international stakeholders. The project's long-term observers are accredited by the Elections Commission as international observers and The Carter Center is set to monitor the elections.

Strengthening Political Parties, Electoral and Legislative Processes Project

Partners: The National Democratic Institute (NDI) and the International Foundation for Election Systems (IFES) |

Budget: USD 23.9 M | **Life of Project:** 8/2010-8/2015

While NDI works with political parties to ready them for the elections, IFES supports the Election Commission of Nepal (ECN) through technical assistance and training of their District Elections Offices. NDI provides training to political parties to inform them of ECN requirements for political party registration, the elections code of conduct, constituent outreach, voter registration, campaigning and agenda development. Additionally, NDI established the "Democracy and Elections Watch," which represents a coalition of traditionally marginalized populations and will train and deploy 6,000 observers covering all 240 constituencies. IFES provides technical assistance and training to the ECN in order to improve public outreach for voter registration, electoral education, electoral law reform, and capacity building. IFES also works in 26 districts through six local NGOs that target Dalit, women, freed Kamaiya, youth, and people with disabilities for electoral education and voter registration. IFES recently produced two radio PSAs targeting Nepali youth to encourage them to register to vote before the July 15 deadline.

Nepal Peace Trust Fund (NPTF) Project

Partner: Ministry of Peace and Reconstruction | **Budget:** USD 1.05 M | **Life of Project:** 12/2012-1/2016

USAID is one of eight donors that support the Government of Nepal-managed NPTF through a pooled fund mechanism. The Fund is responsible for implementing the commitments under the 2006 Comprehensive Peace Agreement - including elections for the promulgation of the constitution. The Election Commission's largest financial support comes through the NPTF for the upcoming election (\$94.1 M for elections security and \$31.3 M for elections). Recently the NPTF funded the Ministry of Home Affairs to conduct a citizenship registration drive in tandem with ECN's voter registration.

Continued ... on Page 8



Promoting Inclusive Political Process in the Terai
Increased participation of marginalized communities in national voter registration

"As is the cases for many rural Muslim women of Nepal, I had little knowledge about my political rights. This changed when a social mobilizer visited our village. My family and I are now all registered to vote and I am encouraging everyone to register as well," said Maithool Khatun, who learned about voter registration and other civil rights from Janaki Women's Awareness Society (JWAS) – a sub-grantee to the USAID-supported voter education initiative in the Terai region. This initiative is part of USAID's Strengthening Political Parties, Electoral and Legislative Processes program.

Implemented through the International Foundation for Electoral Systems (IFES), USAID's program works to enhance electoral participation amongst disadvantaged populations—particularly ethnic minorities, Dalits (low caste), Kamaiya (freed bonded laborers) women, and youth—who have traditionally been excluded from decision-making processes in the country. Since the 2008 Constituent Assembly elections, these groups have gained legally defined quotas for representation. Working with the

Election Commission and six local organizations such as JWAS, the program helps ensure greater political participation by marginalized populations. Through this program, over 5,000 members of these communities are now trained as voter educators, becoming long-term resources to support public awareness campaigns for future elections.

In addition to promoting greater political participation by marginalized populations, it aims to restore citizen confidence in democratic processes and institutions.

Ms. Phula Devu Harijan, another beneficiary of the program, states, "I am finally a registered voter at the age of 65. I am keenly looking forward to casting my vote for the first time in my life." Including voter education in community-level development

activities has not only been enthusiastically embraced but will greatly increase the development impact on marginalized communities. Over 1.7 million marginalized community members have been reached personally, and three quarters of potential voters in the Terai have now registered to vote.



Encouraging Youth to Vote!

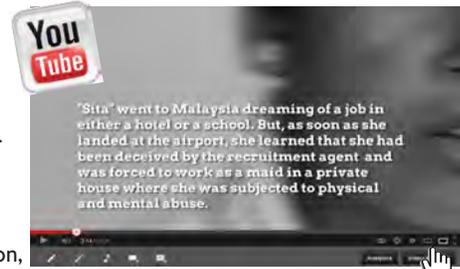
Through the International Foundation for Electoral Systems and its local NGO partner, Youth Initiative, USAID supported the development of two fun and informative radio PSAs aimed at encouraging young Nepalis to get themselves registered to vote before the July 15 deadline for the November Constituent Assembly elections. Click [here](#) to listen to the PSAs. "Your Right! Your Choice! Voting is your Voice!" Spread the message!

NEW VIDEO: Combating Trafficking in Nepal

In May 2013, USAID launched a short documentary that highlights the changing dynamics of trafficking in Nepal and demonstrates the efforts, challenges, and accomplishments of the government and civil society, through the eyes of trafficking survivors and the USAID-funded Combating Trafficking in Persons (CTIP) project. Trafficking is a serious problem in Nepal, characterized by cross-border, international, and internal trafficking of women, men, and children. Many migrants, mostly youth, migrate via India to other destinations where they are vulnerable to sexual and labor exploitation.

The CTIP project takes a holistic approach to address protection, prosecution, and prevention of trafficking in persons by building capacity of law enforcement and the judiciary to effectively implement the Trafficking in Persons Act, provide information on safe migration to prevent trafficking, and provide relevant services to protect victims of trafficking.

Click the image to view the video.



NEPAL'S AID MANAGEMENT PLATFORM: A Tool for Managing Aid in Nepal and Making it More Effective

Foreign aid is a critical component in Nepal's development. According to the Ministry of Finance's recently published Development Cooperation Report, foreign aid in Nepal accounts for 26 percent of the national budget. With over forty donors providing official development assistance to Nepal, who have committed US 1.21 billion to development investment in 2011-2012, coordinating, monitoring, and evaluating Nepal's volume of aid is not an easy task.

The Aid Management Platform was set-up in Nepal's Ministry of Finance in 2010 to assist the Ministry of Finance's International Economic Cooperation Coordination Division (IECCD) in its mandate to oversee the coordination and management of foreign aid in Nepal. The Aid Management Platform, AMP for short, has been a highly effective tool in standardizing and centralizing information about foreign aid flow within Nepal. With a comprehensive data management plan in place, both donors and the IECCD report off- and on-budget projects respectively into the AMP. The information in AMP, particularly the financial information, is used by a wide array of stakeholders for reporting, analysis, and planning. The IECCD, the donor community, line ministries, and the National Planning Commission all benefit from having a centralized and easily-accessible hub of information about foreign aid in Nepal.

I have had the pleasure to witness AMP at work in Nepal for the past five months. I came to Kathmandu in February 2013 to support USAID's efforts to improve the Aid Management Platform with the goal to fully geo-code Nepal's AMP by Summer 2013. I work for the USAID partner, Development Gateway. Geo-coding essentially means attaching a project location to a project, such that a project can be effectively visualized on a map. Over the past months, I met with international donors in order to collect the necessary location information needed to geo-code their projects. In June 2013, we successfully completed geo-coding Nepal's AMP.

Seeing this goal come to fruition is very exciting, particularly since working with the mapping module within Nepal's AMP will allow for a new way to comprehensively and visually analyze foreign aid flow.



Dina (right) with (L to R) Mr. Madhu Marasini (Joint Secretary of the IECCD, MoF), Mr. Tilak Bhandari (Senior Project Officer for the MoF/UNDP Aid Management and Coordination Project), and Mr. Dustin Homer (AMP Nepal Project Manager, Development Gateway) during the release of the MoF's Development Cooperation Report.

Having spent a lot of time in the weeds of the foreign aid scene here, I am happy to report that my interaction with both the donor community and the Ministry of Finance has largely exceeded my expectations and has left me with much optimism for the future of this sector. I have seen first-hand the Ministry of Finance taking concrete steps to hold up its commitment to improve aid management, aid transparency, and aid effectiveness via institutionalizing and utilizing the AMP within the government, implementing state-of-the-art initiatives, such as geo-coding its AMP and publicly releasing AMP's information, in addition to conducting district-level trainings around the country to strengthen the capacity of district-level officials. I have also seen the donor community's enthusiasm, support, and forward-thinking to improve aid coordination in Nepal – the near unanimous support for the geo-coding efforts that have been taking place, in addition to their commitment to keep the

information updated on a regular basis, gives me the confidence to say that there is indeed a supportive donor community here in Nepal.

However, there is much work still to be done. Ensuring aid transparency and coordination is a responsibility that does not only lie with the government and the donor community. A vibrant and active civil society and well-informed citizens, who seek accountability and better results, are a critical component in ensuring that the development priorities of Nepal, specifically at a local level, are being met. I have interacted with a number of non-governmental organizations and civil society organizations here in Nepal who are working very diligently in this regard and who are also quite eager to make use of, and disseminate the information found in, the AMP public portal. Making the information in AMP public was an important first step in opening up the doors to aid information. However, it is equally important for this information to be utilized by the broader community within Nepal, in order for the country to reap the full benefit from such an initiative. Thus, the launching of Nepal's AMP is not just a one-stop-shop solution to aid information problems. Rather, it's a call to action to the citizens of Nepal to take part in making aid more effective. ■

Dina Abdel-Fattah is a Data Support Expert at Development Gateway, Inc. and is a USAID Geo-coding Aid Management Fellow. Since February 2013, she has been based in Kathmandu, Nepal to gather and collect the necessary information from donors to help realize USAID's goal to fully geo-code Nepal's Aid Management Platform by Summer 2013.



Nepal's AID Management Platform



FIRST PERSON NARRATIVE: SUSTAINABLE HEALTH DEVELOPMENT

"Our Interventions are Sustained Long After We Have Gone."

Ronald H. Magarick, PhD, Vice President for Technical Leadership Projects and Special Projects at Jhpiego, has worked for more than 35 years in the field of reproductive health education and training. He has developed projects in more than 18 countries in Africa, Asia, the Near East and Latin America. Dr. Magarick was responsible for overseeing the "Training in Reproductive Health" project, a USD 90 million Cooperative Agreement with USAID, which worked globally to establish integrated reproductive health training systems in developing countries to improve the performance of health care workers, increase contraceptive prevalence, and reduce maternal and infant mortality rates and the spread of HIV.

I started visiting Nepal in the 1990s, when I served as the South Asia Director for Jhpiego. At that time, I helped start a program to establish post-abortion care (PAC) services and strengthen family planning service delivery and training. When I recently returned to Nepal, I was eager to learn whether Jhpiego's interventions carried out some 20 years earlier had been sustained by the government and counterparts. What I found was truly amazing and gratifying. The PAC unit immediately adjacent to the emergency room at the Paropakar Maternity and Women's Hospital in Kathmandu was still functioning. Women continued to be counseled about family planning methods immediately after their manual vacuum aspiration (MVA) procedure, which is precisely what we all advocated for.

We saw service providers from around Nepal being trained in PAC at the hospital. Not only were physicians being trained, but many nurses and skilled birth attendants were also being trained. Task-shifting has indeed occurred, and the reach of the program has been greatly scaled up to a national level. MVA equipment was available, and we learned that the government had procured similar equipment and distributed it around the country—just what our sustainability plan called for.

When Jhpiego started in Nepal, only doctors were able to treat a woman suffering from antepartum hemorrhage, which limited rural women's access. Women had to be admitted to the hospital for management of their incomplete and septic abortions. Often, they had to wait four to five days for a dilatation and curettage (D&C) procedure (a minor surgical procedure to remove tissue from the lining of the womb) because there weren't enough doctors with skills to do it. Women died waiting for the care. Updating practices from D&C to MVA meant that nurses could then be trained to provide post abortion care. With the support of the Ministry of Health and USAID, we demonstrated that nurses could safely provide MVA and PAC services. This was an early example of task-shifting. However, no MVA equipment could

be found anywhere at that time. We coordinated with other partners so the equipment could be provided to service sites. At a time when abortion was illegal, PAC services expanded and offered this lifesaving care across Nepal.

Now, the Maternity Hospital serves as one of the national training sites for PAC. We even developed an on-the-job training approach for PAC to increase the number of nurses who could be trained and reduce the costs of group-based training. I feel certain that thousands of women's lives have been saved because of these efforts.



"The seeds that Jhpiego planted 20 years ago with USAID support have sprouted. They will continue to bloom—and save women's lives and better prepare health care workers in Nepal to serve their clients." - Ron Magarick (middle) with staff of the PAC unit

With the assistance of USAID, a third floor was added to an existing hospital building to provide space for the family planning training center. On the wall was the plaque from the 1998 dedication ceremony, thanking USAID and Jhpiego for their support.

While touring the training facility, I was amazed by what I saw—three rooms of trainees practicing on anatomic models, most of them procured by Jhpiego in years past. I saw implant models, ZOE® pelvic models, and the recently added

BabyNatalie, a lifelike infant model and training tool to prepare health care workers in providing newborn resuscitation and care. Equally impressive were the training approaches—all competency-based. Trainees were following checklists and learning guides while inserting IUDs and implants on models.

What we closely observed—colorful flipcharts, schedules, and interactive techniques—followed procedures outlined in the Clinical Training Skills manual, which I co-authored. They were taught in the 1990s by Rick Sullivan (former Jhpiego training advisor), Lois Schaefer (former Jhpiego training advisor now with USAID Population Division), and Dr. Ricky Lu (Jhpiego Family Planning/Reproductive Health Technical Director) in trainer development workshops. These skills were later transferred to a core of Nepali trainers who have continued to educate and prepare students, using the competency-based training approaches.

We also visited the surgical unit and minilaparotomy operating room, which Jhpiego also helped design and support. There was lots of evidence in both the operating room and service delivery/counseling areas of good infection prevention practices.

The visit was such a wonderful reminder of the important work we do every day to stop the needless deaths of women and families. It also reaffirms that when a development program ends in a country, it can be sustained. I could not have been more pleased, and thanked the clinic staff for their commitment and excellent work.

The seeds that Jhpiego planted 20 years ago with USAID support have sprouted. They will continue to bloom—and save women's lives and better prepare health care workers in Nepal to serve their clients. It was a truly memorable and rewarding visit, not only for me but for all of Jhpiego - demonstrating that while we might not be physically present or conducting activities in a country, our interventions are sustained long after we have gone. ■

REDUCING DISASTER RISK TO ENSURE SUSTAINABILITY OF DEVELOPMENT EFFORTS IN NEPAL



DID YOU KNOW?

Nepal is one of the 20 most disaster-prone countries in the world, and ranked 11th for its earthquake vulnerability out of 200 countries.

To help reduce disaster risks in one of the earth's most disaster-prone corners, the U.S. Government is helping increase Nepal's resilience and strengthening the Government of Nepal's capacity to respond to its citizens.

Source: <http://www.cdmp.org.np>

Here's a quick summary of the **Ongoing Disaster Risk Reduction Programs in Nepal:**

The Program for Enhancement of Emergency Response (PEER): a regional training program initiated in 1998 to strengthen disaster response capacities in Asia. Medical First Responder, Collapsed Structure Search and Rescue, Hospital Preparedness for Emergencies and Community Action for Disaster response are the main components.

Nepal Earthquake Risk Management Program: aims to reduce earthquake risk in Nepal through awareness-raising, capacity building, preparedness, and mitigation initiatives, and to institutionalize earthquake risk management practices, particularly among Government of Nepal ministries.

Promoting Public Private Partnership on Earthquake Risk Management: envisions tapping the vast private sector potential to contribute to earthquake risk reduction in the Kathmandu Valley and Nepal.

Deep Tube Wells: will provide emergency water supplies in Kathmandu valley following a disaster.

Constructing a Seismically Resilient Central Blood Bank: will construct and equip a Central Blood Facility at the Tribhuvan University Teaching Hospital to provide critical blood supply services to all the medical facilities and hospitals in the city of Kathmandu.

Airport study and Crash, Fire Search and Rescue Facility: supports the retrofitting of critical infrastructure to reduce, mitigate or prevent seismic damages to essential airport structures such as towers, platforms, runway, etc. to allow continued functionality or immediate recovery of the runway after an earthquake.

Open Spaces: identifies and prioritizes 83 "open spaces" in the Kathmandu valley that could be used for humanitarian purposes following a major disaster.

DRR Public Service Announcements/Street Dramas/Comic Books: Create public awareness on disaster risk reduction through print, television and live drama. Have you seen the three animated TV PSAs produced and broadcasted to date? Watch them: [Part 1](#), [Part 2](#), and [Part 3](#).



CONTINUED . . .

Continued 'Mobile Banking' from page 4

An expansion of mobile financial services will also have significant impact at the household level. Not only will Nepal's unbanked households have an easier, cheaper, and safer way to conduct financial transactions, but also to increase their resilience, as demonstrated by mobile financial service expansion in other countries.

The country's mobile financial sector still has important hurdles to cross. Additional reforms are needed to ease regulations for registering unbanked households. Banks need to expand their area of coverage so that more rural households can access the network.

Despite these challenges, Nepali private sector leaders estimate that not only will mobile financial services reach all 75 districts of Nepal in five years, but new products such as insurance, health services, and market information will also be available through this channel—benefiting Nepal's rural population exponentially.

Mobile financial services are here to stay, and are transforming rural households and the economy in Nepal.

Continued 'Nepal's Elections' from page 6

Nepal Peace Support Project

Partner: [The Asia Foundation](#) | Budget: \$4.1 M | Life of Project: 3/2009-8/2014

This five-year program includes a component to work with political party leaders to build consensus around contentious issues, such as their participation, the criteria for elections, and proportionate representation. The program's facilitators have garnered the trust and confidence of party leaders will continue to mediate any disputes throughout the election period.

Sajhedari Project

Partner: [Pact Inc](#) | Budget: \$25 M | Life of Project: 12/2012-11/2017

USAID's largest contract to support local governance recently produced public service announcements (PSA) in partnership with the Ministry of Home Affairs to encourage people to register as citizens, a requirement for voter registration. The PSAs started in May in six districts and four languages broadcast on 12 FM stations. The Ministry approved national level broadcasts of the PSA to begin soon.

UPCOMING USAID NEPAL PUBLIC EVENTS

Interested in participating? Let us know. Email - usaidnepalmedia@usaid.gov

July 23: NEW Project Launch (KISAN)

We are launching USAID's flagship Feed the Future Initiative in Nepal, the Knowledge-based Integrated Sustainable Agriculture Nutrition (KISAN) project together with the World Bank-managed Agriculture Food Security Program.

August: Commemorating the 20 Year Partnership between USAID and the Government of Nepal to Combat HIV/AIDS

As we commemorate the journey of the past 20 years, USAID has planned a series of special events to celebrate this legacy and to mark our foray into a new decade filled with new daunting challenges, but also one that holds new advances and breakthrough in the field of HIV and AIDS.

Early August: NEW Project Launch (SAJHEDARI)

We are launching our new five-year Sajhedari, Partnership for Local Development project in Nepalgunj. The project intends to strengthen the relationship between Nepalis and their officials, and to improve transparency, accountability, and responsiveness at the local level.

Mid-August: Project Close-out

Our 32-month Nepal Economic Agriculture and Trade (NEAT) project ends this August. The project was designed to strengthen the foundations for rapid, sustained and inclusive economic growth, increase food security, and reduce poverty in Nepal. Look out for impact information as we commemorate the successes of an important initiative!



Before an Earthquake: PLAN!

Family Plans: evacuation plans; accounting for persons (meeting place); know where to access emergency supplies: medical, water, food, search and rescue equipment; know where important documents are.

Community Plans: how community groups and resources can be used to assist one another (mothers groups, water users groups, Rotary Club, Red Cross, religious organizations) including how to rescue people and provide emergency medical treatment.

Keys to Preparedness:

- Practice drills; discuss plans in advance
- Establish priorities
- Know how to access important information
- Know how to access emergency supplies

During an Earthquake: TAKE COVER!

Minimize your movements during an earthquake to a few steps or to a nearby safe place. Assess the situation before you decide it is safe to move to another location.

Indoors: Take the best cover you can find in your situation; Cover your face and head with your arms, and crouch; Stay away from glass, windows, outside doors and walls, and anything that could fall, such as food storage containers and shelves (most injuries during earthquakes occur when people are hit by falling objects when entering or exiting buildings); Stay in your secure position until shaking stops.

Outdoors: Stay there; Move away from hazards (buildings, streetlights, and utility wires) to the extent possible.

In a Moving Vehicle: Stop as quickly as safety permits and stay in the vehicle; Avoid stopping near or under buildings, trees, overpasses, and utility wires; Proceed cautiously once the earthquake has stopped, watching for road and bridge damage.

Trapped Under Debris: Do not light a match; Do not move about or kick up dust; Cover your mouth with a handkerchief or clothing; Tap on a pipe or wall so someone can locate you; Use a whistle if one is available; Shout only as a last resort - shouting can cause you to inhale dangerous amounts of dust.

After an Earthquake: REMAIN AWARE!

- Be aware of unsafe conditions, including aftershocks. These secondary shockwaves are usually less violent than the main quake but can be strong enough to do additional damage to weakened structures.
- Beware of objects that can fall.
- Take measures to protect yourself from new hazards (fire, live wires, etc.)
- Stay away from damaged areas if at all possible.

CONTACT US

USAID Nepal
G.P.O. Box: 295,
U.S. Embassy, Maharajgunj, Kathmandu, Nepal
☎ +977- 4007200 📠 +977- 4007285

Questions, Comments or Need more information?

✉ usaidnepalmedia@usaid.gov 🌐 www.usaid.gov/nepal



👉 Hyperlink available 📺 Video available