Both a Borrower and a Lender Be: A Look at the Local Economy and Credit Culture in the Tarap Valley in Dolpa, Nepal

Alexa Adams

Bates College

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Both a Borrower and a Lender Be: A Look at the Local Economy and Credit Culture in the Tarap Valley in Dolpa, Nepal

Adams, Alexa
Academic Director: Onians, Isabelle
Senior Faculty Advisor: Decler, Hubert
Project Advisor: Mühlich, Michael
Bates College
Anthropology
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Abstract

Being in such a remote location, the Tarap valley in the Dolpa district of Nepal has only recently experienced the influences of a modern, cash-based economy in full force. Historically, the economy of the Dolpo-pa in Dho Tarap was almost entirely rooted in agriculture, animal husbandry, barter, and exchange. While these themes are still incredibly important foundations of the economic practices and systems in the valley, the introduction of Yartsa gumbu, the highly valuable caterpillar fungus used in Chinese medicine, has transformed the local economy of the region and propelled it into the arms of a consumerist-oriented and cash-based economy. Prior to the elevation of the cash economy in the region, hard currency in the form of Nepali rupees played a relatively small role. The culture of credit and traditional values were entirely intertwined with the region’s economic systems. Credit in the form of objects, such as barley and livestock, in addition to more abstract forms, such as labor and time, played critical roles in the overall economy of the valley. While this is still true in regards to many of the economic practices in place today, they are now being blended with the elements of a cash-based economy as well.

This study will examine the local economy in respect to the time period before Yartsa gumbu had made a significant impact on the economy in addition to the time period after, with a special focus on the present day. Using an economic anthropological lens, aspects of the economy such as credit culture, gendered spaces within the economy, and the hopes and feelings of the local people about the future will be examined in regards to the ways in which they have changed in response to the effects of Yartsa on the economy. There is no question that Yartsa gumbu has brought a more elevated status to the local economy, which has in turn had effects on the lifestyles, perceptions of wealth, and overall attitudes of the people. The question of whether or not these changes have truly had positive impacts on the economy, however, is still one that is up for debate?
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Introduction

“Economic change is the cutting edge of cultural change.” –James Fisher

The Tarap valley in the Dolpa district of Nepal is often deemed to be one of the highest human settlements in the world. It is tucked away in the middle of the district, and lies on the border between the upper and lower areas of Dolpa. Because of its remoteness, the local economy in the valley has progressed through the majority of its history with relatively little influence from the cash based economy that dominates the more developed areas of the district and the country of Nepal as a whole. As a result, a distinct tradition of economic systems that are rooted in self-sufficiency and exchange has been cultivated. The local economy has always been intertwined with the credit culture of the region, and many of the economic practices and systems that are in place are interlaced with the cultural values that had governed the region for years. Within the last couple of decades the local economy of the Tarap valley has experienced a drastic lurch forward in the direction of a more modern, cash based economy. The result has been a blend of economic practices that are rooted in agriculture, animal husbandry, exchange, and now aspects of a more modern economic system. This has not only influenced the way that the Dolpo-pa of Dho Tarap are navigating their local economy, but it is also transforming their way of life.

Dolpa and the Tarap Valley

Dolpa, the largest and one of the most remote regions of Nepal, is situated in the northwestern part of the country, bordered by the Tibetan Autonomous Region to the north and the regions of Mugu and Mustang on the west and east respectively. The region covers an area of 7,889 square kilometers (Google 2016) and is broken into four separate Village Development Committees (VDCs): Dho Tarap, Saldang, Tinje, and Chharka. These VDCs are smaller local units that are used to collect taxes and hold democratic elections, and they are roughly divided according to the traditional boundaries of the four valleys Tarap, Nangkhong, Panzang, and Tsharka (Bauer 2004, 105). This study will primarily focus on the Tarap valley, which is home to the Dho Tarap Village Development Committee, and is located more or less in the middle of the Dolpa district.

The Tarap valley, commonly referred to as Dho Tarap, or Tarap, lies on the border between upper and lower Dolpa. In terms of the standards put forth by trekking permits, Dho Tarap, is part of the lower region, however, Dolpo-pa all consider the Tarap valley to be a part of upper Dolpa. The valley is comprised of nine separate ward numbers, six of them making up the greater village of Dho, and three of them comprising the village of Tokyu, which lies slightly to the north. Dolpo-pa have lived in their valleys for more than a thousand years (Bauer 2004, 154), and in that time a rich and flourishing culture has developed.

The people of the Tarap valley are self-proclaimed semi-nomadic peoples and rely heavily on agriculture and animal husbandry for their means of subsistence. Due to the remoteness, the people of Dho Tarap have been almost entirely self-sufficient up until the recent past. Historically, they depended on their fields to provide them with the food that they needed, and they also counted on their livestock to provide them with additional sources of nutrition, labor, and wool for necessary items such clothing and blankets. The valley floor ranges in elevation from approximately 3,900 meters to 4,300 meters, which contributes to the short growing season and the harsh winter months. Because of the arid climate, only a few crops, mainly barley and potatoes, can be grown during the summer. Although the
growing season is short, this time period is crucial in providing the people with enough of what they need to survive for the rest of the year.

![Figure 1. A sketch of the Tarap valley by Rinzi Lama. Photo taken by Alexa Adams.](image)

**Overview of the Local Economy**

Because of its remote location and difficult environment, the Tarap valley has received relatively little influence from the outside. As a result, the economy has developed in a way that is deeply rooted in barter and exchange. While the national currency of Nepal, Nepali rupees, is used on some occasions, there is a longstanding tradition of alternative forms of currency and measurements of wealth, such as barley flour and livestock. In Bauer’s analysis of the Dolpa region, he points out, “In this economy, livestock are both liquid assets and the equivalent of bank accounts” (Bauer 2004, 33). It is true that in the Tarap valley, animals such as yaks and horses serve as means of exchange, indications of affluence, and stores of wealth. A distinct credit culture that is rooted in necessity and relationships with other Dolpo-pa is also present in the region. In the recent past, however, the local economy of Dho Tarap, along with other remote regions in Dolpa, have experienced momentous amounts of change. Bauer writes, “Subsistence economies in the Himalayas have been and are being radically transformed. Production systems once based on barter now operate within
cash economies” (Bauer 2004, 162). This shift from barter systems to cash economies is largely the result of one object- *Yartsa gumbu*.

**Yartsa gumbu**

Translating to “summer grass, winter insect,” Yartsa gumbu is the highly desired and valuable object that is harvested in high altitude, mountainous regions of Nepal, Tibet, India, and Bhutan (Bauer 2004, 104, 192). This caterpillar fungus is a parasitic complex that forms as a result of an interaction between the fungus *Ophiocordyceps sinensis* and the larval stage of the ghost moth (Bawa and Shrestha 2013, 514). In recent years, this object has become an incredibly sought-after commodity, and the market industry for this caterpillar fungus has exploded. The medicinal uses are numerous:

The fungus is believed to strengthen lung and kidneys, increase energy and vitality, stop hemorrhage, and decrease phlegm (Holliday and Cleaver, 2008). A recent study seems to show anti-aging and anti-tumor effects (Wong et al., 2010). However, the caterpillar fungus is widely traded as an aphrodisiac and a powerful tonic (Holliday and Cleaver, 2008; Winkler, 2010a,b), and it has been hyped as ‘Himalayan Viagra’ by popular media” (Bawa and Shrestha 2013, 514).

The versatility of this commodity contributes to its value, but in the Tarap valley, the value attached to Yartsa gumbu is purely monetary. When talking about the worth behind Yartsa gumbu, a group of *amchis* from Dho Tarap commented that, although many people say that Yartsa is an extremely important medicinal herb, in the Tarap valley, there is not much value associated with this caterpillar fungus other than money (Amchis, 2016). One article explains the influence that Yartsa gumbu has recently made on communities such as Dho and Tokyu: “Chinese caterpillar fungus harvesting became a major source of cash income for indigenous communities who had limited livelihood options due to the remoteness and harsh environmental conditions of their areas” (Shrestha, et al. 2014, 3). Up until Yartsa kick started the cash economy, there was not a real source of monetary income that was available to the Dolpo-pa in Tarap. Yartsa gumbu has entirely transformed the local economy of the valley, which has resulted in both positive and negative cultural shifts.

![Figure 1. A small piece of Yartsa gumbu that we found, outside of its natural habitat, on the trail during the walk up to Dho Tarap. Photo by Alexa Adams.](image1)

![Figure 3. Photo of Yartsa gumbu before it has been picked. (Bawa and Shrestha 2013, 515).](image3)
The Local Economy: Pre-Yarta gumbu

“Only strangers need coin- people who know each other can do without.” –Proverb (Mühlich 1999, 71).

Life in the Tarap Valley

Prior to the influence of Yarta gumbu on the local economy, life in the Tarap valley revolved around being self-sufficient, or in other words, producing enough of what was needed in order to be able to survive. Life was simple, but demanding. Many local residents explained that before Yarta gumbu, their lives solely revolved around working to fill their stomachs. Three local amchis explained that previously the economy was extremely weak because the people were entirely reliant on barley, potatoes, and the meat of their animals. Their days revolved around looking after their fields and livestock, which was really challenging (Amchis, 2016). During this time, the economy was built on agriculture, livestock, and relationships within the community. Paper currency did not hold much value, and the people of the valley were largely self-sufficient because they had to be.

Today, it is possible to get a large variety of packaged goods from the “outside.” Processed food and material objects from Kathmandu, China, Nepalgunj and Dolpa’s district headquarters, Dunai, can all be found in Dho Tarap. Many of the local villagers are also clad in various articles of “western style” clothing. For example, there are women wearing the traditional chupa with colorful North Face down jackets or vests on top in addition to younger men wearing tight jeans, sports jackets, and flat brim hats. In a number of the homes, instant noodles, soda, beer, and other mass-produced goods have their place on the shelves; however, it was only in the recent past, after Yarta gumbu started to make its mark on the economy, that all of these items were introduced into the valley. One middle age resident from Dho recounted, “During the times before Yarta gumbu, people didn’t wear expensive clothes. They didn’t bother with other foods like junk foods” (Phurwa Tsewong, 2016). Residents did not “bother” with these types of things because they were largely irrelevant to their lifestyles. Wearing a name brand t-shirt did not help you to survive any more than a handmade chupa did, and no one had the money to pay for such things. Being a consumer was a foreign concept, and was not something that seemed to hold any relevance when it came to their lives in the valley.

Less of Everything

In addition to the lack of “outside” products, there were also significantly lower numbers of livestock. Livestock play an incredibly important role in the local economy of the Tarap valley. Animals such as horses and yaks are needed to carry loads, plow the fields that serve as each family’s food supply, and serve as a source of meat for the villagers; however, prior to Yarta gumbu, not many families in Dho Tarap were able to afford them. Livestock are expensive to acquire and maintain, and without any real source of income, people did not have a way to purchase animals such as yaks, horses, and mules. Today, almost every family in Dho and Tokyu have a variety of yaks, dhe, mules, horses, goats, and sheep, but not long ago, it was rare for families to have more than a few horses and yaks. It was not uncommon for families to possess no livestock at all, and those that were unable to afford them had to borrow their neighbor’s yaks to plow their fields, offering their manual labor in exchange. The standard exchange was the labor of one yak for the labor of two men. For example, if you borrowed one yak for a day, you would need to send two men to work for the yak’s
owner for a day, or you yourself could work for two days (Tsering Wongyal, 2016). In this way, people depended on community relationships in order to maintain a self-sufficient lifestyle.

Figure 4. Phurwa, our translator, talking to the group of Amchis at the Menchi Khang Centre School. Photo taken by Alexa Adams.

Thoughts About the Economy

When local residents of Dho Tarap responded to what they thought the local economy was like in the present time period compared to times before Yartsa gumbu, the most common answer was that the economy was and still is weak. When asked to distinguish between the two time periods, many people expressed that prior to Yartsa the economy was worse, but they also gave off the impression that it did not matter as much back then because of the fact that life was simpler in those times and there was nothing to compare it to. With an elevated cash economy, people’s opinions and standards have also shifted, which makes it hard to compare the time pre- and post- Yartsa gumbu on an equal scale. Although the economy was poor, some local residents expressed the sentiment that life was less complicated then. A fifty-five year old man from Tokyu explained that in those times, life was more fulfilled and relaxed compared to how it is now. People were happy because they were able to take care of their families and fill their stomachs with their one field, and looking after that field was the only thing that a person needed to worry about (Tsering Wongyal, 2016). This unique view of seeing the previous economy as better is an important
one to consider. Although in some ways this opinion can be seen as an overly nostalgic view of the “old days,” it is also representative of the simplistic nature that characterized life before the caterpillar fungus came into the picture. He acknowledged that the economy was much poorer, but he also expressed his appreciation for the relaxed and simple way of life, which he felt were generally better. However, others in the valley did not share this view of appreciating a less complicated way of life. Many people expressed their concerns about the economy potentially reverting back to how it used to be if the market for Yartsa gumbu declined, or if it became extinct. They emphasized how difficult life was, and did not share the desire to return to how things were in previous times.

The Local Economy: Post-Yartsa gumbu

“Nowadays Tarap’s people are mostly dependent on yartsa gumbu and crops such as Tibetan barley and potatoes” – Crystal Mountain School Student

Massive Amounts of Change in a Short Period of Time

The transformative effect that Yartsa gumbu had on the economy happened relatively recently and occurred within an extremely short amount of time. When asked about when Yartsa gumbu first started to play a prominent role in the region, various villagers gave a variety of answers within a time frame that spanned the last five to fifteen years. Regardless of when it officially began to impact the economy, it has clearly generated a massive amount of change in a relatively brief time period since then. Within a decade or two, Yartsa gumbu single handedly brought significant amounts of hard currency into the region, developed the economy, and transformed the lifestyles of the local people. Suddenly, the residents of Dho and Tokyu had enough money to purchase items such as clothing, blankets, and packaged food (Amchis, 2016). In “The Vitality of Ice and Bone: Known Uncertainty and Awareness in Change Through Dolpa, Nepal,” Pierce describes the change as “An influx of newly and increasingly available packaged foods like biscuits, bottled beer and ubiquitous Coke products, candies, instant noodles, etc” (Pierce 2012, 94). A young businessman in Dho explained that Yartsa has played a huge role in developing the economy and is the reason that he and all other Dolpo-pa have money (Wong Chük, 2016). This shift in economy also enabled people to purchase their own livestock and exponentially build upon their existing herds (Passang and Thinley Lama, 2016). An older man in Tokyu went as far as referring to Yartsa gumbu as a “revolution” (Tsering Wongyal). All of a sudden, a cash economy was established and the relationship that local villagers had with monetary wealth was completely transformed.

The Emergence of Business Opportunities

With a bolstered cash economy, business opportunities emerged. Using the cash that was made by selling Yartsa gumbu, locals were able to buy commercial goods and start up small businesses (Bauer 2004, 194). They would make the trip to Dunai, Nepalgunj, Kathmandu, and China and return with all different kinds of material goods, introducing them into the region. One young couple recently came to Tokyu from Mukot with the hopes of being able to run a small business out of their home. They saw Dho Tarap as a place that could provide them with entrepreneurial opportunity, so they made the move into the region, built a house, and are now selling various clothes, food items, and other goods (Nhamka and Tsering Lhamo, 2016). This couple is not the only example of individuals seeing the Tarap
valley as a center for business. Two men from lower Dolpa, who were visiting Dho Tarap to sell baskets that they had made, provided an “outside” perspective on the present economy in the valley. They explained that compared to other villages in Dolpa, Dho Tarap is particularly well off because it is seen as a business center. They felt that because the settlement is generally located in the middle of the district, between the areas of upper and lower Dolpa, there are a greater number of opportunities to do business, and the economy is therefore better off than other parts of the region (Pu and Ram, 2016). This idealized view of the economy and the opportunities for business that “lower people” hold provides a stark contrast to the views of locals. One man who runs one of the larger and more established businesses in Dho commented that upper Dolpa has much less economic stability than the lower villages (Wong Chük, 2016). These contrasting opinions are a classic example of the common belief that “others” have it better than oneself. It is an inherent human quality to want what you do not have, and although both sides have positive and negative aspects associated with them, these feelings are only elevated in areas where people see their economies as being underdeveloped and weak.

**Blending Traditions and Generating a Seasonal Economy**

Because formal forms of currency came to influence the local economy of the Tarap valley in such a short amount of time, there is now a fusion of traditional economic practices of the region with the more modern and institutionalized cash based economic systems that were recently introduced. Mühlích explains that “mediums of exchange do already exist on a pre-monetary level of a barter or subsistence-oriented economy” (Mühlích 1999, 70). As highlighted previously, prior to the influence of Yartsa gumbu, the economy of Dho Tarap was largely rooted in barter and exchange. The extensive use of Nepali rupees was not a common occurrence, and there were other modes of currency that were widely accepted as vehicles of exchange within the local economic sphere. Local business owners will accept Nepali rupees as a form of payment or whatever else people want to pay in. For example, crops such as barley are often used as a form of currency in the Tarap.

Because Dho Tarap has historically been an agricultural society, the economy has reflected the seasonal nature of farming. This seasonal economy has only been further developed and enhanced as a result of Yartsa gumbu. The early summer months of May and June are the season in which people will migrate into the mountains and pick Yartsa. At this time the families in the valley in addition to mass numbers of people from other areas of Dolpa and Nepal will flock into the higher altitude regions and set up temporary camps that they will base their picking out of (Nyima Sangmo, 2016). According to one resident of Tokyu, the local economy is extremely elevated during this short season. This is the time that any outstanding money problems are solved, and it is also the time of year in which buying and selling takes place. He mentioned that on the reverse side of this, when it is not the season for Yartsa, it is especially difficult to get money and there is no real source of income (Nawong Tenzin, 2016). It makes sense that the economy becomes elevated during this season because all of a sudden, enormous amounts of cash are coming into the region; however, the fact that the economy reverts back to how it was in many ways prior to Yartsa gumbu’s influence during the off season emphasizes the unstable and seasonal nature of the present economy. In many ways it seems like everyone in the Tarap valley has different economic roles depending on the time of year. During Yartsa gumbu season, everyone becomes a businessman or businesswoman, leaving their other obligations behind in order to
pick as much of the caterpillar fungus as possible to sell in the market at the Chinese border, but during all other times of the year, the local residents of the valley revert back to their more traditional roles as farmers and spend their days looking after their fields and livestock. In previous times, individuals would not have the luxury to dedicate their time, especially at such a crucial point in their brief growing season, to things other than working in and tending to their fields, but because Yartsa gumbu holds so much economic worth, they are able to supplement their time away from their fields with goods bought using the money that they can make after spending a few weeks picking this Himalayan gold (Stone 2015, 2).

Perceptions of Wealth

The impact that Yartsa gumbu made on the economy has also had implications regarding how wealth is perceived among the villagers in the Tarap valley. When speaking to various villagers in Dho and Tokyu about how wealth is measured, the four main categories that were mentioned most frequently are land, livestock, family status, and lifestyle. Three of these categories, all but lifestyle, are directly associated with the fundamental components of life in Dho Tarap prior to the Yartsa revolution, however, measuring the quality of one’s lifestyle according to material goods is a largely new phenomenon. In High Frontiers: Dolpo and the Changing World of Himalayan Pastoralists, Bauer writes, “Within pastoral systems, livestock play the role of money, media of exchange, and stores of value… Livestock represent a hard currency and a media of exchange that is high liquid (cf. Paine 1971; Ingold 1980; Salzman and Galaty 1990)” (Bauer 2004, 47). Fields, livestock, and family status are all concepts that have played a role in shaping one’s identity among the Dolpo-pa for a long time. An elder man in Tokyu echoed these more historical categories of wealth measurements by saying, “If you own more land, then you are the richest. Money can be spent, but fields remain” (Tsering Wongyal, 2016) (see figure 5). This makes sense for a society in which survival is almost entirely dependent on what you can produce for yourself. During the times before Yartsa people more or less lived the same lifestyles. In his thesis, Pierce conveys the opinion of a shop owner in Ringmo regarding the shift in economy:

These clothes are not durable, more money is expended, and there is unfair competition among villagers about these things. In past days, all people wear wool clothes but today all wear different kinds of clothes, so we can easily say that this person is rich and this is poor. We can distinguish unlike when they used to wear self-made clothes, there was no way to distinguish and to buy the new clothes costs much money. These are the negative impacts (Pierce 2012, 98).

Although this opinion expressed is from the perspective of someone that lives in a different region of Dolpa, this sentiment accurately reflects the situation in Dho Tarap following the influence of Yartsa. Previously, the local people would produce their own food, make their own clothes, and had the same routines that they performed each day. Everyone had the same responsibilities and also faced the same consequences if they were unable to meet the demands of life in upper Dolpa, but this is no longer the case.

The ways in which wealth was measured among individuals included the status of their family, the value of family heirlooms that they possessed, or if they owned a greater amount of land or livestock, which could yield them a greater amount of subsistence. With a heightened cash economy, this has changed. Now that hard currency plays a role in the
valley, local villagers have access to the material world and can join in on a consumer-based economy. Certain families that have made more money picking Yartsa can afford to live a more elevated lifestyle. A group of male carpenters working on a house in Tokyu explained that, today, one of the main ways that wealth was measured among the local people was determined by their lifestyles. If an individual was considered to be among the wealthier group, they must have a better lifestyle than other people (Pema Tsering et al., 2016). Characteristics of a “better” lifestyle have come to mean that one possesses more material goods because they have enhanced purchasing power as a result of having more money. With a difference in lifestyle among the people, there is also an added sense of competitiveness that has emerged. It is hard to not get sucked into the drive for a more “modern” lifestyle, and as people begin to find ways to quantify economic status through ways outside of the traditional means, families feel pressure to keep up with those around them. One’s family status and possessing fields and livestock is no longer enough. Coca cola products, packages of Wai Wai noodles, and clothes that reflect the latest styles in popular culture have become the new traditional ornaments, yaks, and land holdings.

Figure 5. This small field is worth 6-7 lakh. Land is very expensive, and therefore having more land is a good indication of wealth. The photo is taken from one end of the field and extends to where Jared and Phurwa are standing in the distance. Photo taken by Alexa Adams.
Thoughts About the Economy

This seasonal economic structure has an increasingly high risk factor associated with it. Although Yartsa gumbu has bolstered the local economy of Dho Tarap, it has also caused people to become too invested in this one object that is becoming increasingly unstable each year. The explosion of the economy that has occurred has not followed a consistent path, and although Yartsa has brought an unprecedented amount of wealth into the region of Dolpa as a whole, the villagers of Dho Tarap continue to have very mixed opinions regarding the current status of the economy. These opinions range from claiming that the local economy is good to mediocre to really bad. Those that expressed positive opinions about the economy were almost always reserved in their praise of Yartsa’s influence, and more often than not explained that although the economy was better than it was previously, there were still a number of problems that existed. Pierce quotes a young trader from Ringmo who expressed some of the positive and negative impacts that Yartsa gumbu has had on the economy. He says, “In the past, I used to worry about what to eat and wear, but now I have enough to eat and wear, which is a blessing of god. With this increased living standard, every person is keen to do every new task like doing business, which has also increased the things to be worried about” (Pierce 2012, 103). One woman from Dho explained that she thought that compared to early times the economy is a little bit better, but, at the same time, it is still poor (Passang Lhamo, 2016). Two middle aged men expressed their opinion that a few years after Yartsa gumbu was introduced into the economy was when the big change happened, but since then things have not been as good (Passang and Thinley Lama, 2016). These opinions acknowledge the positive change that Yartsa has brought to the economy, but also make it clear that the economy is still not in an ideal position.

Some of the more negative opinions about the economy neglected to mention any benefit that Yartsa has brought to the local economy. One of the carpenters expressed his opinion that the current local economy was simply poor. Another middle-aged woman shared her view that the local economy is very poor, and the money that Yartsa gumbu generates is only taken advantage of by the outsiders that come to the region (Pema Chokey, 2016). Residents of the Tarap valley also have a variety of thoughts regarding their opinions on if the impact that Yartsa has had on the economy has been positive or not. On the commendable side, villagers claim that the economy that Yartsa gumbu has created has enabled people to acquire what they need and more (Phurwa Tsewong, 2016). Life is less difficult now that people have access to the wider, outside economy, and the local lifestyles in the Tarap valley are more elevated. On the other hand, the opinion that Yartsa has not brought positive and constructive changes to the environment is also expressed. One younger community member explained that because of Yartsa the people of Dho and Tokyu have become more dependent on people in lower Dolpa. Because of the money that has been brought into the economy, people will pay others from lower Dolpa to do work that they used to do themselves. This dependence on others is seen as weak and counterintuitive to being self-sufficient (Phurwa Gyaltsen, 2016). Others believe that because of Yartsa, life in the valley is more complicated and less fulfilling (Tsering Wongyal, 2016). Although there is no question that the economy has seen benefits from the boosted cash economy, it is also clear that it has taken away some of the more simple qualities of life that had previously been valued and appreciated.
Credit Culture in the Tarap Valley

“Neither a borrower nor a lender be, for loan oft loses both itself and friend” – William Shakespeare

Borrowers versus Lenders

There is an extremely prominent credit culture in the Tarap valley that is intertwined with the local economy. The concept of borrowing money is one that all villagers are familiar with, and the majority of people have experienced taking out a loan at some time or another for various reasons. According to local residents in Dho and Tokyu, borrowing money is something that is done by the majority of people in the area. When asked about the culture of borrowing and lending in the valley, one young man exclaimed, “Everyone here (Dho Tarap) borrows money” (Nawong Tenzin, 2016). A group of residents in Dhoro claimed that ninety percent of locals will borrow money at one time or another (Tsering Dhondup et al., 2016) while the carpenters in Tokyu explained that if you were to divide the people into three different groups, two of the groups would need to borrow money (Pema Tsering et al., 2016). Although there was no common number or exact percentage expressed by the local residents, it was clear that a significant portion of the local population borrows money at one time or another. Evidently, there is not one, unifying characteristic that unites the group of people that are borrowing money, but everyone does it.

There are not nearly as many people in the valley that fall under the group of people who lend money to others, however, even though most locals do not provide others with formal loans, they are still tied into the lending culture. In the past, there has been a system of “sharing and caring.” In this system everyone takes part in giving out “loans” and borrowing from other people, but it is on a very small scale and can more closely be associated with doing someone a favor or participating in a kind of exchange. For example, if one person needs a small amount of potatoes, they can borrow from a neighbor or friend that has enough to give some away. In the future, when the other person needs to borrow something, the person that initially took from them will be expected to provide their initial lender with what they need (Phurwa Gyaltsen, 2016). Instead of these practices being set under the terms of formal loans, this system of borrowing and lending is rooted in the concepts of trust and mutual understanding. A substantivist would argue that “economic transactions are embedded in the social and religious values of traditional societies. Thus, credit relations, including terms of security, terms of interest, and gains or benefits from credit, are explained by their dependency on social and ritual relations” (Mühlich 1999, 70). The credit that you accumulate when borrowing small amounts of potatoes or barley from another family is more rooted in social relationships rather than actual monetary value. The expectations of repayment simply revolve around the belief that you will do the same thing for them at a time when they are in need.

When an individual has to take out a more sizable loan, the majority of people in Dho Tarap will borrow from people in lower Dolpa, rongba, rather than other locals (Tsering Dhondup et al., 2016). This is because there is much more money among the lower people than among the people in Tarap. Historically, even before Yartsa gumbu’s influence, the people of the lower areas have been involved in business and have had much stronger and more established economies than the areas in upper Dolpa. The rongba became the most logical option and one of the only ways that people from Tarap could get money, and as a result, long-standing relationships have developed between the two groups. In the article,
“Credit relations in Nepal: social embeddedness and sacred money,” Mühlich writes, “Though often characterized as forms of exploitation, traditional credit practices are embedded in multiplex social relations. These latter enhance the level of trustworthiness, which may even legitimate practices of usury from the perspective of the debtors” (Mühlich 1999, 80). Even though there is more money in the valley now than there was previous, and the possibility now exists of borrowing money from the local community, people of Dho Tarap are invested in their established relationships with the lower people and continue to go to them for loans despite the high interest rates that are imposed on them. Also, because the economy of lower Dolpa is not characterized as being a seasonal as it is in Dho Tarap, it has more stability and can be depended upon regardless of the time of year.

How It Works

Because borrowing money is such a common occurrence, the process is relatively straightforward. When someone needs to take out a loan, they will go to the person that they would like to borrow from and present their reasons for needing the money. Sometimes if an individual is asking for a large sum of money, he/she can bring a katak, which a local resident deemed as “Dolpa’s application” (Nawong Tenzin, 2016). If the lender accepts the individual’s request, conditions involving how long the individual will have to pay the loan back, what interest rates will be charged, and other necessary logistics will be determined. One young couple from Tokyu provided an example of a time recently in which they needed to borrow money. They were building a new house and needed to borrow a few lakh, one lakh is the equivalent of 1,000 US dollars or 100,000 Nepali rupees, to cover some of the extra expenses involved in the construction process. They went to a businessman that they had close personal relations with in order to request the loan. According to Mühlich, “The problem of distinguishing credit from exchange may, on the one hand, be treated from a formalist point of view, where credit, in cash or kind, necessarily implies some benefit or profit for those involved in the transaction, whether it be in terms of interest or access to resources” (Mühlich 1999, 2016). Ultimately, they received the money that they needed and were charged a twenty-five percent interest rate. Because they were close to the lender, the loan was based on trust and belief. Both sides were able to benefit from the arrangement, and the initial sum of money that they borrowed was paid off in the following year (Nhamka and Tsering Lhamo, 2016). Having to pay high interest rates is not uncommon when borrowing money. One local villager claimed that rongba will often charge people from upper Dolpa an interest rate of thirty-six percent (Tsering Dhondup, 2016). These high interest rates in addition to the lack of economic stability that the people of Dho Tarap posses can make it challenging for the borrowers to pay off their debts.

In the times before Yartsa gumbu played a big role in the economy, people would pay off their loans using extra crops such as barley or by selling their livestock (Passang and Thinley Lama, 2016). Since the Yartsa revolution, things have changed, and people will rely on the profit that they make from picking the caterpillar fungus to settle their debts. There is now a common understanding that when someone borrows money they will pay the person that they borrowed from back during Yartsa season (Nawong Tenzin, 2016). Yartsa gumbu season is the time frame around which loans are built. People will need to borrow more money during the off season when they do not have a stable source of income, and then will hypothetically be able to pay off their debts right after they have been picking. A middle-aged man in Dhoru said that there were four options when it came to paying off one’s debt,
“This first option is to pay it back using Yartsa gumbu, the second option is to sell your livestock, the third option is to borrow money from someone else in order to be able to pay off the original loan, and the fourth option is to give your land to the person that you borrowed from” (Tsering Dhondup, 2016). The potential wealth that Yartsa holds has greatly influenced the credit culture in this region. Now, people theoretically have a way to pay off their debts each year, but this is also only adding to the increasing dependence that the people of the Tarap valley have on this object. As time passes, this attitude is becoming more and more of a gamble.

**Borrowing Out of Necessity versus Borrowing By Choice**

Within the Tarap valley there is a difference between individuals that borrow money out of necessity versus those that are borrowing by choice. As mentioned previously, many residents of Dho and Tokyu claim that essentially everyone around them borrows money. This was true before Yartsa gumbu and it is still true today, but the reasons behind taking out loans have recently begun to change. Because the economy was weak in the times prior to Yartsa, and people were entirely reliant on their fields and their animals to survive, they did not always have a choice as to whether they borrowed money or not. Taking out loans and borrowing money were a necessary part of life in order to get the necessary items that the families required to sustain themselves. One resident in Dho explained that borrowing money among the residents of the valley is very common and normal, but it does not happen because people want to borrow the money, but instead, it is because they need to. For example, the two main reasons that people will borrow from the lower people are for food and clothing (Wong Chük, 2016). This exemplifies the concept of borrowing out of necessity that exists among the people in Dho Tarap. Having to borrow money was not something that people wanted to do, but they understood that they had no choice and therefore the feelings associated with borrowing money were more neutral than negative. One resident spoke about the feelings surrounding borrowing money. He said, “It’s not a point of it being embarrassing because you need to fill your stomach after all” (Tsering Dhondup, 2016).

While people continue to borrow out of necessity today, more people are also beginning to take out loans because of the change in lifestyle that Yartsa gumbu has brought to the region. Traditionally, “While borrowing has been described as being inhibited by the need felt to avoid indebtedness to others (Ortner 1978: 67), as reflected in the etiquette of exchange, and even in the context of hospitality, one may find in reality a very large number of short-term or long-term relations of borrowing whether in the interests of barter and trade or life cycle rituals and house construction” (Mühlich 2001). Instead of making the families of the valley more self-sufficient, the increased amounts of money that people now generally possess has only increased the amount of loans that they are taking out, and more of them fall under the categories of “life cycle rituals and house construction.” Yartsa gumbu has transformed the credit culture from being almost entirely rooted in necessity to now being more about borrowing for “pleasure.” Now that the locals see their lifestyle as being more elevated because of the cash economy that Yartsa has generated, people want more. There is an increased amount of pressure and a heightened desire to be a consumer, and even when the economy is not in season, people want to continue to live their lives as if it is.
Types of Credit

The credit culture in the Tarap valley includes straightforward practices such as credit in the form of money or objects (i.e. barley), but it also involves abstract forms of credit such as labor and time. In the more conventional sense, the people of Dho Tarap accumulate credit by taking out loans in the form of money or other objects from another person. In addition to borrowing money from others, it is also common for an individual to take the things that they need with the promise of paying for them later. In terms of modes of payment, Nepali rupees, barley, land, livestock, and other objects that hold cultural value or significance are all used. There is also a large credit culture in the valley that involves more abstract forms of credit. Mühlich provides an anecdote from a group of Sherpas that demonstrates how the abstract concept of labor as well as how culturally valuable objects can both serve as forms of credit:

One old woman who lived in a thatched hut near the house of my landlord was able to build a house to replace her hut by means of ‘borrowing’ voluntary labour… In effect, credit-worthiness was attributed to the woman and she was able to receive voluntary labour from the neighbours because she was offering them chang or homemade beer, considered in this context as a medium of exchange. Since chang is an item that is involved in nearly every Sherpa ritual, there is a shared understanding of the value attached to it as a gift. It was in this way that my interest was aroused in ritual as a model for the economic sphere, as a means of creating relations of mutual trust and acquiring help and credit (Mühlich 1999, 71).

A similar structure of using more abstract forms of credit can be found among the Dolpo-pa in the Tarap valley. For example, there are certain community labor projects that require everyone in the local community to contribute their physical labor and time on certain occasions. Currently, there is a chöten that is being built in a part of Tokyu. As a result, all of the families that reside in this area of the valley are required to send one family member on specified days to work on constructing the temple. The individuals are not paid for their labor, but it is seen as their duty as community members to contribute to this project. There are instances where families are unable to send anyone on the set days to work, and when that happens, they should try to send someone else in their place, or they should send two people the next time that they are asked to go. If they neglect to make up for their lack of labor contribution, they will need to pay a fine (Phurwa Gyaltsen, 2016). One single woman from Tokyu was unable to leave her work and her children to contribute her labor on one of the set days, so she had her sister go in her place. In return, she owes her sister some of her labor at another time (Pema Chokey, 2016). If an individual or a family refuses to send someone to help with community labor projects without a valid reason, they will be looked down upon by the community and will be seen as an atheist or someone that does not believe in karma (Tsering Wongyal, 2016). In addition to collecting labor and time from the residents of Dho Tarap, the community will also periodically collect fees from each family to be put towards community labor projects. Depending on the time of year, it can be difficult for many families to find the funds to pay this fee, and they will be in debt to the community until they can pay (Phurwa Gyaltsen, 2016). Both concrete and abstract objects play a large role in the credit culture of the Tarap valley, and there is a significant amount of historical
and cultural significance embedded in the roles that these objects play in the region’s systems of credit.

**Consequences of an Elevated Credit Culture**

Contrary to what one might think, the boosted cash economy and the increased amount of currency in the region have only built upon the culture of lending and borrowing in the region of Dho Tarap. As mentioned earlier, the impact that Yartsa gumbu has had on the economy has greatly elevated the lifestyles of the people that live in Dho and Tokyu. Wealth and status can now be measured in more concrete ways, and there is a heightened desire to live the “improved” lifestyle that money can provide. However, just because the cash economy has grown, does not mean that people have eliminated their need to borrow money, and the consequences of not being able to pay off their debt are still the same as before. Two men from Tokyu point out that the change in lifestyle resulted in the desire held by the local people for so many things to change. Even though the economy is still considerably unstable, and is possibly even declining due to the endangerment of Yartsa, people do not want their new lifestyles to change back to how they used to be, and are therefore taking out more loans out in order to maintain them (Passang and Thinley Lama, 2016). This strategy has proved to be largely unsuccessful, and there are still many people that are unable to pay their loans back (Pema Tsering et al., 2016). In earlier times, if one could not repay the money that they borrowed in accordance to the conditions that were settled upon, they would have to give up their livestock or property, or would even become a servant to the one that they borrowed from in order to settle their debt.

In the present time period, everyone believes that they will be able to pay off their loans with money that they make from picking Yartsa gumbu, and therefore put all of their trust into the short season in early summer, but this is a risky move and does not always prove to be effective. Without a consistent source of income, it can be difficult for some individuals to repay the money that they borrowed. A group of residents from Tokyu explained that when individuals are unable to pay back the money that they borrowed, a number of things happen. First of all, the interest rate that was originally established will continue to increase for a few years. If the borrower is still unable to pay the lender back after an extended period of time, the same repercussions that existed in the times before Yartsa entered the economy will be put into motion. The one in debt will get their livestock, land, and even houses taken away until the equivalent value of the loan is returned (Passang and Thinley Lama, 2016). There are certain houses in the valley with no one living in them because they are technically owned by lower Dolpo-pa who acquired them from locals that were unable to pay off their debt (see figure 6). An additional consequence of the elevated credit culture is an increased amount of focus around profiting off of giving out loans rather than lending money to help the people in need. Traditionally, “Hospitality and reciprocation are the ethos of exchange in Dolpo” (Bauer 2004, 177), but with the elevated desire to have greater amounts of monetary wealth, these values are beginning to take a back seat to potential opportunities that could result in profit. The same two men that spoke about the ramifications involved if people are unable to pay off their debt also shared that they will loan people money because of the money that they can make off of the thirty percent interest rate that they charge. They even made a comment about how often times people that borrow money have a difficult time paying off their loans because the interest rates are so high (Passang and Thinley Lama, 2016). While in some respects this can be seen as a savvy
business move that is taking advantage of the weak points in the current economy, it is also contradictory to the traditional values that revolve around community relationships and support that have previously characterized the local credit culture.

Figure 2. This house in Dho belongs to a lower Dolpa person who acquired it after a local resident who had borrowed money from him was unable to pay back the amount he had borrowed. In order to settle his debt, they had to give up their house. Photo taken by Alexa Adams.

Figure 7. A group of community members share lunch in the fields after helping each other with plowing and other work. Photo by Alexa Adams.
Gendered Spaces Within the Economy

“Gender roles serve more to divvy up labor rather than unduly burden just one sex- the land is too demanding and survival too contingent on shared industry.” –Kenneth M. Bauer

Male and Female Roles

Historically, men and women work in different spheres in the local economy, and there are very distinct types of work that are assigned to each gender. Today, some of these gendered roles are still present and in practice within the Tarap valley, but these traditional practices and beliefs have also experienced a sizeable amount of change in the recent past. When it comes to differentiating jobs and labor, there are separate working environments for each gender, while there are also certain places where women’s work and men’s work overlap. For example, labor within the household is largely considered to be the female’s domain, while work involving livestock, such as transporting firewood on yaks and loading mules, is the work of males (Nyima Sangmo, 2016). On the other hand, when it comes to agriculture, the fields are a space where labor is divided between both genders. The tasks involved are separated between males and females, but the space is shared. When the growing season begins, work in the fields is broken into different tasks that are divided according to gender. For example, the initial plowing of the fields is done in teams of men and boys, but once the plowing is complete, the females come in to do the irrigation work.

Figure 8. Men dragging yaks onto the field to plow (left) and women carrying stones (right). Photos by Alexa Adams.
(Phurwa Gyaltsen, 2016). This breakdown of responsibilities when it comes to agricultural work is a tradition that has been in place throughout the history of the Dolpo-pa.

Other aspects of the local economy, especially the opinions about the division of work that people of each gender hold, have been changing and becoming more progressive in the recent time period. Two separate women that were asked their opinions on whether or not men and women play different roles in the economy responded saying that it entirely depends on the individual. If a woman is strong, she is capable of making her own money and supporting her family if need be. At the same time, if men are weak and become drunks, they will not be able to save anything and will not fulfill the role as providers for their families (Nyima Sangmo and Pema Chokey, 2016). A local male resident of Dho provided a starkly different opinion. He exclaimed that compared to women, men have a much greater influence on the economy. He claimed that this is because the work involved with living in these harsh environments is very difficult, and men are supposed to be stronger. He echoed the categories of labor that each gender is traditionally associated with, namely women’s work surrounds being a housewife, while men’s work is embedded in working with livestock such as yaks and mules (Wong Chük, 2016). These contradictory opinions are indicative of the change that is occurring. While historically traditional roles regarding work in the economic sphere are still acknowledged and adhered to, there is a change in people’s perceptions of what each gender is capable of doing.

![Figure 9](image_url). This is Pema Chokey, a single woman who is entirely supporting herself and her four daughters on her own. She is one of the caretakers at the Crystal Mountain School and also does other work such as weaving chupas (shown above). Photo by Alexa Adams.
Navigating the Economy As a Single Woman

In the Tarap valley, there are a number of cases of unmarried women with children that are supporting themselves and their families on their own. According to a local male resident, it is fairly common for single women to be the sole provider for their families in upper Dolpa. The reasons that women end up unmarried with children include being a widow, having an unsuccessful marriage that results in divorce, or getting pregnant out of wedlock. Having children outside of marriage is the most common cause of households that are run by single women, which can also be related to the tradition of arranged marriages. If two people that are not arranged to marry are seeing each other and the woman gets pregnant, the woman will most commonly end up unmarried and required to support her family on her own, or occasionally with a small amount of financial help from the father of her children (Phurwa Gyaltsen, 2016). Since households run by single women are not an uncommon occurrence in Dho Tarap, unmarried women and their families are largely accepted by the local community. However, because the local economy operates under gender specific terms, these women face the added challenge of having to navigate the gendered spaces in the economy without a male counterpart.

Although these challenges can contribute to a difficult lifestyle, various women that are in this type of situation openly talked about their circumstances in a way that reflects their strength instead of calling attention to the difficulties that they face because of them. These females have made adaptations to their work and have found ways to successfully navigate the gendered spaces in the economy. For example, some women will find alternative means of supporting their families outside of the agricultural sphere. One single woman who was widowed, remarried, and then later divorced is supporting herself and her four daughters (see figure 9). She does not have any of her own fields or livestock, but she is able to financially support her family by working as a caretaker of the Crystal Mountain School where she earns a monthly salary. With the money that she makes through her job, she is able to purchase all of the food, clothing, and other necessary items that her family requires (Pema Choekey, 2016). Another woman from Dho, who has never been married, has taken a different approach in navigating the local economy as a single woman. She owns a small number of livestock and also has her own field. With the ability to grow her own food, she is able to support herself and her two children, but because a lot of the work involved with agriculture in the local environment is traditionally divided according to gender, she has had to find ways to manage the tasks that are considered to be men’s work. For example, she explained that when it comes to jobs such as plowing the fields, she will call upon male neighbors or relatives to assist her and will offer them her labor in exchange (Nyima Sangmo, 2016). Also, when it comes to picking up Yartsa gumbu, both females and males have the same opportunities to profit. In some ways, the opportunities to accumulate wealth that Yartsa has brought to the region can be seen as leveling the playing field between genders in the economy. Although the majority of economic practices and systems that are established in the Tarap valley are clearly divided according to gender, single women are still able to successfully establish themselves within the economy. When asked about the challenges that gendered roles in the economy bring, the woman who works at the Crystal Mountain School implied that the gendered divisions are only a burden if an individual allows them to be. She declared that because she is a strong person, she is able to support her family on her own (Pema Choekey, 2016).
What’s In Store For the Future

“The Chinese caterpillar fungus harvest has now become the second most important livelihood strategy for the local communities, after agriculture.” – Authors of ‘Chasing Chinese Caterpillar Fungus (Ophiocordyceps sinensis) Harvesters in the Himalayas: Harvesting Practice and Its Conservation Implications in Western Nepal’

Predictions

There is no question that the local economy of the Tarap valley in Dolpa, Nepal has experienced a considerable amount of change since Yartsa gumbu has gained momentum, but what is in store for the future of Tarap’s economy is much less clear. Some people feel that there is no reason to think that anything about the economy is going to experience a drastic amount of change, however, the majority of people acknowledge the fact that their economy is at risk of deteriorating because of the unstable and delicate status of Yartsa gumbu. Many locals of Dho and Tokyu expressed their concern that Yartsa was endangered and had the potential of going extinct in the not so distant future as a result the changing climate that they have been experiencing in the past few years. If this happens, people stated that the economy would “go down drastically” (Wong Chük, 2016), “become dark like it was some years ago” (Pema Tsering et al., 2016), and “cause the region to revert back to its previous lifestyle” (Passang and Thinley Lama, 2016). Some of the amchis from Dho Tarap commented that if there is a depletion of Yartsa, livestock will eventually die, and people will be unable to replace them (Amchis, 2016). Two other villagers from Tokyu believe that the entire market for Yartsa is declining, and in the future, selling it could become more difficult (Passang and Thinley Lama, 2016). Even though Yartsa gumbu initially brought a boom to the economy and has changed what life is like in the valley in a relatively short amount of time, what is in store for the future of Dho Tarap is shaky and uncertain.

Hopes and Feelings

With the belief that Yartsa gumbu, the foundation of the recent economy, is at risk of going extinct, a number of villagers have expressed their fear of things returning back to the way that they used to be. Local lifestyles have been changed because of the enhanced cash economy and people have become dependent on this object to maintain and build upon their newfound lifestyles. The group of amchis communicated their opinions that everyone hopes that something good will happen in the future, but the environmental change and the other negative things, such as robberies, that have recently been occurring, do not suggest a very positive outlook on the future. Even though this is the way that they feel, they still have hope that something good will happen because they want their children and their grandchildren to be able to easily survive and live life the way that they want to (Amchis, 2016). This view shared by the amchis highlights the concern that many people hold about the decline in the economy and the fear of life reverting back to how it used to be. They are acknowledging that something needs to happen and expressing their worry that if things continue to go down the path that they are on, subsequent generations will have to endure the hardships that they themselves experienced in the times before Yartsa. Although people are hopeful, and expressed their desire for their lives to continue to be like they are now, individuals have also clearly acknowledged that Yartsa has not helped to strengthen people’s relationship to the local economy (Amchis, 2016). They do not want to see the economy and their lives revert back to how they used to be, but they also acknowledge that continuing to be too dependent
on Yartsa gumbu could be similarly destructive in the coming years. The feelings and desires regarding the local lifestyle and its relationship with the economy are complex and difficult subjects to work through, and can only be made more clear as the future continues to unfold.

Conclusion

Before Yartsa gumbu began to play a substantial role in the economy, the lives of the Dolpo-pa in Dho Tarap revolved around agriculture, animal husbandry, and maintaining a high level of self-sufficiency since there was not a reliable or prominent connection to the outside world. The economy was largely rooted in barter and exchange, and generally, people only possessed exactly what they needed to get by. Objects that can be found in abundance today, such as livestock, packaged foods, and factory-made clothing, were uncommon, and there was not much that distinguished one person’s lifestyle from another’s. In many ways, life in the Tarap valley was difficult and demanding, but each individual’s work was straightforward and life overall was characterized as being much simpler.

As a result of picking and selling Yartsa gumbu, the economy has started to be influenced by many more cash-based economic systems and practices, which has resulted in immense amounts of change regarding the economy and the overall way of life. Making a living by doing business rather than tending to the fields was suddenly possible. For the first time, people had significant amounts of money, which allowed them to interact with the larger outside economy in ways that they were previously incapable of doing. This newfound source of monetary wealth also caused a shift in lifestyle. There were now ways to distinguish between the wealth of one person over another, and certain individuals began to be able to live more luxurious lifestyles while others were still heavily reliant on their fields to survive. The views of the local people continued to emphasize the fact that they were poor, but there were also different expectations and a higher standard of living that existed amongst them.

This topic is an important one to study because everything is currently teetering on the edge of a delicate tipping point and has the potential to fall to either side in the very near future. Whether Yartsa gumbu becomes increasingly endangered and eventually goes extinct, or if it continues to fuel the local economy of the Tarap valley, major changes will result. Because the local economy and the overall lives of the people in Dho Tarap are at the crux of such change, now is an optimal and critical time to document how things used to be, how they are now, and what they are predicted to be like in the future.
Appendices

Appendix A: Information About the Tarap Valley

The Tarap Valley is divided into nine different wards. Wards one through five compose the village of Dho and wards six through nine make up the village of Tokyu. Together, all nine wards for the Village Development Committee of Dho Tarap. When referring to the Tarap Valley, I will be using the terms and phrases “the Tarap Valley,” “the valley,” “Dho Tarap,” or “Tarap.” When I would like to specify a certain area within the Tarap valley, I will use refer to the communities of “Dho” and “Tokyu.”

Ward Names:
Ward 1: Tsok Tsuk
Ward 2: Lonjay
Ward 3: Thaptsa
Ward 4: Dorro- Shiptho
Ward 5: Kalang
Ward 6: Gakar- Dangmar
Ward 7: Chumaga
Ward 8: Mondo
Ward 9: Katu

Appendix B: Methodology

In total, I was able to spend ten days in the Tarap valley. I was living with my translator, guide, and friend, Phurwa Gyaltsen’s family in Tokyu, Ward 8, Mondo. I was able to visit every Ward in Dho Tarap except for Kalang, and interviews were conducted in most. Most of the interviews were conducted by myself and my peers, Maxwell and Jared, asking the questions in English and our translator translating our questions and the answers of our informants into the local dialect and English respectively. If the people that we were interviewing spoke English, we would communicate directly without a translator. For the majority of our interviews, I went in with a set of initial questions that I intended to ask, but would always end up asking additional follow up questions and generally let the conversation follow a natural course. A small amount of research was also conducted during our seven days of travel to and from Dho Tarap and during the few days that I spent in Dunai, the district headquarters, upon arrival and before departure.

Appendix C: Sample Research Questions

What is the local economy like in Dho/Tokyu? How is it different today than it was in the past?

Are there ever times that people need to borrow money/take out a loan here? How does that process work? What are the feelings associated with borrowing money?
Are there ever instances of individuals being unable to pay off their debt?

What forms of currency exist in the Tarap valley? Are Nepali rupees used? Are there any non-monetary items that are used as forms of payment?

Do men and women play different roles in the economy?

Could you tell me about Yartsa gumbu?

What impacts has Yartsa gumbu made on the economy?

What was the economy like before Yartsa gumbu?

How is wealth perceived among the residents of Dho/Tokyu?

What do you think the economy will be like in the future?

Appendix D: Additional Photos

Figure 10. A tent hotel located in Nawarpani, a day’s walk from Dho Tarap. These tent hotels exist seasonally and do most of their business during Yartsa gumbu season when outsiders flood into the surrounding areas. This particular tent is run by three, single women.
Figure 11. A photo depicting the types of packaged and material goods that can be found in the Tarap valley. These items will be brought from places including Dunai, Kathmandu, and the China border. Photo by Alexa Adams.

Figure 12. A view looking down the Tarap valley. The houses shown are part of the village of Tokyu in the northern part of the valley. Photo by Alexa Adams.
Figure 3. A team of local male residents work on plowing a field in Tokyu together. Typically, plowing is done by two men and two yaks. Photo by Alexa Adams.

Figure 14. Tsering Wongyal, my host father, looking at the images in Bauer’s book High Frontiers: Dolpo and the Changing World of Himalayan Pastoralists. Photo by Alexa Adams.
Figure 4. A group of women load rocks onto their backs to transport them from one part of the valley to another. Photo by Alexa Adams.

Figure 16. Jared with Nhamka, Pema Choekey, Tsering Lhamo and children at the Crystal Mountain School. Photo by Alexa Adams.
Figure 17. Our guide, translator, and close friend, Phurwa Gyaltsen, in Tokyu. Photo by Alexa Adams.
Glossary of Terms

Amchis: Village doctors that practice traditional Tibetan medicine.

Chupa: The traditional style of clothing that both men and women will wear in areas such as Dho Tarap.

Chöten: A temple or small stupa.

Crystal Mountain School: The school in Dho Tarap that is funded by the French organization, Action Dolpo.

Dhe: The term that is used to refer to female yaks and small yaks in one’s herd of livestock.

Dho Tarap: One of the Village Development Committees in the Dolpa district. It is composed of nine ward numbers.

Dho: A village in the Tarap valley that is composed of wards 1-5.

Dhoro: Ward 4 in Dho Tarap.

Dolpa: A remote region that is located in northwestern Nepal.

Dolpo-pa: The term that is used to refer to the people of Dolpa.

Dunai: The district headquarters of the Dolpa district.

Katak: A special scarf that holds significance in Tibetan Buddhism.

Lakh: The equivalent equal to $1,000 USD or 100,000 Nepali rupees.

Mukot: A village in the Dolpa district.

Ringmo: A village in the Dolpa district that lies on the other side of the mountains that border the Tarap valley to the west.

Rongba: The term that is used among the local villagers in Dho Tarap to refer to the people of lower Dolpa that they will borrow money from.

Tarap: Referring to the Tarap valley.

Tarap valley: The area that makes up the Village Development Committee of Dho Tarap.

Tokyu: A village in Dho Tarap that is made up of wards 6-9.
Village Development Committees (VDCs): Small local units that divide the district of Dolpa into four areas.

Yartsa gumba: The caterpillar fungus that can be found in high altitude regions of the Himalayas and is worth incredibly high amounts of money per kilogram.
Bibliography

Interviews
Name of participant, age, gender, interview by, translated by, date, time, place.


2. Sonam Choegyal, 25, male, interview by Alexa Adams, 4 April 2016, 12:00pm, Crystal Mountain School.


4. Phurwa Lhundup, 18, male, interview by Alexa Adams, 7 April 2016, 3:06pm, Crystal Mountain School.


11. Tsering Dhondup, 46, male, interview by Alexa Adams, translated by Phurwa Gyaltsen, 9 April 2016, 10:00am, Dhoro.

12. Pema Lama, 58, male, interview by Alexa Adams, translated by Phurwa Gyaltsen, 9 April 2016, 10:00am, Dhoro.

13. Garwong, 52, male, interview by Alexa Adams, translated by Phurwa Gyaltsen, 9 April 2016, 10:00am, Dhoro.


17. Lhundup, 41, male, interview by Alexa Adams, translated by Phurwa Gyaltsen, 12 April 2016, 10:18am, Tokyu.


22. Passang, 32, male, interview by Alexa Adams, translated by Phurwa Gyaltsen, 12 April 2016, 12:42pm, Tokyu.


29. Rinzi Lama, male, interview by Alexa Adams.

30. Jitendra, male, interview by Alexa Adams, 18 April 2016, 10:00am, Duani.

31. Tsering Youdon, 16, female, interview by Alexa Adams, 18 April 2016, 6:30pm, Dunai.
32. Tsering Choezom, 16, female, interview by Alexa Adams, 18 April 2016, 6:30pm, Dunai.
33. Lhakpa Dhondup, 16, male, interview by Alexa Adams, 18 April 2016, 6:30pm, Dunai.
34. Lhakpa Dolma, 16, female, interview by Alexa Adams, 18 April 2016, 6:30pm, Dunai.

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Suggestions for Further Research

The district of Dolpa, specifically the region of Dho Tarap, was a fantastic place to conduct my independent study project. The region is rich with culture, history, and change, and there is a plethora of topics that could be pursued in the future. On the topic of the local economy in the district of Dolpa as a whole, or more specifically in the Tarap valley, continuing to study what types of change occurs in the near future would be an extremely interesting an important topic to document. If Yartsa gumbu does go extinct, will the economy revert back to how it used to be, or will it find a way to remain a part of the cash-based economic sphere? If Yartsa continues to play a large role in the economy, will a greater number of the more “traditional” elements in the economy continue to fade out?

Another potentially rich area of study would be to look at the generational shift that is occurring in the Tarap valley as a result of the Crystal Mountain School and the work of Action Dolpo. Previously, many of the residents of Dho Tarap did not have access to many educational opportunities, but because of Action Dolpo, the younger generation is being given an incredible education, and is experiencing life in an entirely different way than their parents and grandparents. As this generation begins to take over, what is going to happen to the region? Will the students that go to school in Kathmandu continue to come back, or will the population of Dho Tarap slowly fade out? If they do return to their homeland, will the culture of the region change with a more educated group of residents?

A final topic that would support future research is a more in depth analysis of the life of women in the Tarap valley. I found the culture of unmarried women that were supporting their families on their own to be fascinating, and it would be interesting to look into this concept more. The society in Dho Tarap is very gendered, but with shifts towards a more “modern” lifestyle, things are beginning to change. According to one native of Tokyu, more of the women that are being educated in Kathmandu are staying in the city or going abroad to find work, while the men are tending to return to Dolpa. Why are the women choosing to stay away, and what will this mean for the region?

For any future SIT students that are interested in conducting their independent study projects in the district of Dolpa, I would highly encourage them to do so. It is a unique, challenging, and incredible experience that I truly feel lucky to have been able to be a part of. If anyone that is interesting in pursuing a study project in Dolpa or has questions about any of the topics listed above, please do not hesitate to contact me. My email is aadams2@bates.edu or adams.alexalee@gmail.com. My cell phone number is (413) 884-5194 and I can also be found on Facebook. I would be thrilled to hear from anyone!
The author in Tokyu with the two other SIT students that conducted their projects in Dolpa. Photo taken by Phurwa Gyaltser.

Alexa, Jared, and Maxwell with translators-guides Rinzi (far left) and Phurwa (far right). Photo is looking south down the Tarap valley. Photo taken by Nhamka.