

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)



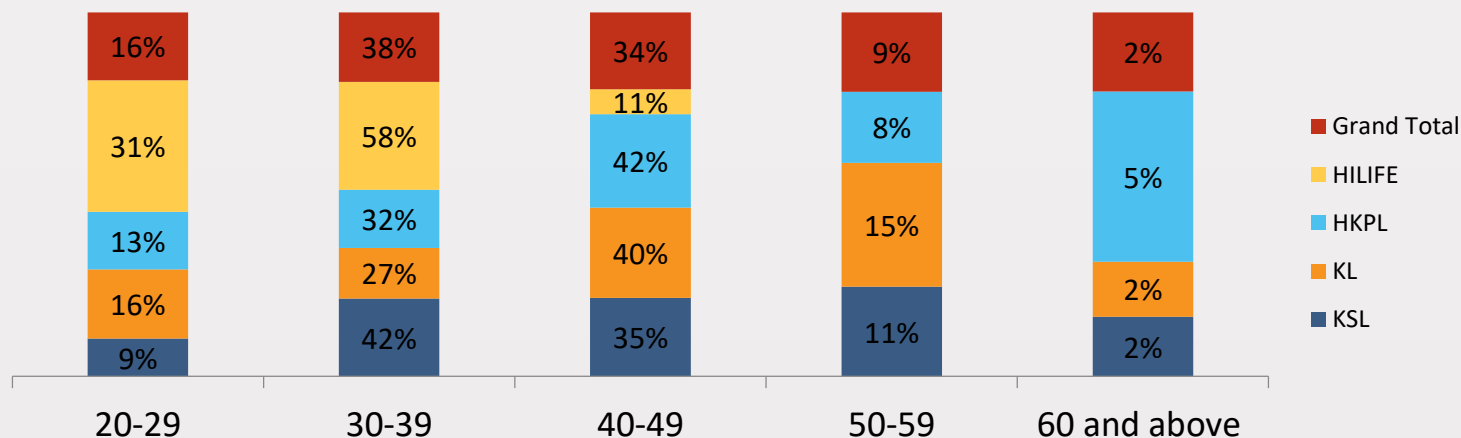
Aspects covered in the survey

- Details of Respondents
- Economic Activities
- Financial Inclusion
- Level of Digital Inclusion
- Impact of Covid-19
- Social Factors

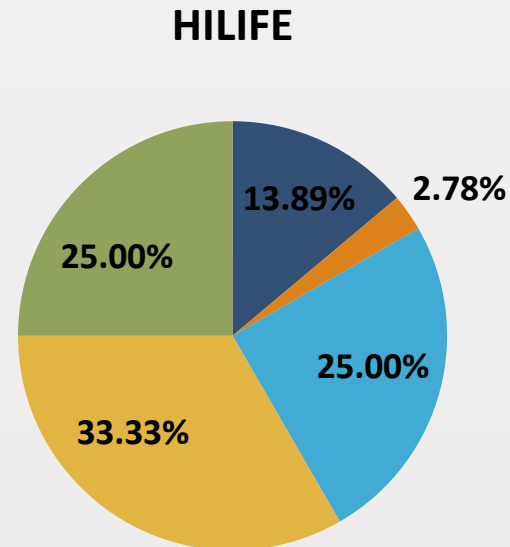
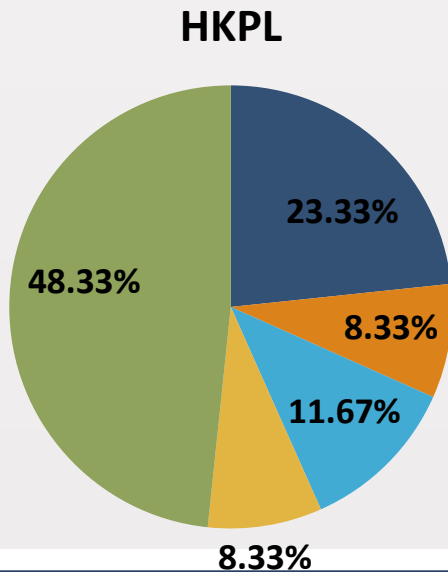
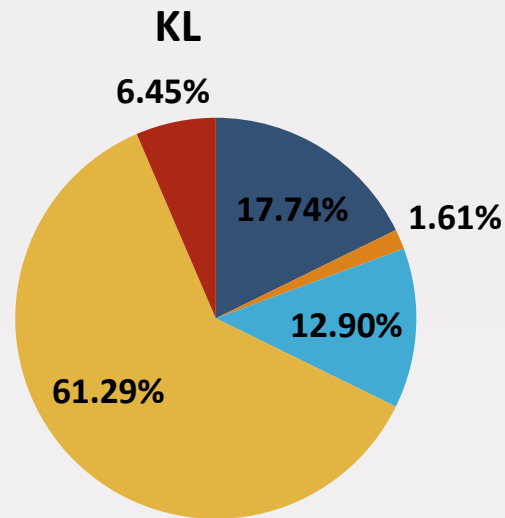
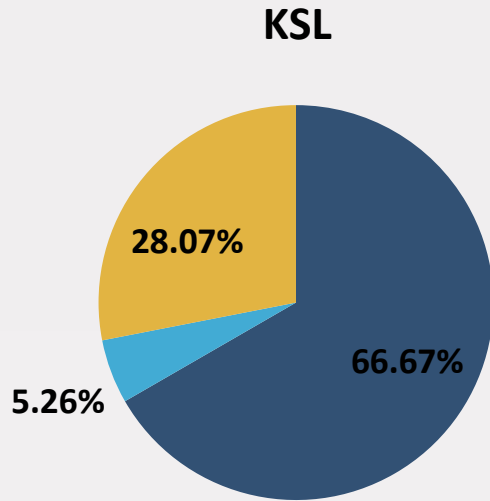
Respondent Composition

Landscape	Afghanistan	Bhutan	India	Myanmar	Nepal	Pakistan	Tajikistan	China	Grand Total
KSL			30		12			15	57
KL		22	27		13				62
HKPL	20					20	20		60
HILIFE			20	16					36
Grand Total	20	22	77	16	25	20	20	15	215

Landscape-wise age distribution

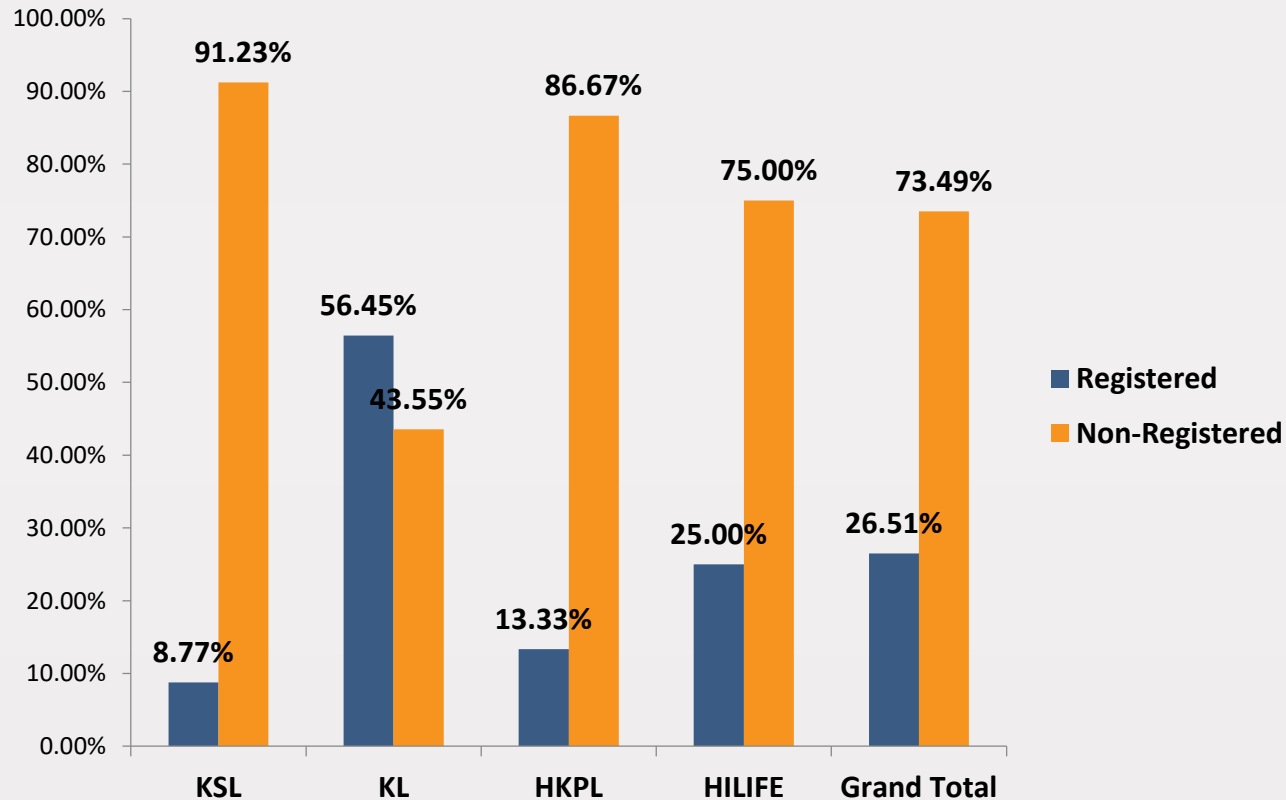


Nature of economic activity

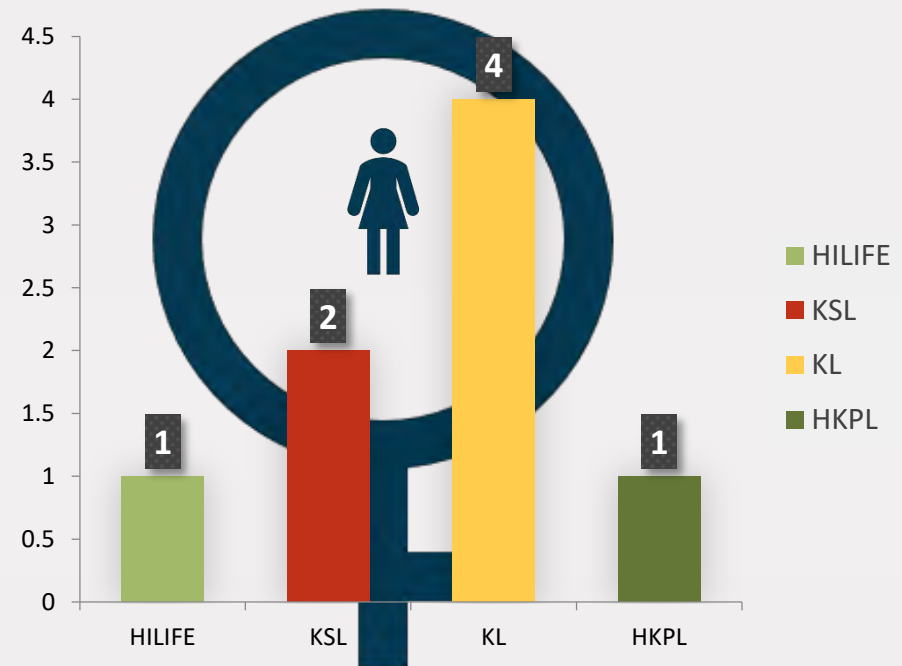
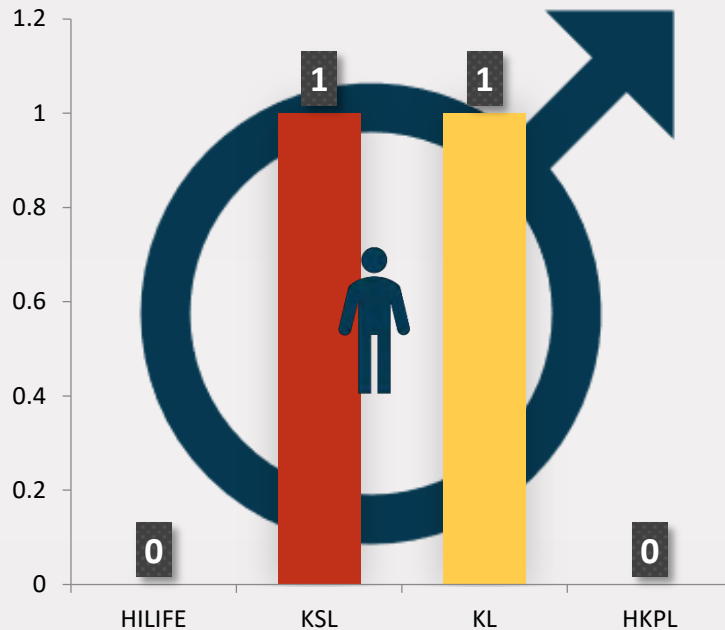


- Handicrafts/handloom
- Nature Based Products
- Enterprise
- Agriculture and allied
- Tourism
- Any other

Type of Enterprise



Number of male and female workers



External factor/Shocks affecting the business

HILIFE

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

KSL

- climatic/natural disaster
- geopolitical tensions

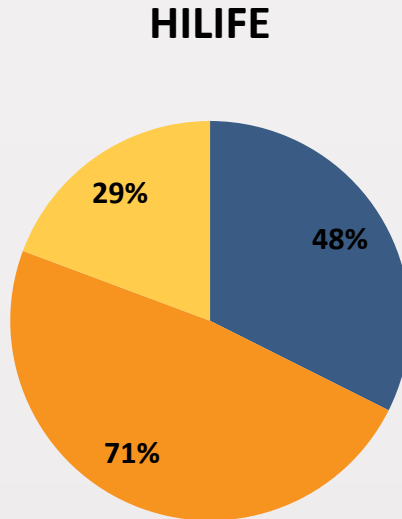
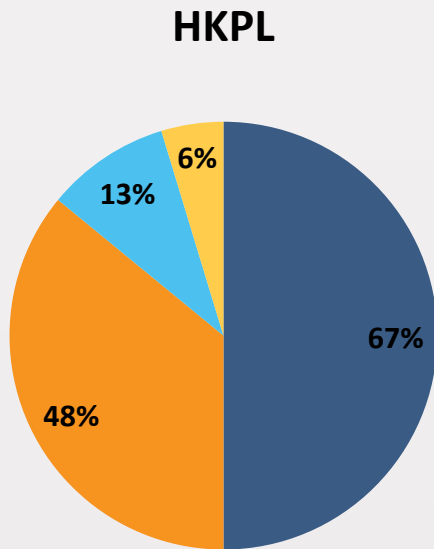
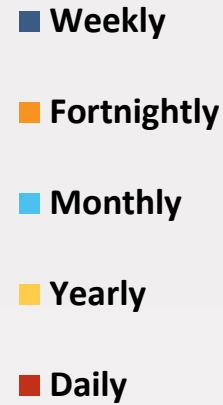
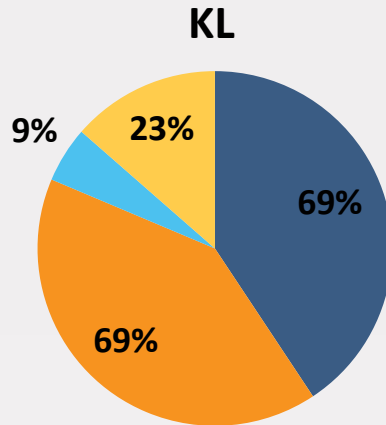
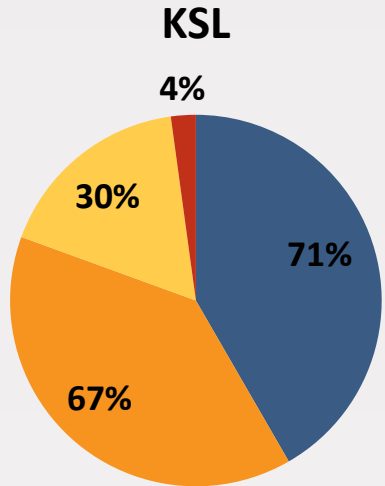
KL

- climatic/natural disaster
- poor transportation

HKPL

- climatic/natural disaster
- seasonal nature of business
- geopolitical tensions

Frequency of Market





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

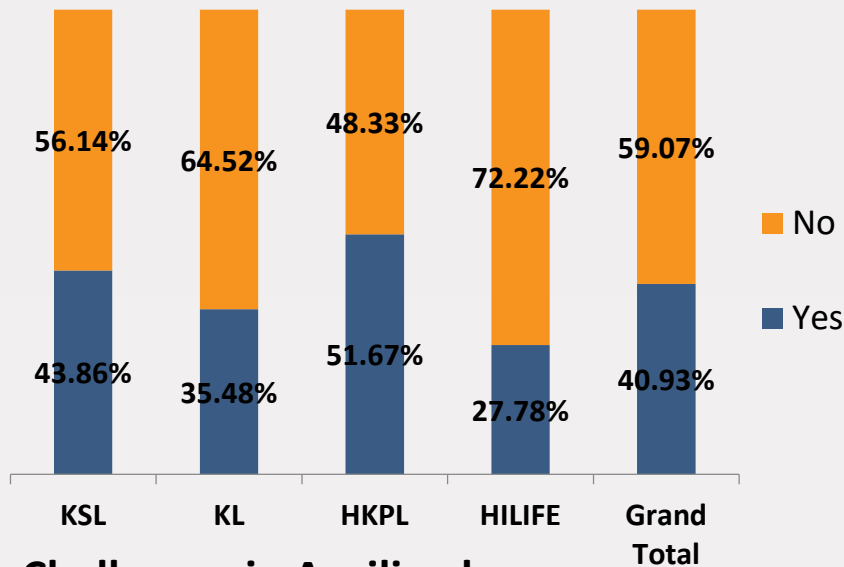
- **HILIFE:** Infrastructure is not women friendly, payment issues, family restrictions
- **KSL:** connectivity and network, conflict at border, transportation and restriction against sale in bulk
- **KL:** transportation
- **HKPL:** payment issues and family restrictions

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

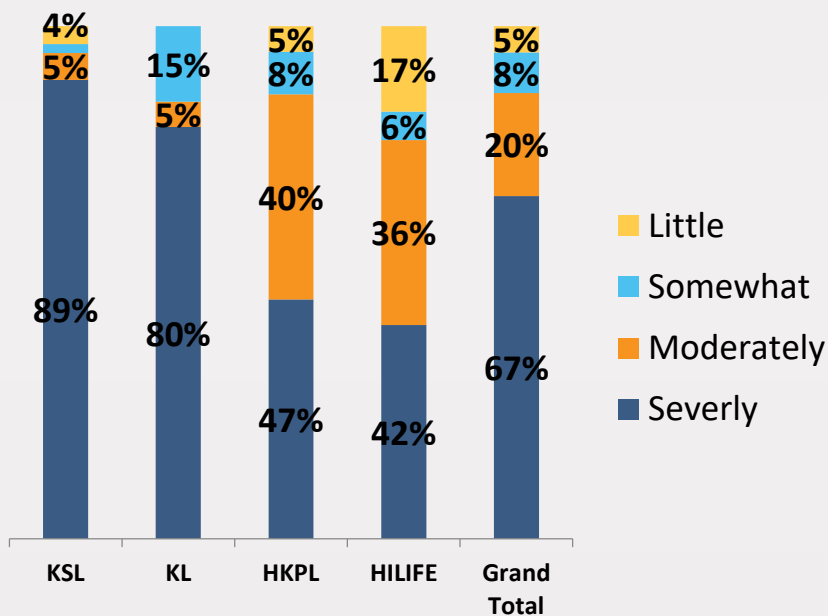
Use of Digital Technology

- 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



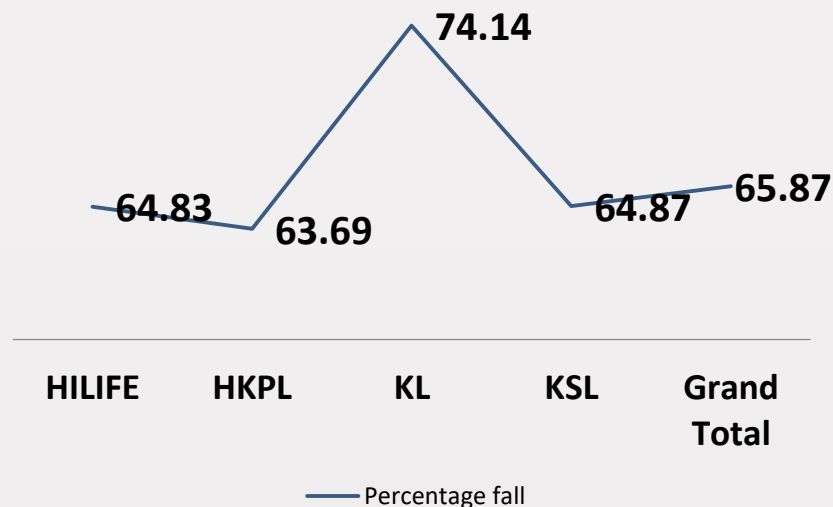
Impact of Covid-19

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



Extent of impact

Fall in Income due to COVID-19



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