Making a Living in the Nepal Himalayas: The Case of the Thakalis of Mustang District

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In Nepal three decades of planned development has resulted in improvements in basic infrastructure, but due to a high population growth rate and poor performance in the agricultural sector, the real GDP per capita has remained low. Nepal, formerly a major rice-exporting country, has now begun to import foodgrains. The forests are being depleted at an alarming rate, leading to serious environmental deterioration. One of Nepal's most eminent scientists and planners has observed that "the aftermath of a quarter century of development efforts has been one of increasing poverty" (Gurung 1983:1).

The picture of the average hill peasant is an appalling one. Families generally do not produce enough foodgrains to meet their requirements, and consequently one or more members work as labourers in the south during winter to make cash for buying foodgrains and other essentials. Forest resources are fast disappearing, and women spend several hours a day collecting firewood and fetching water. Villages have no electricity, no water supply system, and if any, little access to health care facilities. While there is often a primary school in the village panchayat, the enrollment is poor, especially among girls. The poorest villagers cannot make a living and therefore emigrate to the Terai.

The present article analyses how the Thakalis of Thak Khola valley, Mustang District are making a living. It examines the subsistence economy, the need for cash, and sources of non-agricultural income. It is shown that the Thakalis do not fit the picture of the average hill peasant. Most enjoy a relatively high standard of living and only few households have major problems making a living. The basic infrastructure has improved much in recent years (e.g., most villages have electricity and potable water supply systems) and school enrollment is very high. The various factors accounting for this situation are analysed, and consideration given to the design and implementation of development programmes in Thak Khola.

THE THAK KHOLA VALLEY

The Thak Khola valley is situated in the southern part of Mustang District, Nepal. The altitude in the bottom of the 30 km long valley inclines from 1,900 m in the south to 2,700 m in the north. Thak Khola is open towards the north and the south while towards the west and the east it is surrounded by some of the world's highest mountains, including Dhaulagiri I
(8,167 m) and Annapurna I (8,078 m). The Kali Gandaki river, which rises in the mountains on the border with Tibet, enters from the north and flows through the valley.

In Thak Khola winters are long and cold, summers short and warm. The climate and the vegetation vary according to the latitude. Due to minimal rainfall and high evaporation caused by strong winds the northern part has a semi-desert vegetation; on the mountain sides where rainfall is higher, are forests with pine, fir, birch, rhododendron, juniper and cypress. In the south rainfall is more than twice as high as in the north and rich forests with coniferous and deciduous trees are found close to the villages.

Villages are nuclear settlements situated near the bottom of the valley, usually where tributaries join the Kali Gandaki. The biggest villages are Marpha, Tukce, Syang and Thini, each having about 100 houses. An old caravan route which connects Tibet with the hills and plains further south runs through the valley, but the nearest motorable road is at Pokhara four days walk to the south. A small airport is located at Jomsom providing several weekly flights to Pokhara and Kathmandu.

Since the 1960's the development of infrastructure has been dramatic, especially around Jomsom which became the district Headquarters in 1975. There are more than 30 government and quasi-government offices in Jomsom, and several in other villages. Jomsom has a small army garrison, a police station, a jail and a wireless station. Another army garrison is located at Kaisang east of Thini. Post offices are found in several villages and there are two banks in Jomsom. Primary and lower secondary schools are found in all major villages and there are higher secondary schools in Jomsom and Kobang (others are planned in Marpha and Lete). There is a hospital in Jomsom and health posts in most other village panchayats. A government agricultural farm is located in Marpha and offices providing agricultural and veterinary services are found in all village panchayats. Almost all the villages have potable water supply systems, and since February 1983 the area between Jomsom and Larjung has had electricity.

The northern part of Thak Khola between Jomsom and Cimang is known as Pacgau and the southern part between Tukce and Ghasa is called Thaktsatsai. For administrative purposes the valley is divided into six village panchayats, namely Thini-Jomsom, Marpha, Tukce, Kobang, Lete and Kunjo. In 1977 there were 942 households in the valley, and 69 percent of them were Thakalis. The Thakalis consist of three separate endogamous groups, namely the Tamang Thakalis whose homeland is Thaktsatsai; the Mowatan Thakalis who are the indigenous people of Marpha; and the Thulkaosomali Thakalis who are found in Thini, Syang and Cimang. People of Tibetan descent (mainly from Baragau) and occupation castes (tailors and blacksmiths) each account for 11 percent of the population while the remainder are mainly Magars and Tangbetana.

The area north of Thak Khola is known as Baragau and Lo (or Mustang), and is inhabited primarily by Tibetan speaking people. The area immediate south of Thak Khola is inhabited by Magars and Nepali speaking castes.
Collecting

The Thakalis use stones for constructing houses and fences, and flint for making lime for white-washing houses. Clay is used in roof and wall construction while white, blue and red soils are used for coloring walls. Wood is used as fuel, for building houses and bridges, and for making tools and utensils; in Thaksatsai the main fuelwood is pine while cypress and juniper are used in Pacgau. Forest are found close to the villages in Thaksatsai and wood is transported by oxen and men; in Pacgau most of the forests are situated 800-1,000 m above the villages and wood is transported mainly by oxen and jho (a hybrid between common cattle and yak). Small pieces of resinous pine are used as kindling and (in the southern part of Thaksatsai) as a source of light, while resin sap is used as a glue. In the southern part of Thaksatsai mountain bamboo is used for making baskets, mats, brooms and other utensils and tools. Pine-needles are gathered by women during winter and spring and used for making composted fertilizer. Grass from pastures and field boundaries is used as fodder for horses.

Wild fruits and berries are collected, and the nuts of apricot and peach are used for making oil. Wild garlic, mushrooms, edible plants and grasses are collected and used in cooking; bamboo shoots are found and used only in the southern part of Thaksatsai.

Hunting

Hunting is forbidden in Thak Khola and plays, therefore, only a minor role in the local economy. Muskeer used to be a favorite game because of the musk, and the chukor partridge because of its delicious meat. In autumn red sparrows descend to the villages and at night young men blind them with torches, catch and later consume them.

Agriculture

Agriculture is the main economic activity in Thak Khola. In Pacgau there are two main types of fields, namely the irrigated fields close to the villages (tale), and the non-irrigated forest fields (dongle) situated up to 1,000 meters above the village; two crops are annually obtained from irrigated fields, while only one is grown on non-irrigated fields. Irrigated fields account for an estimated 70 percent of the cultivated area.

On irrigated fields the main winter crop is six-rowed naked barley (karu), while two-rowed hull barley (cika) and wheat (gho) are the secondary crops. Garlic (nho) is cultivated in a small section of a wheat field. Sweet buckwheat (gepe) is the main summer crops and is usually cultivated in those fields where barley and wheat are the winter crops; maize (mokai), beans (simi) and vegetables are the secondary summer crops. In Pacgau the traditional vegetables are hot horseradish (lhapu) and sweet radish (male), but since the 1960's numerous new vegetables have been added to their diet.
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<thead>
<tr>
<th>Area</th>
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<th>Main Crops</th>
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<td>Pacgau</td>
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<td>Thaksatsai</td>
<td>Main Fields (Non-irrigated)</td>
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<td>Thaksatsai</td>
<td>Main Fields (Non-irrigated)</td>
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<td>Marginal Fields (Non-irrigated)</td>
<td>Summer</td>
<td>Hull Barley Potatoes</td>
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Introduced, including carrot, tomato, cabbage, cauliflower, peas and spinach. Vegetables are mostly grown in an irrigated field which has been converted into an orchard.

In the forest fields villagers cultivate mainly bitter buckwheat (bhre), potatoes (taya) and mustard (nanum). Mustard is a major crop in Syang while little is cultivated in Marpha. In Thini large quantities of local radish (male) are grown in some forest fields situated relatively close to the village.

The agriculture cycle in Syang is as follows. The wintercrops are sown in early November. There are no major agricultural activities in winter, except that the fields are irrigated six-seven times between the sowing and the harvest. Weeding starts in the middle of March and continues for about two-three weeks. In the forest fields mustard is sown in April and potatoes are planted in May, and bitter buckwheat is sown about two weeks later.
The harvest of the winter crops starts in early June with the harvest of hull barley. The plant is cut with a sickle and the ears are detached from the stalks using a tool with a big iron comb (dhasin); the ears are dried and later threshed with a flail. Following the harvest the fields are irrigated and ploughed. If necessary, the fields are manured before ploughing. The best fields are manured only in autumn, while those of low quality are manured in the spring as well. The fields are sown with maize and beans by a woman walking behind the plough dropping grains into the furrow. The fields are then harrowed using a wooden board drawn by a pair of jho and weighted by a man. This is done to cover the seeds and to facilitate irrigation. The harvest of naked barley starts in the middle of June and last until the beginning of July. Wheat is the last winter crop to be harvested. While naked barley is being harvested the village headman consults with the village astrologer to find an auspicious time for the sowing of sweet buckwheat; the day is announced to the villagers and people are fined if they start to sow before this date. The sowing of sweet buckwheat takes place shortly after the wheat has been harvested and lasts for one week. The fields are first irrigated and, if necessary, ploughed and manured. The seeds are then broadcast and the ground ploughed and harrowed.

The period between the sowing and the harvest of the sweet buckwheat is less intensive than the two harvest periods, but there are still many agricultural activities, especially in the forest fields. It is also during this period that weddings and some major festivals take place. Maize is weeded and soil heaped around the stalks in the second half of July. Mustard, bitter buckwheat and potatoes are weeded at the end of July and sweet buckwheat at the beginning of August. Sweet radish is harvested in the middle of August, mustard in the beginning of September, bitter buckwheat in the middle of September, and maize in the last week of September; the potato harvest commences at the end of September.
According to locals, sweet buckwheat takes exactly 108 days to mature and it is forbidden to harvest the crop before this period has ended. The harvest usually takes place in the second half of October, the exact day being determined by the village astrologer. The ears are cut with a sickle and spread out on a big blanket and beaten with wooden sticks. After the harvest fields are irrigated and from a day fixed by the village headman animals are allowed to graze in the fields for about two weeks. The fields are then fertilized, ploughed, and sown with barley and wheat.

Except for a few fields in Tuksce and Sauru, the fields in Thaksatsai are not irrigated. An estimated 50 percent of the fields give two annual crops while others give only one. The fields which produce two crops are usually found closer to the village than those giving only one crop; two yearly crops are more common in the northern part of Thaksatsai than in the southern part. In Pasgau the irrigated fields continously give two yearly crops, but in Thaksatsai the fields sometimes lay fallow for one season to regain their strength.

In the southern part of Thaksatsai hull barley is the main winter crop and maize and beans the main summer crops on fields which give two yearly crops; naked barley and wheat are the secondary winter crops and buckwheat the secondary summer crop. Hull barley and potato are the main crops in the fields which produce once yearly. In summer vegetables are grown in a corner of a maize field or in a field with fruit trees; in addition to the vegetables found in Pasgau, pumpkin, watermelon and soybean are also grown in the southern part of Thaksatsai.

In the northern part of Thaksatsai hull barley and naked barley are the main winter crops in the fields which give two annual crops while sweet buckwheat and maize are the main summer crops; wheat is the secondary winter crop while bitter buckwheat, potato, mustard and vegetables are the secondary summer crops. Potato is the main crop in the fields which give only one crop yearly.

Animal Husbandry

Animals husbandry plays an important role in the economy of the Thakalis. Cattle and jho are an integral part of the subsistence economy while goats, sheep, yak and mules are 'cash-crop' animals kept primarily to produce goods or services for market sale. These elements will be described later.

There are two types of cattle in Thak Khola, namely Tibetan dwarf cattle (mhe) (found mainly in Pasgau) and humpbacked zebu cattle (mhon mhe) (found in Thaksatsai). In addition to reproductive purposes, cows are kept for milk and dung production. The Tibetan cow is milked for a period of six months with a daily production of maximum three mana. If a calf dies a tulchan is occasional used to ensure the cow gives milk.

The Tibetan cattle are the garbage collectors of the village. They
roam freely and eat grass, straw, human faeces, and throw-away paper and clothes; at home it is fed with straw, husk and the leftovers from the production of alcohol. Although milk production is low, the Tibetan cow is a useful animal because from low value inputs it produces a valuable output, dung, which is used for fertilizer. The value of dung is high and villagers collect it when they take their cattle for watering.

In addition to dung, bulls are kept for reproduction and transportation, and oxen for transportation and traction. Cattle are kept in the village during winter and at upper pastures in summer. In Kobang and Lar-jung there is a cooperative system for herding cattle. Participating households supply labour on a rotation basis and every morning two herdsman take the village herd out for grazing.

The jho is a cross-breed between yak and common cattle. The male jho is sterile and is known as jhopa, and the female as jhomo. The jho are used primarily for traction and transportation and Thakalis, therefore, mainly keep the stronger jhoma. In addition, jhomo with a calf would not be able to work, and calves often die shortly after birth. Almost all the jho in Thak Khola are products of a yak bull and a zebu cow as this variety adapts best to the local ecological conditions. The Thakalis dislike breeding hybrids and jho are imported from Nubri, Rasuwa and Solu.

In 1977 there were 270 jho in Pacgau, and Syang had the largest number (99). There were 200 jhoma in Marpha, but there are now only four animals in the village. The jho does not adapt well to the ecological conditions in Thakaatsal and there are only a few in that area. The jho is used for traction and transport wood and other products from the forest down to the village. In winter they are also used to transport salt down to Tatopani south of the valley, and to bring rice back. In winter the jho is fed with straw and left-overs from the production of alcohol; in summer they are let loose in upper pastures. The Thakalis do not slaughter and eat cattle or jho, and old animals are sold to Tibetan speaking people living in Thak Khola or further north.

THE NEED FOR CASH

Although the majority of the Thakalis produce many of the goods needed by the household, none are self-sufficient, and therefore have to buy goods and services at the market. In addition, households need money for paying taxes and fees, and to cover expenses for religious ceremonies, marriages and entertainment.

Goods

Locally Produced Foodstuffs. Most households produce enough grain to meet their requirements, but some do not produce all varieties of local foodstuffs and buy certain products at the market. For example, buckwheat porridge is one of the two main daily meals in Pacgau, and households with little land cultivate sweet buckwheat as the only summer crop and buy their...
limited requirements of maize and beans locally, or in Thaksatsai. Also, many households in Jomsom do not produce potatoes and import this crop from Lete and Baragau. Households running inns usually need more barley for making alcohol than they produce themselves and buy this crop at the local market. Further, mule owners from Pacgau buy large quantities of maize and some hull barley from Thaksatsai; the maize is usually purchased in November when the price is low and transported back to Pacgau on jho or oxen.

Paddy is not grown in Thak Khola, and until a few decades ago the Thakalis had rice only on special occasions. This has changed and except for the poorest households the Thakalis now eat rice once a day. Due to high transportation costs rice is very expensive in Thak Khola. For example, one pathi of rice sells for 23 Rs in Pokhara but costs 55 Rs in Jomsom. Rice is a major expenditure and a household with four adults consume about 90 pathi of rice a year costing about 5,000 Rs.

To reduce the cost most households buy their rice in the south, but some rice is also bought locally from shops and traders. Mule owners buy their rice in Pokhara and transport it to Thak Khola in autumn or in spring. Households with jho and oxen often buy their rice in Tatopani in winter and transport it back on these animals. Households without mules sometimes buy their rice in Pokhara and have it brought to Thak Khola on others' mules; although the transportation cost is high (6.50 Rs per kg), it is up to five rupees less than buying it in Thak Khola. The Thakalis usually do not porter their own rice. It is more cost-effective to use mules and the Thakalis do not like to be seen carrying heavy loads along the caravan route.

Since the 1970's the Nepal Food Corporation has been selling rice in Thak Khola at subsidized rates charging 7.14 Rs per kg for rice which costs about 12.10 Rs per kg at the local market. The Corporation is, however, selling only limited quantities. Villagers can buy only about two pathi per person per year, a fraction of that required.

Animal Products. Only 19 percent of the villagers raise goats, sheep or yak. Others must buy meat and other animal products in the market. In Thak Khola, meat is dried and used in meat-curry. Compared to Western standards meat consumption is low and a person eats only a few small pieces of meat with his rice. Rich households have meat almost daily while the poor eat it only in connection with festivals and marriages.

The local supply of meat comes from old, female yak which are slaughtered when they reach about 15 years. Although some Tamang Thakalis do not eat yak meat, the demand exceeds the local supply and old, castrated males are imported for slaughter from the north. Several households usually share the cost of one yak and the meat is divided into equal shares and allocated by drawing lots. The skin is sold while the tail is given to the man who arranges the purchase and slaughter of the animal. An old, castrated male yak costs 3,500 Rs and the larger, rich households consume one yak a year.

The demand for goat and sheep meat also exceeds the local supply.
These animals are imported from Lo and Tibet; in addition, sheep are bought from southern herdsmen whose animals come to Thak Khola to graze in summer. A large, local castrated male goat costs 800 Rs, and a Tibetan sheep 470 Rs.

The Thakalis drink milk only occasionally. They do drink milk tea, and in summer use the milk from their cows, and in winter powdered milk imported from China and India. Yak milk is made into butter and used for butter tea. Few households have yak, others buy butter at the market price of 90 Rs per kg. Demand for butter exceeds local production and traders from Dolpo come to Thak Khola to sell butter (one weight unit of butter is exchanged for seven units of naked barley). Hard cheese (chyurph) made from whey is eaten as a sweet (one pathi of cheese costs one pathi rice).

Wool is used for making shawls, blankets, carpets and coats. Sheep are reared only in the southern part of Thaksatsai and while most of the wool used there is produced locally, the Thakalis further north import wool from Lo, Dolpo and Tibet (Tibetan wool costs 40 Rs per kg). Goat- and yak-hair is used for making blankets, sacks and rope, and costs 10 Rs per kg.

Other foodstuffs. In addition to rice and animal products, the Thakalis buy tea, salt, cooking oil, lentils, sugar, spices and other foodstuffs in the market. Tibetan salt is brought to Thak Khola by northern traders in summer. Since the 1970’s National Trading Ltd. has been selling Indian salt in Jomson at subsidized prices. Block tea for making butter tea and dust tea for making milk tea are bought in local shops. Some Thakalis occasionally travel to Kalimpong in India to buy, among others, block tea for sale in Thak Khola. Cooking oil is produced locally, but demand exceeds production and oil is imported from Lo and the south.

Clothes and footwear. Thakali men wear nepali-style trousers, shirts and waist coats. When it is chilly men wear a woolen west, sweater, a jacket or woolen blanket. Men’s traditional winter dress is a woolen Tibetan-style overcoat. This coat is worn by many men in Thini, Syang and Cimang and is also used in Marpha while the Tamang Thakalis gave it up a long time ago and instead wear Western-style coat and jackets. Thakali women wear a Nepali-style blouse and shawl for every-day use, and a saree for special occasions, and in winter a woolen sweater, shawl and a Western-style overcoat or a jacket. Some women (especially in Paccagu) still wear the traditional Thakali dress, a pair of wide cotton trousers with a cotton or velvet blouse, a long cotton or woolen belt tied around the waist, and a black velvet or multistriped woolen apron in the back. The traditional winter dress is a woolen overcoat for daily use and a sleeveless-multistriped woolen coat for special occasions.

Woolen clothes are made locally from high-quality Tibetan wool. Thakali women prepare the yarn on a hand spindle but the weaving is done by women of Tibetan descent living in Thak Khola, or women from Baragau. Sweaters are knitted all over the valley and in the southern part of Thaksatsai. Blankets and shawls are woven from local wool. Cotton material is bought from local shops, southern traders visiting Thak Khola, or during visits
Western-style clothes have become popular in recent years. Young men wear western-style shirts and trousers, such as blue jeans. Many men (and also some women) wear nylon and down jackets, and ready-made sweaters and shawls are also popular. Women's dress has not changed much but some young women studying in Pokhara and Kathmandu wear jeans, knickers and even tracksuits while on home leave. The Thakalis first bought Western clothes second-hand from tourists. In recent years the bazaars of Pokhara and Kathmandu have been flooded with cheap; ready-made clothes from Bangkok and Hongkong and the Thakalis buy western clothes from these places.

In summer the Thakalis wear leather shoes made by southern shoemakers who stay temporarily in Thak Khola. They also use ready-made tennis-shoes, plastic sandals and leather shoes costing between 20 and 350 Rs. The shoemakers copy the latest ready-made models and in 1983 leather shoes copied from NIKE tennis-shoes were made in Thak Khola. In Pacgau some men and women wear Tibetan style winter boots made from leather and cloth. Others find them old-fashioned and in winter use their summer shoes or boots bought from tourists.

Other goods. In addition to foodstuffs, clothes and footwear, the Thakalis buy numerous other goods at the local market or in the south, such as kitchen utensils, torchlights, batteries, matches, kerosene, oil, soap, pens, paper, biscuits, sweets, medicine and cigarettes. Kitchen utensils are traditionally made from copper and brass, but in recent years ready-made aluminium pots and stainless-steel plates have become increasingly popular. Some Thakalis smoke up to twenty cigarettes a day; most people use cheap brands, but some prefer expensive filter cigarettes and may spend 10 Rs a day on this habit.

Services

Most households have no more land than they can efficiently exploit with their own labour resources. The two main harvests are, however, very labour intensive and during these periods many households temporarily employ additional labour. Those households which have more land than they themselves can exploit lease land on tenure or hire labour on a more permanent basis. Also, herds of yak, goats, sheep and mules are often attended by hired herdsmen. Some households have sufficient labour in relation to their resources but need to hire labour because members work as teachers, run an inn, or are engaged in other non-agricultural activities.

In Thak Khola there are four main categories of labourers.

First, in early summer Tibetan-speaking men and women from Baragau, Lo and Dolpo come to Thak Khola where they work for four-five weeks during the harvest of the summer crops. The daily wage is four mana naked barley in Pacgau and one pathi hull barley in Thaksatsai (in addition to food). Since the late 1970's the number of these labourers has decreased. Local
informants mention that the people from Baragau now trade more in the south and that some travel to Manang where wages are higher than in Thak Khola. In addition to these seasonal labourers, some men from Baragau and Lo work in Pacagau for one year or longer, herding yak, goats and mules. In addition to food and clothes herdsmen are paid 1,000-1,200 Rs a year (mule-drivers receive a few hundred rupees more); in lieu of food muledrivers receive 30 Rs daily as subsistence allowance while in the south.

Secondly, men from the middle hills (especially Magars from Myagdi but also Tamangs from Eastern Nepal) come to Thak Khola to work for half a year or longer as general helpers or herdsmen. Wages are higher in Thak Khola than in the south, and although prices are also higher a thrifty person can save more. Men who work as general helpers receive food, clothes and about 1,200 Rs a year. The number of labourers from the south has increased in the past decade and includes also masons, housebuilders, carpenters, electricians and plumbers. Some work under contract (build a wall, make a door, harvest a field) while others are paid a daily wage (20 Rs plus food).

The third category of labourers includes people from the occupation or 'lower' castes (rhi mawa). All major Thakali villages have one or two non-Thakali tailor (duli) and blacksmith (kemi) households, but there are more in Taglung, Tukce and Marpha. These people have little or no land and the income from their traditional occupation is usually so little that they have to sell their labour. They work as daily labourers for the Thakalis and are paid the standard daily wage. A few men work for long periods as herdsmen and some women as general helpers in Thakali households.

Finally, some Thakali find it necessary to sell their labour to subsist. These Thakalis work for others on a daily basis or for long periods as herdsmen and general helpers.

Other sources of labour are available. Households may call on close relatives for a helping hand; children (and their family) are expected to help their parents free of charge while others are paid the standard daily wage. Another way of solving labour shortage is through inter-household cooperation.

Some Thakali households do not use general helpers and herdsmen, but all need the services of specialists to perform certain tasks which they cannot do themselves due to the lack of skills, or for socio-religious reasons. The occupations of blacksmith and tailor are associated with impurity and no Thakali have taken up these occupations. The blacksmith makes and repairs tools and kitchen utensils while the tailor makes and repairs clothes and drums during village meetings, festivals, ceremonies and marriages. These specialists usually work on a daily wage basis receiving 20 Rs a day plus food. In addition, tailors and blacksmiths annually receive goods from each of the households they serve. In Syang, households in the village assembly each pay their tailor and blacksmith one pathi of sweet buckwheat, ten pieces of bread, some alcohol and occasionally meat.
The Thakalis need the services of a carpenter to build and repair their houses and to make furniture. The occupation of carpenter is not associated with impurity and a few Thakalis have specialised in this field, but due to the high demand outsiders are also working as carpenters in Thak Khola. They are well-paid and receive 35 Rs a day plus food. Finally, the Thakalis need the services of specialists to perform religious ceremonies. These specialists are paid about 20 Rs a day plus food, but the most respected lamas receive 100 Rs or more.

Rent and Interest

Most Thakalis own the house in which they live, but a few poor or newly established households rent houses which usually belong to a relative. Costs are negligible, for example, as payment the tenants in Syang only have to work for their landlord three to five days each year.

Some Thakalis rent fields; almost all are landowners and only few are landless. Rented fields belong to Thakalis living outside the valley, to patrilineal descent groups, temples, local villagers who are too old to look after their fields, or those who have too much land in relation to their labour resources.

Rent is paid in two ways. Under the first system (which is found only in Thaksatsai) the tenant provides the sow seed and pays the landlord one third of both harvests. Under the second system the tenant pays a fixed amount of money or grain regardless of the actual production (rent is usually paid in cash in Thaksatsai and in kind in Paccas). In Syang tenants pay three units of naked barley for each unit seed required, and keep the summer crop themselves.

Hiring of animals is limited. Some households hire jho and oxen for ploughing at a cost of 20 Rs a day.

Many Thakalis have taken loans and need money to pay interest and repay principal. Loans are generally obtained for investment purposes, but poor people also take loans to finance daily household expenses, marriages and death ceremonies. As described later, loans are obtained from banks, moneylenders, local credit and saving associations, and from funds belonging to patrilineal descent groups, villages and temples.

The traditional interest rate was ten percent and this rate was still in effect in 1972. Since then the rate has increased and on the private market it is 15–36 percent, while the banks charge 10–16 percent according to the purpose of the loan. The rate on loans from patrilineal descent groups, villages and temples remains, however, at 10 percent and consequently these loans are much sought after.

Taxes and Fees

In the 19th century tax to the Government was the biggest expenditure
on the household budget. The tax for Pacgau was 3,001 Rs, 3,301 Rs, 3,601 Rs, and 4,001 Rs a year during the periods 1807-27, 1828-62, 1863-72 and 1873-77, respectively; in 1878 the tax was reduced to 3,601 Rs. These taxes were extremely high and 3,001 Rs in 1809 prices amounts to several hundred thousand rupees in current prices. Many households could not pay their share of the tax and left Thak Khola. This caused problems for those left behind because the tax remained fixed regardless of changes in the number of households in the area. In 1808, 1827 and 1877 the villagers of Pacgau sent delegations to Kathmandu to request for a reduction in the tax due to emigration and natural calamities. The tax was reduced only in 1877, but on the other hand, it did not raise much during the period 1809-78 and in real terms the tax was lower in 1878 than in 1809.

Presently, I have no information on the tax paid during the period 1878-1967, but Pacgau paid 1,259.39 Rs in 1972 and it is therefore safe to conclude that the tax was substantially reduced (both in real and absolute terms) during this period. The tax was even lower in the 1960's than in 1972. For example, Syang paid 260.26 Rs in 1972, 236.60 Rs in 1969, but only 118.30 Rs in 1968.

Since 1978 the peasants in Thak Khola have paid their land tax on an individual basis. One man who has about one acre of land paid 32 Rs in tax in 1978, but in 1979 the tax was reduced to only 8.36 Rs (about the price of one packet of local filter cigarettes). In sum, while the Thakalis were heavily taxed in the 19th century and had to hand-over most of the surplus they produced to the Government, the present taxes are extremely low, especially considering the cost of the services which are being provided by the Government.

Since the 1970's the Government has been charging a fee for the cutting of timber. The present rate is seven rupees per cubic feet. Thakalis have always had free access to the forests surrounding their villages and complain that the fee has made housebuilding a costly affair. In Thak Khola primary schooling is free, but male students pay six to ten rupees a month tuition in secondary schools. Also, owners of transistor radios pay 10 Rs a year as a fee to the Government. As mentioned earlier, electricity was introduced in Thak Khola in 1983 and villagers pay 10-20 Rs a month according to their consumption.

Finally, the villages in Thak Khola have their own local rules and transgressions for which fines are levied include, among others, cutting woods from protected forest, sowing and harvesting before prescribed dates, cattle entering fields, and failure to participate in communal work.

**Capital Investment**

In Thak Khola the major capital investment goods are jewelery, houses, land and animals. The women's main jewelery is a coral and turquoise necklave which costs about 25,000 Rs. Gold jewelery is not made in Thak Khola but acquired during visits to Pokhara or Kathmandu.
House prices vary according to quality, size, age and locality. Prices are high in Jomson and a good house cost 30,000-35,000 Rs in 1977. Land is very costly at Jomson Airport and the houses there are the most expensive in the valley; in 1980 a man from Syang bought the oldest house there for 61,000 Rs and in 1983 he sold half of it for 43,500 Rs. Houses are also expensive in Marpha and in 1977 the best ones cost 40,000-50,000 Rs. Prices are lower in the villages away from the main caravan route. In 1977 a medium quality house cost about 5,000 Rs in Cimang, 6,000 Rs in upper Syang and 9,000 Rs in Taglung. House prices have increased greatly in the past few decades. A house in Marpha which cost 300 Rs thirty years ago recently sold for 36,000 Rs, and another house which was bought for 900 Rs in the early 1940s had a market value of 50,000 Rs in 1981. Housing costs have accelerated in recent years and I am informed that the present 1984 prices, in general, are about 100 percent higher than the 1977-prices quoted above.

There is a limited supply and sale of houses. In 1978 only one house was sold in Syang (6,000 Rs) and there were no sale in the following two years; there was no sale of houses in Marpha in 1980. Given the limited supply, people in need of a house often build their own. The cost involved has gone up and a new house constructed in Syang in 1983 cost about 50,000 Rs. This is attributable primarily to an increase in the salaries of carpenters and unskilled labour, but also because people now pay a fee to the Government for cutting timber. In addition, new houses are of a better quality than the old and generally have glass windows and wooden floors.

The supply and sale of land is also limited. In most villages there are only one or two sales a year, but more fields are occasionally for sale when a household emigrates permanently from the valley. In Syang only one field was sold in 1980-81 and in Cimang there was only one landslide during a three-year period. In Pagaifi a field is measured by the amount of seed needed to sow it. In Jomson land cost about 600 Rs per palh of seed in 1977, while in Marpha the price was 1,600 Rs. Also in 1977, a rapan of the best land cost about 12,000 Rs in Marpha, 3,000 Rs in Lele and 2,500 Rs in Taglung, while one rapan of lower quality land cost 1,500 Rs in Lele and 700 Rs in Taglung. The price of land has increased in the past decade, due mainly to the introduction of apples as cash-crop, and, along the main trail, because of the possibility of making tourist hotels. For example, in 1982 a man from Marpha refused to sell a field for 10,000 Rs which he had bought for 800 Rs around 1960.

The most expensive land is at Jomson Airport which, in spite of its name actually belongs to Syang village. In the early 1960's a small airstrip was constructed on this barren plain which originally was used for grazing animals. The airstrip was extended in 1972-73, and at that time the only house at the airport belonged to Syang village and was rented out to some Tibetan refugees who ran a small inn. In the early 1970's villagers from Syang started to buy the land around the airfield. By village rule households can buy one plot of barren village land measuring 20 by 20 yards each year. The price is one rupee per yard, and a plot which measures 20 by 20 yards costs 40 Rs. Initially there was sufficient land, but later the
demand increased and the village sold the last plots at an auction for about 300-500 Rs apiece. Only villagers from Syang were allowed to buy the land, but as soon as it became private property the land could be sold to outsiders. Realizing the value of the land, Thakalis from Marpha and Thaksatsai started to buy plots paying about 2,000 Rs apiece. Most of the villagers from Syang were happy to get 2,000 Rs for a plot of land which they had bought for 40 Rs only a few years earlier. The prices continued to rise, however, and a plot along the main trail cost 25,000 Rs in 1981 and 33,000 Rs in 1983. The villagers from Syang now regret that they sold their land.

Following the increase in land prices villagers in Pagdau started to buy plots of barren land surrounding the villages; some have established small orchards while others keep the land as an investment. In 1980 an ex-soldier from the British Army returned to Syang and purchased half of the plain above Jomsom Airport from the village for 550 Rs (there used to be fields at this location but they were abandoned long ago due to inadequate water-supply). The ex-soldier has brought water to the plain from a remote water source using polythene pipes and has planted fruit-trees there. Recently, the ex-soldier was offered 150,000 Rs for the property, but he refused to sell it.

Miscellaneous Expenses

In addition to the above items, the Thakalis need cash to cover other various expenses. When a person falls ill, the household spends money on healing ceremonies and/or Western medicine. Marriage and death ceremonies are costly and expenses usually exceed 10,000 Rs. The Thakalis have stopped distributing goods to villagers in the name of deceased relatives (dhon), but to obtain merit old Thakalis occasionally distribute grain and money worth several thousand rupees (jhimpa piwa). In the evenings Thakali men like to visit local inns to have a few glasses of alcohol (one glass costs two-three rupees) and some men expend more than 100 Rs a month on this habit. During festivals men play cards and have archery contests and while some make an income, others spend several hundred rupees in a few days. In addition, men expend money on drinks and snacks during festivals. Some men drink Star Beer and Kukri Rum instead of local beer and alcohol (in 1983 the inns charged 36 Rs for a bottle of Star Beer). Gambling is allowed only for a few days during the main festivals but a few Thakalis gamble more regularly at some hotels in Jomsom (the stakes are high and some have lost several thousand rupees in one night).

During winter many Thakalis travel to Pokhara and Kathmandu on business, pilgrimage or to visit relatives. Some spend only a few hundred rupees on such trips while others use much more. Visitors usually buy goods to bring back home. A Thakali who visited Kathmandu in 1984 spent more than 14,000 Rs on various consumer goods, and in Pokhara he spent 6,000 Rs on rice. In another case a young man stayed one month in Pokhara to prepare himself for an examination and including various 'fees' the stay cost him 4,600 Rs. Some Thakalis send their children to Pokhara and Kathmandu for education. In one case a man is paying 600 Rs a month in tuition and
and boarding fees for his eight year old son. In 1972 relatively few households had transistor radios and only a few men wore watches. This has now changed. The Thakalis now prefer radio-cum-cassette recorders which cost 2,500 Rs or more. Except for the oldest generation, most men and many women wear watches. Most watches are Seiko or similar brands which cost 500-1,000 Rs, but some have digital watches and a few wear expensive Swiss watches. Finally, in connection with the introduction of electricity, many households have used about 1,300 Rs to install electricity to their houses.

WAYS TO MAKE AN INCOME

As described above, the Thakalis buy goods and services at the market. In addition, households need cash for paying taxes and fees, and to cover other expenses. The present section examines how the Thakalis make an income to cover these expenses.

The Sale of Goods Produced by the Household

One way to make an income is to sell goods collected or cultivated by the household.

Collecting and hunting. A few households (especially in Cimang) produce and sell an oil made from the nuts of various fruits which is used to oil hair and to massage children and sick people. Wild peach and apricot are collected and sold locally (one rupee buys about 30 fruits). Yarca ghumbu which is considered an aphrodisiac, is collected in high pastures and sold to local traders who resell them in the south. Grass from field boundaries and pastures is collected and sold to horseowners (two rupees per kg). Some villagers sell fuelwood to hotels and government offices and employees (a small jhopa-load costs 30 Rs and a man-load 22 Rs). Many new government offices are being constructed in Jomsom and Marpha and villagers sell stones to the contractors (a pile of stones measuring 5 by 5 by 3 feet costs 120 Rs). In the southern part of Thaksatsai villagers make baskets, mats, brooms, and the like from mountain bamboo and sell these goods to villagers further north. In the same area people collect cannabis and sell it to traders who resell it in the south.

Hunting used formerly to be an important way to make cash. It is now forbidden but muskdeers are occasionally killed and the musk is sold for about 700-800 Rs a tola (i.e., 11.7 grms). Most of the musk exported from the district is from Tibet, however, and is bartered from Chinese soldiers in exchange for watches and other consumer goods. The Impeyan pheasant is occasionally killed; the tail and head feathers are used for making arrows and cost 60 Rs.

Agriculture. Most households have a surplus of certain crops which they sell for cash, barter for goods, or use as payment for services. In the southern part of Thaksatsai there is a large surplus of maize and hull barley. Maize is sold (28 Rs per pathi) to muleowners from Pacgau and further north, while hull barley is sold (25 Rs per pathi) to people from
the north who use it for making alcohol and feed mules. Naked barley is the main winter crop in the northern part of Thaksatsai and in Pacgau and is used for making alcohol, snacks, and flour for mixing in butter-tea. Many households have a surplus of this crop and sell it (42 Rs per pathi) to inns, barter it for salt, sell it to northern traders or use it as payment to labourers.

In Syang, Thini and Cimang hull barley is used for making yeast which is sold to people in Marpha and Thaksatsai who do not usually produce yeast. In December 1980 a man from Thaksatsai bought 9,000 yeast coins in Syang for 300 Rs. The seller produce about two muri of hull barley a year, and except for the seeds required for sowing, the whole production is used for making yeast. This gives him an income of about 1,200 Rs, but others sell for as much as 2,000 Rs a year.

Some villagers (especially in the southern part of the valley) have a surplus of potatoes and sell them (9 Rs per kg) in Jomsom and south of Thak Khola. A few farmers cultivate an improved variety of wheat (RA 21) which they sell (8 Rs per kg) to the Agriculture Inputs Corporation. In 1980 the Corporation bought about 60 muri of this wheat which it resold further north.

Animal husbandry. Although cattle and jhopa are kept as an integrated part of the subsistence economy, they are a source of little cash income.

Some cow-owners sell milk, and jho are used for carrying fuelwood for sale and rented out for ploughing. The Thakalis do not eat cow and jho meat and old animals (and also fat dead ones) are sold to Tibetan speaking people.

Goat, sheep, yak and mules are one of the main sources of cash income in Thak Khola, especially in Pacgau. In 1977 forty percent of the Thakali households in Pacgau and 24 percent of the households in Thaksatsai had one or more herds of these animals. A viable herd of any of these animals costs 40,000-50,000 Rs. While cattle and jho are looked after on a part-time basis by household members, the 'cash-crop' animals are herded by fulltime herdsman (usually hired).

In 1977 there were 2,700 goats in Pacgau, but in Thaksatsai only 600. Jomsom and Syang are the major goat-rearing villages. Herds are usually owned by individual households and the average herd has 60 animals. Some households have only a few animals and keep them with the herd of a relative. Most of the goats are of a local variety (shira), but there are also some Tibetan goats (hvangra) and some of a southern variety (mhorra).

In Syang (2,850 m) the goats are taken to the winter pastures 400 m above the village in November and stay there during the winter. Any snowfall usually melts away within a few days, but in case of heavy snowcover the goats are brought down to the village and fed on buckwheat hail. The first kids are born in the middle of March and two weeks later the herd is taken down to the village where it stays until mid-June. Until they are six weeks old the kids are kept in the goatherd during the daytime, while the nannies and the castrated billy-goats graze around the village. The kids
**Figure 3: The grazing cycle of the goats, Syang village**

<table>
<thead>
<tr>
<th>Season</th>
<th>Elevation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summer</td>
<td>3,800 m</td>
</tr>
<tr>
<td>Winter</td>
<td>3,300 m</td>
</tr>
<tr>
<td>Village</td>
<td>2,850 m</td>
</tr>
</tbody>
</table>

are kept separate from the nannies during the night, but in the morning they spend an hour feeding. Kids are given leaves from the *syola* tree (which is the only tree used as fodder) until six weeks of age when they start to graze with the herd in the daytime. When they are about two months old the kids are no longer allowed to drink milk and the nannies are milked every morning; goats give about a mana of milk daily during the first months they are milked.

In the middle of June goats are shorn and taken to the high pastures (about 1,000 m above the village) where they stay until early November. During the night animals and herdsman sleep in a small stone house situated at the forest fields (kids continue to be kept separate from the nannies). Milk is boiled into curd, and twice a week it is carried down to the village in bags made from the stomach of the goat. In the summer all the billy-goats are collected into a single village herd and kept separate from the other goats. In 1980 the person responsible for this herd received half a pathi sweet buckwheat for each animal in the herd. He also received the goats dung and the villagers who take this job are usually in need of manure for their forest fields. Alternatively, people in need of manure get goats to stay at their fields and provide food for the herdsman as payment.

When the summer crops have been harvested in early November goats are taken down to the village to graze in the fields for two-three weeks. This arrangement benefits the herd owner who receives free fodder for his animals, as well as the field owner who gets free manure. It is during this period that mating usually takes place.

The nannies begin to reproduce when they are two years old. Their reproduction ends 10-12 years later and they are then slaughtered. The male kids are castrated when they are about six months old but occasionally a fine male is taken aside for breeding purposes. Castrated males are sold or slaughtered when they are three to six years old. In Thak Khola they are not used for transporting goods.

A herd with forty mature nannies may produce thirty kids in the best
years, but due to miscarriages and the killing of kids by forest leopards and cold, no more than fifteen usually survive. In some years large numbers of goats die due to cold and sickness. For example, in the winter 1975-76 many goats died due to scabies (luto). In Syang about 400 animals died and while some households lost only a few animals, one household lost 80 out of 90 animals and subsequently stopped rearing goats. Also, many goats and yak died due to heavy snowfall in the winter 1981-82. Brain infection (lyo kor shyuwa), hoof diseases (bya nai) and water in the heart (tin chyu sawa) are other common causes of mortality.

In January 1981 an informant from Syang had 78 goats. The herd included 43 nannies, 3 billy-goats and 5 castrated goats born in 1978 or earlier; it also included 7 castrated goats and 9 nannies from 1979, and 11 kids from 1980 (one kid had already been eaten by forest leopards). On the average the herd increased 14 animals a year. In 1977 a four-year old castrated goat sold for 350 Rs, and an increment of 14 animals thus represented a value of about 5,000 Rs. The sale of hair and curd gave the owner another 500 Rs. The expenses amounted to about 2,000 Rs for food and clothes for the herdsmen and another 500 Rs for salary. The net profit thus became 3,000 Rs. The price of goats is now 800 Rs and the net income from the herds has increased accordingly.

Sheep are reared only in the southern part of Thaksatsaal and the biggest sheep-rearing villages are Lefe and Ghasa. In 1977 there were a total of 2,300 animals; the average herd had about 140 animals. Sheep are not raised in Paccau because of the lack of suitable winter pastures and, according to informants, sheep loose their wool on the thorny bushes above the village. Sheep are kept for the sake of their meat, wool, milk and dung. Wool is an important product and is used for making blankets and rugs.

Yak are reared all over Thak Khola and the biggest yak-rearing villages are Marpha, Kobang, Larjung, and Naprungkhung. In 1977 there were 1,550 yak in Thak Khola, and the average herd had about 30 animals. The herds are owned by single households or jointly by two or more households.

From the beginning of April to the beginning of November yak graze on the highest pastures and in winter on pastures nearer the village. In addition to this vertical movement yak are sometimes moved horizontally within the valley. For example, in Kobang yak are kept on pastures above the village in winter, but in summer they are moved on to Marche on the other side of the valley. In winter snow seldom stays for more than a week and yak can easily survive without grass for a few days by using the bodily reserves stored up in summer from grazing on the rich mountain pastures. In case of heavy and continuous snowfall the yak are taken to pastures close to the village, or even to the village itself to be feed on halm.

The herdman lives in a small tent made from bamboo mats, blankets of woven yak hair or canvas. A low stonewall is built along the inner side of the tent to make it more comfortable. Bulls live alone for most of the
year, but mate with the cows (pri) from June through September. Every month in winter the herdsmen locate the bulls to make sure that they are alive and have not left the pastures. Calves are born nine months after mating, usually between April and July. Cows and calves are kept separate a night and cows are milked in the morning. Milking starts two-three weeks after the birth and cows give about three mana of milk a day. In winter they are milked only if the herdsmen needs milk for his own consumption. The milk is used for making butter and hard cheese (churpi).

The Thakalis also utilize the yak's meat, blood, skin and hair. The skin is used for making ropes, while hair is used for weaving blankets and rugs. The yak graze on the high pastures where many medical plants are found, and yak blood is believed to be good for weak people and those living in hot malaria-infected areas. Every summer hundreds of local Thakalis, a few Thakali emigrants and southern people gather at the pastures to drink blood. An animal is caught with a lasso, tied and a vein in the neck opened. After a dozen or so cups have been filled the cut is closed by placing dung over it and the animal is let loose.

A yak herd consists of a core of cows, their offspring and a few bulls. North of Thak Khola young males are castrated and used for transportation and traction, but this is not done in Thak Khola where jho and oxen are used for these purposes. Young uncastrated males are sold to Baragau, Lo and Dolpo when they are four-five years old. Occasionally a young male of good breed is taken aside for reproductive purposes. Cows are slaughtered when they are 15-18 years old and are no longer productive. As mentioned earlier, in Thak Khola the demand for yak meat exceeds the local supply and old castrated males are imported from the very same areas to which the young males are exported.

In 1980 the owners of a yak herd had a net income of 8,500 Rs from 28 animals. In July they sold four young males to a man from Baragau for a total of 6,350 Rs. In the village they sold 190 butterballs for 4,750 Rs, hair for 100 Rs, and exchanged 36 pathi cheese for 36 pathi sweet buckwheat flour, representing a value of 600 Rs. In addition, they received about 300 Rs from the drinking of blood. The herdsmen was paid 1,100 Rs in salary, while expenses for his food and clothes were about 2,500 Rs.

The return from a yak herd depends mainly on the survival rate among calves. In 1979 one herd included twelve cows, eight of which gave birth. Forest leopards killed six calves and only two survived. In 1980 the herd included thirteen cows, all had calves. That year leopards killed seven calves and two others died from other causes. While forest leopards have been unusually hard on this particular herd, the example illustrates the adverse affect they have on yak herding in Thak Khola. Heavy snowfall and avalanches are other big killers and in the winter 1981-82 many yak died due to these reasons.

The Thakalis usually keep a few chickens. Eggs are served to important guests and eaten by sick people and women after birth. Some households
Table 1: The number of orchards and apple-trees in Thak Khola

<table>
<thead>
<tr>
<th>No of trees per orchard</th>
<th>Thindi</th>
<th>Marpha</th>
<th>Tukeche</th>
<th>Kobang</th>
<th>Late</th>
<th>Runje</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No of orchards</td>
<td>No of trees</td>
<td>No of orchards</td>
<td>No of trees</td>
<td>No of orchards</td>
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<tr>
<td>1-49</td>
<td>103</td>
<td>1,575</td>
<td>87</td>
<td>1,459</td>
<td>36</td>
<td>722</td>
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<tr>
<td>50-99</td>
<td>14</td>
<td>943</td>
<td>21</td>
<td>1,437</td>
<td>19</td>
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<td>100-149</td>
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<td>468</td>
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<td>2</td>
<td>305</td>
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<td>200-249</td>
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<td>1</td>
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<td>1,015</td>
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<td>600</td>
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</tbody>
</table>

Total: 126 5,633 125 6,410 66 4,849 82 3,626 91 1,617 56 832 546 22,967

Source: Marpha Agriculture Development Farm, 1984
obtain an income by selling eggs and chickens to hotels. Due to tourism the demand for eggs and chickens has increased, and eggs cost 2.50 Rs and a large chicken 100 Rs. A few entrepreneurs have tried to establish poultries, but many chickens died due to sickness and the effort faded.

Waterbuffalo were introduced in the southern part of Thaksatsai in the 1970's and there are now more than a dozen animals in that area. In the 1980's villagers in Ghasa started rearing ducks.

Fruits and vegetables. In 1964 the Government established a small agricultural farm on the outskirts of Marpha. The farm has been a major success and fruits and vegetables are now a major source of income for many Thakalis. From a modest start, the farm now covers 8.5 ha, has 44 permanent staff members and several buildings, including a distillery.

Apple is the most important fruit. There are about 30,000 trees in the district and approximately 75 percent are found in Thak Khola. More than 30 varieties are grown and the main ones are golden delicious, red delicious and royal delicious. Apple cultivation is well suited to the ecological conditions in Paegau and the apples are of excellent quality. Conditions are different in the southern part of Thaksatsai and the apples there are not as tasty as further north. There are an estimated 3,000 peach-trees and 2,000 apricot-trees in the district as well, and almond, pear and walnut are also grown. The Government farm and some private farmers have tried to cultivate grapes, but the result has not been satisfactory and most farmers have ceased their cultivation.

Seedlings are available from the Government farm and a nearby private nursery at the cost of two rupees. Most farmers continue to cultivate grain between newly planted trees for about two years and then shift to vegetables. The apple trees yield fruit after three-four years and the annual production increases from an initial 20 kg to as much as 70 kg after eight years. The total apple production in Mustang District was an estimated 250 mt in 1983. The Government farm produced about 32 mt and the remainder was produced by private farmers, indicating the success of the entire enterprise.

In 1983 there were 546 orchards in Thak Khola with a total of 22,947 apple trees (Table 1). Considering that apple cultivation was introduced less than two decades ago this represents a major achievement - in fact more than half of all the households in Thak Khola have adopted this strategy. About 90 percent of the apple trees are found in Paegau and the northern part of Thaksatsai; there are only few big orchards in the southern end of the valley. Seventy-six percent of the orchards have less than 50 trees. Small orchards average 14 trees and are located next to the owner's house or in a nearby field. Only 9 percent of the orchards have more than 100 trees (but half of all the trees are found in these orchards). There are four plantations with more than 500 trees and the biggest has about 2,000 trees. Many of the big orchards are found in forest fields above Thini, Marpha, Cimang and Tukee. Households with big orchards far from
their old house often built a new house there to prevent the fruit from being stolen.

At present apple cultivation provides the owners of the small orchards with some extra income, but the owners of the big orchards receive a substantial income. In 1983 a dozen farmers produced more than five mt each and had an income of up to 40,000 Rs. Production has not yet reached maximum and future income from apple cultivation is expected to increase.

Villagers sell their apples to tourists, locals, the Government farm, a private distillery in Syang, a small fruit-processing plant in Tukche, and to traders. Apples cost four to seven rupees per kg in autumn, but up to 12 Rs per kg in spring. Following the rapid growth in production some farmers 'faced difficulties selling their apples in the early 1980's, but the situation has now improved. In 1983-84 seventeen cold storages with a total capacity of more than 200 mt were constructed under an UNDP assisted project (NEP/80/002 - Fruit Processing in Mustang) and it is now possible to keep apples fresh during the winter. The distillery at the farm uses about 25-30 mt of fruit for the production of liquor, and a private distillery in Syang is using about 20 mt. In addition, some private entrepreneurs buy apples in Thak Khola and sell them in Pokhara and Kathmandu. Finally, in 1982 the farm bought 22 mt of apples from local farmers (at 3.50 Rs per kg) for the production of alcohol and resale. The farm sold 25-30 mt of fresh fruits from its shop that year, and on the best day it sold 1.2 mt. Presently only an estimated 25 percent of the trees are giving fruit, but it is expected that the production will increase from its present level of 250 mt to 3,000 mt within the next ten years. If that projection holds, the apple growers will soon face a serious marketing problem. In order to address this problem fruit growers in Thak Khola have established their own association with about 150 members. Any farmer with more than 30 fruit trees upon a payment of 25 Rs admission fee can become a member. The association owns a small fruit-processing plant in Tukche which was established with assistance from UNDP (NEP/73/004 - Hill Agriculture Development Project).

In addition to fruit, the Government farm has also introduced a number of new vegetables. These are grown for home consumption and for sale to locals and hotels. Ecological conditions in Thak Khola are excellent for vegetable production. The Government farm has been producing high-grade seeds for several years and its research and development programme is being assisted by Switzerland and FAO (NEP/80/029/SW - Vegetable Seed Production). Several farmers cultivate vegetable seeds as a cash crop and obtain an annual income of up to 20,000 Rs from it. In 1983 seed production in the district reached 10 mt, all of which was procured by the Agriculture Inputs Corporation.

Local Trade and Business

Salt trade: Until the early 1960's many Thakalis obtained an income from the salt-grain exchange between Tibet and Nepal. Much has been written about this trade up to 1962 and I shall describe how the trade operates today.
Briefly, trade traditionally operated in the following way. In summer northern traders brought salt and wool down to Thak Khola, using yak, jho, mules, ass, goats and sheep as transport animals. Due to the monsoon it is difficult to take animals south of Thak Khola in summer and the northern traders exchanged their salt in Thak Khola for barley and rice. In winter traders from the south carried rice to Thak Khola, but because of the cold it was difficult for them to go further north and they exchanged the rice in Thak Khola for salt. Due to their favourable geographical location Thakalis did not have to transport commodities to make a profit, only store them for a few months. Some Thakalis operated in this way, while others increased their profit by buying the salt further north and selling it further south using jho and mules as transport animals.

By the early 1960's the amount of salt which entered Thak Khola had been reduced and the salt trade lost its former importance in the economy of the Thakalis. This is attributable, in part, to inexpensive Indian salt entering the market in the south as well as to political developments in Tibet in 1959. At present only a few Thakalis trade in salt.

In the summer 1977 a trader from Lo arrived in Syang with a herd of goats and sheep carrying salt. At the start of his journey the trader had gone from Lo to Likche in Tibet where he had exchanged naked barley for salt at the rate of 28 pathi salt per 10 pathi barley. At the Nepalese custom office near the border he had paid 12 paisa for each pathi barley he had carried to Tibet and six paisa for each pathi salt he had carried south. In Pacgau salt was exchanged for barley at the rate of 16 pathi salt for 10 pathi barley, thus the trader obtained 17-18 pathi barley for each 10 pathi he had started with. In addition, the trader sold wool from his sheep as well as a few animals for slaughter. Although he had made a good profit, the trader complained that the business was not so good as in the old days. In the 1960's one pathi naked barley could be exchanged for 2½ pathi salt in Likche, and one pathi salt for one pathi barley in Tukce, and the profit had been almost double the present margin. Also, in the past it was possible to exchange all the salt in one day, but now he had to search for buyers in several villages and it took almost a week to exchange all the salt.

In December 1977 traders from Pacgau took their surplus salt on jho to Tatopani where they exchanged it for rice at the rate of 16 pathi salt for 10 pathi rice. The traders thus ended up with exactly as much rice as the amount of naked barley they had paid for the salt. In 1983 the rates had changed and in Thak Khola one pathi salt exchanged for one pathi naked barley. The Thakali traders made up for this increase by charging one pathi rice for one pathi salt in Tatopani, but the higher price made it difficult for them to find buyers. In 1983 Tibetan salt cost five rupees per kg in Thak Khola while Indian salt sold for 1.75 Rs per kg. Many villagers therefore use Indian salt for cooking, but due to a difference in the taste Thakalis prefer Tibetan salt for butter/salt tea.

Inn and hotel business in Thak Khola. An estimated ten percent of the households generate an income from inns (bhatti) where they sell alcohol to
villagers and provide travellers with food, drinks and a place to sleep. Some inns also sell cigarettes, matches, biscuits and other consumer goods. Until a few decades ago only traders, Thakalis from other villages and pilgrims stayed at the inns, but the clientele now also includes government servants, soldiers and tourists. Most Thakalis are willing to provide travellers with a meal and a place to sleep, but in each village there are a few well-established inns which travellers and villagers frequent. There are many inns along the caravan route, but in the remote villages such as Cimang, Naprunghung and Taglung there are few and these are frequented almost exclusively by local villagers. In Pacgau many women run inns in the south during winter (see below). Seasonal migration is limited among the Thakalis of Thaksatsai, but some women temporarily establish inns along the Kali Gandaki in winter.

The inns' main income is from the sale of alcohol, while beer, tea and meals are of lesser importance. In Syang the most popular inn is frequented by many villagers and an occasional outsider. In 1977 the inn distilled 1½ pathi barley almost every day, producing 4½ litres of alcohol which sold for 76 Rs; the 1½ pathi barley cost 26 Rs resulting in a net income of 50 Rs. Although this example does not consider the cost of wood and labour in the production and sale of alcohol, it is obviously a profitable business.

Relatively few tourists had visited Thak Khola by the 1960's, but their numbers increased dramatically in the 1980's, and during the period 15 July 1980 to 14 July 1981 a total of 6,545 tourists visited the valley. This makes Thak Khola (and the Everest region) the most popular trekking destination in Nepal. Some trekkers come in groups organized by agencies in Kathmandu which provide tents, porters and food. Others are individuals who stay and eat in local hotels. Although group trekkers, in general, are older and better off than individual trekkers, the latter are a more important source of income to the local hotel owners. Tourists trek along the caravan route and there are many hotels in Jomsom, Marpha, Tukche, Kobang, Larjung, Lete and Chasa. Very few tourists visit the villages away from this route and in these villages there are no tourist hotels. Following the increase in tourism in the 1970's some Thakalis upgraded their old inns while others built new hotels. For example, in 1972 there was only one inn at Jomsom Airport but a decade later there were five tourist hotels in addition to four in Jomsom itself. Hotel size and standard varies (there are no hotel of international standard). The best ones offer clean private rooms, hot shower, good Nepalese and Chinese food, excellent service, and electricity. Others are lower quality with a cuisine and service inferior to that offered in most village inns. Many owners of the big hotels obtain their main income from this business and in 1983 the owner of one of the big hotels had a net profit of about 50,000 Rs from his hotel.

In addition to their regular business most inns sell cigarettes, matches, biscuits, sweets and the like, and hotels sell beer, soft drinks, canned food, toilet paper and other tourist goods. There are also regular shops which sell consumer goods, such as foodstuff, kitchen utensils, tools, torchlights, batteries, matches, cigarettes, kerosene, cooking oil, paper,
soap, pens, thread, needles, etc. The biggest shops are in Jomsom and other villages along the caravan route. Jomsom is not only a traditional trading center but is also the main administrative center, and the shops there sell to local Thakalis, government employees and villagers from the north. The biggest shops are looked after by a person on a fulltime basis and usually provides the household with their main income (in 1983 one of the big shops had an estimated annual net income of about 50,000 Rs).

In smaller villages away from the caravan route shops are usually 'hidden' inside the house and the selection of goods limited. These shops provide owners with an extra income but the profit is only a few thousand rupees a year. While the big shop owners buy their goods in the south and have it transported to Thak Khola, small shop keepers also buy from southern traders visiting Thak Khola and from the big shops in Jomsom and Tatopani. The Thakalis are used to a free market where prices are determined by supply and demand, but the Government has introduced maximum prices on some consumer goods, and in one instance a Thakali shop owner was jailed for a few days for having charged too much for his matches.

Contracting and other business. Since the 1970's the Government and foreign donors have funded various construction works in Thak Khola, including army barracks, government offices, a refugee camp, a 240 kW hydropower plant, bridges, portable water supply systems, irrigation systems, trail improvement and an extension of the airport. Most of the projects have been executed by a handful of local contractors, mainly from Marpha. Main contractors usually subcontract the work (who themselves employ small contractors) and in the end the actual cost of the work is often half the amount of the main contract. In the 1970's the biggest contracts (excluding the hydropower plant which cost 13.3 million Rs) amounted to no more than one million rupees, but the USAID financed Resources and Conservation Utilization Project (RCUP) is presently undertaking a major construction programme in Thak Khola (including an administrative building complex in Jomsom which costs 8.3 million Rs). Construction business is now one of the major sources of capital inflow to the valley and provides a major source of income to a small number of local contractors. Some Thakalis contract to transport foodstuffs to the army in Jomsom and Kaisang.

Electricity was introduced in Thak Khola only recently and industrial development is limited. There is an oil mill in Kobang which was established more than a decade ago for 80,000 Rs. There is also a few furniture workshops which produce and sell tables, beds, chairs and shelves to government offices and tourist hotels. In Jomsom there is a photo-cum-signboard painting shop. There is one private distillery in Thak Khola and two more are under construction. The distillery is located in Syang and is owned by two major and five minor shareholders from Marpha who have invested 445,000 Rs in land, buildings, equipment and working capital. The distillery started operating in 1982, and in 1983 it sold about 10,000 litres of liquor and had a net profit of 70,000 Rs, but future production is expected to increase. In Chairo there is a carpet factory which originally belonged to a Thakali but which now is owned by the Tibetan refugees working there. Two Thakali
brothers, one of whom is living in Pokhara, have been operating weekly charter planes between Pokhara and Jomsom for several years.

Hotel owners occasionally assist guests and are given money and presents. In 1980 a man in Jomsom rented out his hotel to an Italian film crew for 1,500 Rs a day. The crew paid him another 50,000 Rs to make a bridge over Kali Gandaki and within a few days the hotel owner had subcontracted the bridge for 25,000 Rs - and made 25,000 Rs in profit. (The bridge could have been useful to the local people but was dismantled and shipped to Rome!) The sale of 'Tibetan antiques' (made recently in Nepal and India) to tourists is in the hands of the Tibetan refugees from Chairo. There seems to be no limit to the ideas of the local entrepreneurs. In 1982 (before electricity was introduced) a hotel owner in Jomsom bought a video set and started to show films to villagers, government employees and army personnel using a generator. There are now three public video sets in Jomsom and villagers pay five rupees for a show. The programme includes mainly Hindi movies, but 'Gandhi' has also been shown.

Business Outside Thak Khola

Thakalis have for centuries been middlemen in the salt-grain exchange between Tibet and Nepal. Some Thakalis traded in these commodities without leaving the valley while others travelled to the north with rice and barley, and/or to the south with salt and wool. In connection with this trade some Thakali women moved south in winter where they ran small temporary inns along the routes serving Thakali traders, their employees and Gurung and Magar soldiers on home leave. This picture has now changed. Most of the men who leave Thak Khola in winter have mules which carry grain and other goods on a contractual basis from the highways to bazaars in the hinterland. Women still operate inns along the old caravan routes, but also settle in Pokhara and along the highways to serve bus passengers. Seasonal migrants leave Thak Khola after the harvest of the summer crops in October/November and while they formerly returned in March, they now return in May before the harvest of the winter crops.

The extent of seasonal migration is high among the Mowatan and Yulka-sompalimi Thakalis (in 1977 fifty-five and 37 percent of the population, respectively), but low among the Tamang Thakalis (21 percent of the population in northern Thaksatsai and 11 percent in the southern part). This is because these groups traditionally pursue different economic strategies, and may relate to higher foodgrain production per capita in Thaksatsai than in Faegau.

The frequency of seasonal migration by sex and age among the Syangtang Thakalis is presented in Table 2 and indicates two main points. First, the frequency is higher among women than among men. Secondly, the number of seasonal migrants is highest between the ages of 20-39. Old people do not like to live in the south or to be away from their home during the Turenla festival. Young people, on the other hand, prefer to spent winters in the south which is warmer and more exciting than Thak Khola. Another reason is
Table 2: Seasonal migration among the Syangtan Thakalis (1983-84)

<table>
<thead>
<tr>
<th>Age group</th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>- 9</td>
<td>36</td>
<td>43</td>
</tr>
<tr>
<td>10 - 19</td>
<td>38</td>
<td>52</td>
</tr>
<tr>
<td>20 - 29</td>
<td>57</td>
<td>75</td>
</tr>
<tr>
<td>30 - 39</td>
<td>54</td>
<td>54</td>
</tr>
<tr>
<td>40 - 49</td>
<td>26</td>
<td>41</td>
</tr>
<tr>
<td>50 -</td>
<td>18</td>
<td>13</td>
</tr>
<tr>
<td>Total</td>
<td>38</td>
<td>47</td>
</tr>
</tbody>
</table>

Figures indicate percentage of seasonal migrants in relation to the total number of population.

that old people have more land than young ones, and because of the need for manure they invest in goats and yak as cash-crop animals (while young men without much land prefer to invest in the more profitable mules). Also, visitors at the inns prefer to be served by young attractive women, rather than older ones.

Mule business. In Pacgau mules are the single most important source of cash income for many households. In 1983 there were 320 mules in Syang and the net earning from these animals was an estimated 700,000 Rs, or about 1,500 Rs per villager. Ownership of mules is not limited to only a few households and in 1983 one third of all households in Syang had mules. There are also many mules in the other villages of Pacgau (290 in Marpha, 160 in Thini, 130 in Jomsom and 30 in Cimang in 1977). In Thaksatsai there were a total of 110 mules in 1977.

The Thakalis operate mainly on the Naudara-Baglung-Beni/Galkot route and the trails east of Pokhara (e.g., Dumre to Lamjung). Men from Syang are found almost exclusively on the former route while those from the other villages also operate east of Pokhara. Few Thakalis operate on the Pokhara-Jomsom route and most of the mules found there belong to people from the north. The mule owners occasionally shift to new routes when the profit is higher. For example, in the winter 1979-80 some mule owners began to operate on the Tansen-Tamgash route where the rate was 131 Rs per 100 kg as compared with 114 Rs per 100 kg on the Naudara-Baglung route, although a round-trip takes four days on both routes.

Muleowners contract with shopkeepers in the hinterland and businessmen who have contracts with Nepal Food Corporation, Agriculture Inputs Corporation, and other corporations to bring rice, salt, fertilizer, sowseed, cement and other goods to the bazaars in the hinterland. The mule owners usually do not buy and sell the goods their mules carry, and are therefore
transporters, not traders. 26 While the Thakali mule owners have to invest in mules to make a profit, the contractors make a profit without much investment and work. For example, one businessman who had a contract to transport 400 mt of grain at the rate of 130 Rs per 100 kg paid the mule owners 115 Rs per 100 kg, and thus made 60,000 Rs in profit. The Thakali mule owners are aware of this and some have started to take contracts directly from the corporations.

Mules are looked after by household members or hired labour. Households with young unmarried sons, and young men who have taken a loan to buy mules usually look after their own while others often hire labour. In 1972 the extent of hired labour was limited and the hired mule drivers were mostly poor Thakalis, men from the north and a few men from the occupation castes. The extent of hired labour has increased in the past decade and most of the mule drivers are men from the south. In Syang 64 percent of the herds (42) are looked after by hired labour, and 78 percent of the hired mule drivers are from the south. In one case three brothers and a sister-in-law (widow of the eldest brother) have a total of 45 mules (9, 21, 7 and 8, respectively). In winter only the brother with 21 mules lives in the south and looks after six southern men who go with the mules (his brothers and sister-in-law stay back in Thak Khola).

The profit made by the mule owners is illustrated in the following example. In April 1983 a mule owner had six mules operating on the Naudara-Baglung sector where a round-trip takes four days. Although he did not walk with the mules himself, the owner made a net profit of about 100 Rs a day. The mules carried a total of 500 kg at the rate of 140 Rs per 100 kg and the gross income was thus 700 Rs. The mules were looked after by a hired labourer who received a total of 120 Rs in per diem, and expenses for his salary and clothes amounted to an estimated 27 Rs. The mules were each given six mana of maize daily and the total cost of the maize was 153 Rs. In total, expenses amounted to 300 Rs and the net profit for the four-day period was thus 400 Rs. The net profit made during a typical six-seven month winter season is, however, lower than indicated in this example, about 2,000-2,500 Rs per animal. This is because the mules sometimes rest during heavy rainfall and the price of maize may rise and the rate of transportation may fall. In addition, mule owners are fined when their animals destroy crops in the fields. Owners can, however, increase their profit by accompanying the mules themselves and by increasing the number of animals in the herd to eight or nine.

Most mules are imported from India and a three-four year old animal cost about 6,300 Rs in Thak Khola in 1983. They live for about 15 years but animals are occasionally killed by forest leopards, or die due to sickness or a fall. If a owner of six animals looses one in the beginning of the winter season he is still able to make a profit, but if he looses another animal he will experience a loss.

In October mules make one or two trips to Pokhara to transport rice for the owner's household, and from November to the beginning of June they stay
permanently in the south. In summer mules graze on the pastures which allows them to relax and heal their sores. Mule owners are aware that their animals need good pastureage and rest in summer to regain their strength, but if they have no jho they use their mules for two-three weeks to carry wood and pine-needles from the forests to the village. People occasionally let their mules work on a commercial basis in summer. In 1983 a mule owner used his seven animals to transport clothes and grain to Dolpo and wool back for a businessman from Baragau, making 3,150 Rs. The mules spent several days grazing along the route and the trip therefore took five weeks. In the early autumn the mules carried wool down to Pokhara for the same businessman, making another 2,450 Rs.

Inn business. The women who migrate south in winter leave Thak Khola in October after the harvest of the summer crops and return by the end of May for the harvest of the winter crop. Women run inns at the bus stops along the highways and along the main caravan routes in the hills of Dhaulagiri, Lumbini and Gandaki Zones. Women from Syang are found mainly along the highway between Pokhara and Bhairawa (Pokhara, Naudara, Syangda, Walling and Khasauli) and along the route from Naudara to Baglung, while the women from the other villages of Pacgau also operate along the highway and caravan routes east of Pokhara. Until recently women from Pacgau also stayed near the military camps in Taulihawa (which has now closed down) and in Gorakpur (India). In the winter of 1975-76 most of the migrant women from Syang stayed in Khasauli and operated a total of 12 inns; additionally, women from Syang married to southern men and settled permanently in the south had another four inns. Following the opening of the highway between Bhairawa and Kathmandu via Narayanghat, business in Khasauli and Walling has diminished and the majority of the women from Syang now operate on the Naudara-Baglung route.

Women establish their inns— in small rented houses or build temporary huts, but a few rich families have their own house in the south. Inns are run by one or two adult women, usually married sisters or sister-in-laws. Most women have a young local girl or one from their home village to help them whom they give food and 15-20 Rs a month as salary.

The inn business is based on the sale of meals, alcohol, tea, meat and snacks. Along the caravan routes customers are mainly Thakalis and mule drivers, while bus passengers are important customers along the highways. In Walling many buses made a lunch break in 1975 and occasionally stopped for the night. Regular customers got a discount, and bus drivers were given a free meal if they parked the bus in the front of an inn and got the passengers to eat there. The sale of alcohol is an important source of income for the inns, and in the towns and along the highways truck drivers and others visit the inns to get drunk. Along the caravan routes mule drivers visit the inns in the evening and drink a few glasses of alcohol. Some inns occasionally make a good income from soldiers from the British and Indian army who return on home leave to Nepal and want a few good days before going back to their village. The profit the women bring back at the end of the season varies between 500 and 3,000 Rs.
Miscellaneous business outside Thak Khola, Most of the men who spend the winter in the south walk with mules, or stay in their wife's inn (perhaps looking after their mules). Some men have contracts to transport goods from the towns along the road heads to the bazaars in the hinterland. Some nuns and lamas travel to Gurung villages in winter and make an income as ritual specialists. It is extremely rare to find Thakalis who work as manual labourers in the south in winter. The Thakalis do not like to breed hybrids and some men travel to India to buy mules for their own use and for sale in Thak Khola. Thakali traders occasionally travel to Kalimpong to buy tea and other goods for sale in Thak Khola. Many people from Baragau trade sweaters in India during the winter season but only few Thakalis are engaged in this business. People from Manang (and now from Baragau, albeit to a lesser degree) travel to Southeast Asia for business. The Thakalis of Thak Khola are not regularly engaged in this business, but a few villagers have been on such business trips (usually arranged by Manangsi friends).

Some Thakali households (especially in Thaksatsai) include one or more male members who have been living in the south for several years. Some have their own business while others are in the British, Indian or Nepalese armies, Government service, or work for Thakalis living in the south. Many eventually establish their own independent households in the south and thus become semi-permanent or permanent migrants. Some have a good income and send money back home on a regular basis. Others are less lucky and in one instance a young man from a rich family lost 80,000 Rs on a contract.

Sale of Labour

Some Thakalis are civil servants who work as school teachers, technical assistants, panchayat secretaries, peons, etc. while others work for quasi-government corporations. The civil servants working in Mustang District receive a 100 percent hardship allowance in addition to their base salary, and gross salaries are high (for example, a primary school teacher who has passed the School Leaving Certificate examination made 510 Rs a month in 1981). The job of school teacher is attractive for young educated Thakalis, especially women, because it gives status and it is not hard manual work. In addition, there are many holidays and short working hours (in winter from 10 a.m. to 3 p.m.) and school teachers have sufficient time to assist on the family farm or business.

A few Thakalis are soldiers in the British, Indian or Nepalese armies. The soldiers in the British Army have very high salaries and usually retire with substantial savings. Soldiers on home leave from Hong Kong make an extra income by bringing back radios, watches, sarees, etc. for sale in Nepal. In one instance a Thakali soldier brought too much and was dismissed from service.

The post of village headman, village secretary and village worker are social obligations and carry little or no remuneration (for example, the secretary to the village council in Syang was paid 301 Rs a year in 1981). In 1977 the people of Syang built a water supply system with assistance from
the Government and UNICEF. Some villagers were trained to maintain the system and in 1981 a man took the job himself and was paid 1,340 Rs a year from the village treasury.

Some Thakalis make an income by providing specialized service to other villagers and many carpenters and a few ritual specialists acquire their main income from this work. The sale of labour is an important source of income for poor Thakali households and members work as daily labourers and as long-term herdsmen and general helpers for other Thakali households. Poor Thakalis occasionally work as porters for tourists trekking to Pokhara (in 1984 a porter received 40 Rs a day excluding food). Households in need of labour request close relatives to work for them for a few days and although this is a social obligation, relatives (except for children and their families) are paid the standard daily wage. Consequently even rich households occasionally obtain a small income from the sale of labour.

Miscellaneous Ways to make an Income

In addition to the sale of goods produced by the household, trade and business, and the sale of labour some Thakalis make an income from rental of fields and houses. Households with a surplus of fields in relation to their labour resources usually hire labour rather than renting out surplus fields, and only a few households have a major income from the rent of fields. As mentioned earlier, almost all Thakalis own the house in which they are living and the renting out of houses is traditionally limited. Government departments and quasi-government corporations rent houses for official use, and many houses in Jomsom are partially or fully rented out. The monthly rent for a good house is about 600 Rs but one house at Jomsom Airport is rented for more than 2,000 Rs a month. Many households in Jomsom and Thini (and some in other villages) rent out rooms to government employees and army personnel, charging 70-100 Rs a month for a room. In all villages rich household lend money to villagers in need of cash. Most of the moneylenders have lent less than 10,000 Rs, but some others have more and make a good income from the interest. People occasionally sell resources (land, houses, animals and jewellery) but usually only if they need capital for investment or to repay a loan. Another source of cash is by taking a loan. Also, at some stage in their life all Thakalis receive property in inheritance or as dowry.

Gambling is another way to obtain cash. For example, the price for hitting the bull's eye during archery contests occasionally exceeds 1,000 Rs. Gambling with cards takes place only during the main festivals, but a few Thakalis gamble more regularly and win (or lose) hundreds of rupees in a single night. Finally, some Thakalis have made money by travelling abroad on tours sponsored by foreign governments, foreign non-governmental organizations, and private individuals.

VARIATIONS IN ECONOMIC STRATEGIES

The previous section dealt with the various means employed by the Tha-
Table 3: Economic Strategies according to Economic Class, Syang 1981

<table>
<thead>
<tr>
<th>Source of Income</th>
<th>Economic Class</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rich (N=39)</td>
</tr>
<tr>
<td>Grain Sale</td>
<td>46</td>
</tr>
<tr>
<td>Goats/Yak</td>
<td>36</td>
</tr>
<tr>
<td>Mules</td>
<td>46</td>
</tr>
<tr>
<td>Inn in the South</td>
<td>49</td>
</tr>
<tr>
<td>Inn/Shop in Thak Khola</td>
<td>26</td>
</tr>
<tr>
<td>Other Business</td>
<td>13</td>
</tr>
<tr>
<td>Sale of Labour</td>
<td>0</td>
</tr>
<tr>
<td>Income from Loans</td>
<td>51</td>
</tr>
</tbody>
</table>

Figures indicate the percentage of households of a particular class engaged in the economic strategy concerned.

Kalis to generate an income for the purchase of goods and services. Few references were made to individual differences, however, and the present section will examine variations in individual household economic strategies by economic class.

In rural Nepal studies, households are usually classified into economic categories either on the basis of landholdings or grain production in relation to food needs. This would be misleading in a study of the Thakali, however, because a major portion of household income comes from non-agricultural activities. For example, only half of the rich households in Syang have a substantive income from the sale of grain. A more accurate approach is based on knowledgeable key-informants classification of the households in their village. It is then possible to proceed with an analysis of the economic strategies employed by the households of each class.

In 1981 there were a total of 106 households in Syang, of which 39 (37 percent) were classed as rich (Table 3). They had a sufficient income and faced no immediate economic problems. Half of the households had a substantive income from the sale of grain. Cash-crop animals were an important source of income and 46 percent of the households had mules while 36 percent had goats or yak (39 percent had one herd of these animals, 10 percent had two herds and 13 percent had three herds). Half of all households had an income from inn business in the south, while a quarter had a shop or an inn in Thak Khola. Thirteen percent of the households had an income from other sources, such as the sale of wood, apples, and vegetables, business, or government service. Twenty percent of rich households had no major income from the sale of grain and cash-crop animals, but had a substantive income from inns, shops or other business. Half of the rich households had an income from money lending. Five percent of rich households had taken loans to supplement their own capital for the purchase of major investment goods.
Members of rich households did not work for others on a wage basis, but as a social obligation they occasionally worked for relatives in need.

Forty-one (39 percent) of all households were categorised as middle-class. In half of all households one or more women ran an inn in the south in winter and 30 percent had a herd of mules. Other sources of income were of minor importance: 5 percent of the households had an income from the sale of grain, 7 percent from goats/yak, 7 percent from an inn/shop in Thak Khola, 5 percent from other business and 15 percent from the sale of labour. Forty-four percent of the households had taken loans, mainly to invest in mules; none were moneylenders.

Finally, 26 (24 percent) households were classified as poor. These households had little capital and 70 percent had to sell their labour to subsist. Another important source of income was inn business in the south. 27 percent of the households had goats or mules, but these had been procured through loans which required paying high interest rates. A total of 38 percent of the poor households has outstanding loans for either investment purposes or financing daily household expenses, e.g. marriage ceremonies.

To summarize briefly, economic strategies generally vary by economic class. Moneylending, sale of grain, raising of goats/yak, and inn/shop business in Thak Khola are strategies pursued mainly by rich households, mule business is pursued by rich and middle-class households, and the sale of labour by poor households. Inn business in the south is pursued by half of the households and is not restricted to any particular economic class.

Although there are many exceptions, the social structure of the households relates to some extent to economic class. The 'typical' rich household is an old well-established family where the head has inherited his full share of the paternal property and where adult sons/daughters have contributed to the welfare of the household. The middle-class family consists most often of a young family where the husband has received only a part of the paternal estate and where children have not made any substantial contribution to the household. Poor households often consist of single persons.

These findings and conclusions are drawn from Syang village, but all over Thak Khola the economic strategies vary, in general, according to economic class. The economy in Pacgau is similar to that of Syang, although inn/shop business and other business are more important in Marpha and Jomsom than in Syang. There are some differences between Pacgau and Thaksatsai with regard to the importance of individual strategies. For example, the sale of grain is a much more important source of income in Thaksatsai than in Pacgau. On the other hand, mules and inn-business in the south are of marginal importance in Thaksatsai.

Dikur: The Traditional Saving and Credit Association

Most Thakalis keep anywhere from a few hundred to a few thousand rupees
in their home as accessible capital, but seldom more due to the risk of having it lost and because such money does not earn any profit. Surplus capital can be invested in several ways, e.g., lending money out to other villagers, purchasing jewelry, animals and land. Thakalis can also establish a savings account in the local bank, but this is done by only a handful of businessmen who wish to avoid keeping large amounts of money in their homes. Finally, people can invest capital by participating in a local voluntary rotating saving and credit association (djikur).

Similarly, there are many ways to obtain a loan, e.g., from local money-lenders, from funds belonging to temples, villages and patrilineal descent groups. Still another is to participate in a djikur. In addition to these traditional sources loans can be obtained from the Agriculture Development Bank (ADB), Nepal Bank Ltd., and Nepal Industrial Development Corporation (NIDC). These credit institutions require collateral against loans and it is difficult for poor people to use them. Initially only rich and educated Thakalis used these credit sources, but now others are using them as well. ADB disbursed 3.4 million Rs in Mustang District during the five year period 1975/76-1979/80; officially 38 percent of the loan were for agro-industries and warehousing, 37 percent for poultry and livestock, 23 percent for horticulture, and 2 percent for other purposes. Although ADB is a major credit source djikur are still widely used. The form and function of the associations are set out below.

Form and Modus Operandi

Anyone planning to set up a djikur first contacts relatives and friends whom he thinks would be interested in participating. As a sign of respect he places five paisa in the front of them and explains the djikur, i.e., the number of members, the size of the first installment, etc. When a sufficient number of persons have agreed to participate (usually no less than 21 persons) the founder invites them to his house for a meeting. The members first discuss and agree to the rules of the djikur which then are written down. Members then nominate one or two members as head of the djikur. It is their duty to see that the rules of the djikur are followed and to keep account of the money paid and received by the djikur.

The following hypothetical example illustrates the modus operandi of the djikur. The djikur has 31 members who make an initial installment of 200 Rs. Meetings take place twice a year and the increment is ten percent per annum (the interest on the ghiku fund (see below) is also ten percent). The founder of the djikur pays this money out of his own pocket, while others can deduct it from their bids. Individuals who receive the funds have to give other members a glass of alcohol which represents an expenditure of 60 Rs.

At the first meeting everyone except the founder (A) pay 200 Rs. A receives 5,990 Rs after having paid 10 Rs to the heads. Members who wish to receive the second fund then start bidding; in this example B bids highest, 2,010 Rs.
At the second meeting all members (except B) each pay 210 Rs. After deducting the amount of his bid (2,010 Rs) B is given 4,290 Rs. From the bid of the 2,010 Rs, ten rupees are given to the heads while the balance is placed in a special fund called shiku. In the bidding for the third fund C bids highest (2,210 Rs) and is given the money in the shiku.

At the third meeting members (except C) pay a total of 6,600 Rs. After deducting the 2,000 Rs which C received in the shiku, 100 Rs in interest and 2,210 for the bid, C is given 2,290 Rs. In total he has received 4,290 Rs. The remaining 4,310 Rs is once again placed in the shiku after 10 Rs has been deducted for the heads. Bidding for the fourth fund follows and D bids highest (namely 3,210 Rs) and is given the 4,300 Rs in the shiku.

At the fourth meeting all members (except D) pay a total of 6,900 Rs. D receives none of this money, but has to pay 825 Rs, i.e., the difference between the amount of the fourth fund (6,900 Rs) and the money he received from the shiku (4,300 Rs), interest on the shiku (215 Rs) and the amount of his bid (3,210 Rs). In total, D receives 3,475 Rs. After deducting 10 Rs for the heads the shiku amounts to 7,715 Rs. The shiku thus exceeds the amount which should have been collected at the fifth meeting (7,200 Rs) and is given away at the fourth meeting. Members who wish to receive the shiku then start to bid and E bids the highest (2,300 Rs) and is given 4,600 Rs which is the difference between the amount paid at the fourth meeting (6,900 Rs) and his bid. After E has received his money the shiku amounts to 3,115 Rs and the bidding for the fund at the fifth meeting starts. F bids highest and receives the shiku.

The association continues in this manner until all members have received the dikur or the shiku once; it is then dissolved and what remains in the shiku is divided equally amongst the members.

Variations

Originally dikur utilized grain and money dikur were introduced only later. In 1981 there were grain dikur in Jomsom and Thimi while those which existed in Syang in 1972 had ceased. There has not been a grain dikur in Thakatsai for many years. All grain dikur use naked barley which is the traditional cash-crop in Pacgau. None use sweet buckwheat which is used for household consumption and usually not marketed. In addition, the harvest of sweet buckwheat occasionally fails (as in 1982 when the entire crop was destroyed in Syang) while this is not the case with barley.

The total number of dikur in Thak Khola did not exceed 30-40 in 1981. Dikur are found in all major villages, e.g., in 1981 there were six dikur in Syang, five in Kobaang and three in Larjung.

Grain dikur usually consist of ten to fifteen members while money dikur have no less than 21 members. In dikur with high payments two or more persons may hold one share, and it is possible for one person to hold two shares in the same dikur. Membership is not limited to the people from one
single ethnic group or village, e.g., people from Marpha participate in dikur in Syang and Thini. **Dikur** members are usually men, but widows and single women also participate. If a member dies his rights and obligations are inherited by his heirs.

In 1977 most new dikur had an initial payment of about 500 Rs (while it was about 100 Rs for the old ones). The yearly increment is 10 (or 20) percent in grain dikur and 10 percent in money dikur. The grain dikur originally had no increment, and examples can be found in Baragau. Meetings are held annually in grain dikur and bi-annually in money dikur and in Pacgau they usually fall around November and May because of seasonal migration. Meetings often take place on the 10th and 15th of the month which are considered auspicious days. Many Thakalis observe Saturday or Sunday as the day to refrain from giving away money and other goods (ale nima) and meetings are usually not scheduled on these days. The founder always receives the first fund but other members may also be nominated. In grain dikur the order of rotation is determined by drawing lots and in money dikur by bidding. Bidding usually takes place as described above, but a tender system has recently been introduced where members submit their bids in sealed envelopes before or at the meeting.

As mentioned above, the dikur has one or two heads, The main duty of the head originally was to ensure the grain given by members was good quality. The head did not receive any remuneration for his work, but the meetings took place in his house and he had a small income from alcohol sales. The heads now receive a small payment for their services e.g., in one dikur each head receives five rupees per meeting while in another they receive one percent of the total installments.

Meetings may take place in either the house of the leader or the fund receiver. If a member cannot attend, he sends someone with his installment. To ensure that they pay their installments members are required to have a guarantor, usually before they receive the dikur or the shiku. A guarantor should be acceptable to all members, any of whom have the right to reject a candidate. In some dikur members may stand as guarantors for each other. Members usually have a close relative as their guarantor, e.g., father, brother, father's brother, cousin, father-in-law, or brother-in-law. If a member fails to make his payment the fund receiver may agree to receive it at a later date, but if he insists the guarantor has to make the payment. In such a case the guarantor can claim a field or other property worth the same amount as the installment. Informants from Syang and Thini state that members have always made their installments and, if necessary, they take loans or sell capital goods to raise installment money. As described below, however, there have been problems in other villages.

The Socio-Economic Role

All anthropological studies of the dikur have described it in positive terms and state it has helped the Thakalis become successful businessmen. I agree that the dikur system in general has a positive socio-economic
function, but the negative aspects have been overlooked. In the old grain dikur there was no increment and bidding, and all members paid and received exactly the same amount of grain. Needy members received the fund before wealthy ones and the system, therefore, benefitted the poor. The introduction of increments and competitive bidding changed this – dikur now mainly benefit the receivers of the last funds, the rich.

With increments the receiver of the first fund gets less than the later ones. For example, if a grain dikur has ten members and an initial payment of ten pathi with an increment of two pathi per yer, the founder receives 100 pathi and the taker of the last fund 280 pathi, both against a payment of 190 pathi. The founder is a needy person and in some dikur he pays no increment, but even so, the receiver of the last fund gets more. In the above example, the receiver of the last fund would get a total of 262 pathi and the founder 100 pathi against a payment of 190 and 100 pathi, respectively. Some dikur have rules which further benefit the takers of the last funds, and in one dikur members pay an increment only after they have received the fund. Bidding also benefits receivers of the last funds. Rich members wait until the end to take the dikur when there is little bidding and these are low, while poor members in need of capital compete against each other in the beginning of the dikur when bids are as high as 30-40 percent of the fund to be received. To avoid this members may agree not to bid against each other and to share the fund amongst themselves. The founder is always nominated for the first fund and does not have to bid, but dikur may require nominated members to pay an amount for their nomination. Finally the rich may exploit the poor by standing as their guarantors, charging up to 20 percent of the fund to stand security.

In sum, dikur originally benefitted the poor in need of capital, but the introduction of bidding and increment has changed this and dikur now usually benefit the takers of the last funds, the rich. From having begun as credit associations which provided the poor with cheap capital, dikur are now more like saving-associations which provide the rich with a high profit on investments. Whom the system benefits depends, of course, on the actual increment and bidding as well as market interest rates. The system benefits the takers of the first funds when increments and bids are low, and the takers of the last funds when increments and bids are high.

People bid high for the dikur when they lack alternative credit sources. Also, members trust that they can invest their dikur money and make a higher profit than the price they paid for the dikur. This has actually been the case for most of those who invested their money in mules; and in Kathmandu a Thakali invested his dikur money in land a decade ago, making a small fortune with the rapid rise of land prices there.

In spite of these changes the main objectives of the dikur system, i.e., to provide immediate help to the founder, has not changed. For example, in Thini a man lost five mules and in order to buy new ones members of his clan established a dikur to provide the necessary capital.
Some Thakalis are concerned the rich benefit rather than the poor and have suggested new dikur should be designed to benefit the needy. In Thimi some mule owners have established a dikur which functions as an insurance system where members who loose mules are nominated for the next fund. In Kathmandu some Thakalis once suggested establishing a dikur where members would be classified into three economic categories, and where the rich would pay higher installments than the poor. The idea was rejected because others argued such an economic classification could lead to social stratification among the Thakalis.

Anthropologists have noted that dikur maintain cohesion within Thakali society and foster economic cooperation in the community. These observations are correct - as long as the system works well. Several decades ago, a number of dikur members in Marpha (and even their guarantors) were unable to pay their obligations and fled from the village. Village leaders subsequently forbade the establishment of new dikur within the village, and anyone who broke the rules was to be fined 500 Rs. Villagers were, however, free to take part in dikur outside the village. Similarly, Tamang Thakalis faced problems with the dikur system and in 1959 the thirteen headmen of Thaksatsai temporarily forbade the formation of new dikur.

EMMIGRATION

In 1977 there were a total of 290 Tamang Thakali, 124 Mowatan Thakali and 234 Yhulkasompaimhi Thakali households in Thak Khola. In addition, Thakalis are found in the hills and plains south of the valley. In 1977 informants from Thak Khola recalled a total of 174 Tamang Thakali, 86 Mowatan Thakali and 10 Yhulkasompaimhi households having left the valley since 1960. Due to recall problems these figures are obviously on the low side. Many of the Tamang Thakalis who live outside Thak Khola are descendants of emigrants who left Thak Khola prior to 1960, and it is estimated that a total of 820 Tamang Thakali households are found outside Thak Khola.

Emigrants form a complex group according to economic status, occupation, location, etc., and it is outside the scope of the present article to present more than a few observations on the causes of emigration.

In the first half of the 19th century many poor Thakalis left Thak Khola because they were unable to pay their share of the high village taxes, and by 1862 some 216 Thakalis families had left and settled in Kaski, Lamjung and other hill areas. Not all emigrants left because of high taxes. According to informants, in the 1870's a Thakali from Larjung obtained a contract for mining in Myagdi and a number of the Thakalis who worked for him settled there permanently. Furthermore, in the first half of the 20th century many Thakalis left Thak Khola and established themselves as agriculturists, businessmen and inn-keepers in Dana, Tatopani, Beni, Baglung and other bazaars along the main trading routes south of Thak Khola.

In the 1960's and early 1970's a large number of Tamang Thakalis and Mowatan Thakalis left Thak Khola and settled in Kathmandu, Pokhara, Butwal,
Bhairawa and other urban centres, as well as along the trails and highways connecting Pokhara with Kathmandu and Bhairawa. Manzardo has observed that

"...the Thakalis were unable to grow sufficient crops to meet their yearly needs, using traditional agricultural methods. Therefore, the Thakalis were forced to find ways to bring in additional grain from the outside... (and)... engaged in the trans-Himalayan trade based on the exchange of grain from the middle-hills of Nepal for salt and wool from Tibet... The eventual closing of the Nepal-Chinese border to trade in the 1960's brought a rapid end to their way of life... Realizing they lived in a region where sufficient food for the year could not be raised and realizing that they no longer have a sufficient source of income to import food from other areas, they decided to migrate." (1977:434)

This observation may not be completely accurate.

First, none of those who have stated that Thak Khola was/is a food-deficit area have published any data in support of this position. In Thak Khola there is a total of 1,015 ha of agricultural land. The population is almost equally divided between Thaksatsai and Paccau, i.e., 2,519 and 2,295 persons, respectively. However, 71 percent of the land (718 ha) is in Thaksatsai and only 29 percent (297 ha) in Paccau. It is difficult to estimate the total grain production in the area because of the lack of detailed information on cropping intensity and yield. According to a conservative estimate, the cropping intensity is about 140 percent and the average grain production about 1.2 mt per ha. Consequently, the total annual grain production is an estimated 1,680 mt, or about 350 kg per capita. The cropping intensity and the yield is higher in Paccau than in Thaksatsai, and while less than 30 percent of the land is found in Paccau, an estimated 40 percent of the total production is from that area. Consequently, the average annual grain production is an estimated 400 kg per capita in Thaksatsai and 293 kg per capita in Paccau. This is well within the official grain requirement of 140 kg per capita for the mountain region, and also within a more generous estimate of 200 kg per capita, and I will therefore argue that Thak Khola is not a food deficit area.

Secondly, the main question is not whether the grain production in Thak Khola was sufficient to feed the local population, but whether those who left Thak Khola were able to make a living there. Informants mention that only few of the emigrants were so poor that they had problems making a living in Thak Khola. The majority of the emigrants had sufficient land, animals and capital to make a living, but following the decline in the salt trade they had difficulty maintaining their former high living standard. In addition, there were security problems in Mustang District in the early 1960's, and public services (e.g., schools, hospitals, transportation, and electricity) and business opportunities were greater in Pokhara and other urban centres in the south. For emigrants life as a hotel/shop-keeper and businessman in the south was more attractive than life as a farmer-cum-businessman in the cold Thak Khola. Furthermore, the richest families
already had large investments in the south and were able to manage their investments more efficiently by living there permanently. In sum, the question was not so much about subsistence, as it was maintaining an already high living standard.

Thakali emigrants and their descendants range from very rich businessmen in Kathmandu to poor inn-keepers living along the highways and trails in Western Nepal. Some anthropologists have mentioned outstanding success-stories among the emigrants, but most are not success-stories, and some outstanding failures could be quoted. Compared to other ethnic groups Thakali emigrants and their descendants are, however, generally quite well off economically and have adapted well to their new environments. Several factors account for this, perhaps the most important is that the bulk of the emigrants had capital to invest when they established themselves in the south and, unlike many other emigrants in Nepal, were not forced to work as manual labourers to make a living.

Since the 1970's the rate of emigration has slowed down and only a few Thakalis are emigrating from Thak Khola. Some emigrants have even returned to Thak Khola. Changes which have taken place in Thak Khola during the past decade have curbed the previous flows. The possibilities for cash-crop farming (horticulture, vegetables, etc.) and business (hotel business, contracting, mule business, etc.) are very good, and educated Thakalis can get jobs locally as civil servants. Also, basic services such as hospitals, schools, water supply, transportation and electricity have greatly improved. Reasons for leaving vary from case to case among the present emigrants. Some are poor and hope that life as inn-keepers in the south will be better and easier than that of a poor peasant in Thak Khola. Others face no major economic problems but find life in Thak Khola too hard and the possibilities better in the south, while some leave for health reasons.

CONCLUSIONS

Given Thak Khola's remoteness and hostile environment most first-time visitors are surprised to see how well developed the valley is. Primary and lower secondary schools are found in all major villages and there are higher secondary schools in Jomsom and Kobang (others are planned in Marpha and Lete). There is a small hospital in Jomsom and most of the village panchayats have a health post. Almost all villages have portable water supply schemes. Pagaut and the northern part of Thakespati have had electricity since 1983. There are no road in the valley but a small airport is located at Jomsom and it is possible to reach Pokhara and Kathmandu in less than an hour.

Few villagers face serious problems making a living, and the majority live a secure life producing sufficient foodgrain and making enough cash to buy essential goods and services at the market. For example, when the buckwheat crop was destroyed in Syang in 1982 villagers were able to buy foodgrains at the market and did not require Government assistance.
Table 4: Land distribution in Pacgau and Nepal

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<td>Poorest 50 percent</td>
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<td>Middle 27 percent</td>
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<td>Richest 23 percent</td>
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Factors Facilitating Development in Thak Khola

There are several factors contributing to the high living standard in Thak Khola as compared with other hill and mountain areas in Nepal.

In Thak Khola land holdings are larger and more equally distributed than in most hill and mountain areas. In Thak Khola land is owned by individuals, temples and patrilineal descent groups. In Thaksatsei the average household landholding is 1.4 ha and in Pacgau 0.5 ha (the average holding per capita is 0.29 ha and 0.13 ha, respectively), as compared with the national average of 0.4 ha for the hill and mountain region. Although the average landholding in Pacgau is not much higher than the national average, most of the land is irrigated and highly productive.

Land is also more equally distributed in Thak Khola when compared with the national average. In Pacgau, the poorest 50 percent of households own 22 percent of the land, while the middle 27 percent own another 32 percent, and the richest 23 percent the remaining 46 percent of the land (Table 4). (The distribution is basically the same in Thaksatsei where the poorest 46 percent of households own 25 percent of the land, the middle 27 percent another 28 percent, and the richest 27 percent the remaining 47 percent). This distribution is less skewed than the national average where the poorest 56 percent of households own 12 percent of the land, the middle 38 percent another 44 percent, and the richest 6 percent the remaining 44 percent of the land.

In Thak Khola population growth is estimated to be lower than the national average. There is no detailed demographic data available from Thak Khola, but the population growth is estimated to be lower than the national average of 2.66 percent. If this assumption is correct pressure on land and other resources is less in Thak Khola than in other parts of the kingdom.

The Thakalis are, generally speaking, this-world-oriented and business minded. For centuries Thakalis been living along one of the major trading routes between Nepal and Tibet, and most Thakalis are this-world-oriented and business minded. The conservatism, resistance to change, closeness, and
rigid caste rules which hinder development in some areas of rural Nepal are not prevalent among the Thakalis.

This mentality is manifested in several ways. For example, when Thakalis sponsor a religious ceremony they want results here and now, and not to be repaid sometime after death. Also, 94 percent of the informants in a sample of Thakali emigrants in Pokhara found that a person who puts himself in danger by helping others is a fool. Business-mentality is illustrated by the many ways Thakalis make an income outside the agriculture sector (see below). Furthermore, young men are willing to borrow capital at high interest rates because they are confident they will make a profit. In this connection, it is important to note that while most Thakalis are business-minded, only a few are true innovators and venture capitalists. The young men who invest in mules are in a well established and not in a venture business. Thakali venture capitalists are usually well off, have good connection with the Government bureaucracy and political leaders, and are able to obtain cheap loans for their ventures. They themselves are often political leaders. It is only after these entrepreneurs have proven that certain business is profitable that other Thakalis follow their example. The spread of apple cultivation in Thak Khola illustrates this point. A final example of the Thakali business-mentality and lack of conservatism is Thakali women who are free to operate inns on their own in the south in winter.

In Thak Khola the opportunity to obtain credit is good. As examined in detail above, there are many sources of credit in Thak Khola, such as banks, moneylenders, and traditional credit and saving associations.

In Thak Khola the opportunity for non-agricultural income is good. As detailed above, Thakalis make an income from rearing goats, sheep and yak, mule business, the cultivation of fruits and vegetables, running inns and hotels in Thak Khola and the south, salt trade, various other business (such as construction), renting out houses, and the sale of labour. For example, in Syang one third of all households have an income from mules and the net earning is about 700,000 Rs a year. The demand for skilled and non-skilled labour is great and poor have no problem getting a job, illustrated by hundreds of outsiders working in the valley.

Thakalis form close-knit societies with strong traditional political organizations. In Paagau each of the five original villages (Thin, Syang, Cimag, Marpha and Chairo) form separate political entities, while in Thaktsatsai there is a council of headmen of the thirteen original villages. As in all societies there are differences in opinion about how to handle the public affairs, but even if there is disagreement with the village headman, his authority and orders are generally accepted. This is possible mainly because each village is dominated by a single ethnic group (the villages of Thaktsatsai by Tamang Thakalis, Marpha by Nwatan Thakalis, and Thin, Syang and Cimag by Yulkasompalmhi Thakalis) and because the traditional political system has remained in force for many centuries.

The strong local political organization has been useful in the planning
and implementation of development programmes. In Thak Khola project authorities do not have to deal with several independent formal and informal political leaders, but only need the agreement of the leaders of the traditional political organizations (as well as those of the village/district panchayat) to obtain the commitment of the local communities. The traditional political organizations have also proved useful in the mobilization of local labour and enforcement of rules relating to the use of public service systems (e.g., potable water supply and irrigation systems).

Thakalis emphasize education and the literacy rate is high. In most villages primary schooling is compulsory and children are fined if they do not attend school. Enrollment is therefore high, and in Mustang District the female enrollment in primary schools (43 percent of the total enrollment) is among the highest in the Kingdom. Although the full results of this emphasis and efforts are yet to be seen, the literacy rate is high in Thak Khola (in Syang 42 percent of the population above 14 years of age can read and write Nepali and/or Tibetan).

Thakalis have a nuclear family household system. Among the Hindus in Nepal the ideal norm is the household based on the joint family, but among the Thakalis the nuclear family household is the ideal norm as well as the most frequently encountered household type. Most of the newly married couples join the household of the husband’s father they stay there only for a few years. At the latest they establish their own independent household when a younger brother of the husband marries. If the husband is the youngest (or only) son he frequently stays in a joint household to look after his parents in their old age. The Thakalis mention that they prefer the nuclear family household to the joint family household since the latter leads to conflict among family members. In addition, informants explain that members of joint family households have little incentive to work hard and make a profit since they have to share their income with their brothers’ families. On the other hand, the nuclear family household promotes initiative and hard work because members divide their income only with their spouse and children.

The Government has implemented many successful projects in Thak Khola and the valley has now a reasonably good infrastructure and basic services. Most projects have been undertaken with external assistance. UNDP has financed projects for sheep, goat and wool development, hill agriculture development, and fruit storage, processing and transportation, while FAO has implemented a vegetable and seed production project. UNICEF has financed water supply systems, repair of schools and temples, and distribution of free school books. USAID is currently funding a resource and conservation utilization project, and a hydropower project was undertaken with OPEC assistance.

In Nepal some development projects are not being satisfactorily implemented, but in Thak Khola most projects have been reasonably successful. This is attributable, in part, to the active participation of the local population in the identification and implementation of projects. In the case
of Marpha Agriculture Farm, Government officials are well-qualified, extremely dedicated and hard-working (and therefore highly respected by the villagers). Furthermore, the benefits of most projects have reached the majority of the villagers and not only a small elite. For example, the water supply systems and hydropower project have provided drinking water and electricity to all villagers. Similarly, the distribution of free books reach all primary school children. In the case of Marpha Agriculture Farm, the most outstanding result is that it has been instrumental in the adaptation of apple cultivation by more than half of the households in the valley.

Problems

Although the standard of living is higher and basic infrastructure better in Thak Khola than in most other parts of rural Nepal, the local villagers face some major problems which need serious consideration. The main problems are discussed below.

Some development projects have been designed with little understanding and consideration of local conditions. In Thak Khola villagers use pine, juniper and cypress for fuelwood and timber. In Thaksatsai rich forests are found close to the villages while in Pacgau forests are situated up to 1,000 m above the villages. Forest resources are being overutilized due to an increased demand for fuelwood from the local population, outside labourers, civil servants, military personnel and tourists. There is also an increased demand for timber for construction work; for example, the administrative building complex under construction in Jomsom (under RCUP) requires about 12,000 cubic feet of timber. In addition to an increased demand for forest products, the forests are being depleted due to poor management and failure to replant.

As a part of its programme the RCUP has established several small plantations (mainly with poplars) close to the villages in Pacgau. These plantations are, however, of little use to the villagers. First, poplars are not as useful as pine for timber and fuelwood. Secondly, while poplar is an important fodder tree in the middle hills, it cannot become a major source of animal fodder in Thak Khola where the ecological conditions are different from those further south. In conclusion, instead of new plantations the programme should have concentrated their efforts on improving the management and utilization of existing forests.

There are plans to build a Baglung to Mustang road both to reduce the cost of rice and other imported goods and to open up Pokhara and Kathmandu to products from Mustang District (e.g., vegetables, fruits and wool). A better alternative would be to build a ropeway. First, it would be less expensive. It would cost 66.7 million Rs (1976-prices) to build a 57 km long ropeway between Beni and Jomsom while a 179 km road between Beni and Lho Manthang would cost 852 million Rs (1978-prices).52 Second, landslides make roads extremely expensive to maintain while ropeways are less vulnerable to this problem. Third, to run vehicles Nepal needs to import fuel, while a ropeway would run on locally produced energy. Fourth, the number of
trekkers on the Jomsom trail is likely to decrease if a road is built, causing hardship to many inn and hotel owners along the route. Finally, villagers express concern that a road would open up their valley to undesirable elements from the outside.

The self-reliance of the local communities is decreasing. In the past Thakalis have themselves financed and built several trails, bridges and schools as well as almost all the irrigation systems in the valley. Some of the construction work which has been undertaken in Thak Khola in recent years could, if the villagers had found them useful, have been undertaken with popular participation, but have been constructed at high cost using local contractors. Villagers now believe that the Government can and should provide anything they ask for. The Government has done little to change this perception.

Thakalis have become increasingly dependent on the outside market. Thakalis are integrated in the market economy and more dependent on outside goods, capital and services than their forefathers (as are most peasants in rural Nepal). This integration is a double-edged sword. It is one of the reasons for the high living standard in Thak Khola, but on the other hand it is dangerous for Thakalis to be too dependent on an outside market over which they have no control. The decline in the salt trade around 1960 clearly illustrates this point. In the future it may become apples, mules or tourists.

The poorest quintal of the Thakalis continue to live in poverty. In general, the Thakalis have a high standard of living. The poorest quintal of the population, however, face problems making a living. Consequently, special programmes should be planned and implemented for the benefit of this section of the population.

NOTES

1. The material for the present article was collected during fieldwork in Nepal in 1972, 1975-78 and 1980-81, and some information was updated in 1981-84 when I was working in Nepal for the United Nations Development Programme. I am grateful to the Danish Research Council for the Humanities which financed my fieldwork in Nepal and to His Majesty’s Government of Nepal for permission to undertake research in Thak Khola. Thanks are due to K.L. Thakali, Phalendra Thakali and my wife Bina for their their assistance in the field, and to J.L. Ross who reviewed and commented upon a draft of this article. The views expressed in this article are those of the author and do not reflect or imply those of the United Nations.

3. The Tangbetans found in Thak Khola all live in Jomsom and originate from Tangbe village in Baragau. See Vinding (1979).


5. For an ethnography of the Magars found south of Thak Khola, see Kawakita (1974).

6. According to local law the cultivation of garlic (and maize) is forbidden in Marpha, but the ban is no longer being observed.

7. One mana measures 0.545 litres. Eight mana equal one pathi, and 20 pathi equal one muri.

8. If not stated otherwise, all prices refer to those of 1984. The price of foodgrains varies according to season and is lowest immediately after harvest.


10. In 1980 a white yak tail cost 100-150 Rs and a black one 20 Rs; the white tails are painted red and used as a head-dress for the mules.

11. For a description of inter-household cooperation among the Thakalis, see Vinding (1979/80b). See also Messerschmidt (1982).


13. In 1834 one rupee bought eight pathi of rice in Jumla (Regmi 1978:54).

14. Manzardo (1976) notes that only few of the emigrants who left Thak Khola in the early 1960's sold their land and explains that "this was partly because the land was worthless and buyers were hard to find, but the picture has changed." (p. 437). I do not agree with this explanation. First, it is unreasonable to state that land was worthless. Furthermore, according to local informants it has always been easier to sell than to buy land in Thak Khola. In the early 1960's a large number of Thakalis left Thak Khola and it became difficult to get a good price for land. Even so, informants explain that the emigrants retained their land mainly for safety's sake in case they had problems in the south, and to keep ties to their homeland.

15. See Vinding (1982)

16. It is not easy to count to 9,000 pieces without making a mistake. The seller therefore put aside one piece for every 30 pieces he counted and
when there were 300 pieces, the seller knew that he had reached 9,000 pieces. The seller kept one piece to ensure that the spirit of prosperity (yang) did not leave the house.

17. Thakalis do not eat beef, pork and buffalo meat when in Thak Khola, but outside the valley some consume these kind of meat.

18. In 1972 herds of sheep from the south came to Paagau and Thaksatsai to graze in summer against a fee to the village concerned. The sheep no longer come to Paagau, but continue to come to Thaksatsai.

19. In a recent article on animal husbandry in Thak Khola (Manzardo 1984) it is mentioned that the Thakalis used to keep yak as pack animals on the northern sector of the trans-Himalayan trade (p. 22,30). According to my informants, Paagau Thakalis used mainly jho and Tamang Thakalis mainly mules to transport barley to Lo/Tibet and salt back to Thak Khola. The yak was (and still is) kept primarily for reproductive purposes and for the sake of its milk, and it was used only occasionally as a pack animal.

Furthermore, it is noted that the yak is not kept for its meat and that the consumption of yak meat is banned among the (Tamang) Thakalis (p. 25). As mentioned in Vinding (1979/80a) many Tamang Thakalis consume yak meat. In December 1984 two yak were killed in Kobang and a local Thakali informed that only few Thakalis in that village do not eat yak meat.

Finally, it is observed that the milk production from the yak "is primarily for household consumption, although butter is sold for use in preparing the salty Tibetan-style tea favoured in the area and for use in religious rites." (p. 26). In Thak Khola the yak is primarily a 'cash-crop' animal and milk production is used almost exclusively for making butter for sale. Only a fraction of the milk product is consumed by the owner of the yak herd.

20. In Jomsom the army is rearing pigs and cultivating fish, using warm water from a nearby hot spring. Thakalis do not traditionally eat pork and pig raising has no great potential in Thak Khola, but there are several hot springs and local farmers may adopt aquaculture.

21. But according to R.P. Sherchan, President, Mustang District Panchayat, half of the 40,000 apple trees in the district were bearing fruit in 1982 (Rising Nepal, 27 October 1982).


23. Primary schooling is compulsory in many villages and school-going
children stay in the south only from December through February when schools in Thak Khola are closed.

24. According to Valeix (1974) seventysix percent of the population in Marpha migrated south in the winter 1969-70. In December 1984 I was informed that the number of seasonal migrants in Marpha has further decreased in recent years due to better business opportunities in Thak Khola.

25. But Valeix (1974) notes that in 1969 traders from Marpha brought rice in Bhairawa and transported it to Pokhara where the price was double.

26. Thakalis are usually refered to as one of the major trading groups in Nepal, but trade (i.e., the buying and selling of goods which have not been manufactured by the trader) is only of minor importance to the Thakalis of Thak Khola.

27. For a description of the sweater-trade in India by the people of Baraga, see Schuler (1977).

28. See, for example, Caplan (1972).

29. The household is the most important socio-economic group among the Thakalis and consists of a group of relatives who place their labour and property into a common fund and satisfy their material needs from the turn-over of the fund. See Vinding (1979/80b).

30. As mentioned earlier, Thakalis take two main meals a day, namely rice and sweet buckwheat or maize porridge. In Syang, sweet buckwheat is the main summer crop and almost all households produce enough of this crop to meet their requirements. The main winter crop is naked barley which is used for making beer, alcohol and flour. Most households have a surplus of this crop, but only some sell a substantial amount, which here is defined as one muri per household member.


32. Messerschmidt mentions that the Thakali word shiku also means "a round wooden vessel (for holding curds, oil, or ghee)" (p. 151). I have not come across this meaning of the word shiku.

33. The word dikur derives from du khor meaning "circle/rotation of grain". Among Yhulkasompainhi Thakalis dikur is known as bhreko. The emytopological meaning of the word bhreko is unknown, but it may be derived from preh, "eight", and khor, "circle/rotation", that is a circle or rotation (dikur) with eight parts/participants.

34. Based on material collected in 1962, Bista notes that "there are hundreds of dhigurs functioning at the present time." (1967:89). If so, the number of dikur has decreased sharply in recent years.
35. Messerschmidt (1978:144) mentions an example where five persons have one common share.

36. The payment in the most expensive dikur in Thak Khola is 2,000 Rs (plus increment) twice a year.

37. Manzardo (1978) notes that "In addition to its role in maintaining cohesion within Thakali society, however, dikur gives the Thakalis a means of redistributing income, so that capital for investment reach the places where it is most needed to establish or expand new business." (p. 99). And Messerschmidt (1978) observes that dikur "are formed in spite of cooperation among friends" (p. 156), and that they "foster economic cooperation in the community" (p. 157).

38. See Messerschmidt (1978:150)


40. See note 37.

41. See Führer-Haimendorf (1975:199)

42. See Gauchan (2038:27)


44. See Führer-Haimendorf (1975:142).

45. The figures on landholdings in Thak Khola were obtained from the Land Survey Office, Jomsom.

46. These figures are conservative estimates. In Pacgau the cropping intensity may be as high as 170 percent, and according to well-informed HMG officials who have been living in Thak Khola for many years the yield of barley is 3.5 mt per ha in the best fields.

47. According to Agricultural Statistics of Nepal published by the Food and Agriculture Ministry (1972), the amount of edible foodgrains required per head per annum is 140 kg in the mountain region (quoted in Gurung 1981:33). Asian Development Bank/HMG of Nepal (1982:41) assumes, however, the minimum level of grain consumption to be 190 kg per capita per year.

48. Manzardo (1977:437)

49. Due to the possibilities for cash-crop farming and business some Thakali emigrants have returned to Thak Khola. In December 1982 Marpha village sold some barren plots of land south of the village and through
the Mārhāṭī Sewā Samiti in Pokhara emigrants were informed about the sale. Twenty-two emigrants responded and bought a plot of land.

50. See World Bank (1979:12).

51. This assumption is based on, inter alia, that the population in Mustang District is reported to have decreased from 13,571 persons in 1971 to 12,399 persons in 1981 (Gurung 1982:19).

52. See Bhattachan (1980:60).


54. See Vinding (1979/80b) for details on the Thakali household system.

55. See Societe Generale pour l'Industrie (1976), and CEMAT (1978).

REFERENCES


