Unlocking Trade Potential of Women in the Transboundary Landscape of Hindu Kush Himalaya (HKH) Region

Building resilience to shocks & vulnerabilities

CUTS International
Outline

Project Goal and Objectives
Key Findings
Impact of COVID-19
Potential Future Interventions
Goals and Objective

The overall objective of the project is to facilitate and further strengthen women’s roles in trade within ICIMOD’s transboundary landscapes.

Specific objectives:

• Understanding the formal and informal trade happening in the Transboundary Landscapes with special focus on the engagement of women
• Identifying shocks and vulnerabilities, including the impact of COVID-19
• Exploring opportunities to enhance their resilience to shocks and vulnerabilities.

Transboundary Landscapes under study are

• Hindu Kush Karakoram Pamir Landscape (HKPL)
• Kailash Sacred Landscape (KSL)
• Kangchenjunga Landscape (KL)
• Far East Himalayan Landscape (HILIFE)
Aspects covered in the survey

• Details of Respondents
• Economic Activities
• Financial Inclusion
• Level of Digital Inclusion
• Impact of Covid-19
• Social Factors
### Respondent Composition

<table>
<thead>
<tr>
<th>Landscape</th>
<th>Afghanistan</th>
<th>Bhutan</th>
<th>India</th>
<th>Myanmar</th>
<th>Nepal</th>
<th>Pakistan</th>
<th>Tajikistan</th>
<th>China</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>KSL</td>
<td>30</td>
<td></td>
<td></td>
<td></td>
<td>12</td>
<td></td>
<td></td>
<td>15</td>
<td>57</td>
</tr>
<tr>
<td>KL</td>
<td>22</td>
<td>27</td>
<td></td>
<td></td>
<td>13</td>
<td></td>
<td></td>
<td></td>
<td>62</td>
</tr>
<tr>
<td>HKPL</td>
<td>20</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>20</td>
<td>20</td>
<td></td>
<td>60</td>
</tr>
<tr>
<td>HILIFE</td>
<td>20</td>
<td></td>
<td>16</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>36</td>
</tr>
<tr>
<td>Grand Total</td>
<td>20</td>
<td>22</td>
<td>77</td>
<td>16</td>
<td>25</td>
<td>20</td>
<td>20</td>
<td>15</td>
<td>215</td>
</tr>
</tbody>
</table>

#### Landscape-wise age distribution

<table>
<thead>
<tr>
<th>Age Group</th>
<th>KSL</th>
<th>KL</th>
<th>HKPL</th>
<th>HILIFE</th>
<th>Grand Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-29</td>
<td>16%</td>
<td>38%</td>
<td>34%</td>
<td>9%</td>
<td>2%</td>
</tr>
<tr>
<td>30-39</td>
<td>31%</td>
<td>58%</td>
<td>42%</td>
<td>8%</td>
<td>5%</td>
</tr>
<tr>
<td>40-49</td>
<td>13%</td>
<td>32%</td>
<td>40%</td>
<td>15%</td>
<td>2%</td>
</tr>
<tr>
<td>50-59</td>
<td>16%</td>
<td>27%</td>
<td>35%</td>
<td>11%</td>
<td>2%</td>
</tr>
<tr>
<td>60 and above</td>
<td>9%</td>
<td>42%</td>
<td>35%</td>
<td>11%</td>
<td>2%</td>
</tr>
</tbody>
</table>
Nature of economic activity

KSL
- Handicrafts/handloom: 28.07%
- Enterprise: 66.67%
- Any other: 5.26%

HKPL
- Agriculture and allied: 48.33%
- Nature Based Products: 23.33%
- Enterprise: 11.67%

KL
- Nature Based Products: 17.74%
- Enterprise: 12.90%
- Agriculture and allied: 61.29%

HILIFE
- Agriculture and allied: 33.33%
- Enterprise: 25.00%
- Nature Based Products: 13.89%
- Any other: 2.78%
Type of Enterprise

<table>
<thead>
<tr>
<th>Type of Enterprise</th>
<th>Registered</th>
<th>Non-Registered</th>
</tr>
</thead>
<tbody>
<tr>
<td>KSL</td>
<td>8.77%</td>
<td>91.23%</td>
</tr>
<tr>
<td>KL</td>
<td>13.33%</td>
<td>86.67%</td>
</tr>
<tr>
<td>HKPL</td>
<td>25.00%</td>
<td>75.00%</td>
</tr>
<tr>
<td>HILIFE</td>
<td>26.51%</td>
<td>73.49%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td><strong>73.49%</strong></td>
<td><strong>26.51%</strong></td>
</tr>
</tbody>
</table>
Number of male and female workers

- HILIFE: 0 males, 1 female
- KSL: 1 male
- KL: 1 male
- HKPL: 1 female

- HILIFE: 0 males, 1 female
- KSL: 2 males
- KL: 4 males
- HKPL: 1 female
External factor/Shocks affecting the business

**HILIFE**
- seasonal nature of business
- climatic/natural disaster/
- Conflicts/political tension

**KSL**
- climatic/natural disaster
- geopolitical tensions

**KL**
- climatic/natural disaster
- poor transportation

**HKPL**
- climatic/natural disaster
- seasonal nature of business
- geopolitical tensions
Frequency of Market

- **KSL**
  - Weekly: 67%
  - Fortnightly: 4%
  - Monthly: 30%
  - Yearly: 71%

- **KL**
  - Weekly: 69%
  - Fortnightly: 9%
  - Monthly: 6%
  - Yearly: 23%

- **HKPL**
  - Weekly: 48%
  - Fortnightly: 13%
  - Monthly: 6%
  - Yearly: 67%

- **HILIFE**
  - Weekly: 48%
  - Fortnightly: 29%
  - Monthly: 13%
  - Yearly: 48%
Challenges

Local
- **HILIFE**: Not women friendly (less confidence and safety issues)
- **KSL**: Transportation and managing household
- **KL**: No skilled labour, supporting services, transportation and infrastructure
- **HKPL**: Not women friendly, Societal and financial barriers, regulatory issues (tax-related)

Cross border
- **HILIFE**: Infrastructure is not women friendly, payment issues, family restrictions
- **KSL**: Connectivity and network, conflict at border, transportation and restriction against sale in bulk
- **KL**: Transportation
- **HKPL**: Payment issues and family restrictions

International Trade
- **KSL and KL**: Financial constraints, low volume, cumbersome procedures and documentation
- **HKPL**: Limited opportunities
Availing Loan

Source of loan/borrowings

**HILIFE**: 70% Relatives/friends, 20% SHGs, 10% Money lenders

**KSL**: 60% SHGs, 16% Relatives/friends, 12% from savings

**KL**: 50% SHGs, 23% formal institutions, remaining money lenders and relatives/friends

**HKPL**: 48% SHGs, 19% from savings, 19% Relatives/friends

Challenges in Availing loan

**KSL**: Access to financial institutions and markets, inadequate knowledge of documentation, and limited risk bearing capacity/fear of failure

**KL**: Lack of collateral and access to financial institutions and markets

**HKPL**: Lack of collateral, Not comfortable with male officials in bank/financial institutions

**HILIFE**: Access to financial institutions and markets, not comfortable with male officials in bank/financial institutions
Use of Digital Technology

• 53% respondents said they do not know how to operate computer, however, 87% in KL said they do
• 65% respondents said they use smart phones, 89% in KSL said they do not
• 58% respondents had access to internet, 94.74% from KSL did not have access to internet
• 100% respondents from KSL and KL said they do not use internet for business due to inadequate infrastructure and knowledge
Impact of Covid-19

- 100% respondents said their business has been impacted by COVID-19 pandemic
Challenges caused by COVID-19

- Decreased demand for products
- Inability to repay EMI/loans, vendors
- Consumer spending capacity reduced
- Border closure and mobility restrictions led to difficulty in procuring raw material/marketing of the services/products
- Increased stress/care work at home
Potential Future Interventions

• Building on strengths: *Promoting niche products and artisans*

- Chyura / Indian butter tree
- Large cardamom
- Aippan art
- Scorpion grass
- Sea buckthorn
- Hand made carpets
Create alternate marketing channels

Cooperative market outlets
Up-skilling & product diversification

- New products (using bee wax instead of paraffin wax for candle making; bamboo lifestyle products- KL)
- Diversify cropping pattern (to avoid wild life attack- KSL)
- Training on business development as well as promotion; running safe business
- Setting up business incubation centers for women
- Capacity building on digital technology
- Creating clusters for specific products
Alternate Options for Finance

• Self help group
• Micro finance
• Angel investors
• Corporate finance
Traversing boundaries- people to people connectivity

Taklakot International Market, China

Border Haat at Pangsupaas, India- Myanmar border

Julaghat, India- Nepal border
Thank You