Services and Applications that are value for Nepali users

POLICY BRIEF

This policy brief reviews the state of services and applications that are value for Nepali users based on Broadband policy of Nepal 2071. The brief highlights some services and application of the broadband for the users like e-learning for education and livelihood development, e-health, commercial transactions and e-governance, agriculture and online security for protection of the users. We have researched in different websites as well as we have conducted small discussion with friends. Different websites including Estonia's official website as well as websites from government of Nepal, Nepal Rastra Bank (NRB), Nepal Telecom Authority (NTA), Nepal Telecom, Ncell, different news portals and different documents including Broadband Policy 2071 have been taken as researching tools.

This has a provision of the use of broadband services by the government agencies and will be promoted by formulation of specific programs both at the central as well as local government levels to make electronic transaction, including the e-governance services accessible to all the people and overall economy.

Summary of Findings and Recommendations

On the basis of number of the internet users, internet coverage areas, banking covers sector and numbers of mobile users, and it is found that e-governance could be effective in Nepal.
According to Nepal Rastra Bank, in fiscal year 2016, 60 % of the total population in Nepal have bank accounts.
There is a broadband policy of promoting the e-governance and help the users however it is not effectively practiced in Nepal.
On the basis of current broadband Policy, infrastructure and number of the users it is necessary to go for the services and application that can be used for the E education, e health, tax payment and billing.
If we go to the e-governance than tax compliance and payment is increased, it is effective and easy for broadband users.
Government of Nepal and stakeholders must carry actions to improve the levels of citizens' trust in the public administration regarding e-services and applications.

- Should make aware and knowledgeable about the services to the general public.
- Should provide public e-services that adapt the current citizen's needs.
- Should invest in e-service quality and its security in public administration communication to promote its advantages.
- The content of applications should address the local level.
- ISPs must be equipped to provide internet access the general public in any geographic situation.
- Operators must bundle access with applications and value-added services to make a broadband a worthwhile business.

Background

Broadband policy of Nepal 2015 highlights the various services and application of the broadband for the users like e-learning for education and livelihood development, e-health, commercial transactions and e-governance, agriculture and online security for protection of the users. As the services and application of Broadband for the Nepali users covers a wide range this policy brief will only focus on the taxation and billing apps or web portal to be made for people service under the e-governance services as per the provision of the Broadband Policy 2015 number 11.3.6. Government through the broadband policy has targeted to penetrate the broadband services to the remote part of the Nepal. It has targeted that by 2018, 45% of households in Nepal to have a broadband Internet coverage, 1500 VDCs to be developed as e-VDCs, and by 2020 all local VDCs to be connected by wireless broadband. As per the target of the policy if governmental services are digitalized it will be user friendly.

International Practice

E-governance practiced by estonian Republic government is very good practice for the service users.

Estonian government through www.eesti.ee web portal has provision of public holiday, health facilities, pension, planning brought by government for family, employment facilities, traffic facilities, consumer rights, tax system, billing services, legal services, housing and security in one portal to make it a user friendly.

Current Position :

Nepal Rastra Bank (NRB) has recently started to provide license to those companies who are working in online payment system either in wallet or mobile apps. Even banks and financial institutions that have operated their services via wallet and online/mobile banking are in the process to get online payment license. According to online payment dephent department of NRB, 97 companies have registered their documents to get online payment license.

Subject	Popln in number	Percentage
Internet Users	15449996	58.31
Mobile Users	34913320	95
E banking	489835	1.73
M-banking	1604578	5.66
Debit card	4142390	14.63
Bank a/c holders	11,320000	60

Figure 1
source : Nepal Telecom Authority/Nepal Rastra Bank

Online Payment System is one of the systems for performing financial transaction through internet. Due to its simplicity and flexibility in making payment, large number of people may perform their financial transaction on it.

In Nepal online payment service providers are helping to send and receive money through online, buy air tickets, pay utility bills, purchase mobile recharge cards, pay school/college bills, internet bills, subscribe newspapers and magazines online. Recently 3 companies e-sewa Nepal, IME group and Prabhu group have got license as they met the criteria of licensing mandatory.

Government also is trying to implement E- service. Prime Minister's Office (PMO) on the date of 2017 February 2 has directed the Nepal electricity authority to make a provision for the alternative way of payment of the bills for the convenience of the users. [1] even though some of the private organizations has started the e-service however payment of billing for the electricity, water and telephone has not been started from the governmental part.

Payment of tax and billing for the utilities like water, electricity and other governmental payment if could be made through the website and apps then service users can easily pay on time, will be saved from the penalty and people will not be obliged to go to the office and be in a long queue and it will have a positive impact in the life of the users and services.

Users specially have to pay water, electricity and telephone billing per month and if not paid then they are penalized. Similarly, tax has to be paid for birth, death registration, company registration, passport, land and house tax, income tax, transportation tax and rental tax on the yearly basis or on the basis of happening of the event. So e-services can help to make payment of these taxes in convenient way.

Result

There are numerous new applications and services that have been discussed in this research. With high speed data access now entering the mainstream market, many applications have suddenly become a reality.

For example: for paying monthly charges of water, electricity and telephone by going to office minimum of 1 hour spent on each heading , on the basis of this 36 hours is lost in a year . In the similar way for paying annual income tax, rental tax and transportation tax if one hour is spent on each head 49 hour is lost per year.

On this basis, if income of an individual is calculated to be 60,000 per month and 2 thousand per day than calculation of total time spent on paying bills for the utilities becomes a 2 days. But if people can use broadband and pay through their mobile than they can save four thousand for mere payment of the utilities per year.

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