

Unlocking Trade Potential of Women in the Transboundary Landscapes of Hindu Kush Himalayas



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The study is primarily based on secondary data and evidence collected through field interactions in the four landscapes of the HKH region namely; Hindu Kush Karakoram Pamir Landscape (HKPL), Kailash Sacred Landscape (KSL), Kangchenjunga Landscape (KL) and Landscape Initiative for the Far-Eastern Himalayas (HI-LIFE). We sincerely thank the International Centre for Integrated Mountain Development (ICIMOD), Kathmandu, Nepal, for supporting this timely project.

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Preface



Bipul Chatterjee
Executive Director
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The COVID-19 pandemic has badly hit the economies of the developing world in particular. Shutting down of production units, restrictions in travel and closing of transport corridors have resulted in multifaceted socio-economic impacts. Needless to add that the vulnerable population, including migrant workers and women, are among the worst affected.

Women entrepreneurs and traders are disproportionately affected by COVID-19 due to the nature of the businesses that they are heavily concentrated in. Tourism is one such sector severely impacted by the pandemic and has implications on other sectors such as handlooms and handicrafts through its backward and forward linkages.

In this context, it is important to note that women entrepreneurs and traders in the HKH region are majorly involved in the informal sector and participate in cross-border trade. However, a range of complexities, including gender stereotypes, limited access to finance and multifaceted societal challenges such as the feminisation of poverty and local instabilities due to geo-political tensions hinder them from sustaining and expanding their business and trade. Furthermore, frequent exposure to natural calamities, low production volume, and inadequate information about trade-related procedures impede their active participation in cross-border trade.

Given this background, CUTS International undertook a project titled 'Unlocking Trade Potential of Women in the Transboundary Landscapes of Hindu Kush Himalayas: Building Resilience to Shocks and Vulnerabilities' in partnership with the Kathmandu-based International Centre for Integrated Mountain Development (ICIMOD). In association with local partners, CUTS conducted an explorative study in four transboundary landscapes of the HKH region, viz. Hindu Kush Karakoram Pamir Landscape (HKPL), Kailash Sacred Landscape (KSL),

Kangchenjunga Landscape (KL), and Landscape Initiative for the Far-Eastern Himalayas (HI-LIFE).

Based on the data and related information collected from the field, this report analyses the vulnerabilities of women and women entrepreneurs residing in international border areas of the HKH region, particularly in the context of the impacts of the COVID-19 pandemic. It also sheds light on various coping mechanisms practised by these women at the time of crises. Across the four landscapes, it was also noticed that digital inclusion is low due to a challenging environment for digital connectivity and limited knowledge about digital business and trade.

The study proposes some recommendations to nurture and build the resilience of mountain women to economic shocks. Governments, non-government organisations including multilateral agencies should consider them for a more resilient and robust post-pandemic economic recovery at the grassroots.

Finally, I extend my gratitude to ICIMOD for their support for this timely project. Special thanks are due to Janita Gurung, Programme Coordinator and Kamala Gurung, Gender and Natural Resource Management Specialist of ICIMOD, for their guidance, inputs and suggestions. A phased implementation of the proposed recommendations will enable us to create the right environment for building the resilience of mountain women to external shocks and bring positive changes in their lives and livelihoods.

Abbreviations

AKAH	Aga Khan Agency for Habitat
AKDN	Aga Khan Development Network
AKRSP	Agha Khan Rural Support Programme
ATM	Automated Teller Machine
CFUGs	Community Forestry User Groups
CUTS	Consumer Unity and Trust Society
EASSI	Eastern African Sub-Regional Support Initiative for the Advancement of Women
EMIs	Equated Monthly Installments
HKH	Hindu Kush Himalayas
HKPL	Hindu Kush Karakoram Pamir Landscape
ICIMOD	International Centre for Integrated Mountain Development
ITC	International Trade Centre
JFM	Joint Forest Management
KSL	Kailash Sacred Landscape
KL	Kangchenjunga Landscape
HI-LIFE	Landscape Initiative for the Far-Eastern Himalayas
LCS	Land Custom Stations
MADB	Myanmar Agricultural Development Bank
MSDSP	Mountain Societies Development Support Programme
MWEA	Myanmar Women Entrepreneurs Association
NGOs	Non-Governmental Organisations
NTFPs	Non-Timber Forest Products

PARC	Pakistan Agricultural Research Council
SHGs	Self-Help Groups
SIMFED	Sikkim State Co-operative Supply and Marketing Federation
TAR	Tibet Autonomous Region
TBLs	Transboundary landscapes
UNESCO	United Nations Educational, Scientific and Cultural Organization
WTO	World Trade Organisation

Executive Summary

The Transboundary landscapes (TBLs) of the Hindu Kush Himalaya (HKH) shares ecological, cultural and socioeconomic characteristics across the transcending international borders of the member countries. People living in these fragile ecosystems mainly depend on farming, fishing, nature-based products, handicrafts, and tourism for their livelihoods. They are constantly exposed to disasters, calamities, and geopolitical tensions that enhance the vulnerability of marginalised people, particularly women.

Women in the Hindu Kush Himalayan range have consistently assumed a critical role in local development, agriculture, and natural resource management. Their economic activities include farming, collecting forest produce, handicrafts, tourism-related services, and micro/nano enterprises. However, their involvement in trade is usually limited to the informal sector. Women's workloads have heightened in the past without any equal increments in access to development, decision making, or land rights. The vulnerabilities of mountain women have been further aggravated due to COVID-19, which led to the closure of international borders, shutting down production units. A slash in the income has affected the business and the household expenses, which is of utmost importance.

In this context, CUTS International undertook an explorative study in partnership with the ICIMOD in the four TBLs of the HKH to understand the nature of women's engagement in trade at local, national and cross-border levels. The study also aimed at assessing the COVID-19 impact on women entrepreneurs. The four Transboundary Landscapes within the scope of the study are Hindu Kush Karakoram Pamir Landscape (HKPL), Kailash Sacred Landscape (KSL), Kangchenjunga Landscape (KL) and Far East Himalayan Landscape (HI-LIFE).

To achieve the objectives of the study, both primary and secondary research was conducted from these landscapes that covered the border areas of eight countries, namely, Afghanistan, Bhutan, China, India, Myanmar, Nepal, Pakistan and Tajikistan. A survey was conducted with 231 women traders in these landscapes using a semi-structured questionnaire. The non-probability purposive sampling method was used. The secondary research was conducted by reviewing articles and reports to understand the landscape's overview and validate the primary data.

Women traders in the mountain landscapes face numerous challenges that can be broadly categorised as a) social constraints: gender stereotypes, dual responsibilities, fewer wages etc. b) resource constraints: poor access to productive resources and technology, sub-optimal infrastructure related to transport, energy and digital connectivity c) capacity constraints: difficulty in speaking a foreign language, poor financial and digital literacy, inadequate skills in business management, poor risk-bearing capacity, etc.

While the study reveals that women are primarily engaged in agriculture and allied sectors, handicrafts dominate. Traditional knowledge and experience are the major factors that motivate women in these sectors. However, there is immense scope for product diversification and value addition for fetching higher market prices. Mountain women in the border areas have poor access to extension services, for instance, modern farming techniques and/or crop varieties which is a key supply-side constraint.

The key insights from each landscape are furnished below.

The Hindu Kush Pamir Landscape (HKPL)

The HKPL represents a fragile alpine ecosystem with unique biodiversity shared by Afghanistan, China, Pakistan, and Tajikistan. A total of 60 women traders were surveyed in HKPL (20 each from Afghanistan, Pakistan and Tajikistan). Almost all women traders in Afghan- Tajikistan border areas engage in alternative business/work like making Pamiri caps, socks, gloves in the winter months for selling them in spring festivals and summer months when there are more visitors/tourists.

After the outbreak of COVID, many women traders started alternative businesses, such as collecting fruits, drying, processing and selling them in the market. Some women opened local grocery shops to sell daily household items and items from kitchen gardening, while the rest sold fruits and vegetables and bakery products in the local markets. Those working on honey production did not suffer much as they had their specific clients, so they continued the honey production and sold it in the markets and to the clients.

Women's cultural and legal barriers also limit their access to price and market information and the amount of time devoted to their business. Most of the roads' infrastructures are not well constructed and at times, due to heavy snowfall, the roads get blocked and disturb the trade and movements within the districts for months. Another hurdle that people face in the region is the shortage of electricity supply.

Enterprises of all levels, whether cottage industry or medium enterprise, faced issues related to energy access, especially in the winter season. Out of the 60 women traders surveyed, 48.39 per cent said they availed loans from self-help groups (SHGs), 19.35 per cent from

money lenders and the rest from relatives/friends and formal institutions like banks, cooperatives among others.

It was revealed that only 18.33 per cent of the women traders used digital platforms for financial transactions, the others said that it was unaffordable and they had inadequate knowledge. Respondents at all levels mentioned that capability building is more valuable during the pandemic than ever. Programmes aimed at developing computer skills, English language and marketing skills would be beneficial for women to access markets during and beyond the COVID-19 pandemic.

The Kailash Sacred Landscape (KSL)

The KSL includes far-western Nepal, the central Indian Himalayas, and Tibet Autonomous Region (TAR). Apart from agriculture and forestry, tourism also drives the economy of this landscape. Geological instability, steep topography, extreme climatic conditions, and turbulent rivers make the KSL target area vulnerable to various natural hazards. A survey was conducted with 57 women traders to analyse their nature of engagement and challenges in this region.

Women are predominantly involved in agriculture and allied activities. Tourism is another sector that is flourishing in the landscape. Women living in the upper Himalayan range are engaged in agriculture during summer, whereas in winter, they come to the valley and are involved in weaving and knitting. There are several products like millet, chyura, lemon, mandarin, among others, with great market value. These products are sold in the border markets and the international trade fairs at Jauljibi and Taklakot. However, these fairs did not occur last year due to the pandemic.

Around 40 per cent of the women expressed that they had to shut down their business for almost three months. Most of the respondents claimed that the major threats they saw after the lockdown were reduced consumer spending capacity, decreased demand due to travel restrictions and border closure, and mobility restrictions that caused obstacles in procuring/marketing the services/produces.

The majority (61 per cent) of the women in KSL was involved in both local and cross-border trade. In the case of cross-border trade, women who traded vegetables, milk products, sweaters, blankets and other agricultural products were not allowed to take their products in bulk for sale. Customs and border officials curb illegal trade. Some respondents also reported the existence of middlemen and harassment at check posts. Women's business and farming practices are primarily traditional, and they need to diversify their interventions to explore new markets.

The majority of respondents availed of loans through self-help groups, a few reached out to relatives and friends, and only a few said they took a loan from formal sources such as banks and cooperatives. Around 63 per cent of women traders of this landscape do not have proper knowledge related to smartphones and computers. Those who know to operate these devices face the problem of network connectivity

The Kangchenjunga Landscape

Kangchenjunga Landscape (KL) includes eastern Nepal, Sikkim and Darjeeling in India and western Bhutan. The climate and topographical conditions support agriculture, horticulture, food processing, tourism, bamboo, spices, handicrafts and handlooms, silk reeling and non-timber forest produce.

Women in KL actively participate in various income-generating activities, including agriculture, sericulture, handicrafts, cane and bamboo work, nature-based products, management of shops, hotels and restaurants etc. Processing, production, and collection constitute the major fragment wherein women are engaged while the male members undertake further trading.

As far as trade is concerned, it can be witnessed that there are minimal trading activities in the area due to the restricted scope in terms of production and difficult terrain, which leads to the absence of custom stations and road terminals in the landscape. A total of 62 women traders were covered under the survey in this landscape.

Of the 62 respondents, 60 respondents said that their income is unequally distributed throughout the year. This shows the high seasonality of most businesses in the region. The lean season usually commences in November for women primarily involved in agriculture and allied sectors. Women have little to no production, are rendered jobless, and assume other responsibilities in local governing bodies, such as panchayats. Natural disasters in the form of landslides, earthquakes, cold waves and cloud bursts etc. are also reported as shocks by some of the respondents.

Almost 37 per cent of the respondents had to shut down for one month or more. Major possible threats that the respondents see after lockdown are decreased demand for products, border closure and mobility restrictions leading to difficulty in procuring or marketing of the services or products, managing salaries of employees and vendors and rent payment and non-availability of raw materials. Additionally, some women also reported huge losses due to the lack of cold storage or warehousing facilities in the area. 40 per cent of the respondents reduced employment to cope with the shocks.

Almost 50 per cent of the women entrepreneurs have taken loans from SHGs and only 22 per cent took loans from formal institutions like banks. 87 per cent of the respondents know how to operate a smartphone and a computer. However, internet penetration is very limited in the region. It is as low as 10 per cent. Almost two-thirds of the respondents use a smartphone and the internet for accessing WhatsApp.

The Far-eastern Himalayan Landscape

HI-LIFE is a hotspot for biodiversity which encompasses three countries – China, India, and Myanmar. The economy is primarily agrarian, but mineral deposits of oil, coal, jade and amber also contribute. Rich in natural endowments and resources, the landscape is known for illegal wildlife trade, unregulated extraction, medicinal plants, and timber trade.

Women in the Myanmar side of the landscape are mostly involved in agriculture, basket-making; iron and silverwork and weaving. Some women traders in Bhamo are also engaged in the trading of wine. Cross-border trade existed between Arunachal Pradesh and the Kachin State of Myanmar. The Pangsau pass border haat is the major trading point between India and Myanmar. Women in the border areas of Arunachal Pradesh mainly devote their time to household chores, working on Jhum fields and fetching water from riversides. They are also engaged in weaving and are repositories of cultural and folk traditions.

Women traders sell seasonal agricultural products such as sugarcane, peanuts, and corn to the wholesaler who then exports to China. Women entrepreneurs also export jade to China both formally and informally. The landscape also faces natural disasters like floods, earthquakes and landslides etc. Ethnic conflicts prevailing in Kachin, Myanmar are also disruptive to the economy and livelihoods.

Of the 52 respondents, 91 per cent reported that their income is not equally distributed throughout the year. November to March is the flush season for mostly all kinds of business activity and February to July is the lean season. The closing of the border due to COVID has affected the business adversely. During such times, farmers, collectors and warehouse owners bear the maximum brunt.

Due to COVID-19, the business was highly affected by restrictions imposed at the border. As a result, there was no trade and lesser business activities, as shared by 60 per cent of the respondents. It has impacted the agriculture and livestock sectors and stopped the supply of raw materials from neighbouring countries that used to run the factories and industries in Myanmar, leading to their closures.

Some women traders started venturing into technology and devising new ways to continue the business. They started marketing their social media platforms like Facebook and e-

commerce platforms. Some had to shut their business entirely due to lack of demand and started selling essential items. Women traders are also dependent on government support, but only a few could avail them.

The major challenge faced by women in transportation is that the business ecosystem is not women-friendly due to lesser women engaging in entrepreneurial and trading activities. It is shown through the data that 63 per cent of the respondents use their capital, 21 per cent use institutional sources of finance (like banks), and 3 per cent of them use non-institutional finance like friends and moneylenders, etc. Only 67 per cent of the respondents know how to operate a smartphone; out of the total internet users, just 45 per cent used it for business purposes. The reasons for the non-usage of the internet for business purposes are limited knowledge and non-affordability.

Conclusion and Recommendations

We observed three significant behavioural biases in women traders through our interaction with the women entrepreneurs in the field survey and the data collected from the four landscapes. These were:

- *status quo* bias (a preference for the current state and reluctance for any change);
- risk aversion (a tendency for less uncertain option *vis-a-vis* a higher insecure chance even if the average return for the latter is equal or higher than the former); and
- intention-action gap (having all the intentions of doing/performing a specific task but failing to follow through).

It is pivotal to nudge the women entrepreneurs in the landscapes to push through their cognitive biases to get the desired results of the policy interventions. This can be achieved by raising their confidence level through capacity building and organising them into self-help groups and joint liability groups.

Inadequacy of training centres, lack of quality assessors and trainers, the variance between the quality of training and prescribed industry standards, limited awareness of skill and entrepreneurship development programmes, gender stereotyping, difficult terrain and weak infrastructure are some of the reasons, by which the mountain region lags behind plains concerning skill development and up-gradation.

Training programmes on agri-entrepreneurship, tourism, financial literacy and information technology-enabled services (e-commerce, mobile applications) would enable mountain women to expand their businesses. There is a need to combine training on women's empowerment and gender equality issues with technical training that targets production and business management. Technical trainers need gender sensitivity training because they have limited exposure to gender issues.

These are attainable by exploring the strategic partnership between the private sector, international development agencies, civil society organisations and government authorities. Setting up a landscape-wise initiative to organise training programmes targeting women entrepreneurs and traders catering to their requirements is also suggested. One such example is the Eastern African Sub-Regional Support Initiative for the Advancement of Women (EASSI). The EASSI provides women with enormous opportunities through a formalised channel protecting them from a range of vulnerabilities.

Creating a regional network of women traders across international borders would keep them connected and serve as a platform for sharing good practices. It would also open a new channel for marketing across borders.

Since there are movement restrictions in the area, it becomes pertinent to have one-stop solution centres in such regions to ease the information accessible to the women traders and establish a structured grievance redress mechanism to address their concerns.

Mountain landscapes suffer from a lack of skilled labour. To meet the requirement of skilled labour, such as accountants, marketing professionals, designers, etc., a qualification package must be developed to direct the required skill set up to an appropriate standard.

In short, accessible and affordable financial services, necessary skill set and information, technology adoption, and appropriate market linkages are essential for equipping mountain women against external shocks. To realise this goal, a collaborative approach among various state and non-state actors (government, international donors, civil society organisations, self-help groups, financial institutions and think tanks) working in the HKH is inevitable.

1

Introduction

The HKH region is home to diverse ethnic communities, religions, diverse cultures, languages and traditional knowledge systems.¹ Along with its ten major river systems, this region supports around 1.9 billion people, including 240 million living in the mountains.²

The communities living in this region are primarily agrarian, depending heavily on local natural resources and subsistence farming.³ Despite being rich in biodiversity, food, water, and energy, this region is home to 40 per cent of the world's poor population.⁴

The Transboundary Landscapes (TBLs) of the HKH share ecological, cultural and socioeconomic characteristics across the transcending international borders of the member countries. People living in these fragile ecosystems mainly depend on farming, fishing, nature-based products, handicrafts, and tourism for their livelihoods. They face harsh climatic and environmental conditions in rugged geographical terrains. The region is prone to natural calamities like floods, earthquakes, and avalanches affecting the lives and livelihoods of the people as it directly impacts biophysical resources upon which people are dependent.

Historically, cross-border trade flourished among the member countries of the HKH region; for instance, the Silk Route in the Hindu Kush Karakoram Pamir Landscape (HKPL), or the Lipulekh Pass (Kalapani territory) in the Kailash Sacred Landscape. With several niche products to the credit of TBLs, there exists a potential for cross-border value chains among member countries.

Though all these TBLs have official trading posts for formal trade, informal trade is widespread because of trade restrictions imposed by member countries from time to time and the trade licensing system's complexities. For instance, in Myanmar, though the licence issuance is done within a day, the application process may take about one month, depending on the type and value of the commodity. Informal trade is mainly based on a 'popular

¹ "The Hindu Kush Himalayan Assessment- Mountains, Climate Change, Sustainability and People," ICIMOD, HIMAP, 2019

² *Ibid*

³ <https://www.grida.no/resources/6678>

⁴ S. Poudel, R. Shaw, "Demographic Changes, Economic Changes and Livelihood Changes in the HKH Region," 2014.

economy' where the products have a high demand in the importing countries and are traded mostly by smaller traders/brokers/informal players to gain arbitrage profits.⁵

Women in the region are disadvantaged in numerous ways. Increased out-migration of the male population has led to the feminisation of responsibilities. Women are involved in all stages of crop production; they have taken up jobs in forest management, occupied local leadership responsibilities, and entered into marketing-related activities. However, despite severe workloads and obligations at households and community levels, women still have limited decision-making and marketing roles. Men ironically control land, assets, and access to information, knowledge, and community development.⁶

However, it would be wrong to say that women's status across the region is the same due to cultural and legal variations. Nevertheless, these women have a commonality in terms of marginalisation and vulnerabilities.

Moreover, frequent exposure to climatic shocks like floods, geopolitical tensions prevailing in border areas, and inadequate institutional support for technical and financial assistance have enhanced women's vulnerability in TBLs.⁷ The closure of international borders, shutting down production units, and sluggish demand due to the COVID-19 outbreak has impacted women entrepreneurs as they cannot pay wages, taxes, rents, etc. A slash in the income has affected the business and the household expenses, which is critical.

Tourism is a sector wherein women are actively engaged. National parks, wildlife sanctuaries, religious/sacred places and heritage sites inherent to these landscapes offer immense scope for community-based tourism, homestays, and nature and adventure tourism. Across the world, women constitute about 54 per cent of the tourism workforce. They are often concentrated in the low-skilled and informal sectors, making them less accessible to social protection measures.⁸ The closing of international borders reduced the influx of tourists and affected the vibrant border markets, thereby reducing the income of women traders dependent on those markets.

In this context, CUTS International undertook an explorative study with the support of ICIMOD in the four TBLs of the HKH region. The study aims to understand the status of women in economic activities in TBLs, their roles in cross-border and regional trade and

⁵ https://isdpeu/content/uploads/images/stories/isdpeu-main-pdf/2009_set-aung_the-role-of-informal-cross-border-trade.pdf

⁶ <http://www.fao.org/3/x0963e/x0963e05.htm>; Gurung Jeannette.D. 1998. Mountain Women of the Hindu Kush Himalayas - The Hidden Perspective

⁷ <https://www.thethirdpole.net/en/climate/mountain-women-bear-the-brunt-of-climate-change/>

⁸ World Tourism Organization (2021), UNWTO Inclusive Recovery Guide – Sociocultural Impacts of Covid-19, Issue 3: Women in tourism, UNWTO, Madrid, DOI: <https://doi.org/10.18111/9789284422616>.

factors limiting their growth. Further, it explores the enabling conditions required for their development and opportunities to enhance their resilience to shocks and vulnerabilities.

The report is divided into chapters capturing the insights from the four landscapes selected for the study, i.e., Hindu Kush Karakoram Pamir Landscape (HKPL), Far Eastern Himalayas (HILIFE), Kailash Sacred Landscape (KSL), and Kangchenjunga Landscape (KL). Further, the last chapter attempts to compare the findings from these four landscapes based on which the key recommendations are drawn.

Goal and Objective

This study aims to strengthen women’s roles in trade – both in terms of access and benefits – within ICIMOD’s TBLs, emphasising building their resilience to shocks and vulnerabilities.

The specific objectives are as follows:

- Understanding the status and issues of women in economic activities in the TBLs
- Identifying shocks and vulnerabilities, including the impact of COVID-19
- Exploring opportunities to enhance their resilience to shocks and vulnerabilities.

Methodology

To achieve the objective of the study, both primary and secondary research was conducted in the four landscapes of the region that included eight countries. A total of 231 women traders were interviewed face to face and, in some locations, were approached on the telephone for this purpose. The non-probability purposive sampling method was used while selecting the sample for the survey.

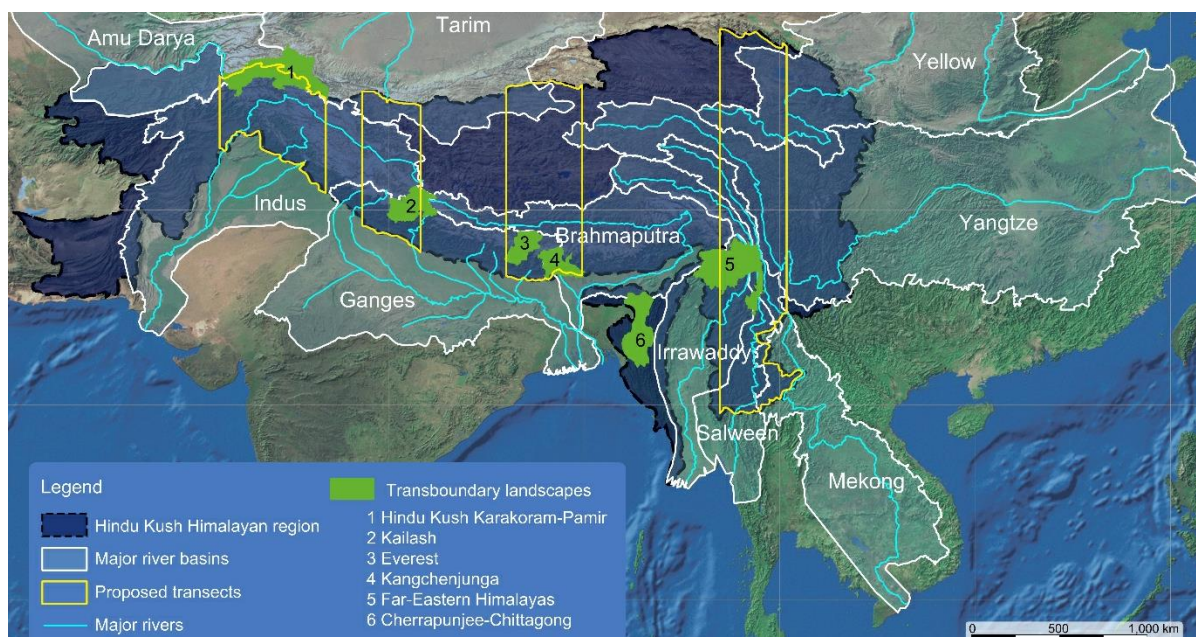
Table 1.1: Landscape and Country-wise Sample Size in HKH Region

Landscape	Afghanistan	Bhutan	India	Myanmar	Nepal	Pakistan	Tajikistan	TAR/China	Grand Total
KSL			30		12			15	57
KL		22	27		13				62
HKPL	20					20	20		
HILIFE			20	16				16	60
Grand Total	20	22	77	16	25	20	20	31	231

For primary research, a questionnaire-based survey was conducted with entrepreneurs and traders in each landscape that explored their family background, role in economic activity, financial status and constraints, challenges faced while trading and impact of the COVID-19 pandemic on their business.

The primary data were analysed using Microsoft Excel to draw meaningful interpretations, create tables and graphs by applying basic descriptive statistical tools and percentages. Further, the data is also substantiated by field observations provided by the local partners. The secondary information about the landscape was collected by reviewing the literature, news articles, research papers and the reports published by the government, the World Bank, World Trade Organisation (WTO), Asia Development Bank, The Asia Foundation, and other relevant institutions. The secondary research was conducted to understand the overview of the landscape supporting the primary objective of the study.

Map 1.1: Transboundary Landscapes in the HKH



Source: ICIMOD

Following are the locations in which the surveys were conducted:

1. HKPL: Pakistan-Gilgit-Baltistan, Khyber Pakhtunkhwa, Afghanistan-Faiz Abad Badakhshan, Tajikistan-Gorno-Badakhshan Autonomous Region
2. KSL: India-Dharchula, Bundi, Gunji, Lipulekh Nepal-Darchula, Jauljibi
3. KL: Bhutan-Samste; India-Gangtok, Siliguri, Singtam, Tarku; Nepal-Pasupati, Ilam, Mechi
4. HI-LIFE: India-Arunachal Pradesh, Myanmar-Bhamo and Muse, China-Houqiao

Scope of Study

The study focuses on the women traders of HKPL, KSL, KL and HI-LIFE in the HKH region. The report is based solely on the observations from the women traders' point of view who were interviewed and involved in any of the three types of trade, i.e., local, cross-border, international trade, either formally or informally. It captures details of the socio-economic profile of the respondents such as educational background, nature of the economic activity,

type of enterprise, flush and lean period of business and income-earning during that time, among others. Further, it discusses the shocks and vulnerabilities women traders face in running their business and their coping techniques to overcome these challenges.

The study also briefly analyses women's engagement in local, cross-border and international trade, markets and transportation infrastructure, financial and digital infrastructure available to them. Lastly, findings of the impact of COVID-19 on these women traders have been elicited considering the extent of the impact, government support and suggestions given by the women traders.

Limitations of Study

Due to the small sample size and non-probability sampling technique, broad generalisations could not be scientifically extracted for a larger population. However, the information details and structured data collection tools helped us acquire concrete understanding, if not long-term predictions. Due to the COVID-19 pandemic restrictions, the study could not capture the perspectives of other stakeholders such as buyers, border and customs officials, among others.

2

Result and Discussions

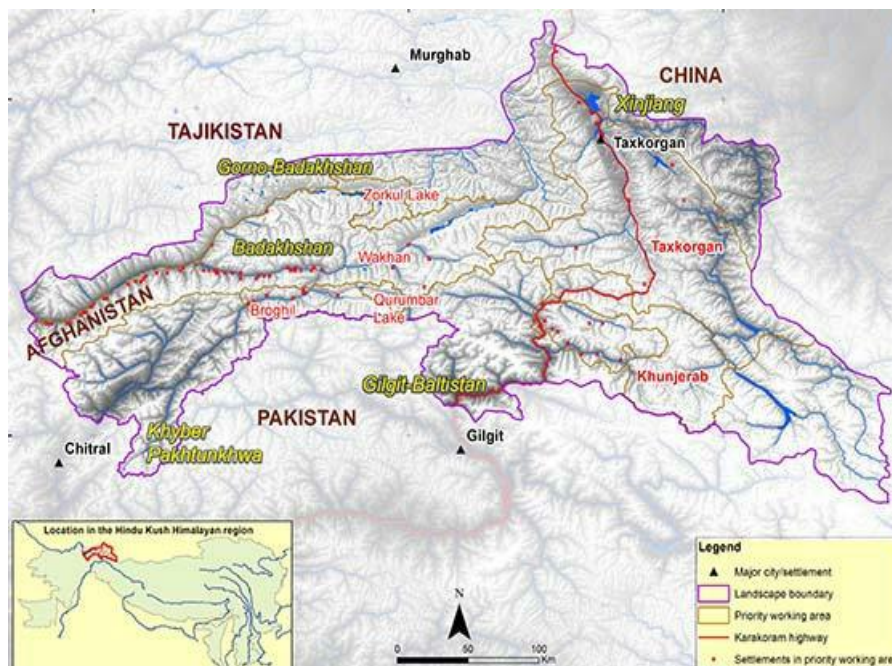
Hindu Kush Karakoram Pamir Landscape

Background

The Hindu Kush Pamir Landscape (HKPL) represents a fragile alpine ecosystem with unique biodiversity shared by Afghanistan, China, Pakistan, and Tajikistan, with six physically interconnected protected areas – Broghil National Park, Qurumbar National Park and Khunjerab National Park in Pakistan, Wakhan National Park in Afghanistan, Tashkorgan Nature Reserve in China, and Zorkul Nature Reserve in Tajikistan. The HKPL can revitalize cross-border tourism and trade and provide alternative livelihoods and income opportunities to over one million people living in the Hindu Kush Karakoram Pamir landscape.

The HKH region represents a significant cultural, social, economic, environmental, and geographic importance. It was once part of the ancient Silk Route and is now a corridor connecting China with South Asia, West Asia and Europe. It is the gateway to the China–Pakistan Economic Corridor, one of the Belt and Road Initiative projects.

Map 2.1 The Hindu Kush Karakoram Landscape



Source: ICIMOD

HKPL region is a remote, isolated and landlocked region where livelihoods of the mountain communities, by and large, depend on subsistence farming, livestock rearing, remittances, and to some extent, tourism. The entire population in this region lives in poverty.⁹ Though people are enthusiastic about engaging in trading activities and improving their livelihoods, they face numerous challenges, of which many respondents cited the cumbersome customs procedures.

A recent study by ITC and World Bank Group (2020) also reported that the women-owned exporting companies in Pakistan face more difficulties due to various non-tariff measures than men-owned firms. Regulations that are too strict or complex to comply with, procedural delays, heavy documentation and paperwork, inspection requirements compliance, burdensome customs clearance, arbitrary behaviour of customs officers, demands for informal payments were the most commonly cited problems by women exporters.¹⁰

In the framework of the growing relationship between Tajikistan, China, and Afghanistan, the Gorno-Badakhshan Autonomous Region plays a specific role as a crossroads. Geographically isolated from the rest of the country, Gorno-Badakhshan is populated by Pamiris, members of the Ismaili sect of Shia Islam (other Tajiks are Sunni). Gorno-Badakhshan benefits from the Aga Khan Development Network (AKDN).

The main AKDN programme, the Mountain Societies Development Support Programme, fosters agricultural self-sufficiency and facilitates trade relations between Gorno-Badakhshan and the northern provinces of Afghanistan. It also contributed to the Murghab-Kulma and Darvaz-Kuliab roads, connecting Tajikistan to China and Afghanistan.

The bridges in Khorog, Ishkashim, Darwaz, Langar and Vanj bridges already have established markets on either side of the border. Market days are every Saturday and allow for small-scale trade. Afghans sell potatoes, cattle, diverted humanitarian aid, Iranian and Pakistani products (dishes, leather, and shoes), precious stones, gold, and carpets. In contrast, the Pamiris sell pastries, bread, and Kazakh and Chinese products.

In HKPL, a large number of the active labour forces in rural areas are women, while many men are migrant workers. The burden of solving everyday domestic issues, maintenance and managing financial resources lies mainly on the shoulders of women. The remote geographic location, shortage of arable land, widespread poverty, and regional economic turmoil affect all entrepreneurs.

⁹ <https://www.icimod.org/event/annual-meeting-of-hindu-kush-karakoram-pamir-landscape/>

¹⁰ World Bank and World Trade Organization. 2020. Women and Trade: The Role of Trade in Promoting Gender Equality. Washington, DC: World Bank. doi:10.1596/978-1-4648-1541-6

Many of these reflect a complicated gender landscape; from overall lower levels of education among women to enduring responsibilities for childcare and homemaking. However, it was also observed that the families where women contribute to household income are more resilient against economic hardship and less at risk of poverty.

Due to the non-availability of job opportunities, most of the young and married men in Tajikistan migrate to Moscow and other Russian cities, where Tajiks have easy access, leaving behind their women. Most of these women are running small-scale businesses/trades of different items, mostly local handicrafts like traditional Pamiri socks, caps, clothes and seasonal fruit and vegetables to earn some money for their families.

The following section discusses the survey findings and analysis of the role and engagement of women in trade activities. For the study, 60 women traders were surveyed in this landscape, excluding China, due to harsh climatic conditions in the region at the time.

Profile of the Respondents

Among the women traders surveyed, 76 per cent have completed their graduation and have obtained higher education. Around 1.86 per cent had higher secondary level education, 8.47 per cent had secondary and 3.39 per cent had primary level education. Handloom/handicraft and enterprises are the main occupation of the women surveyed.

The economic and educational background of the women traders was discussed and found that women with primary education were more involved in the handloom/handicraft and tourism sector. Women with higher secondary and college/university level education were also involved in agriculture and allied services, but the majority were involved in the tourism sector. The results show that women with higher education levels are interested in more diversified business activities.

Economic Activity of Women Traders

As per the age bracket of the respondents, the majority (41.67 per cent) were in the age bracket of 40-49, followed by the 30-39 age group. They were mostly engaged in traditional sectors of agriculture and allied activities as well as handicrafts. Interestingly, the younger generation is involved in enterprises and nature-based products like honey, herbs, etc. though the number is less.

Only 13.33 per cent of the respondents from the landscape have registered their business, indicating that the informal sector dominates in economic activities. The registered companies included wholesale and retail shops, stores etc. All the respondents engaged in nature-based activities and tourism-related activities were non-registered.

Furthermore, owing to less exposure, education, and lack of knowledge, most of the women interviewed had unregistered businesses and thus were reluctant to come forward and speak. They claimed that the government set-up was not entirely welcoming to women and showed discriminatory behaviour against them; therefore, most of them had just succumbed to the gender norms, while others did not bother to approach government services in the first place.

However, locals had dedicated specific market spaces to just women-led enterprises to cater to the informal economy. An example of this is the “Khushaan Market” in Gilgit where women set up stalls weekly to sell their items ranging from handicrafts to home-cooked goods. The majority of these women own home-based unregistered businesses and await the weekly set-up for trading activities.

According to the respondents, 95.45 per cent have their enterprise under the name of a female member and only 4.55 per cent have them registered jointly. Further, 45.76 per cent of the respondents had only a single source of income, and 45 per cent of the respondents said that they were the sole earning member in their family.

Shocks and Vulnerabilities

The HKPL region is highly prone to intense and recurring natural hazards. Such as flooding, earthquakes, snow avalanches, landslides, and drought due to its geographical location and years of environmental degradation. Most of these shocks and natural disasters are unpredictable, and their severity is medium to high. The respondent mentioned that residents received limited governmental support, NGOs, or international communities’ aid during these times.¹¹

The respondents were asked about the flush and lean business period in a year. The flush period is considered when maximum sales and income are generated. On the other hand, the lean period is when the product's sale is relatively minor. According to the respondents, 65.52 per cent have stated no uniform sale and income generation pattern.

Harsh winters often freeze the fertile lands that cause the lean period that lasts nine months long. This creates difficulty in harvesting winter crops like wheat and barley on time. In HKPL, the majority of income that sustains the people comes from livestock or animal husbandry. The corridor has remained a no-man’s land and is so remote that the people still live practice barter economy. A couple of respondents mentioned that they mostly take loans to sustain their living during the lean period, while agriculture and livestock represent the primary sources of income.

¹¹ https://link.springer.com/chapter/10.1007/978-3-319-92288-1_11

For those working in handloom/handicrafts, the flush period is from February to July and November to March when they have significant sales. The same pattern has been observed for all the other economic activities. The respondents involved in the enterprise have a flush period from March to October and a comparatively shorter lean period.

The respondents elicited that the winter months are the holiday season and since schools and colleges are closed during these months, it affects their business. Some respondents opined that local people spend more money stocking groceries and food items in winter and do not spend more money on clothes, shoes and other items. This was substantiated by the responses of women who run small village shops and general stores who shared that their business was not affected in winter because they sell household items of daily use like utensils, tea, sugar, rice, lentils, cooking oils, soup, kitchen stuff and sanitary tools and equipment.

Further, inadequate financial services, poor confidence and market saturation have presented significant challenges for women in business, all of which are compounded by the current pandemic and economic crisis. The region's handicrafts and gemstones/jewellery market (and other industries such as the hospitality industry) thrived primarily due to the tourism season. The pandemic and lockdown resulted in no tourists in the peak summer season, which resulted in significant economic losses for the people of this region.

All the respondents opined that the COVID-19 pandemic significantly impacted their businesses. However, 46.67 per cent of the women traders said that the pandemic affected their business severely, and 40 per cent said they were affected moderately.

There were various reasons for the severe impact on businesses. Decreased demand due to reduced purchasing power of the customers, low remittance, travel restrictions, less number of tourists is how COVID impacted the business. The women traders engaged in the fresh fruits and vegetable business suffered severely, as they got spoiled, thus losing their earnings and income. Some respondents also mentioned the inability to pay loans, rents, monthly instalments, and increased stress of household chores.



"The Year 2020 was a bad year for everyone in Khorog. Many people died of COVID and many more were sick. Due to the pandemic, I could not go out for almost four months. However, I did not stop working and made traditional Pamiri caps at home. Other than caps, I also made socks but could not sell any of them because there were no tourists in the whole year. Even local people showed no interest in buying caps. My business suffered a lot" (Gulandom from Khorog, Tajikistan)

Coping Strategies

Almost all women traders in Afghan-Tajikistan border areas are engaged in additional activities. They do alternative business/work like making Pamiri caps, socks, gloves in winter months for selling them in spring festivals and summer months when there are more visitors/tourists. Some traders are engaged in bartering clothes, shoes, and other items with potatoes as they go to nearby villages like Ishkashim, Ghund, Roshtkala and barter their items with potatoes in winter months and selling the potatoes at higher prices in the Khorog market. Some women traders often travel to the Dushanbe market to purchase different things for their shops and stock these for the coming season or the flush period.

Some respondents from Khorog do alternate business of dry fruits in Khorog market to earn extra money in winter months/lean period. Further, a few women traders reported that if products were left in the shop during the flush period, these were sent to Dushanbe to be sold through relatives. Some traders take the products to the Tem cross border market and either sell them to Afghan people or barter them for some traditional Afghan handicrafts. These comprise caps, gloves, sweaters and some medicinal herbs and bring them to Khorog market and sell for good prices.

After the outbreak of COVID, many women traders started alternative businesses, such as collecting fruits, drying, processing and selling them in the market. Some women began grocery shops selling daily household items; some started sewing/knitting dresses, sweaters, traditional caps, socks, and bedsheets. Some even started making bridal dresses to meet the household's daily expenses to earn some money. Some women even sold their livestock to meet the family's needs.

The respondents who suffered moderately started alternative work/jobs like kitchen gardening and sold fruits and vegetables in local markets; when the cross-border market closed, some women began cooking and bakery products and selling in the local market to

earn some money. Those working on honey production did not suffer much as they had their specific clients, so they continued the honey production and sold it in the markets and to the clients. Similarly, some respondents engaged in the dry fruits business were not affected much by the pandemic and continued their dry fruit collection and processing.

Frequent shocks and fluctuations in sales are the main reasons why the respondents often search for an alternative source of income. 42.86 per cent of respondents wait for the shock to pass and they depend on their savings for meeting their expenses. Only 17.14 per cent avail support from the government and the NGOs during the difficult times.

Several schemes were launched to help support small businesses by government and development partners during the pandemic. However, a knowledge barrier did seem to exist and not many were aware of initiatives to benefit from.

Respondents at all levels mentioned that capacity building was more valuable during the pandemic than ever. Programmes aimed at developing computer skills, language skills and marketing skills would be beneficial for women to access markets during and beyond the COVID-19 pandemic.

Both the national and provincial governments of Tajikistan and Afghanistan provided all possible assistance in supplying food, medication and necessary medical facilities to its citizens. Similarly, some non-government development organisations like Mountain Societies Development Support Programme (MSDSP), Aga Khan Agency for Habitat (AKAH), Aga Khan Foundation, and Aga Khan Health Services provided much-needed training/capacity building and emergency medical support to the communities both in Tajikistan and Afghanistan.

Engagement in Local, Cross-Border and International Markets

Due to continuous local demand, most respondents have confined their economic activities to local trade (44 per cent). Only four per cent were involved in cross-border trade and 14 per cent in national trade. Further, 22 per cent were involved in both local and cross-border trade and 10 per cent were involved in local and international trade.

Inadequate knowledge about practising cross-border and international trade is a significant reason why the respondents are majorly involved in local trade. The nearest local market for the respondents was about 10.9 km far on average. In Tajikistan, it was 12.5 km, in Pakistan, it was 11 km and in Afghanistan, it was 8.9 km on average.

According to the respondents from Pakistan who tried or currently are exporting, the main challenges have been tariffs and taxation. For example, a general sales tax of 12 per cent was

introduced in the country on imports and domestic products to compensate for the loss in tariff revenue. This was due to trade liberalisation policies at the end of the 1980s.¹²

Also, a limited understanding of export procedures is another reason women cannot export directly. Most respondents mentioned that corruption is pervasive. During the field interactions, one respondent shared she faced instances of theft, misplacement of packages and procedural delays with her international shipments.

Further, cultural and legal barriers that women face are not specific to trade across the border but can limit their access to price and market information and the amount of time they have to devote to their business. The respondents said that due to this limited access to markets and information and inaccessible roads, they have not been able to sell any products internationally.

Transportation and Market Infrastructure

Weekly and fortnightly markets and *haats* are common places where most respondents sell their products. Due to the difficult terrain in the region, public transport and courier services are the most common mode of transportation for most of the respondents. Traders also use yaks along steep gorges. Most of the roads' infrastructures are not well constructed and at times, due to heavy snowfall, the roads get blocked and disturb the trade and movements within the districts for months. This has also been highlighted in the limited use of personal vehicles to access markets. Only about 20 per cent of the respondents use their vehicle for transportation to the market

The data also shows that the role of the middle person is limited. According to the respondents, either their family members go to the market to sell their products.



¹² Siddiqui, R. 2009. "Modelling Gender Effects of Pakistan's Trade Liberalization." *Feminist Economics* 15 (3): 287–321.

One of the significant challenges faced in the market by the respondent was an unfriendly business environment for women.

According to 64.71 per cent of the respondents, the local market is not women-friendly to practice the trade. Women reported that vendors exploit them and sell them low-quality raw materials at exorbitant rates as most of them cannot physically go and buy from them and place an order over a call. Due to lack of knowledge, the vendors took advantage, especially when women were new to the sector and had recently set up their enterprises.

Furthermore, women traders in the Shugnan district of Gorno-Badakhshan Autonomous Province also demanded proper working space and shops on rent with protective shelters/covers.

Women are also less informed about market rules, making them more likely to become targets of harassment and extortion, impacting their well-being and cutting into their time and profits.¹³ Another 23.53 per cent stated that various societal and financial barriers also restrict them from conducting their economic activity smoothly.

Nearly 11.76 per cent stated that regulatory issues are also one of the challenges for them in the local market and that needs to be addressed for making the market environment favourable for them.

A major hurdle that people face in the region is the shortage of electricity supply. Enterprises of all levels, whether cottage industry or medium enterprise, faced issues related to energy access, especially in the winter season. When most of them faced months of less economic activities as electricity outages made it difficult to work smoothly. Winter also meant difficulty in accessing trade routes due to snowfall and harsh weather conditions, which essentially cuts off most of these regions by road from the rest of the country.

Financial Inclusion

The majority of the women used their capital (75 per cent) to support their trading business, 16.07 per cent of respondents said they opted for institutional financing and only 8.93 per cent opted for non-institutional financing.

Further, 51.67 per cent of respondents said they have availed of loans, of which 48.39 per cent said they availed loans from self-help groups (SHGs), 19.35 per cent from money lenders and the rest from relatives/friends and formal institutions like banks, cooperatives, among others.

¹³ ADB, 2020. Strengthening Cross-Border Community Collaboration in the CAREC Region: A Scoping Study

The reason a majority of women traders cited for being hesitant in opting for institutional financing was lack of collaterals, followed by poor access to financial institutions and markets. Women with registered enterprises complained of their applications for loans being rejected by the authorities without any justifications.

One of the major challenges cited by a majority of the respondents to access financial institutions is the religious hurdle because Islamic law prohibits the payment or acceptance of interest fees. That is why most respondents have been reluctant to apply for loans to financial institutions. Women in the rural areas lack basic information on how to operate a business; they lack information on how to file taxes and how legal frameworks are working. Mostly women who have the support of their fathers, brothers, or husbands are the ones who have been able to expand their businesses and take their trading activity beyond the local level.

However, the Agha Khan Rural Support Programme (AKRSP) has a vital role in women's empowerment in the region. The network provides monetary aid and technical support to women so that they may be able to set up their enterprises and become financially independent. They have implemented various capacity development programmes as well. Honey production in the region (of which many women are a part) is gaining momentum and an international market under the guidance and support of the Pakistan Agricultural Research Council (PARC).¹⁴

Women of the region who have flourishing businesses are being approached by government and development partners alike to collaborate for capacity-building programmes so that other women there can also benefit and become successful entrepreneurs.

Level of Digital Inclusion

The case in HKPL is not so different from other landscapes when it comes to the use of digital infrastructure for marketing and financial transactions. Internet access is limited, particularly in remote areas and due to the poor supply of electricity in some parts internet is available only for a specific time during the day.

As per the survey, the percentage of women operating smartphones (79.10 per cent) was more than those who knew how to handle computers (59.32 per cent). Moreover, 71.19 per cent said they have access to the internet, of which only 38.30 per cent used the internet for their business to contact buyers, online and social media advertising. The majority of the

¹⁴ PARC and AKRSP have jointly set up beekeeping units at Gilgit and Nagar which has become a promising enterprise for off-farm income and employment generation in the mountain areas of KPL within Pakistan. Ning, W; Ismail, M; Joshi, S; Qamar, FM; Phuntsho, K; Weikang, Y; Khan, B; Shaoliang, Y; Kotru, R; Sharma, E (2014) Understanding the Transboundary Karakoram-Pamir Landscape. Feasibility and Baseline Studies #1. Kathmandu: ICIMOD

women who did not use the internet said they did not feel the need for it and the others said that the digital infrastructure is inadequate.

It was further revealed that only 18.33 per cent of the women traders used digital platforms for financial transactions; the others said it was unaffordable and had inadequate knowledge.

Banks in Afghanistan are not yet supporting e-commerce activities and therefore, the respondents cannot utilise the maximum benefit of online banking or online payments.

The support of the governments and civil society organisations is imperative for women traders in the region to gain internet access and further utilise it for trade purposes. The internet has proven to be an excellent medium for remote areas to connect with the rest of the world hence there should be capacity-building programmes for women traders on digital literacy.

Gender-based Socio-economic Challenges

The HKPL is home to conservative societies where women have only recently started to break the shackles of past prejudices and step into the trade space. Even then, they are seen to work twice as hard as men and are required to take up the responsibility of being the homemaker and an entrepreneur. While being requested for taking the surveys, most women had trouble taking out time since they had hectic and packed schedules. The daily struggles faced by these women include restricted mobility, criticism for “not taking care of the household” and unsupportive families.

It was expressed that the patriarchal mindset and lack of family support lead to discrimination, disrespect and stereotyping. Though the role of women as wives, mothers and home-maker is socially accepted, their role in politics and business has been overshadowed. This persisting inequality between men and women throughout their lives has resulted in the lack of access to information, education, medical services and poor knowledge of legislation and rights for women entrepreneurs.¹⁵

It has further been reported that this gender-based discrimination renders women traders vulnerable to exploitation and are often cheated on. A few respondents shared that vendors tend to sell them low-quality raw material at exorbitant rates just because of their gender and because most of them cannot physically go to buy from them and thus place orders over a call. On most occasions, women traders in the region are talked down to for not having adequate knowledge and taken advantage of, especially when they are new to the sector and have just recently set up their enterprises.

¹⁵ Dodkhudoeva Larisa.2013. Everyday Life of Tajik Women. Some Considerations .Codrul Cosminului, XIX, 2013, No. 2, p. 399-406

The primary factor that motivated the women (22.03 per cent) to engage in the trade and its related procedures is to become independent, 18.64 per cent said that they wanted to support their family financially, and 8.47 per cent indicated the need to provide for children's education as a motivating factor. The rest of the respondents gave all three reasons.. Personal interest has been the significant reason that drove these women to engage in specific sectors, but traditional knowledge, increase in market demand and supportive schemes were also reported by a few respondents.

There are many opportunities in the trade space for women of the HKPL, and women are slowly but steadily entering the trade space and paving the way for women in the future. Production and manufacture of handicrafts (shawls, embroidered bags, etc.) and dried apricots have always been run predominantly by women. However, they are now becoming part of other sectors such as the production and trade of gemstones/jewellery and even using agricultural land to grow non-traditional products such as flowers (exported to parts of Pakistan and sold to five-star hotels).

Many of these women faced resistance initially, but locals gradually grew accustomed to and became sensitised to having women in the trade space. Tourism is another sector with lots of scope for engaging women.

Thus, the Pamir mountain communities face difficulty in surviving through small-scale trade. Therefore, women sell vegetables, fruit, dry fruits, herbal medicines and even live animals to earn a living. The Pamir people have huge trade potential because of the proximity and connectivity with four neighbouring countries, including Afghanistan, Kyrgyzstan, Uzbekistan, and China. Still, due to lack of know-how/poor information and financial constraints, the people of the Pamir landscape have yet to tap these potentials. There are also political issues such as visa restrictions and a non-conducive environment for foreign investment that act as stumbling blocks in promoting businesses and trade in this region.

The key suggestions from the respondents included the provision of financial support and COVID-19 relief funds to women traders, awareness generation and gender-specific skill development workshops, the introduction of schemes for a flexible and conducive business environment, trade fairs and networking opportunities with women across borders.

Kailash Sacred Landscape

Background

The Kailash Sacred Landscape (KSL) spreads across 31,000 sq. km of Pulan County within China's Tibet Autonomous Region (TAR), Pithoragarh District Uttarakhand State in India, and four north-western districts of Nepal, which include Baitadi, Bajhang, Darchula and Humla Districts.¹⁶ The landscape is home to a little over one million people who mainly reside in the southern and lower elevations of the region. The key feature of the landscape is Mount Kailash, a sacred mountain with religious significance to followers of Bon Po, Buddhism, Hinduism, Jainism and Sikhism.

More than one-third of the landscape is covered with snow, glaciers, rocky and barren land, while a little over one-third of the area is rangelands.¹⁷

A variety of forests, ranging from tropical broad-leaved forests in the lower elevations to sub-alpine forests at higher elevations, cover 18 per cent of the landscape. Agriculture is carried out in a little over six per cent of the landscape, but it is the primary source of livelihood, especially when combined with animal husbandry. Subsistence farming is practised in the landscape through generally rainfed agricultural systems, while irrigation is less common and practised in select places.¹⁸

Animal husbandry in the lower elevations of the landscape involves stall-fed or locally grazed livestock. Still, communities practice transhumance involving yaks, goats, and sheep in the higher elevations.¹⁹

The rangelands in the KSL are an important source of medicinal plants, some of which are of very high economic value. The caterpillar fungus (*Ophiocordyceps sinensis*), is known locally as 'yartsa-gunbu' in Nepal and 'kira-jadi' in India, and occurs in alpine and sub-alpine pastures of the Tibetan plateau and the Himalaya.²⁰

It is also known as 'Himalayan gold' because of its market value which is equivalent to the price of gold. Other high-value medicinal plants harvested from KSL rangelands for both trade and domestic use include *Dactylorhiza hatagirea*, *Nardostachys grandiflora* and *Allium wallichii*.

¹⁶ <https://lib.icimod.org/record/26968>

¹⁷ Chitale et al. (in press) Mapping vegetation in the Kailash Sacred Landscape. ICIMOD, Nepal.

¹⁸ <https://lib.icimod.org/record/26968>

¹⁹ Pasakhala et al. (in progress) Status of rangeland and livestock management in the Kailash Sacred Landscape: A regional assessment.

²⁰ <https://lib.icimod.org/record/34930>

Forests provide local communities with a range of products for household use, including fuel, fodder, timber and food.²¹ Additionally, forests also provide a source of income by selling non-timber forest products (NTFPs). The India butter tree (*Diploknema butyrcea*), known locally as 'cheura' in India and 'ch Yuri' in Nepal is a multipurpose tree whose seeds produce oil (or butter) used in the production of soap and a variety of cosmetics. Women are generally engaged in collecting seeds and processing, which is currently done through traditional methods.²²

The soap nut tree (*Sapindus mukorossi*) known locally as 'rittha' in Nepal, produces fruits that are traded in large quantities from KSL-Nepal.²³ Saponin is extracted from the fruits and manufactured soap, shampoo and detergents.

Tourism is another important livelihood strategy in the KSL. While Mt Kailash and Lake Manasarovar in Pulan County, TAR-China, are icons of global significance, the landscape has numerous assets with spiritual, cultural and natural significance that draws a variety of tourists of local, national and international origins. For example, the Patal Bhuvaneshwar in Pithoragarh District of India receives pilgrims from India and Nepal, the Yalbang Gumba in Humla District, Nepal, mainly receives local pilgrims from the district. Pithoragarh District and Humla District are the gateways to Mt Kailash and Manasarovar²⁴ from India and Nepal, respectively, and host tourists en route to these destinations.

The KSL is prone to many natural and climate-induced hazards such as landslides, floods and flash floods, and forest fires.²⁵ Two potentially dangerous glacial lakes have also been identified in the landscape.²⁶ These hazards affect both the local communities and visitors who travel to the landscape for livelihood opportunities or pilgrimage and tourism. Forest ecosystems and wildlife are also affected by hazards such as fire.²⁷

Since 2020, the COVID-19 pandemic has presented itself as an external 'shock' in an unprecedented manner by affecting trade, migration, tourism and many other livelihood strategies.²⁸

²¹ <https://lib.icimod.org/record/26968>

²² https://essence-journal.com/wp-content/uploads/Volume_IX/June_2018/Cheura-Diploknema-butyracea-as-a-livelihood-option-for-forest-dweller-tribe-Van-Raji-of-Pithoragarh-Uttarakhand-India.pdf

²³ <https://lib.icimod.org/record/31169>

²⁴ <https://www.downtoearth.org.in/blog/environment/khar-s-experimentation-with-himalayan-nettle-brings-recognition-57880>

²⁵ <https://pdfs.semanticscholar.org/30f6/2dc68fd15cdc7831cac3815e41fd4c74a33b.pdf>

²⁶ <https://lib.icimod.org/record/33736>

²⁷ <https://www.hindustantimes.com/india/pics-video-uttarakhand-forest-fires-spread-to-13-districts/story-S2xcvxLLg2bRzjNkjluFfK.html>

²⁸ <https://www.thehindu.com/news/international/coronavirus-nepali-migrant-labourers-in-uttarakhands-pithoragarh-leave-for-home-fearing-lockdown-like-last-year/article34384877.ece>

To analyse the engagement and challenges faced by women in economic activities in the KSL, a survey was conducted with 57 women traders. The following section discusses the role of women in economic activities, challenges and coping techniques, and the impact of COVID-19 on their businesses.

Map 2.2: Border Trade Points in KSL



Profile of the Respondents

The data findings show the engagement of women of different age groups in various economic activities. The data shows that two-thirds of the respondents engaged in enterprises are between 31-40 years, the majority of the women in all three sectors were in the age bracket of 30-49 years. A diverse age group is involved in the handicraft/handloom sector.

Economic Activities of Women Traders

The survey revealed that the KSL is involved in activities that require skill and knowledge like handicrafts and agriculture. Their engagement in an enterprise is comparatively lower as women of the region look for better opportunities that would help them in managing their house.

The data findings reveal that around 92 per cent of handicrafts/handlooms businesses are unregistered enterprises. These unregistered enterprises are the most vulnerable as they cannot benefit from various government schemes. It was recorded that 100 per cent of the agricultural and allied sectors are unregistered in KSL. Overall, only 9 per cent of the women traders had registered business. The majority (55 per cent) of the registered companies were registered jointly and managed by both the male and female members.

The data also elicits that most of the women do not have any other sources of income other than the activities they are involved in. Only 30 per cent of respondents said they had more than one source of income. Further, 39 per cent of the women traders were the sole earning members of their family.

Shocks and Vulnerabilities

Around 82 per cent of the women respondents said that their income is disproportionately distributed throughout the year. This is because of seasonal changes in demand. The average flush and lean incomes are higher in TAR and the lowest in India. However, the percentage drop in income between these two periods is maximum in Nepal and minimum in Tibet. This gap in income between the two periods shows that Nepal's businesses are more vulnerable compared with Tibet and India.



Most women traders who experienced unequal sales during the year were from handicraft/handloom, agriculture, and allied sectors. According to the survey, 36 per cent of respondents had their flush period from March to August and they were all from the handicraft/handloom sector. September to December was also a flush period mainly for the agriculture and allied sectors in the region. October to January was also recorded as a flush session for a few. The plausible reasons for such income fluctuations are the seasonal nature of agricultural products, festivals, and fairs.

Field interactions revealed that the tourism sector was the worst hit during the pandemic, especially the cross-border tourism between Kailash and Mansarovar. The closing of international borders due to geopolitical tensions and the spread of the disease has affected the local economy and livelihoods.

Women living in the upper Himalayan range are involved in agriculture during summer, whereas in winter, they come to the valley and are engaged in weaving and knitting. These products are sold in the border markets and the international trade fairs at Jauljibi and Taklakot. However, these fairs did not occur last year due to the pandemic.

From the data collected, it was evident that the COVID-19 pandemic has severely affected the lifestyle and business of the women traders in this landscape. Around 40 per cent of the women expressed that they had to shut down their business for almost three months. Most of the respondents claimed that the major threats they saw after the lockdown were reduced consumer spending capacity, decreased demand due to travel restrictions and border closure, and mobility restrictions that caused obstacles in procuring/marketing the services/product.



However, the women traders of the landscape opted for various other alternative ideas and tried their best to increase marketing efforts. To cope with this crisis, the women traders have temporarily reduced employed staff, increased marketing efforts, and considered alternative business ideas like fisheries and livestock.

Coping Strategies

During the lean season, women are primarily engaged in weaving and knitting. Livestock and poultry rearing are also practised by most of the women in rural households. These activities act as a buffer during the off-season. Some of them are also involved in collecting fruits, herbs and other NTFPs.

Discussions with women groups in Pithoragarh revealed that some of the SHGs also undertake the processing of ragi (finger millet) and kinnow (mandarin) and other traditional products. These products are either sold in nearby markets or the trade fairs.

The enabling factor in their businesses is primarily market demand that motivates women to participate in particular economic activities. This is followed by personal interest and tradition. The weaving of carpets and shawls is traditionally undertaken in almost every household from generation to generation. These carpets are mostly sold at the annual trade fair at Jauljibi and Taklakot. This keeps them engaged during lean season and provides additional income to the family.

Being associated with self-help groups makes these women eligible for small loans from the society that would help them meet a financial emergency. Some SHG members obtained loans from the community during the pandemic, while many borrowed from relatives and friends.

The respondents suggested that the government should provide subsidies to the farmers, reduce taxation and establish collection centres for their finished products. Secondly, the government could arrange awareness generation and training programmes for skill development. Thirdly, it can develop post-harvest centres and promote local handicrafts.

Almost all women agreed that they need capacity-building/skill development programmes to cope with the situation. The women expressed their interest in learning new skills (for instance beautician course, new designs and patterns in weaving etc.). A few women have also participated in such programmes organised by the local organisations.

The respondents believed that learning new skills and easing border clearance can improve their entrepreneurial capacity. A few also shared that they think this pandemic will provide them with some alternative business options in the future. This shows their optimism and willingness to adapt.

Engagement in Local, Cross-border and International Markets

The majority (61 per cent) of the women in KSL was involved in both local and cross-border trade. The major reason for such preference is that there is high local demand. The reason for engaging only in local trade was poor business linkages across the border and inadequate knowledge about the market demand.

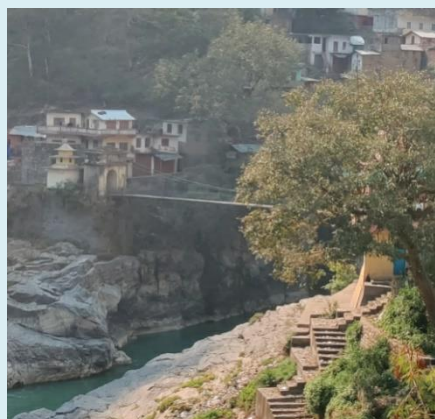
There are four land custom stations (LCS) in KSL; two between India and Nepal, one between India and China, and one between China and Nepal. The LCSs between India and Nepal are located at Dharchula and Jhulaghat, the LCS between India and China is located at Gunji in India, and the LCS between Nepal and China is located in Hilsa of Humla District in Nepal. The LCSs at Jhulaghat and Dharchula function year-round and are used for daily use items with goods being transported on foot.

The Gunji LCS operates only during the summer months and involves items for domestic use. The Hilsa LCS is similar to the Gunji LCS and operates only during the summer months. Most of the things are bought in China and transported to Nepal.

There is an LCS between India and Nepal in the lowlands at Banbasa where a wide range of products including fruits, vegetables, stationary, male goats, fabrics, footwear, machine & machinery parts, hardware goods, automobile parts, agricultural machines & tools, tractor

trolleys, e-rickshaws are exported from India. Goods imported from Nepal across this LCS include handicrafts, essential oils, medicinal plants and soapstone powder.²⁹

Border markets-a lifeline of the local economy



Uttarakhand has five suspension bridges across the Kali river connecting India and Nepal. Jhulaghat is one such location where the border market on the Indian side is entirely dependent on Nepalese customers. The bridge facilitates the movement of people from either side. The peak season of business is during the festival seasons of Holi, Nepali New Year and Dashain.

Due to the outbreak of COVID, all the bridges were closed to contain the spread of the pandemic. There are about 180 shops occupied by vendors, mostly on rent. Starting from March 2020, the bridge remained closed for almost 11 months, affecting the entire business and livelihood of the people associated with it.

Leela Sharma runs a cosmetic store near the Jhulaghat bridge on the Indian side. The store is the only source of income for her and her family. In March 2020, before the sudden announcement of complete lockdown, she had procured cosmetics worth Rs. 2 lakhs (approx.) The sudden announcement of complete lockdown made her struggle a lot. There was no sale and the procured material expired, so it had to be disposed of. She had taken a loan from the bank for purchasing the stock. Without any income, she found it extremely hard to repay the loan amount and the interest rate. Apart from the loan, she had to pay Rs.2000 every month for her home. The only relief for her was that she owned the shop and hence didn't have to pay the rent. The lockdown has also brought back family members from other parts of the country. This seemed encouraging, but it was hard to provide for the family, with her being the sole earner now.



Though Leela and her family have sought help from her relatives and friends, She expressed that the gate between Nepal and India needs to be re-opened as soon as possible for the area's people to get back to life. She said that the government should have given us some relief measures or schemes so that our lives here could be a bit relieved during this pandemic.

The bridge was reopened in February 2021

²⁹ FIEO. 2018. Export Strategy of Uttarakhand

The Banbaasa Bridge has constraints concerning working hours (only seven hours per day), weight restrictions, poor internet connectivity, and a warehouse's absence. It is expected that if the LCS is upgraded to Integrated Check Post with all modern facilities, it will boost trade between the two countries and benefit producer communities, including women engaged in agriculture.

Inadequate transportation facilities and infrastructure cause problems for women to practice trade in the local market. In the case of cross-border trade, the women who traded vegetables, milk products, sweaters, blankets and other agricultural products were not allowed to take their products in bulk for sale customs and border officials to curb illegal trade.

Some respondents also reported the existence of middlemen and harassment at check posts. A few respondents also shared that they export their products directly (agricultural and allied products) and no middleman was involved. The challenges involved in exporting directly were related to tax and export procedures.

Almost 63 per cent of the women stated that the male and female members of the family together take their products to the market and almost 32 per cent of them cited that they have to take their products to the market themselves. Nevertheless, most women claim that they have to depend on middlemen to sell their products locally and in the international market through a few of them (around 18 per cent) find difficulty in conversing with the officials at the border.

Transportation and Market Infrastructure

Regular markets and border haats are organised in weekly intervals in the KSL. Most of the respondents depend on these weekly and fortnightly markets to buy and sell products. Women either walk or take buses or jeeps to reach the market. Surprisingly, women here do not face the problem of availability of transport systems, but the issue they face is the improper and unmaintained condition of the roads.

The international trade fairs are organised annually and include the Jauljibi Mela in India, which takes place in November and the Gokuleshwar Mela in Nepal, which occurs during the Hindu festival of Maha-Shivaratri (in February or March, depending on the lunar calendar). Traders who reside in the border regions of India and Nepal and have the necessary permits to travel and conduct trade across the border participate in the Taklakot Fair in China.. The access to Taklakot is now improved in India with the recently opened road connectivity till Gunji.

Financial Inclusion

The survey revealed that while most of the respondents use their savings to establish and conduct their business, some of them also take support of financial institutions and loans from non-institutional sources. Those availing loans often reach out to self-help groups, relatives and friends. Dependence on banks for financial assistance is low due to stringent procedures, need for collateral, poor knowledge regarding required documents, inability to reach financial institutions and an unfriendly environment for women.

Level of Digital Inclusion

Due to the hilly terrain of the KSL region, internet access remains a big challenge. Furthermore, the region's lack of knowledge regarding digital processes and machines is prevalent. The survey data highlights that only around 27 per cent of women traders of this landscape have proper knowledge related to smartphones and computers. However, these women face poor network connections and cannot utilise their ability to enhance their businesses and trade through digital platforms.

Gender-based Challenges

As seen very commonly, the women in this region face social challenges such as a patriarchal mindset, limited family support, and excessive domestic work/duties. A few woman traders mentioned that fear of harassment and low self-esteem was an issue for balancing her work and domestic life.

Furthermore, women also face work-related challenges such as restrictions in mobility and limited access to modern technology. Many women also stated that the working environment for women, in particular, was poor and that they have little say in matters in the business sector due to low representation.

Tourism is another sector that is flourishing in the landscape. Women are predominantly involved in agriculture and allied activities. Many products like millet, chyura, lemon, and mandarin, among others, have great market value. However, women lack the capacity and skills to use the opportunities, reaching out to market and technology.

Women traders are mainly dependent on the border markets and international fairs. Their business and farming practices are primarily traditional. However, they lack exposure to other regions and have poor networking and cannot reach out to markets farther away. They need to diversify their interventions to explore new markets.

With close-knit connections with adjacent countries, KSL stands out from other landscapes. The communities across the border are interdependent culturally and economically. With so many niche products and herbs to its credit, KSL has immense scope to develop value chains and support livelihoods.

Kangchenjunga

Background

Kangchenjunga Landscape (KL) includes eastern Nepal, Sikkim and Darjeeling in India, and western Bhutan. The landscape population was numbered at 7,248,311 till 2014 with an overwhelming majority of around 87 per cent from India.³⁰ In addition to this, the populace encompasses diverse faiths such as Muslims, Kirantis, Christians, and most Hindus or Buddhists. Further, the ethnic groups include Brahmin, Chhetri, and Dalit (Indo-Aryan origin) and Limbu, Rai, Magar, Sherpa, Gurung, Tamang, Tharu, Lepcha, Bhote, Newar, and Drukpa (Tibeto-Burman origin).

KL is among the wealthiest Himalayan Biodiversity Hotspots. The climate and topographical conditions support agriculture, horticulture, food processing, tourism, bamboo, spices, handicrafts and handlooms, silk reeling and non-timber forest produce. The means of subsistence in the region mainly consist of agriculture, animal husbandry, trade, tourism, and remittances. Agriculture is predominant with major crops such as rice, millet, maize, wheat, and buckwheat. Rice is the popular crop primarily grown at lower altitudes, while the potato is the main crop for higher heights.³¹

In addition to this, cash crops have become significant means of earning income amongst the communities, with the principal crops being cardamom, tea, tangerine, and ginger. Other cash crops include cinchona, turmeric, areca nut, broom grass, and fruit. The dwellers are known to domesticate cattle, buffaloes, yak, sheep, goats, pigs, and fowl. The landscape is home to several exotic orchids, and floriculture is also being developed on a commercial basis.

Like HKPL and KSL, there is immense potential for tourism in the Kangchenjunga landscape. In Sikkim, an organic state, village tourism, homestay and cultural tourism are popular along with nature and adventure tourism. The adjoining tea estates in Siliguri and Darjeeling are also popular tourist spots likewise; KL-Nepal and KL-Bhutan have immense tourism potential.

Some important tourism spots in KL-Bhutan are Haa valley, Nup Tshonapatra, Jigme Khesar Strict Nature Reserve, and Chomolhari trek. In KL-Nepal, apart from trek tourism, there are many other important tourist destinations like temples and historical artifacts in Jhapa District, tea gardens and Mai Pokhari in Ilam District Pathibhara temple in Taplejung district.³²

³⁰ ICIMOD, WCD, GBPNIHESD, RECAST (2017) Kangchenjunga landscape feasibility assessment report. ICIMOD Working Paper 2017/9. Kathmandu: ICIMOD

³¹ Ibid

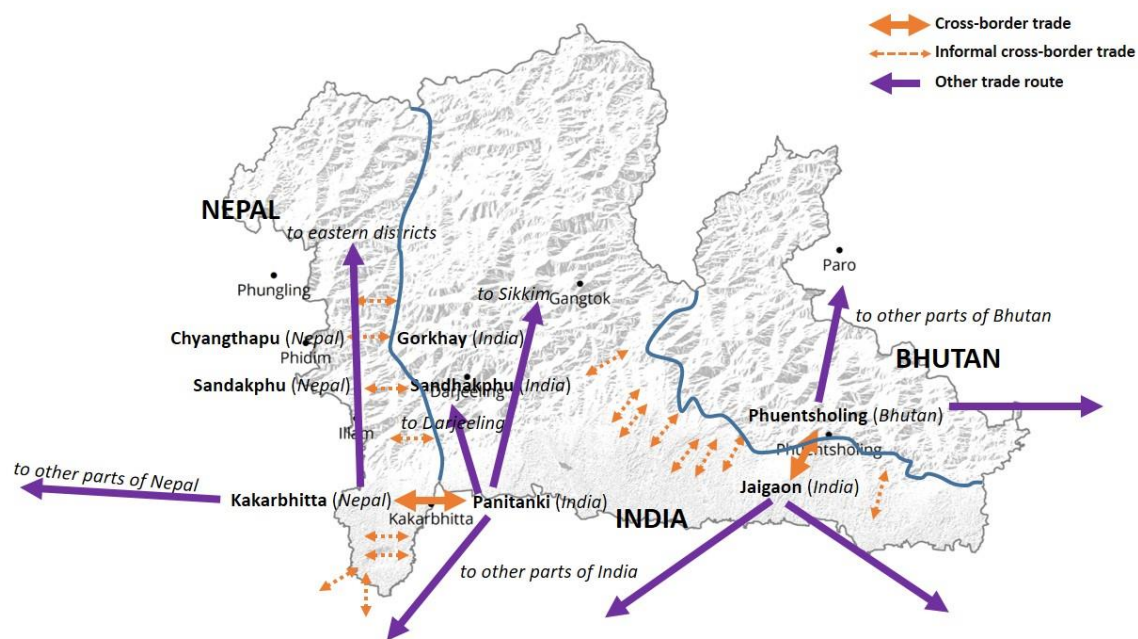
³² Ibid

As far as trade is concerned, it can be witnessed that there are minimal trading activities in the area due to the restricted scope in terms of production and difficult terrain, which leads to the absence of custom stations and road terminals in the landscape.³³ The produce is generally for self-consumption. Nevertheless, the globally recognised Darjeeling tea grown in the area is traded through Siliguri or Kolkata routes. Moreover, the medicinal plants constitute the major portion of non-timber forest produce (NTFPs) followed by certain wild edible plants and fibre-yielding plants.

Processing, production, and collection constitute the major fragment wherein women are engaged while the male members undertake further trading. As per a study conducted in India, “75 per cent of people who collect NTFPs were women and 100 per cent involved in NTFP processing were women, but their inclusion in Joint Forest Management (JFM) committees was less than 10 per cent” (Sarkar & Das, 2002) highlighting the aspect of the circumscribed role of women.

A primary reason for the unequal division of labour is the current social roles as established and maintained through the power and authority of men and the women’s well-being is of secondary importance.³⁴

Map 2.3: The Kangchenjunga Landscape



Source: ICIMOD

³³ https://icrier.org/pdf/Working_Paper_316.pdf

³⁴ [Womens Participation in Forestry Some Theoretical.pdf](#)

Similarly, in Nepal, even though significant contributions are made by women for forest and biodiversity preservation their representation in the executive bodies of Community Forestry User Groups (CFUGs) is merely 22 per cent.³⁵ Additionally, women from marginalised and economically weaker communities face exclusion from decision-making and benefit from community-owned resources.

Even though the government in KL-Bhutan acknowledges the contribution of women in the use and conservation of NTFPs, their engagement remains low in designing, planning, and implementing forestry policies. There is a limited understanding of women's roles, knowledge, aspirations, and contributions towards NTFP management (SFD, 2008).³⁶

Profile of Respondents

The study revealed that a significant proportion of women are engaged in agriculture and allied sectors irrespective of education. Women with a higher level of education are found to be involved in diverse sectors, including enterprises. However, it has been observed in the data that 62.50 per cent of women with college-level education are primarily engaged in agriculture and allied activities.

Plausible explanations for this situation are: a) because the women are economically good b) or they could be practising agriculture with some advanced knowledge and technology (floriculture, organic farming) and are involved in some value chain of the allied products for value addition. Women's engagement in nature-based products like medicinal plants, NTFPs etc. is quite low; this sector has great potential in fetching higher incomes.

Economic Activity

The women traders interviewed are involved in varied businesses, including, floriculture, handicraft items, agriculture, poultry farming and enterprises. These businesses are mostly non-registered, are operated locally and are handled by women

Out of the total women engaged in agriculture and allied products, a significant proportion is 30-49 years old. However, in the tourism sector, 75 per cent of the respondents are in the age bracket of 21-30. All the respondents involved in nature-based products are in the age group of 40-49 years. The evident presence of the younger generation in the tourism sector indicates a diversion in the interests of these women from the traditional sectors of agriculture and handicrafts.

³⁵ [Traditional use and management of NTFPs in Kangchenjunga Landscape: implications for conservation and livelihoods \(springer.com\)](#)

³⁶ <https://www.researchgate.net/publication/261637798> But now men also listen to the women Women's Development approach in the Kanchenjunga Conservation Area Project East Nepal

Most of the women are aware of the unique products of the landscape like passion fruit, ginger, large cardamom, bamboo products, herbal products, among others, etc. They are still involved in economic activities close to home and their culture.

Most of the women involved in agriculture and allied activities had the maximum number of non-registered enterprises, making this sector more vulnerable as they cannot avail the benefits of government schemes.

Handicrafts, tourism and agri-based products (like passion fruit, ginger, large cardamom, bamboo products, herbal products, among others) have the highest number of registered firms.

Shocks and Vulnerabilities

The predominant factor of disruption in the region is the uncertainty that persists in the climatic conditions. The absence of rain at specific instances to incessant rains at the other accompanied by the danger of landslides poses a major challenge for the communities residing in this region. In addition, political tensions and border disturbances restrict the free flow of goods, thereby obstructing trade amongst the adjoining countries. For instance, the trans-border trade between India and China through Nathu La was affected as the border was sealed due to COVID.

Multiple factors show the vulnerability of the women's business. For instance, 60 out of 62 respondents expressed that their income is unequally distributed throughout the year. Furthermore, this gets exacerbated due to the lack of an alternate source of income. The data shows that about 66 per cent of the women entrepreneurs interviewed have a single source of income. This denotes that business is not a part of a bigger value chain. This can be ascertained by the difference in the income of the flush and lean periods. There is an average reduction of income from the flush to lean period by almost 60 per cent.

The flush period for most (60 per cent) economic activities comes is from February to October and the lean season for 73 per cent of economic activities is from November to February. The primary reason for the lean season is climatic conditions and extreme weather. However, the summer months are quite good for most businesses due to favourable weather conditions and festivals like Dusherra when sales for the business shoot up.

In the comparative analysis of income between countries Bhutan, India and Nepal, in the Kangchenjunga Landscape, it was found that India has the highest family monthly income and average monthly income. Also, data shows that India's average income in the lean period is higher denoting greater resilience. This could be because of better incomes and alternate livelihood options available due to increasing popularity among tourists.

Nepal has the lowest average income in the entire landscape in lean and flush periods, and the harsh climate was the most cited reason for the low income. Almost 83 per cent of women said they do not engage in any other activity to cope in the lean season. Some generally engage in household work and agriculture and allied practices.

In the Kangchenjunga region, one-third of the total respondents have other sources of income. And the percentage of women entrepreneurs who are sole earners and not sole earners are almost equal. Further, 48 per cent of the respondents reported that they were sole earners and had children and adults who were dependent on them.

Out of the 62 respondents, 60 respondents said that their income is unequally distributed throughout the year, which shows the high seasonality of most businesses in the region. Table 2.3 shows that the average flush and lean income is the maximum in Bhutan and the least in Nepal. It is also shown that the percentage drop in income from the flush to lean period is higher in Bhutan, which is 66 per cent. This shows a high level of vulnerability of business activities in Bhutan.

The lean season usually commences in November for women primarily involved in agriculture and allied sectors. Women have little to no production, are rendered jobless, and assume other responsibilities in local governing bodies, such as *panchayats*. On the other hand, the flush season is from February to June.

The respondents mentioned that the primary reason for the lean season is climate, and it is also shown through data that most women entrepreneurs do not have any other resort during the lean season. Natural disasters in the form of landslides, earthquakes, cold waves, cloud bursts etc. are also reported as shocks by some respondents. However, the global pandemic COVID-19 brought out the vulnerabilities of the women traders in the region in a striking way, as revealed from the study.

As per the data, 98 per cent of the respondents reported that their business had been impacted by the COVID-19 pandemic, of which 80 per cent had been severely impacted. Almost 37 per cent of the respondents had to shut down for one month or more. Major possible threats that the respondents see after lockdown are decreased demand for products, border closure and mobility restrictions leading to difficulty in procuring or marketing the services or products, managing salaries of employees and vendors and rent payment and non-availability of raw materials.

Given the COVID scenario, the tourism sector was adversely hit. Women engaged in this sector, including operating travel agencies or homestays, were rendered jobless and continue to struggle owing to the extended lockdown in the state.

Coping Strategies

The survey shows that 60 per cent of the respondents have started thinking about alternate strategies for income generation, while a few are still waiting for their enterprises to become functional again after the lockdown. Around 40 per cent of the respondents reduced the number of employed staff to cope with the shocks.

Women primarily involved in the service sector faced little to no challenges during the pandemic. These women have taken up entrepreneurship as a secondary initiative and usually produce agricultural goods for self-consumption and neighbourhood trade. The produce left post-consumption and neighbourhood sale is minimal and hence chances of losses are few.

Engagement in Local, Cross Border and International Trade

More than 90- per cent of women involved in the trade are trading locally. The percentage of women involved in cross-border and national trade is as low as 4.5 per cent for both. The reasons are a) low production b) expensive transportation c) excessive documentation for cross-border or international trade.

Some women entrepreneurs engage with Sikkim State Co-operative Supply and Marketing Federation Ltd (SIMFED).³⁷ SIMFED is an apex marketing body aiming to wholesale the supply of consumer goods. Thus, they procure materials from the producers and further handle their supply. However, the women who participate in these transactions with SIMFED are unaware of the procedures followed post procurement and the final destination of their produce. They highlighted that they face no challenges while dealing with the organisation and their payments are never delayed.

The women entrepreneurs were vastly interested in establishing their business further locally. They seem unaware and unbothered by the trade processes. They appeared content with their activities and wanted to expand their business locally before exploring areas outside the state or the country.

Transportation and Market infrastructure

The average distance of the market from the entrepreneurs is the highest in Nepal, i.e. 40 km. and the lowest in Bhutan, i.e., 9 km. Most women travel weekly to the market, primarily by taxi. Border markets are comparatively low in the landscape, and most markets are the regular markets which are primarily conducted weekly. Almost 34 per cent of women entrepreneurs cited expensive transportation to be the main challenge.

³⁷ <http://simfed.in/General/Default.aspx>

Surprisingly, only 24 per cent of the women cited poor roads as one of the challenges of transportation. However, during the field visit by the CUTS team, it was observed that the roads were in poor condition. A plausible reason for this kind of response can be that other bigger challenges in transportation (for instance, cost and distance) hamper their business more than the bad roads or that they have got used to it.

During field interactions, it was revealed that women face several challenges during domestic sales and purchases. These include lesser demand, poor knowledge of marketing strategies, less population, too many producers of the same commodity, mobility challenges due to difficult terrain, no fixed price and a lack of the minimum support price system. Additionally, some women also reported huge losses due to the lack of cold storage or warehousing facilities in the area.

There is an absence of auction markets or *mandis* and most farmers involved in animal husbandry, etc., do not get the fair price of their products and are not adequately aware of ways of marketing their products. Government agencies such as SIMPFED, Denzong Cooperative etc., buy the farm produce from their doorstep. However, rugged terrain, bad roads, and limited production make it expensive for some farmers to come to the main market and fetch a fair price. KL also lacks adequate processing and storage facilities for agro-based products.

The western border of Sikkim with Nepal is very porous. Trade-in products like salt and kerosene informally occur at Uttarey, a small village in Sikkim. Sikkim government is constructing a road from Uttarey to ChiwaBhanjyang in Nepal, which will aid trade and tourism.

Financial Inclusion

The majority of women entrepreneurs use their capital for their business. The data highlights that only 35 per cent of the women entrepreneurs have taken loans from formal and/or informal sources in the past. Almost 50 per cent of the women entrepreneurs have taken loans from SHGs and only 22 per cent take loans from formal institutions like banks. 27 per cent of the women took loans from relatives and money lenders. This shows that women entrepreneurs in this region are reluctant to take loans from banks or other formal sources due to several reasons. These include long travelling hours to avail bank services, several formalities at banks that lead to significant delays and no assurance of assistance after spending hours at the banks. It was highlighted that the simple task of withdrawing money requires them to invest hours due to lack of funds at banks and technical difficulties.

"There is just one ATM in a 5 km radius which doesn't work on most occasions," said a woman from Tarku, Sikkim.

Banks are also reluctant to grant loans to women as they lack collateral or other requisites. They were even refused loans under MUDRA yojana³⁸ due to the scepticism of banks. The prevalence of unregistered businesses and the fear of not being able to repay the loan have also led to women's exclusion from financial services from banks.

Level of Digital Inclusion

It was also elicited through the data that 87 per cent of the respondents said they know how to operate a smartphone and a computer. However, internet penetration is very limited in the region. It is as low as 10 per cent. Almost two-thirds of the respondents use a smartphone and the internet for accessing WhatsApp. Only one-third of the respondents use the internet and smartphone for accessing government websites. Only 26 per cent of the respondents use digital platforms for financial transactions.

Entrepreneurs in the landscape hardly employ any digital techniques for marketing purposes or to further their business. For instance, women managing an accommodation business for tourism are not registered with any e-channels (Make My Trip, Goibobo, Trivago etc) for booking and marketing. Payments, even in the COVID scenario, are either done through cash or cheque and the use of e-wallets/cards is not prevalent. The reasons for the same include poor internet connectivity in the terrain, in addition to the hesitation of the locals to move away from traditional methods.

Gender-Based Socio-Economic Challenges

The engagement of women in trade in the landscape is concerning. With huge domestic and family responsibilities being the sole caretaker becomes more difficult for women in other economic activities. They have limited access to productive resources reduced opportunities to participate in capacity building and decision making. For instance, as per the customary norms and the [Sikkim Succession Act](#) (2008), Sikkimese women will be considered Sikkimese only if both their father and husband are Sikkimese.³⁹ The closing of tea gardens in North Bengal and adjoining areas have added to the high incidence of trafficking of young women in this belt.⁴⁰

³⁸ Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister of India on April 8, 2015 for providing loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY.

³⁹ Bhutia Rosden Tshering. 2017. Legal Rights of Sikkimese Women. International Journal of Recent Scientific Research Vol. 8, Issue, 12, pp. 22110-22114, December, 2017

⁴⁰ <http://www.mcrg.ac.in/PP83.pdf>

Rowing against the odds



Smita Rai is an entrepreneur in Sikkim who runs a business of designer candles that employs 30 women. She sells her products locally and in cities and states like Delhi, Noida, Gujarat and West Bengal. She sources paraffin wax from Assam and production is done in Sikkim. Diwali and Christmas are flush periods with a 5-6 lacs flush income. Extreme winters and monsoons are lean periods with 2-3 lakh lean income.

During the lean period, she and her employees engage in mushroom rearing, which earns her an income of 30000 per month. The sole responsibility of marketing the products is with Smita herself. 80 per cent of the women that

are employed are rural women. They have smartphones and use certain applications but do not engage in social media for marketing the products. Smita has Facebook and Instagram pages for the candles. She even tried selling online on one of the online platforms but maintaining inventory was a huge problem. The logistics and transportation of the goods were expensive as the products were fragile. She mentioned she lacks the resources to invest in good packages. The product is good, but she cannot sell products to far-off places due to inappropriate packaging. This highlights two major issues a) lack of resources b) inadequate logistics service.

Due to COVID-19, she faced many problems as travel was restricted, so she could not exhibit her candles. Also, she has been applying for a loan for two years but was not successful "The process is cumbersome and time taking", she said. Further, she mentioned that she wants to expand her business by exporting, but excessive documentation has held her back. It was inspiring to know that she did not lay off any of the women as most of them are the family's sole breadwinners. To cope with the situation, they collected fresh fruits and vegetables from the rural areas and sold them in urban markets to keep the wheel going for her and those women.

The challenges faced by both men and women generally consist of terrain constraints, lack of systematic markets and expensive raw materials. However, the factors mentioned above could be the determinants to women's low participation in the trade procedure arena. Major challenges they face in conducting business are limited availability of labour, transportation, infrastructure and less demand. Women are involved primarily in the production stages, and anything related to marketing and trading is primarily done mainly by men.

Various social challenges that women entrepreneurs of this region face include limited family support, excessive care work, domestic duties and stereotyping. Women involved in self-employment have to begin their enterprises using their savings given the financial challenges for women.

Women in KL actively participate in various income-generating activities, including agriculture, sericulture, handicrafts, cane and bamboo work, nature-based products, management of shops, hotels and restaurants, etc. Further, many of them are not aware of various government schemes or cannot avail of those benefits due to various issues related to governance. The main challenges these women face are poor access to finance, limited mobility, shortage of raw material, poor logistics services, shortage of labour, dual responsibilities, and social mindset.

The field interactions in Sikkim brought to light a shortage of skilled labour. The accountants, marketing consultants, designers etc. are mostly hired from other regions. This underlines the necessity of vocational/professional training and skill development at various levels. Poor digital infrastructure and connectivity are also reasons women entrepreneurs rely on middlemen for physical and monetary transactions.

Far Eastern Himalayas

Background

The Far-eastern Himalayan Landscape is a hotspot for biodiversity which encompasses three countries – China, India, and Myanmar. There are three well-defined groups – natives, migrated and refugees. The landscape is home to over 20 ethnic and linguistic groups like the Rawang, Jingphaw and Lisu. Several sites' unique geographical, socio-cultural, and biological features fit the UNESCO definition of 'Outstanding Universal Value'.⁴¹ There is strong support from the provincial government for research and long-term monitoring to conserve the biodiversity and tribes in the landscape.

The economy is primarily agrarian, but mineral deposits of oil, coal, jade and amber also contribute. Rich in natural endowments and resources, the landscape is known for illegal wildlife trade, unregulated extraction and trade of medicinal plants, timber, limited habitat connectivity for cross-border movement of flagship species and ethnic conflicts.

Women often become the sole breadwinners for their families, as many men participate in the armed conflict. With few opportunities ahead, they seek work in China to support their

⁴¹ https://lib.icimod.org/record/33909?utm_source=Mailing+list&utm_campaign=c168e8def8-EMAIL_C

families. Higher wages in China attract these women and they cross borders with or without travel documents. Regrettably, some of them become victims of the trafficking racket.⁴²

Women in the Myanmar side of the landscape are mostly involved in agriculture, basket-making; iron and silverwork and weaving. Some women traders in Bhamo are also involved in the trading of wine. They import umeboshi wine from China and make pineapple and Quince wine traded locally and at cross-border levels. Other imports include blankets, clothing. Myanmar also imports China's ceramic ware such as plates, cups, and kitchenware. In Muse and Bhamo, clothes, electronics, fruits like apples and oranges, consumer goods, aluminium, steel, glass, stationery, and accessories are imported from China and traded locally. Local traders carry the products in big trucks and sell them at the Pagoda Festivals in the country.



The three border crossings in Tengchong County (Yunan, China) are Houqiao, Diantan and Zizhi. Chinese imports of timber, jade have dominated China-Myanmar cross-border trade, and raw minerals, often destined for the Chinese luxury market.⁴³

Muse (Myanmar)- Ruili (China) border is the major trade point of Myanmar with China. It follows the twin town model approach to enhance the livelihoods of the communities at both sides of the borders.

Before India's independence, cross-border movements of goods and passengers existed between Arunachal Pradesh and Myanmar. Such movements continued in a restricted manner in the Indo-Myanmar border in Changlang District as the same tribe, Tangsa resides

⁴² <https://www.hrw.org/report/2019/03/21/give-us-baby-and-well-let-you-go/trafficking-kachin-brides-myanmar-china>

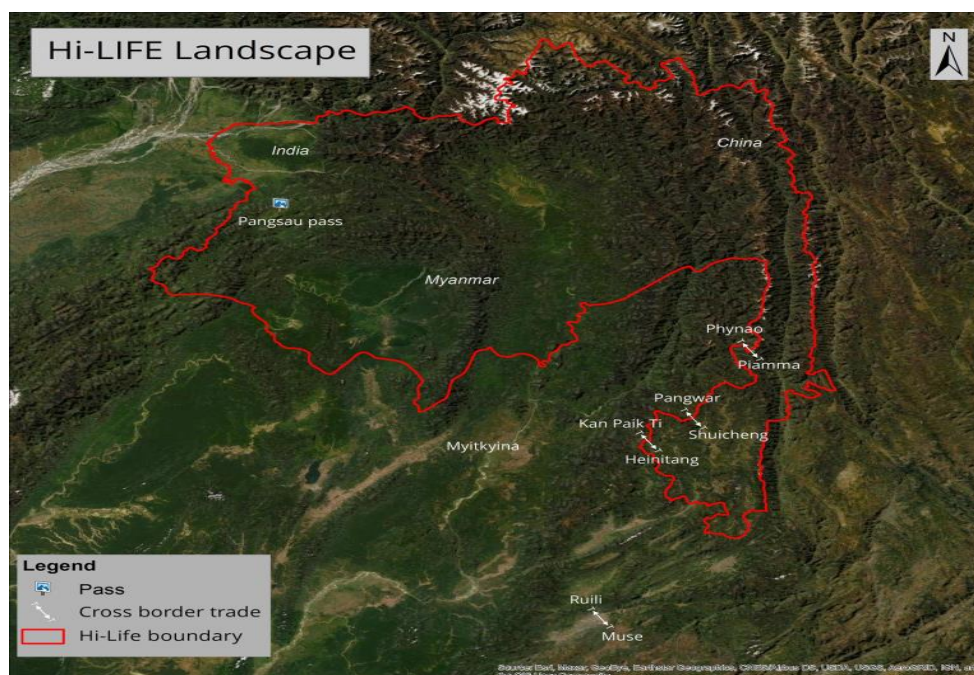
⁴³ Rippa, A. and Yang, Y. (2017). The Amber Road: Cross-Border Trade and the Regulation of the Burmite Market in Tengchong, Yunnan. *TRaNS: Trans -Regional and -National Studies of Southeast Asia*, 5(2), 243–267. doi:10.1017/trn.2017.7

along with the border areas.⁴⁴ The Pangsau pass border haat, the major trading point between India and Myanmar in the far eastern Himalayas, falls in Changlang.

Pangsau Pass

Lying on the crest of the Patkai Hills, Pangsau Pass offers the easiest route to Myanmar from the Assam plains as it is connected to National Highway-153. The border haat at Pangsau pass was formally inaugurated on January 02, 2020. The haat functions on the 10th, 20th and 30th of every month under district administration and the Para-Military forces. The local population of both sides has proximity in terms of racial, social, cultural and lingual elements. The haat has been closed temporarily due to COVID-19. Pangsau Pass is also known for the winter festival held annually in the 3rd week of January, since 2007. This three-day extravaganza is a global village event that showcases the diverse cultures of Northeast India and Myanmar that include folk songs, folk dances, arts, crafts, ethnic foods, traditional sports, etc. The festival has a special room for traders from Myanmar. They sell garments, toiletry, cosmetics, porcelain, small gadgets and packaged food items.⁴⁵

Map 2.4: The HI-LIFE Landscape



Source: ICIMOD

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https://fincomindia.nic.in/writereaddata%5Chtml_en_files%5Coldcommission_html/fincom13/discussion/report14.pdf

45

<https://nenow.in/neighbour/pangsau-pass-winter-festival-going-beyond-frontier.html>

Profile of the Respondents

In the far-east landscape, 52 respondents were surveyed. The data reveals that almost 50 per cent of respondents have completed their education till secondary level and nearly 50 per cent of respondents have completed their education till college/university level. The data also shows that women respondents who have finished schooling till higher secondary are primarily involved in agriculture and allied activities. In contrast, the women who have completed education till college or university are engaged in entrepreneurial activities. This result shows that more educated women are venturing into new arenas and are trying different things other than traditional activities.

Economic Activities

The major activities in the region are agriculture; extraction of timber and other forest-based products, fishing, hunting, trade, daily wage and dam construction. The habitat of the region is highly endangered because of unsustainable practices such as agriculture intensification and deforestation in lower elevation, construction of the dam in (Myanmar side), haphazard extraction of forest products, habitat fragmentation, habitat encroachment, illegal trade, and poaching, habitat loss due to logging and slash and burn agriculture, commercial wildlife hunting, remote and limited park regulation outreach.⁴⁶

Women mainly devote their time to household chores, working on Jhum fields and fetching water from riversides. They perform all agricultural activities by sowing seeds, irrigating, fencing, transplanting, weeding, harvesting, and preserving grains/meats. They are also engaged in weaving and are repositories of cultural and folk traditions. They are experts at traditional-style cooking of food and meat, making Apong (rice/millet beers), etc. which are always available in respective festivals of the tribes.⁴⁷

Agriculture, wholesale and retail enterprises and wage-labour are the major economic activities in which women in Myanmar are engaged. In Muse (Myanmar), there are paper mills, soaps, cigarettes, and hats in which women are labourers. They also work in the mines informally and have their shops/enterprises near the border markets of Bhamo and Muse. The informal sector provides ample opportunities for locals and migrants, particularly low-skilled workers.⁴⁸

The primary data collected during the study shows that 60 per cent of the respondents involved in handicrafts/handloom are of younger age group i.e., between the age group of 20-29 years and the other 40 per cent are between the age group of 30-39 years. In the

⁴⁶ [Mapping of the ecosystem services flow from three protected areas in the far-eastern Himalayan Landscape: An impetus to regional cooperation - ScienceDirect](#)

⁴⁷ <https://blog.mygov.in/empowerment-of-women-development-of-arunachal-pradesh/>

⁴⁸ Aung, W., 2011. *Informal Trade and Underground Economy in Myanmar: Costs and Benefits*. Bangkok: Institute de recherche sur L'Asie du Sud-Est.

nature-based products, all the respondents are 30-39 years; this could be primarily because they know more about the local nature-based products than the younger generation. For enterprise activities, the respondents' involvement of different age groups is not varied. However, in agriculture, there is less engagement of women of the younger generation; 75 per cent of women involved in agriculture are in the age group of 30-39 years.

As per the survey, the handicrafts business is non-registered while the nature-based products business is entirely registered. The respondents reported that the enterprise activities are majorly registered while agriculture and allied businesses are majorly unregistered. The majority of the respondents (67 per cent) said that their business is registered in the name of male family members. This shows the gender-based stereotypes and prejudices continuing in the region. It is also elicited from the survey that 58 per cent of the respondents have other sources of income and 64 per cent of the respondents are not the sole earning members of the family.

Shocks & Vulnerabilities

The landscape also faces natural disasters like floods, earthquakes, landslides etc. Ethnic conflicts prevailing in Kachin, Myanmar, are also disruptive to the economy and livelihoods. Muse is dependent on Chinese demand and exports to China as the market in Myanmar is very small and hence is highly vulnerable to geopolitical tensions with China as it is the price maker. The closing of the border due to the COVID-19 pandemic has affected the business adversely. During such times, farmers, collectors and warehouse owners bear the maximum brunt. Due to COVID-19, the business was highly affected due to restrictions at the border, no trade and lesser business activities.

It is also worthy to note that the Muse and trade routes linked to it are in the areas of prolonged armed conflict involving seven ethnic armed groups. The encounters between the Myanmar military and ethnic armed groups have impacted the everyday lives of the local communities, particularly women. Illegal drugs trade, human trafficking and illegal migration are quite prevalent in China-Myanmar border areas, making the lives of women highly vulnerable.

As per the primary data, 91 per cent of the respondents reported that their income is not equally distributed throughout the year. November to March is the flush season for mainly all kinds of business activity and February to July is the lean season. However, the difference in the income of the flush and lean period is also quite different in both the countries; it is 60 per cent and 75 per cent in India and Myanmar, respectively, in the HI-LIFE region. This shows that the women traders in this region are much more vulnerable in the lean period. However, women traders in China are also vulnerable. Their income drops in the lean season by 69 per cent, but their income even in the lean season is higher than the other two countries.

Regarding the impact of COVID-19, all the respondents responded that they had been affected by the pandemic. Among all the respondents, 60 per cent had been severely affected, 36 per cent had been moderately affected, 25 per cent had been somewhat or little affected.

The closing of international borders due to COVID-19 has stalled the trade operations at border points since April 2020. It has impacted the agriculture and livestock sectors and stopped the supply of raw materials from neighbouring countries that used to run the factories and industries in Myanmar, leading to their closures.⁴⁹

Women in Muse are highly involved in business activities for a very long time. Most of them are informal traders who buy clothing and blankets from China and sell them at local markets. But due to COVID-19 and the lockdown, markets have come to a halt and these women were hit badly.

In the survey 80 per cent of the respondents anticipated that the business would face a shut-down of an indefinite period, 11 per cent responded that it would be shut for six months and 8 per cent responded that the company will be shut for about one-three months.

According to the survey, 80 per cent of the respondents anticipate that the business would face shut down for an indefinite period and 11 per cent and 8 per cent assume businesses will shut down for six months and eight months, respectively. Respondents cite the possible major threats to business due to COVID-19, as decreased demand for products, border closure and mobility restrictions, managing salary of the employees, non-availability of raw materials, inability to pay EMLs, increased domestic work stress.

Coping Strategies

The data indicates that people cope with the lean season in various ways, such as preparing for the flush season, engaging in alternate employment, and engaging in household activities or availing of loans. Reliance on family savings is 14 per cent, and this shows the high vulnerability of the women entrepreneurs in the Far East Landscape.

As shown in the data, 39 per cent of the respondents cited that the primary shock to business activity is off-season due to the inadequacy of value chains in the region. Other reasons are climatic conditions and geopolitical tensions. As elicited through the data that 62 per cent of the shocks occur annually; 15 per cent and 23 per cent of the shocks occur bi-annually and monthly, respectively.

⁴⁹ <https://blogs.lse.ac.uk/seac/2020/11/04/covid-19-and-the-loss-of-hopes-in-the-myanmar-border-area-muse-northern-shan-state-myanmar/>

Traditionally, the primary enabling factor for the business activity is being pursued in the family or that region. Few responses also favour government schemes as an enabling factor for a particular activity.

As the border trade halted in Bhamo and Muse, women traders were badly hit. The Myanmar government supported some households in Muse during COVID. But it was extended to 1,000 households only. Under the government project called MyaSeinTaung, (emerald green project), women entrepreneurs can avail of loans up to 30 lakhs from the revolving fund at an interest of 1.5 per cent.

Some women traders started venturing into technology and devising new ways to continue the business. They started marketing their social media platforms like Facebook and e-commerce platforms. Some had to shut their business entirely due to lack of demand for non-essential and started selling essential items. Women traders were also dependent on government support, but many beneficiaries could not receive those benefits.

Engagement in Local, Cross Border and International Trade

Concerning trade, 37 per cent of the respondents responded that they were involved in local trade and 48 per cent were engaged in cross-border trade. The major reason for pursuing primarily local trade is the lack of knowledge for engaging in cross-border or international trade and local demand of products. This elicits that the production is so low that most of what is produced is consumed locally.

Trade between China and Myanmar through Houqiao Land Port is heavy on the Chinese import of fresh fruits, especially bananas, grown in areas close to the China border. In contrast, Myanmar imports home appliances and clothes from China. Cross-border trading at Houqiao Land Port has been dominated by male Chinese businessmen who run the large-scale banana plantations in border areas in the Myanmar side. Women are primarily engaged in the service sector (transportation, store/shop, restaurant, hotel/guesthouse, etc.) and are indirectly involved in cross-border businesses.



Houqiao Land Port, Tengchong, Yunnan, China



Women traders sell seasonal agricultural products such as sugarcane, peanuts, and corn to the wholesaler, which is later exported to China. Women entrepreneurs also export jade to China both formally and informally. Most of the Jade is sourced from Phakant of Kachin State via Mandalay. In Bhamo, women traders produce mainly agricultural products such as

tissue culture bananas. Other traded products are sweet corn, animal feed corn and watermelon, which are exported to Lai za, China. Myanmar sells dried fish, salty fish and fish paste to China via the border gate.

Transportation & Market Structure

The survey shows that the average distance of the local market in the Indian side of the Far Eastern Himalaya is 32 km while it is 9 km on the Myanmar side and 20 km in China. It is shown that 64 per cent of the respondents go to the market weekly and 36 per cent go to the market monthly. Thus, it can be inferred that the production time of the products is low and/or the perishability of the products is high. This also highlights the lack of storage and the inadequacy of the value chain in the region. This also increases the cost as 73 per cent of the respondents take products to the market themselves and the rest use public transport to take the products. The survey also highlights major challenges with transportation, which are difficult terrain and border issues. It is also shown that 71 per cent of the markets are regular markets, 23 per cent are haats and 6 per cent are festival markets.

It was also elicited that 17 per cent of the women entrepreneurs interviewed took the products to the markets themselves, and only 13 per cent of the respondents responded that the male family members took the products to the market and 69 per cent responded that they took the products jointly. Also, there is no involvement of middlemen.

The survey highlights major challenges women face in transportation: the business ecosystem is not women-friendly due to fewer women engaging in entrepreneurial and trading activities. The business ecosystem is primarily male-dominated, and another major challenge is the transportation of goods due to difficult terrain.

Financial Inclusion

In Myanmar, the most widely available forms of formal financial services are those provided by the Myanmar Agricultural Development Bank (MADB), cooperatives and pawn shops.⁵⁰ Family and friends offer informal financial services, community savings and/or credit groups, unregistered pawnshops, and money lenders. It is widely acknowledged that women comprise a high percentage of these informal financial services users.

Household savings are the preferred source of working capital in the business. When this is insufficient, women borrow from community-based platforms, pawn shops (formal and informal) and informal money lenders. Microfinance institutions have become an alternative to pawn shops and informal money lenders because of their comparatively low-interest rates. Remittances from families and relatives also play a significant role to women as another source of family income.⁵¹

It is shown through the data that 63 per cent of the respondents use their capital, 21 per cent use institutional sources of finance (like banks), and 3 per cent of them use non-institutional finance like friends, moneylenders, etc.

Only 30 per cent of the respondents avail of loans and 70 per cent of them do not, this shows a low prevalence of loans among women entrepreneurs. The survey showed that 72 per cent of the respondents face poor access to financial institutions and markets, 16 per cent of the respondents face lack of collateral, 5.56 per cent of respondents have inadequate knowledge of legal taxation and 5.56 per cent of the respondents are not comfortable with male officials.

Level of Digital Inclusion

The survey elicited that only 33 per cent of the respondents know how to operate a computer and 67 per cent do not know how to use it. Also, only 67 per cent of the respondents know how to handle a smartphone. This shows digital literacy of the region is quite low, which hampers access to far off markets and keeps them dependent and vulnerable to local market conditions. However, 67 per cent of the respondents reported that they have access to the internet while the other half did not. This shows the dismal state of the infrastructure in the landscape.

The data shows that out of the total internet users, 45 per cent of users use it for business purposes. The breakup of the internet users for business purposes is as follows: 50 per cent

⁵⁰ A pawn shop broker or pawnbroker's shop deals in the business of lending money at a specified rate of interest on the security of movable personal property, which can be sold if the loan is not repaid within a specified period.

⁵¹ <https://openjicareport.jica.go.jp/pdf/12267761.pdf>

of the users use it for creating a social media presence for their products, 12 per cent use it for online advertising and 37 per cent of them use it for contacting buyers.

However, the survey elicited the various reasons for the non-usage of the internet for business purposes: lack of knowledge, it is not needed for their business, and some responded that it's unaffordable. But the primary reason is lack of knowledge in using the internet for business purposes.

It is also evident that 36 per cent of the respondents do not use digital financial services, such as online transactions, etc., for their business, while 64 per cent responded that they did. The various fintech tools used for payment and other transactions include Google Pay, Wavepay, Wechat, Wavepay, and KBZ Pay.

Online platforms and e-commerce are still unexplored amongst women entrepreneurs who can attract more customers with fewer efforts. Although it has started in big cities like Mandalay and Yangon, it is yet to be adopted by women in Bhamo and Muse. In this regard, Myanmar Women Entrepreneurs Association (MWEA) plans to create an online platform for women entrepreneurs, but it is still underway. It has not been implemented yet due to COVID-19.

Gender-Based Socio-Economic Challenges

Gender disparity in economic terms is a strong concern, especially among poor societies in rural areas. The reasons are: (1) the "double labour burden" where women take on two jobs, one outside of their home and the other within; (2) gender stereotypes concerning different types of jobs, women work for jobs that are paid less than men; (3) less access to assets such as land and equipment; and (4) fewer opportunities to gain practical knowledge and skills related to working through education and training.

The data shows that 48 per cent of women entrepreneurs' reason to be in the business is to support their family, the other 36 per cent and 16 per cent of them responded that they pursue their business activities for either being independent or supporting children's education.

The survey also elicits the challenges women entrepreneurs face in conducting their business activities. These challenges are limited family support, excessive domestic duties; discrimination, disrespect and stereotyping; fear of harassment, low self-esteem, and a patriarchal mindset. The most pressing reasons are limited family support and excessive familial duties.

The data further highlights the work-related challenges faced by women entrepreneurs in pursuing economic activities. Some of these are low employment opportunities, low wages/poor bargain, poor access to resources, poor working conditions, restriction in mobility, limited access to modern technology and little say in business matters due to little representation.

In Bhamo as well, Muse women are engaged in business activities. But about 20 to 30 years ago, it was very challenging for women to do cross-border trading as the roads were bad and the area was violence-stricken due to Ethnic Armed Organisation. Most of the villagers had to flee for life during the conflict. But it is better these days because roads are good and there are not many armed conflicts.

However, many women entrepreneurs are now shifting to trading in essential commodities like rice, salt, oil, among other commodities, as they feel that these commodities will never go out of business. Women face the issue of financial support to expand their businesses.

Women in HILIFE landscape are involved in various economic activities, including agriculture, sericulture, handicrafts, cane and bamboo work, management of shops, hotels and restaurants etc. The primary motivating factor for them is independent and supporting family or children's education. We observe through our analysis that higher levels of education lead to venturing into varied activities with modern techniques.

Limited registration of enterprises, climatic shocks such as floods and earthquakes, ethnic conflict in the region, the closing of borders, limited access to financial services and more importantly, gender-based stereotypes make women entrepreneurs more vulnerable to shocks and vulnerabilities.

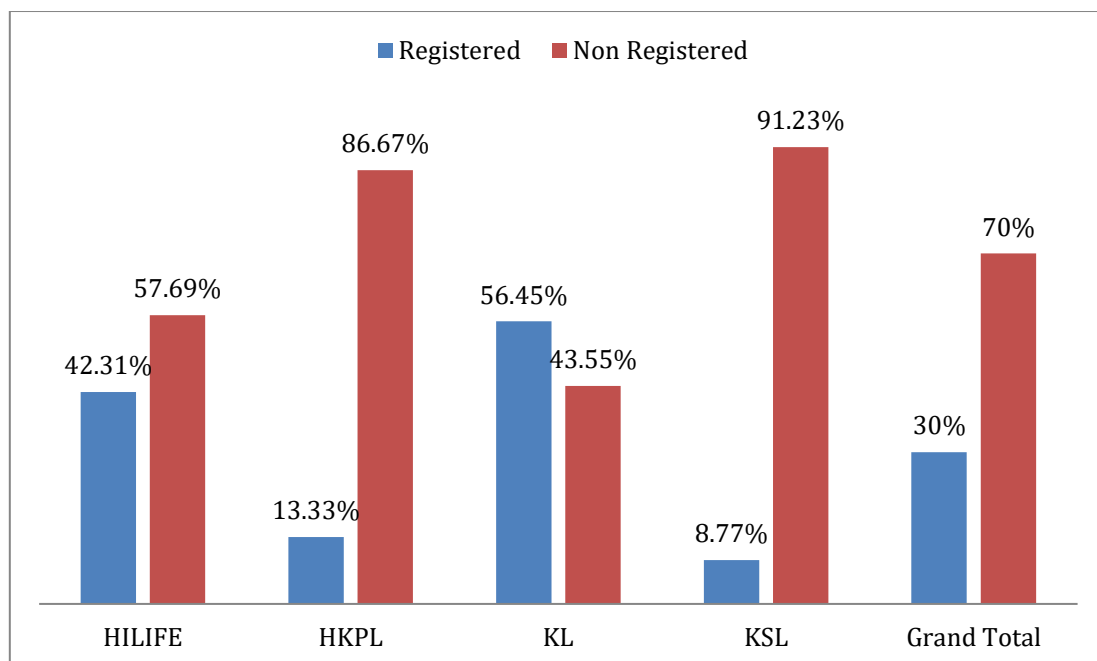
3

Key Learnings

Women in mountain landscapes are mostly involved in agriculture and allied activities, forest-based products, handicrafts and tourism in the informal sector. Since men in their families migrate to cities to seek better wages/jobs, women have the additional burden of household responsibilities while engaging in economic activities. Life in politically sensitive and economically backward international border areas aggravates their vulnerabilities and exposes them to natural calamities.

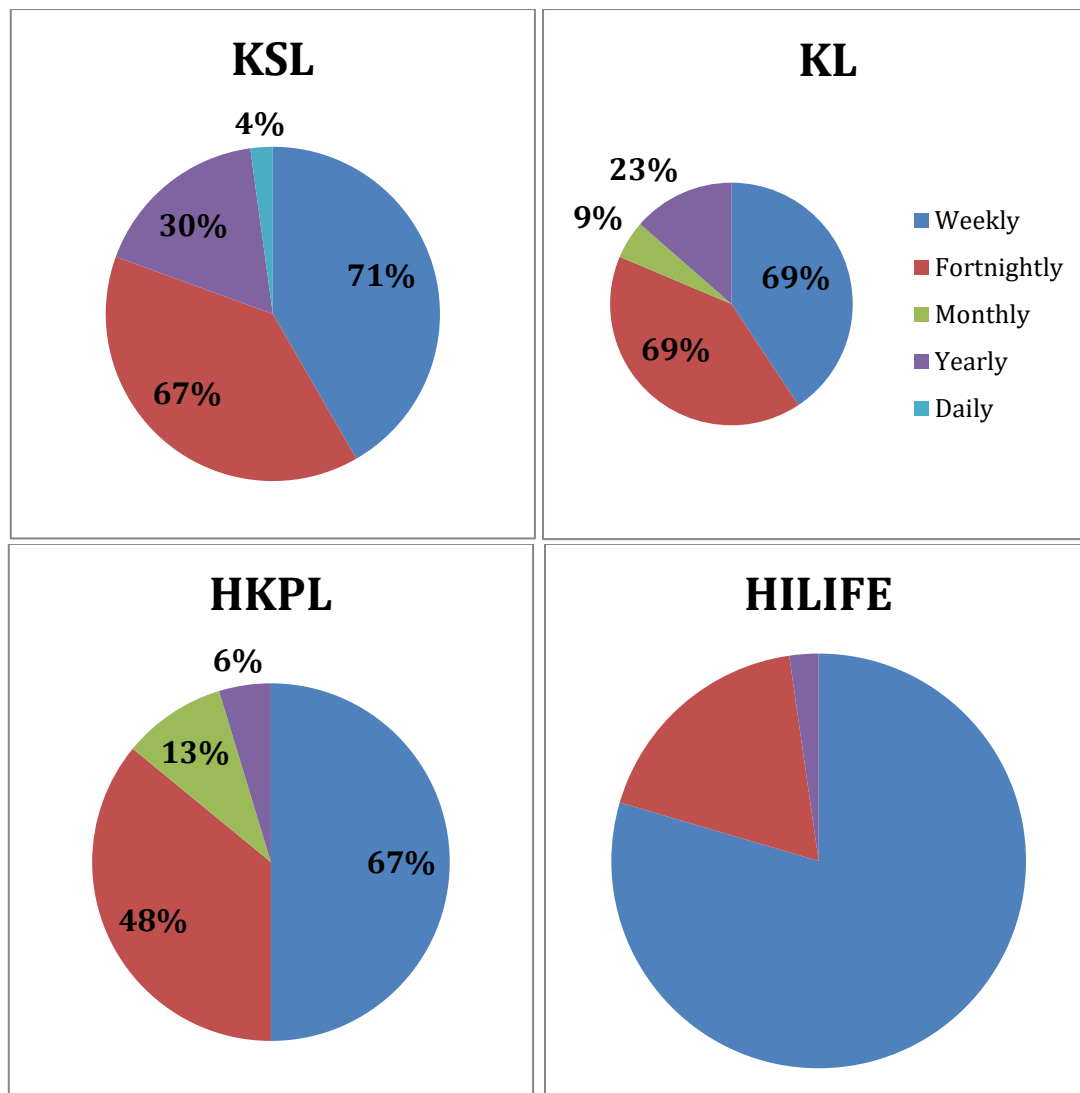
The survey data indicates that the engagement of women traders in the age bracket of 30-39 and 40-49 years are higher in all the landscapes except HI-LIFE, where women of age group of 20-29 years have also shown their presence in the trade. It could also be seen that the proportion of respondents with non-registered enterprises is much higher in HKPL (91.23 per cent), KSL (86.67 per cent) followed by HI-LIFE (57.69 per cent), whereas in KL the number of respondents with registered enterprises outnumbered the other (56.45 per cent). Most of the respondents from Myanmar and China and Sikkim were wholesale and retail traders who explain this variation. The predominance of women in the informal sector adds to their vulnerability to external shocks as it excludes them from accruing any benefit from formal financial institutions.

Figure 3.1: Registration Status of Women Traders



In all the landscapes, weekly/fortnight markets are the most prevalent. Women traders mostly depend on these markets to sell their produce. This helps in faster rotation of income; however, this also denotes the inadequacy of storage spaces, forcing traders to succumb to price fluctuations. Also, it brings out the lack of production capacity and outreach of products. Whatever is produced is mainly sold locally and has limited or no outreach in international markets. International trade fairs are also important platforms for them to buy raw materials and sell end products.

Figure 3.2: Frequency of Market in HKH Region



The data also indicated that 69 per cent of respondents from all four landscapes have been severely impacted due to COVID-19. In contrast, 18.8 per cent of the respondents reported that they had been moderately affected. On average, a 63.18 per cent reduction in income was observed across the landscapes due to COVID-19. KL and KSL recorded the highest severity concerning impact and fall in income.

Figure 3.3: Degree of Impact of COVID-19 on Businesses in HKH Region

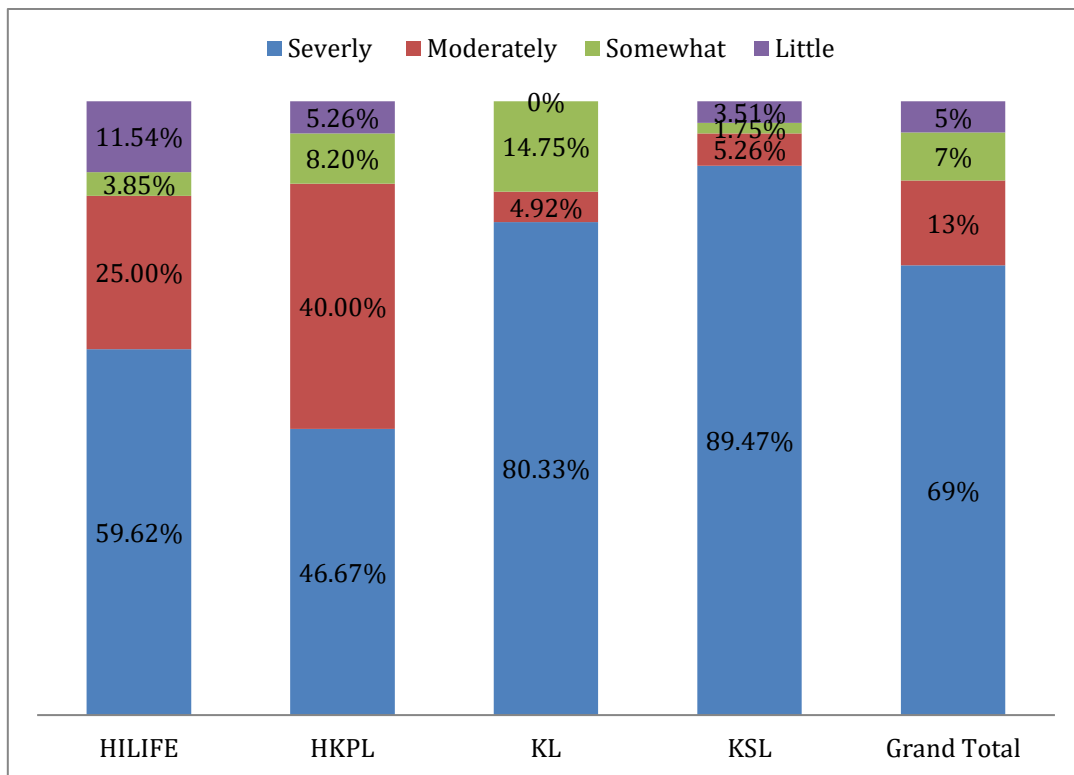
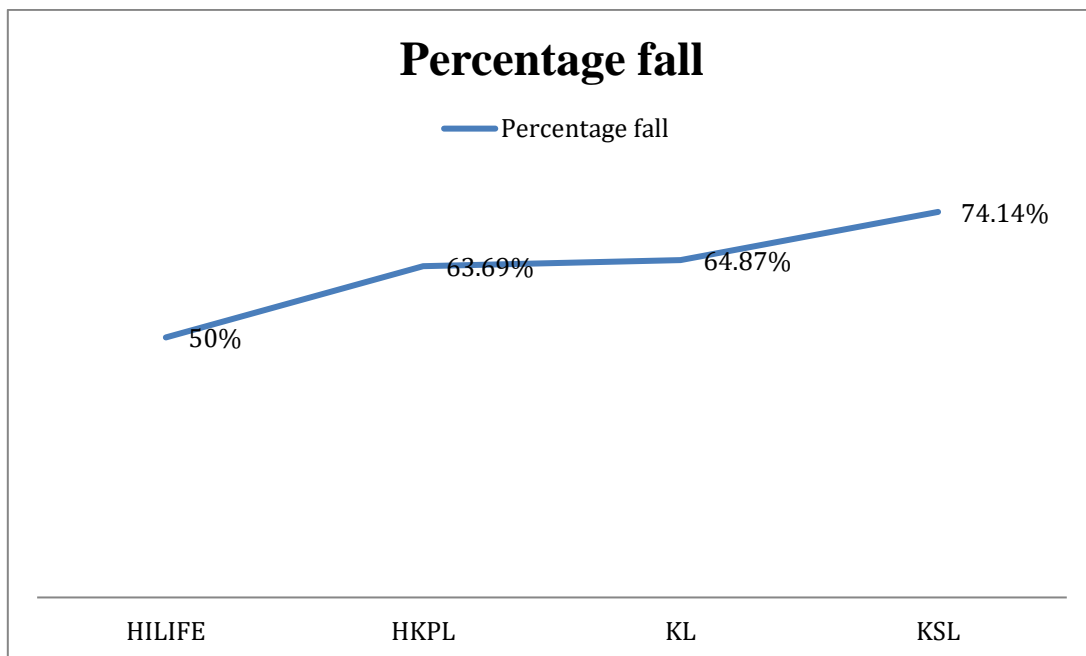


Figure 3.4: Percentage Fall in Income post-COVID-19 Pandemic



4

Recommendations

Women traders in the mountain landscapes face numerous challenges, which can be broadly categorised as a) social constraints: gender stereotypes, dual responsibilities, fewer wages etc. b) resource constraints: poor access to productive resources and technology, sub-optimal infrastructure related to transport, energy and digital connectivity c) capacity constraints: difficulty in speaking a foreign language, poor financial and digital literacy, inadequate skills in business management, poor risk-bearing capacity etc. A multipronged strategy has to be developed and adopted to build the resilience of these women against external shocks.

Access to financial services is a significant challenge faced by women traders in all the landscapes that restrict them from expanding their business. Provision of collateral-free loans or loans with low-interest rates would benefit these women.

Further, it was found that most of the respondents reached out to relatives and family members at the time of crises. Women, associated with self-help groups/cooperatives, could avail loans during the pandemic, which underlines the importance of such institutions at times of financial turmoil.

The analysis has shown that the landscapes are not well integrated due to connectivity and other infrastructural issues. In this context, the role of the multilateral and bilateral donors in tandem with national governments becomes significant in terms of providing support and in developing infrastructure in border areas. Such integrations need to be established and promoted to increase connectivity, market access, peace and prosperity in border areas.

While the study reveals that women are primarily engaged in agriculture and allied sectors, handicrafts dominate. Traditional knowledge and experience are the major factors that motivate women in these sectors. However, there is great scope for product diversification and value addition for fetching higher market prices. Mountain women in the border areas have poor access to extension services, for instance, modern farming techniques and/or crop varieties which is a key supply-side constraint.

Further, it is suggested to promote the value chains of the niche commodities while maintaining the ecological balance of hilly regions. Creating value chains of the products such as bamboo, ginger, large cardamom, seabuckthorn and passion fruit can increase the resilience of the women traders and their business by increasing the income and products' shelf life. Such alternative methods can prove to be more efficient and sustainable by

increasing the participation of traders, leading to the popularisation of domestic products in different parts of the world.

Through stakeholder interactions in all the landscapes, it was observed that three major behavioural biases in women traders are prevalent. These include: (i) Status Quo bias (a preference for the current state and reluctance for any kind of change), (ii) Risk Aversion (preference for less uncertain option vis a vis a higher uncertain option even if the average return for the latter is higher or equal than the former) and (iii) Intent Action gap (having all the intentions of doing/performing a certain task but fails to follow through).

It is imperative to nudge the women entrepreneurs in the landscapes away from their cognitive biases to get the desired results of the policy interventions. This can be achieved by raising their awareness and knowledge through capacity-building programmes and organising them into self-help and joint liability groups.

Unfortunately, the skill training set-up is scattered and inadequate in border areas, which puts the need to streamline the training programmes. Inadequacy of training centres, lack of quality assessors and trainers, the variance between the quality of training and prescribed industry standards, limited awareness of skill and entrepreneurship development programmes, gender stereotyping, difficult terrain, weak infrastructure, low economies of scale, limited local demand, and lack of market access reasons by which the mountain region lags behind plains when it comes to skill development and upgradation.

Training programmes on agri-entrepreneurship, tourism, financial literacy and information technology-enabled services (e-commerce, mobile applications etc.) would enable mountain women to expand their businesses. Additionally, there is a need to combine training on women's empowerment and gender equality issues with technical training that targets production and business management. Technical trainers need gender sensitivity training because they have limited exposure to gender issues. This can be done by exploring the strategic partnership between the private sector, international development agencies, civil society organisations and government authorities.⁵²

Landscape-specific initiatives can be set up to organise training programmes targeting women entrepreneurs and traders catering to their requirements. One such example is the Eastern African Sub-Regional Support Initiative for the Advancement of Women (EASSI).⁵³ The EASSI provides women with enormous opportunities through a formalised channel protecting them from a range of vulnerabilities.⁵⁴

⁵² <https://www.mountaininitiative.in/images/publications/policy-reports/WG4%20report%20NITI%20Aayog.pdf>

⁵³ <https://eassi.org/background/>

⁵⁴ <https://eassi.org/project/women-cross-border-traders/>

Women traders in the international border areas take part in informal trade. They sell their products either in the border market or across the border. Hence, it is important to ensure that border markets, check-posts, and customs stations have a gender-sensitive and gender-inclusive infrastructure and a women-friendly environment. The officials posted there are sensitised on gender issues. Gender-responsive trade promotion packages catering to niche products could be rolled out for all regions. This would provide the women traders with necessary inputs/raw materials and financial assistance.

Creating a regional network of women traders across international borders would keep the women connected and serve as a platform for sharing good practices. It would also open a new channel for marketing across borders.

Since there are movement restrictions in the area, it becomes pertinent to have one-stop solution centres in such regions to ease the information accessible to the women traders and establish a structured grievance redressal mechanism to address their concerns.

In short, accessible and affordable financial services, necessary skill set and information, technology adoption, and appropriate market linkages are necessary for equipping mountain women against external shocks. A collaborative approach among various state and non-state actors (international donors, civil society organisations, self-help groups, financial institutions and think tanks) working in the HKH region is inevitable to realise this goal.

Transboundary Landscape	Recommendations
<p>HKPL</p>	<p>Short Term</p> <ul style="list-style-type: none"> ● Financial literacy and cash flow management training for women traders ● Computer skills, use of the internet, smartphones, digital banking for small businesses ● Training on Business Plan Development and marketing ● Creating awareness about safe trade practices: training on hygiene, sanitation to protect oneself and customers from spreading the virus and other infectious diseases. ● Training on English language and etiquettes ● Training in the processing of Cashmere wool and products; food processing and baking (Shugnan district) <p>Long Term</p> <ul style="list-style-type: none"> ● Exposure and exchange visit of women traders to neighbouring countries ● Provision of proper space in the market for women traders with protective cover/shelters
<p>KSL</p>	<p>Short term</p> <ul style="list-style-type: none"> ● Organising capacity building workshops on financial literacy and digital literacy

Transboundary Landscape	Recommendations
	<ul style="list-style-type: none"> ● Promoting sustainable tourism at the community level <p>Long term</p> <ul style="list-style-type: none"> ● Diversifying agriculture to cash crops like ginger, turmeric, cardamom etc ● Promote value chain development of selected products like chyura, ragi, lemon, etc ● Forming clusters and establishing business incubation centres
KL	<p>Short Term</p> <ul style="list-style-type: none"> ● One-stop solution centres to ease the accessibility of information to the women traders along with a grievance redressal mechanism as a segment of it to address their concerns. ● Organising exposure visits and trade fairs for promotion of business ● Training on sustainable harvesting of nature-based products and herbs <p>Long Term</p> <ul style="list-style-type: none"> ● Ensuring digital and physical infrastructure for easy access to markets and financial services. ● Developing value chains of the products such as ginger, tea, honey, large cardamom, bamboo and passion fruit can increase the resilience of the women traders and their business by increasing the income and products' shelf life. ● Capacity building on digital and financial literacy; training on business development and marketing ● Creating a labour bank at a local level with an adequate skill-set to address the problem of labour shortage
HI-LIFE	<p>Short Term</p> <ul style="list-style-type: none"> ● Establishing border haats in the India-Myanmar border ● Stimulus economic packages with collateral-free, low-interest loans in the wake of COVID-19 ● Provision of extension services to farmers: Access to extension services, especially regarding modern farming techniques and/or the enhancement of crop varieties, is a key supply-side constraint faced by farmers, and more pronouncedly, by women farmers. Most extension services provided by the government are reserved for holders of land titles and hence exclude many producers, the majority of which are women. ● Training programmes to improve business skills, technical skills, self-help mindset and financial literacy <p>Long Term</p> <ul style="list-style-type: none"> ● There is a need to combine sensitisation and awareness on women's empowerment and gender equality issues with technical training that targets production and business management aspects. ● Technical trainers also need gender sensitivity training because they have limited exposure to gender issues.

Annexure

Table 2.1: Economic and Educational Background of Women Traders in HKPL

(in percentage)

Row Labels	Handicrafts / handloom	Nature-Based Products	Enterprise	Agriculture and allied	Tourism	Grand Total
Primary	50.00	0.00	0.00	0.00	50.00	3.39
Secondary	20.00	0.00	20.00	0.00	60.00	8.47
Higher Secondary	42.86	0.00	14.29	14.29	28.57	11.86
College/ University	17.78	11.11	11.11	8.89	51.11	76
Grand Total	22.03	8.47	11.86	8.47	49.15	100

Figure 2.1: Age Distribution as per Economic Activity in HKPL

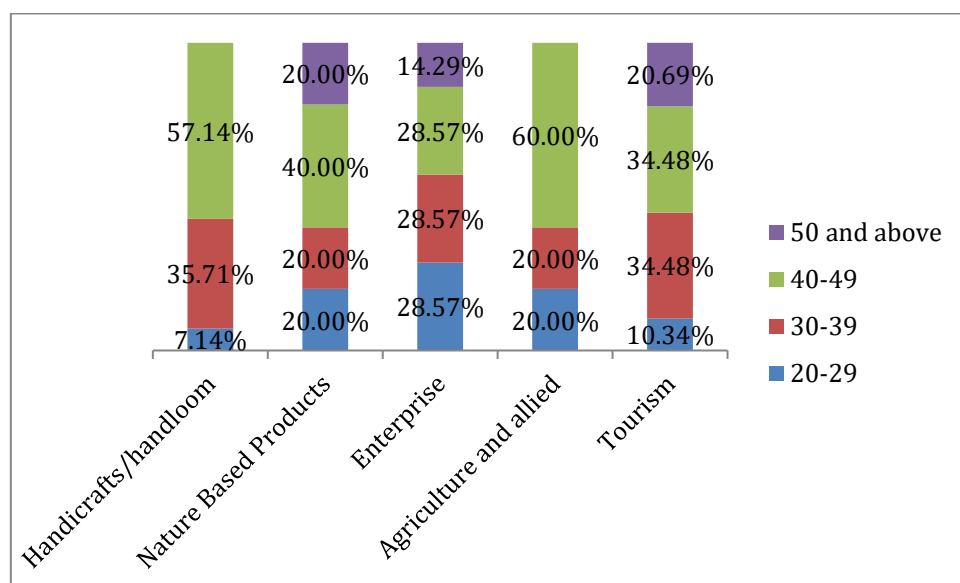


Table 2.2: Registration of the Business in HKPL

(in percentage)

Row Labels	Registered	Non-Registered	Grand Total
Handicrafts/handloom	21.43	78.57	23.33
Nature Based Products	0.00	100.00	8.33
Enterprise	57.14	42.86	11.67
Agriculture and allied	20.00	80.00	8.33
Tourism	0.00	100.00	48.33
Grand Total	13.33	86.67	100.00

Table 2.3 Average Income in Flush and Lean Period in HKPL

Country	Income in Flush (USD)	Income in Lean (USD)	Difference (%)
Pakistan	949.33	247.92	68%
Tajikistan	86.49	32.69	58%
Afghanistan	62.75	30.50	51%
Total	366.19	103.70	59%

Table 3.1: Economic and Educational Background of Women Traders in KSL

(in percentage)

Row Labels	Handicrafts/handloom	Enterprise	Agriculture and allied	Grand Total
Primary	72.73	0.00	27.27	40.00
Secondary	50.00	11.11	38.89	32.73
Higher Secondary	88.89	0.00	11.11	16.36
College/University	75.00	25.0	0.00	7.27
Other	0.00	0.00	100.00	3.64
Grand Total	65.45	5.45	29.09	100.00

Figure 3.1: Age Distribution as per Economic Activity in KSL

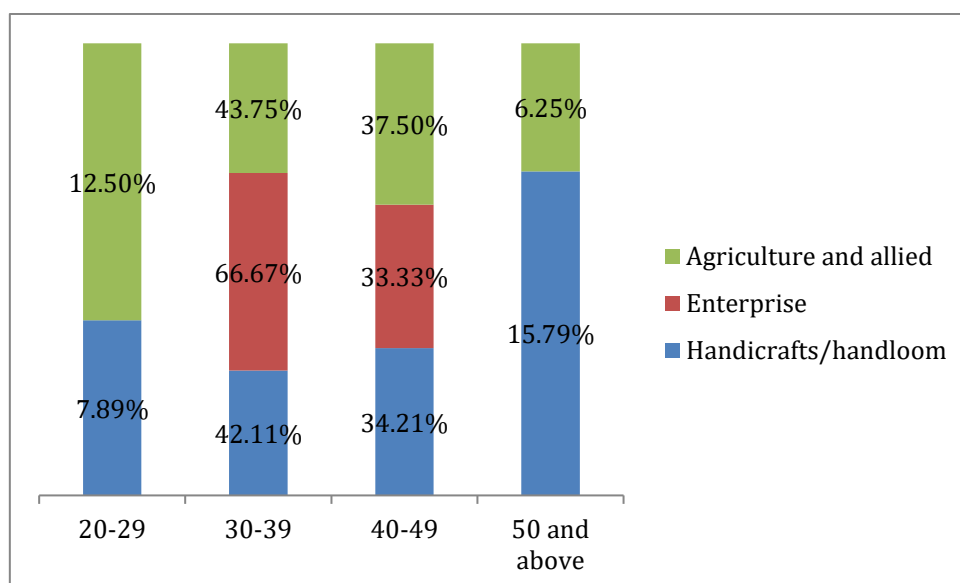


Table 3.2: Registration of the Business in KSL

(in percentage)

Row Labels	Registered	Non-Registered	Grand Total
Handicrafts/handloom	7.89	92.11	66.67
Enterprise	66.67	33.33	5.26
Agriculture and allied	0.00	100.00	28.07
Grand Total	8.77	91.23	100.00

Table 3.3: Average Income in Flush and Lean Period in KSL

Country	Income in Flush (USD)	Income in Lean (USD)	Difference (%)
India	37.85	16.80	54.57%
Nepal	199.23	51.24	68.68%
Tibet	435.87	312.85	34.89%
Grand Total	176.56	101.96	52.36%

Table 4.1: Economic and Educational Background of Women Traders in KL

(in percentage)

Row Labels	Handicrafts /handloom	Nature-Based Products	Enterprise	Agriculture and allied	Tourism	Grand Total
Primary	0.00	0.00	40.00	40.00	20.00	8.06
Secondary	12.50	12.50	0.00	75.00	0.00	12.90
Higher Secondary	25.81	0.00	9.68	58.06	6.45	50.00
College/ University	12.50	0.00	18.75	62.50	6.25	25.81
Other	0.00	0.00	0.00	100.00	0.00	3.23
Grand Total	17.74	1.61	12.90	61.29	6.45	100

Figure 4.1: Age Distribution as per Economic Activity in KL

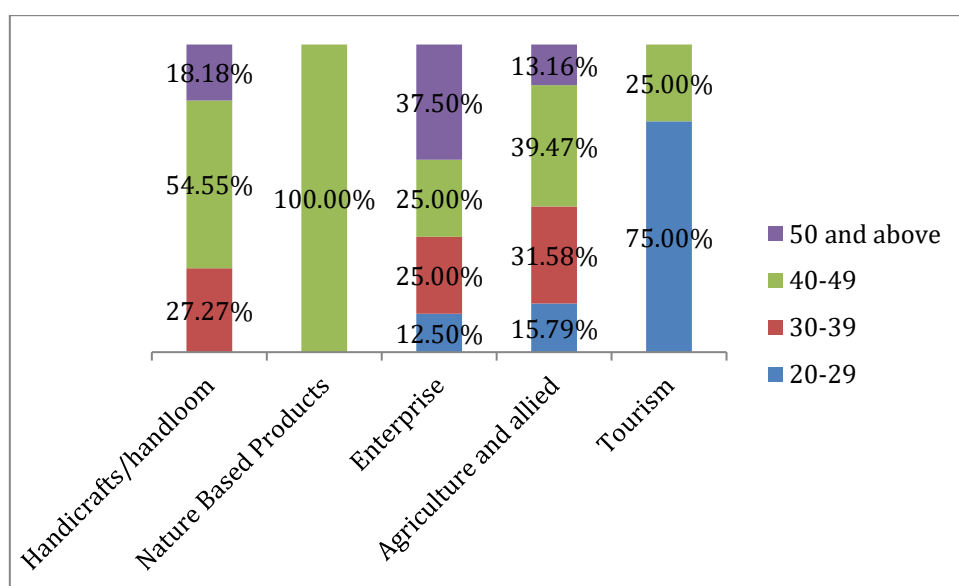


Table 4.2: Registration of the Business in KL

(in percentage)

Row Labels	Registered	Non-Registered	Grand Total
Handicrafts/handloom	90.91	9.09	17.74
Nature Based Products	100.00	0.00	1.61
Enterprise	87.50	12.50	12.90
Agriculture and allied	34.21	65.79	61.29
Tourism	100.00	0.00	6.45
Grand Total	56.45	43.55	100.00

Table 4.3: Average Income in Flush and Lean Period in KSL

Country	Income in Flush (USD)	Income in Lean (USD)	Difference (%)
Bhutan	262.71	83.59	65.68
India	201.19	102.87	52.29
Nepal	129.39	60.15	55.44
Grand Total	406.32	174.76	58.00

Table 5.1: Economic and Educational Background of Women Traders in HI-LIFE

(in percentage)

Row Labels	Handicrafts/ Handloom	Nature Based Products	Enterprise	Agriculture & Allied products	Touris m	Any Other	Grand Total
Primary	0.00%	100.00%	6.67%	75.00%	25.00%	30.00%	36.54%
Secondary	20.00%	0.00%	6.67%	12.50%	50.00%	30.00%	17.31%
Higher Secondary	0.00%	0.00%	33.33%	6.25%	0.00%	40.00%	19.23%
College/ University	80.00%	0.00%	53.33%	0.00%	25.00%	0.00%	25.00%
Any other	0.00%	0.00%	0.00%	6.25%	0.00%	0.00%	1.92%
Grand Total	9.62%	3.85%	28.85%	30.77%	7.69%	19.23%	100%

Figure 5.1: Age Distribution as per Economic Activity in HI-LIFE

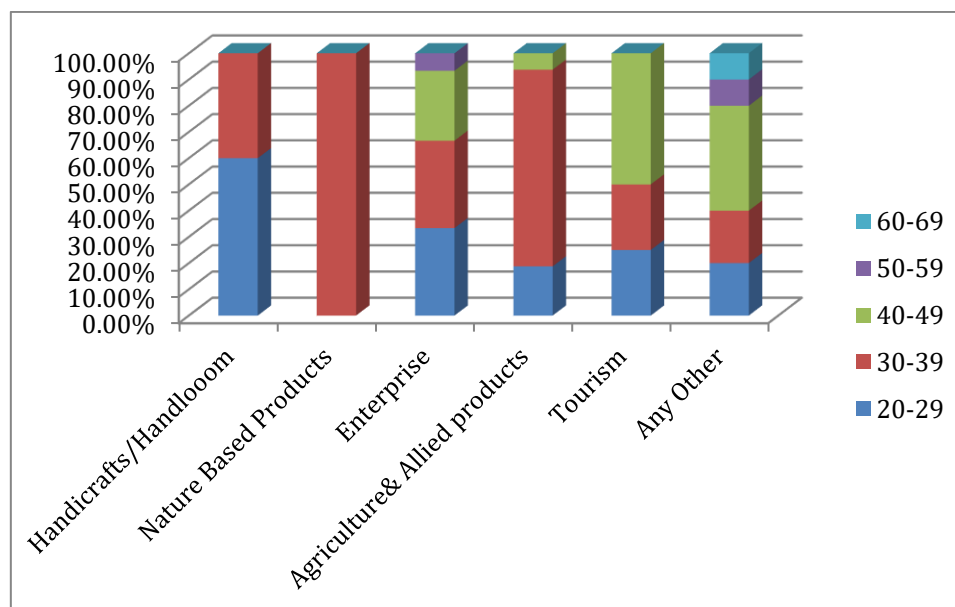


Table 5.2: Registration of the Business in HI-LIFE

(in percentage)

Row Labels	Registered	Non-Registered	Grand Total
Handicrafts/Handloom	0.00%	100.00%	9.62%
Nature Based Products	100.00%	0.00%	3.85%
Enterprise	86.67%	13.33%	28.85%
Agriculture& Allied products	31.25%	68.75%	30.77%
Tourism	100.00%	0.00%	7.69%
Any Other	50.00%	50.00%	19.23%
Grand Total	55.77%	44.23%	100.00%

Table 5.3: Average Income in Flush and Lean Period in HI-LIFE

Country	Income in Flush (USD)	Income in Lean (USD)	Difference (%)
India	78	31.36	60.00%
Myanmar	114	28	75.00%
China	451	267	69.00%
Grand Total	214.33	108	50.00%

About the Project

Trade continues to be an engine to economic growth and poverty reduction in the Transboundary Landscapes of the Hindu Kush Himalayan (HKH) region. The member countries, tied with shared ecological, hydrological, historical and socioeconomic features, have managed to pursue and strengthen trade – formal and informal-relations. Trade in services, particularly tourism/hospitality, is a sector wherein Transboundary Landscapes have got advantage due to presence of national parks, wild life sanctuaries, religious/sacred places and heritage. However, due to the COVID-19 outbreak these sectors have been adversely hit. The repercussions have severely affected the vulnerable communities in these fragile ecosystems.

In this context, CUTS International with the support of ICIMOD is undertaking an explorative study in the four Transboundary Landscapes of HKH region to understand the formal and informal trade in the Transboundary Landscapes with special focus on the nature of engagement of women in trade at local, national and cross-border levels.

For details, please visit:

<https://cuts-citee.org/role-of-women-in-the-transboundary-landscapes-of-the-hindu-kush-himalayan-region/>

CUTS International

Established in 1983, CUTS International (Consumer Unity & Trust Society) is a non-governmental organisation, engaged in consumer sovereignty in the framework of social justice and economic equality and environmental balance, within and across borders. More information about the organisation and its centres can be accessed here: <http://www.cuts-international.org>.



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