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Governing Dynamics of Cross-Border Trade:

A Case Study from the Indo-Bhutan Border Region*

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ABSTRACT: The northeast part of India shares around 98% of its border with neighboring countries in the eastern parts of South Asia. The spatial positioning of North Eastern states of India and their engagement with some of the neighbouring countries shape the governing dynamics of cross-border transnational developments; be it social, economic, cultural and political. The nature of such developments are usually isolated from the scope of regional studies, especially those focusing on the study of economic relationships between two countries (via trade, capital flows etc.). Our study aims to move beyond the traditionally used methodological process of studying cross-border trade patterns; using a more economic anthropological approach to identify selected cross-border market spaces as niche, geo-spatial areas for understanding the unique nature of trade composition, operations of supply chain management, dual currency usage and the role of political geography. The North-Eastern 'chicken-neck' corridor remains characterized by a tough terrain, unfriendly neighbors, infrastructural blockages that obstruct the development of the region. Our field-based research study conducted with a team of six researchers seeks to understand cross-border trading practices on the India-Bhutan border through the use of market case studies, providing a diverse set of observations from vendor/merchant based interviews collected from markets positioned in the border villages of Dadgiri in Chirang district of Assam, India and the border town Gelephu of Sarpang district, Bhutan. This case study documents more of the narratives collected from the weeklyorganized Dadgiri market in Assam. We observe that the operational governing dynamics of market provides an enriching perspective on gauging the social, economic and political landscape of the Indo-Bhutan border area beyond the Chirang district of Assam, India.

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Keywords: Cross-border trade, Indo-Bhutan border, political geography, borderlands, development.

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Introduction

The Northeastern region of India includes the states of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura. The region is of strategic importance for the country and connects to the rest of India only through a narrow corridor popularly known as "Chicken's neck" corridor. The region shares its border with as many as five neighboring countries Bangladesh, Bhutan, China, Myanmar and Nepal and has agreements of overland trade with these countries through Land Custom Stations (LCSs). While for trading across the LCSs, situated on the Bangladesh and Bhutan border, there is a Free Trade Agreement i.e. the South Asian Free Trade Area (SAFTA), entering into Border Trade Agreements with China and Myanmar. The region shares 98% of its border with neighboring countries and only 2% of its border with the mainland India. This singularity qualifies the border region as an ideal case study for studying cross-border transnational developments, from the lens of economic, cultural or political processes.¹ In this era of globalization and international cooperation, border regions are also seen as new opportunities which are believed to be significant. In order to exploit such opportunities, what is urgently required in these areas is infrastructural investments.

The isolation of the border region from other national markets invokes a general interest in studying these market spaces. Given this context, markets of neighboring countries can be viewed as agents of enhancing development, through an expansion of existing sub-regional linkages. Albeit the region is richly endowed with natural resources, some parts of it are highly underdeveloped. The tough terrain, remoteness, unfriendly neighbors and infrastructural blockages are the real hurdles for the development of this region.

¹"Border Trade." Ministry of Development of North Eastern Region, Last modified January 17,2017, http://mdoner.gov.in/content/border-trade

For the purpose of this paper, based on the knowledge bank provided by the Winter Institute in Development Planning for Borderland Regions (WIDPBR) and the first hand cross border narratives collected from the field research in Chirang District, Assam (India) and Sarpang District in Bhutan, the paper aims to understand the cross-border trading practices in this region. More specifically, the border village of Dadgiri (Assam, India) and Gelephu town of Bhutan are selected to enhance our understanding of cross-border market practices in this region.

<u>A Brief history of cross-border trade between Assam – Bhutan</u>

During the time of the Ahom Kingdom (1226-1826), the region had a prospering trade and imported/exported numerous goods from/to Bhutan, Tibet, Yunnan province of China, Burma (Myanmar) and the north-eastern tribal communities (of present-day Arunachal Pradesh). The traditional form of barter system existed in these non-industrialized economies, where external trade transactions were carried out consistently by exchanging goods, sometimes goods for services and vice versa. The comparative advantage in certain goods and services along with the economic structure of trading partners shaped the basket of trans-border trade composition. Assam largely being an agrarian economy had an extensive secondary sector of handloom weaving of cotton and a variety of silk textiles, brass and bell metal utensil-making, and cottage industry along with rich forest wealth (Baran, 2006).

Assam's export products included rice, cotton, oilseeds, dried fish, timber, lac, munjeet, black pepper, elephants, ivory, cotton textiles, eri and muga silk, brass and so on, imports included salt, wool and blankets, beads, ponies and several other animal husbandry products. Captain Welsh, who led a British military expedition to Assam, reports that regional trade was very active.² There were political links established between the chieftains of Eastern Bhutan and Assam. Products from Assam -especially textiles- arrived in Bhutan in relatively ancient times. The 'Gyelrig' - is written by historical monk Ngawang in 1728 who relates the ancient history of eastern Bhutan, mentions a place - supposedly in eastern Bhutan- where: "a market was established at Bhumpayer and the Atsaras of India, the Tibetans, the Khampas and all the people of Monyul gathered there" (Pommaret, 1999).

The Bhutanese also travelled to Assam for religious and commercial reasons, which were often combined: "The Bhutanese, the inhabitants of the country of the Gorkha Rajah (Nepal), the people of Lhasa, and those of several other countries located to the northwest of the Brahmaputra carried out uninterrupted trade with Assam" (Bogle and Manning, 1876). Captain Pemberton wrote in 1838 about Bhutan importing cotton cloth, silk, dried fish and rice from Assam. Far from being an inward-looking country, Bhutan had a well-established commercial relation with Assam which dates back much before the arrival of British in these regions. The extent of Bhutanese trade with Assam is understood from the evidence of Seven Duars (doors) between these two places.

Bhutan and India share special bilateral relations in trade and development by virtue of the Indo-Bhutan Treaty of 1949 which formulated friendship, cooperation and a free trade regime between the two countries. The trade issue between India and Bhutan is guided by the Agreement on

² Francoise Pommaret. "Ancient Trade Partmer:Bhutan, Cooch Bihar and Assam (17th and 19th Centuries)."*Journal Asiatique* 287, (1999):285-303. Accessed December 18,2016, url: http://himalaya.socanth.cam.ac.uk/collections/journals/jbs/pdf/JBS_02_01_02.pdf

Trade, Commerce and transit between the government of the Republic of India and The Royal government of Bhutan.³

Objective of the Study

The primary objective of the study is to understand the cross-border trading practices on the India-Bhutan border. For the purpose of this study, the border areas of Dadgiri (Assam) and Gelephu (Bhutan) have been chosen for logistical and ease of access, as Assam shares a 267km border with Bhutan.

Methodology

To match the objective, the study requires the use of both primary and secondary data. The secondary data of the sub-regional trade practices between India-Bhutan is necessary (especially that of Assam-Gelephu) to understand the trading practices over time. The analysis offered is based on the primary data collected through questionnaires from the vendors/customers positioned in the selected market spaces and having some sort of cross-border relations for our understanding of the trade practices in this area. The research is restricted to the weekly market at Dadgiri where the Indian vendors and Bhutanese customers meet. The border theory proposed by Emmanuel Brunet-Jailly has been used in our study to help shape our analysis.

Analysis, Limitations and Findings

In Chirang District, Assam, along the Dadgiri-Gelephu border point, the market comes to life every Thursday where an uncharacteristic pattern of trade takes place. This is the point where Indian vendors and Bhutanese customers meet. The Indian vendors are stocked with fresh

³ "Agreement on Trade, Commerce and Transit Between India And Bhutan." India Trade Portal, Last modified 2014, http://www.indiantradeportal.in/vs.jsp?lang=1&id=0,1,63,81

vegetables, red meat, fish, handloom textiles, clothing, footwear, a few retail outlets and stalls with items which include spices, plastic and steel utensils. Alongside this, there are also traditional healers, fortune tellers, which attracts large masses from the Bhutanese side.⁴

Given the climate conditions and the surplus forest reserves in Bhutan, the Bhutanese cross the border (to Dadgiri weekly market) to buy fresh vegetables, fruits and meat. The turnover of this market, which is set up every Thursday, is approximately INR 5 crores. This market is also formed on the basis of providing rehabilitation to former insurgents in this area, who now collect the parking fees of the vehicles on the day the market is set up.⁵

The sample of 19 interviews undertaken for this study at the weekly Dadgiri-Gelephu market on 22 December 2016 include: 15 Indian vendors, selling different goods, three Bhutanese customer and one interview with a 'market committee' member. However, the challenges during the course of the interviews must be listed first.

The main barrier in doing a primary based study involves as linguistic barrier: while most of the vendors can hardly speak other languages or Hindi, using 'Assamese' or 'Boro' (a local language) to communicate. Secondly, as the vendor interviews were conducted during the market hours there was a lot of in-between disruption in the line of questioning which was unavoidable; leaving some of the interviews incomplete and some of the questions partly unanswered. Additionally, during the December-February period (the duration of our study), there is a massive seasonal rush of buyers from Bhutan and India to this market to buy new clothes, footwear and other essential items. This is primarily because individuals earn from selling their

⁴ "Bhutan traders come calling once again." *Times of India*, March 29, 2013, accessed November 2016, http://timesofindia.indiatimes.com/city/guwahati/Bhutan-traders-come-calling-onceagain/articleshow/19269428.cms

⁵Interaction with Bhutan-India Friendship Association(BIFA) Secretary for Gelephu- Mr. Rabten.

paddy during this period and also because of the festival of 'Bihu' (a local Assamese festival in January).⁶

Dadgiri-Gelephu weekly market: Vendor-Customer Profiling

Out of the samples collected, 70% of vendors are 'family' owned small businesses, and the rest 30% are independent vendors. All the vendors in the 'family' owned small business category have been selling the same set of products which include retailers selling spices, rice, oil, candles, footwear, clothes (winter/summer for men, women, and kids), wall clocks, watches, tourist bags. Almost all of these are led by the father, the son and the brother of the family. Most of the independent vendors sell vegetables, fish, red meat, and there were one or two interesting cases of sellers of medical herbs and even astrologers. Out of the 19 interviews, four of them were 'independent' female vendors selling vegetables, fish and red meat.

From some of the interviews conducted with Bhutanese customers, they admitted that the most important reason as to why the Bhutanese cross the border and purchase Indian consumer goods is because they believe these goods to be much 'cheaper' and of 'better quality' than in Bhutan. Fruits, vegetables and utensils form the highest proportion of consumer goods purchased by the Bhutanese customers in the weekly Dadgiri-Gelephu market.

An interesting feature of this trade basket was that a few Bhutanese customers buy certain products in bulk at this market and then resell them in their homeland.⁷ These buyers from Bhutan who cross the Indo-Bhutan border to reach this weekly market in Assam do not have to undergo any security checks by Indian officials while crossing the border.

⁶Interview with a footwear retail vendor at Dadgiri-Gelephu weekly market.

⁷Interview with a Bhutanese Customer.

The Bhutanese buyers usually reach Dadgiri in a Bhutanese taxi for a price of Nu.30 (\$??) which also includes the parking cost of this taxi at the market. The Bhutanese vehicles and the Indian vehicles have two separate parking spaces in the Dadgiri market. When asked about why there are no Bhutanese sellers in this market, a very habitual customer from Bhutan, who has been visiting this market since past 9 years, responded:

"No, no there is not even one seller from Bhutan in this market, because, if we want to sell our things here, we have to go through some of the security checks at the border. I come here to buy vegetables and utensils, so I am a buyer. I do not have to go through any checks, not even one. My taxi just crosses over and it's a free and open-crossing for me."

This pattern highlights a unique feature of a kind of 'informalized globalization' channel at the Indo-Bhutan border that requires a longer, more-in depth study involving an inflow of Bhutanese buyers through- an informalized people-to-people exchange (cited as a key constitutent of formal diplomatic policy and praxis) to Dadgiri market (Chirang District, Assam, India) every Thursday- trading consumer goods; complimented with a flow of some of the Indian vendors to Gelephu (Sarpang District, Bhutan) every Saturday to sell their commodities; and further observe the flow of Bhutanese Ngultrum and the Indian Rupee across the Indo-Bhutan border.⁸

The role of Market Committee and Sashastra Seema Bal (SSB)

The market committee at the Dadgiri-Gelephu market was formed 4 years ago by local people from nearby villages. It currently consists of 23-24 members who are selected from the 24 nearby villages, with one or two members from each village. On asking whether the market

⁸ Emannuel Brunet-Jailly, "Theorizing Borders: An Interdisciplinary Perspective," *Geopolitics* 10, no.4 (2005): 633-649.

committee imposes any monetary regulation or commission (in the form of taxes etc.), a retailer selling blankets shawls and pillow covers in the Dadgiri-Gelephu market responds:

"Yes I get to keep all of the money I earn today. There are no taxes/commissions as such, but I have to pay Rs.5/- to the sweeper and Rs.15/- to the market committee, that's about it."

The primary role of the committee in ensuring a laissez-faire approach is to facilitate a smooth running of the market facilitating a no-conflict scenario for trade between any of the vendors. This creates an opportunity for people to trust the vendors and visit these market spaces regularly and do most of their household shopping from the diverse stalls present here. Additionally, the committee provides access to drinking water to vendors during market hours. For carrying out these roles, the committee charges INR 10 or INR 15 depending on the scale of product basket stocked by a vendor in her/his stall. Apart from this, each vendor has to also pay INR 5 to the sweeper for cleaning. The committee does not enforce any commission/tax nor has to pay any to the government and does not get any assistance from village level governments.

Given that this market is very close to the international border, the security concerns involved cannot be ignored. As stated by one of the vendors:

"On this day we carry out many mobile checks in and around the market. There is a police outpost along the way. Once a month, I also meet the market committee members and enquire about the running of the market..."

The market committee also discusses any prevailing issues in the market with India's Armed Border Force (SSB), most recently there was an issue of high levels of congestion of vehicles

⁹ Interview with SSB Official at Hatisar

from either side of the border at the market, on a road that is already partially in ruins. The SSB then resolved the issue while consulting with the Village Community Head and opened up a new space near the market, where the Bhutanese vehicles could be parked to avoid the congestion.¹⁰

In the contemporary views on borders, Brunet-Jailly argues that, there are two directions of intergovernmental relations which influence public policy. These two directions are:

- 1. Horizontal relations between similar governments or government organizations, which have traditionally been described as governance issues.
- 2. Vertical relations, which have been understood as intergovernmental relations.

However, according to Marks and Hooghe, multi-level governance is not only horizontal and vertical, but is also of two types: general-purpose governance and task-specific governance. The Assam Police, Sashastra Seema Bal (SSB), Bhutan's border security force are identified as task-specific governance systems or Type 2 multi-level governance, which are understood with a reference to the interactions of public and private local, national and international actors (Brunet-Jally, 2005).

The understanding of this interaction is an important factor for getting a clearer understanding of the nature of borders and borderlands because they present us with some analytical tools to

¹⁰ The SSB remains in close contact with the border security forces in Bhutan. Security forces in Bhutan make a list of their vehicles crossing the border to enter/travel through India. This list is then shared with the SSB for any references. According to the Free Trade Agreement between Indian and Bhutan, the SSB is not supposed to check each and every vehicle entering from Bhutan to India, until and unless there is a suspicion. The sharing of this vehicle list however ensures that the SSB has a record of number of vehicles entering the country, especially on the day of the weekly market. This makes it easier for the SSB/police to ensure that the smooth running of the market is not hampered, given the security concerns of an influx of huge numbers from Bhutan(Interview with SSB Official at Hatisar)

redefine the interactions between different governments and public/private organizations as they execute a border/borderland policy.

Infrastructural Friendliness and Supply Chain Management

One important aspect that shapes the successful governing dynamics of any market space is the accessibility of it for the sellers and buyers. Almost all the vendors interviewed for the study discussed the transportation conditions to/near the market. Most expressed about the poor condition of roads in this part of the district which were worse compared to the other nearby districts like Bongaigaon and elsewhere in Assam; and observed that there was no action taken to ameliorate the situation over the past one or two decades.

As all the raw materials and stocks of these vendors have to reach the market by using the same roads, it added to the overall costs borne by these vendors; who make time-consuming, uncomfortable journeys under difficult conditions to reach the market. Also, given the traffic congestion, especially on the day of the market, it is quite troublesome to unload their stock and carry it to their stalls.

The fish which is sold in the market is imported from West Bengal by road; the fresh vegetables are grown on the farms of the sellers who live nearby. The reason for this is the perishable nature of vegetables and fruits as consumer goods, which doesn't allow sellers to travel for hours to reach the market.

Other vendors selling clothes, utensils, footwear and so on come from different parts of Chirang district to the weekly Dadgiri market. A group of five or six vendors hire a truck/taxi to transport their goods to this market and share the transportations expenses. The higher the number of

vendors pooling in, the less the transporting cost per vendor. The table below shows the preferred mode of transport of the vendors interviewed:

| Mode of transport | Number of vendors |
|-------------------|-------------------|
| Bus | 2 |
| Cycle | 3 |
| Own vehicle | 4 |
| Taxi | 2 |
| Pool in | 3 |

Table 1: Preferred Mode of transport of Vendors¹¹

When asked about the left over stock at the end of the market day, the vendors provided three different alternative responses:

- Taken back home and stored till the following week.
- Sold in an evening market or any other daily market in the nearby villages.
- Stock the left over in their outlets situated close to the market.

There were also responses that there is no stock left over at the end of the day for some vendors, who are very calculative about their stocks and plan it accordingly.

For the eight out of 14 vendors interviewed for our study, they live within a radius of 5 kms of the market, and do not come here to just do 'business'; the market space is the 'only' source of livelihood for them. In case of any 'bandh' on Thursdays, these eight vendors do not earn

¹¹ Derived from the vendor interviews.

anything and lose out on their 'only' source of income. According to them, nothing much has changed in these border areas, over the past two decades, but they cannot deny the fact that this is their 'home' and space requires a local view of developmental needs to understand any border or borderland, because of the geographical locations and the conditions they are living in.

Transactions and Dual-currency usage

Another exciting observation gathered during the market study was with respect to the use of dual-currency exchange (i.e. Indian goods for Bhutanese currency and vice-versa) that sellers at both the markets accepted. This isn't surprising considering the fact that majority of shoppers at the Dadgiri market on Thursdays are Bhutanese. From our interviews with the vendors, what came to light was the fact that the use of dual currency was not an issue for them at all.

When asked about the process of exchanging the Bhutanese Ngultrum, most of them said that they did not require doing so because the use of Bhutanese currency in daily transactions is quite common in most of Dadgiri, and their own respective villages located close to the border. Moreover, the exchange rate of 1:1 makes it easy for both customers and sellers to go about their transactions.

However, a few other vendors who were not from those areas stated that they come down specifically to Dadgiri for the weekly bazaar, and because Bhutanese currency is not accepted in their towns or villages, they usually get it exchanged to Indian rupees for a commission of about 5%-6%, but refused to disclose their agent or place of exchange. Some others remarked that they simply hand over the collected amount to their suppliers who then make the necessary arrangements.

When asked about the recent demonetization reform and its impacts on their sales, a majority of the vendors said that it did not have much of an effect on their sales due to their customers being mostly Bhutanese and thereby transactions happening in Bhutanese currency. Some of them who were dealing with Indian currency said that they did not have to worry too much either because these transactions usually take place in notes of smaller denominations as opposed to INR 500 and INR 1000 notes. Even if they were given these notes they would just have to give it to their supplier who takes care of the exchange at the bank.

However, there were a few vendors who did seem upset by this sudden change and openly expressed their unhappiness. A shoe seller from Bihar comes to Dadgiri every year only from December to February, because of the high volumes of sales during this particular period with the New Year and 'Bihu' festival celebrations. He said that this year has been tough with the demonetization reform especially because of a sudden surge in the commission charged by agents for exchanging currency (20%-30% on the amount being exchanged, as opposed to 5%-6% before the demonetization)¹². Such a high commission rate affects a major part of his earnings and savings, and this is one of the blows he has faced as a result of this move made by the Indian government. Some others also spoke about difficulties in getting the currency exchanged due to the extremely undeveloped banking sector in the region and the absence of proper banks and ATMs.

One of limitations faced during our study was the unavailability of data from Gelephu, which was due to a lack of time and required permission to access markets, conduct similar interviews on the Bhutan side. However, a short visit and observation of the border town of Gelephu in Bhutan gave some insights with regard to the dual-currency usage status and acceptance on the

¹² Interview of shoe seller from Bhutan

other side. It is a similar transactional modal that works there, where Indian customers are more than welcome to make payments using Bhutanese or Indian currency, and therefore a comparison can be drawn along these lines.

From our observation, how this works could be on the basis of a mutual understanding between such border towns that have a continuous inflow and outflow of people from both sides on a daily basis for various purposes, including shopping, employment and travel to other parts of one country (in the case of Bhutan) by means of the shared highway between the two.

According to the Gelephu Secretary of the Bhutan-India Friendship Association (BIFA) Mr.Rabtan, there are two ways of facilitating smoother cross border trade. Firstly, acceptance of Bhutanese currency on the Indian side not just in the neighboring border towns and villages but all the way up to Bongaigaon and Kokrajhar. This way, time and money spent on exchanging the currency and paying a commission for it can be saved, because the value of both the Indian rupee and the Bhutanese Ngultrum is the same.¹³ Secondly, the banks at both sides of the border could work in close collaboration with one another, so that issues pertaining to dual-currency usage and other such issues can be tackled with more ease.¹⁴ However, as has already been stated, with the undeveloped and almost non-existent banking system in the border areas on the Indian side, the implementation of such ideas may take far too long.

Evaluation & Concluding Notes

Borders, boundaries, frontiers and borderlands are human creations that are grounded in various ethical traditions (Brunet –Jailly, 2005). However, the debate on the functions of these borders cannot be avoided. The specific functions of borders vary in time and space; they could also

¹³ Interaction with Mr.Rabtan, BIFA Secretary for Gelephu ¹⁴ Ibid

interact to reduce intra-state tensions. Through our study and interactions, it is observed that to understand power relations across boundaries, an understanding of the border territory is crucial.

In Brunet-Jailly's theory of borderlands, local culture and local political clout of borderland communities are an important lens for understanding border theory, but such a theory fails to incorporate the role of economic livelihoods or prevalence of market forces near the border in studying the socio-economic and cultural features of resident border groups.

From the analysis of the interviews and interactions taken in Dadgiri and Gelephu over a period of two weeks, it was observed that market forces have specific implications on the Indo-Bhutan border in Chirang district, Assam, India.

Our study makes a small attempt in (re)conceptualizing existing narratives on border areas; market dynamics and cross-border trade patterns usually studied within the scholarship of international relations, international political economy and international economics. There is a need to explore the contours of traditional politico-economic frameworks and incorporate the role played by gathering more micro-narratives that help in shaping the governing dynamics of social/cultural/economic and political aspects of similar geo-spatial spaces. The wide trading basket of consumer goods; minimal regulatory intervention by local market committee; use of dual-currency exchange; unique supply chain managerial systems emerged as highlights from our study and observations gathered in an ethnically diverse and fragmented geo-spatial space where the Dadgiri-Gelephu market offers a niche 'people-to-people' model for the Indo-Bhutanese community.

In any centralized, top-down model securitizing border regions without studying such market based narratives will endanger and circumscribe growth opportunities for communities residing at the border areas which get most affected by any 'national policy for securitization' aimed at improving political/social/economic relations between two or more territorial communities. We hope our study shaped from an economic anthropological perspective is a step in this direction to report and document similar intra/cross-border narratives vital for the theory and praxis of any scholarship on borderland studies. In the face of hegemonic economic changes, models such as the Dadgiri weekly market, where an exchange of goods and services at a comparatively small scale happens, contribute to shaping a sub-regional economy with added benefits.

Appendix: Questionnaire

1. Business Activity- Profile (Constitution of Product Chains)

- Name of Respondent
- Nature of Business (*Family Owned* or Independently owned)
- What is the geospatial space covered by the business?
- Any comments on the history of business activity
- What are the different product baskets catered by the business?

2. Border Narrative

- Are there any changes at the borderland? (Infrastructural, development, changes due to disturbances, Infrastructure of roads, Re-routing of trade routes, Transformation of territories in spaces, New economic geographies)
- How has these changes affected your business over time?
- Is this region just for business/trade or is this a home for you? (space/place)

3. Do you trade with Bhutan/India? (import/export: raw materials, manufactured goods, finished goods, services/ clientage)

4. Infrastructural Friendliness/ Logistics

- How are the roads/railways?
- Which is the preferred form of transport?
- What are the challenges in transporting goods to and fro (from Bhutan/India)?
- Where do you stock? How often is the material exchanged? Or do you get it on credit?
- What are the ways in which diverse product baskets are logistically managed?
- What kind of interpersonal networks are involved in distributional processes?

5. <u>Current dynamics of trade</u>

- How has the recent demonetization reform affected the business activity?
- How does the exchange rate work/fluctuate?
- Are there any tariffs on your imports?
- Any taxes on your profits?
- How much profit do you make? (optional question)

6. Others

- Who are your competitors?
- Is there a trade association? If yes, how does it operate?
- What benefits do you get from the state?
- How does any bandh in your area affect your business?
- How traders understand & redefine 'the international' & 'the regional' definition of trade.

Select Photos





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