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A NEPALESE HILL VILLAGE AND INDIAN EMPLOYMENT

John T. Hitchcock

AN IMPORTANT ASPECT of the relationship between India and Central Nepal is the close connection arising from the stringencies of hill agriculture on the one hand and the cash value of Indian employment opportunities on the other. The present article examines some of the ways that employment in India (including service in the British army recruited in India) affects the economy of a hill village. The data were obtained during residence in the village in the late winter and spring of 1961.¹

Banyan Hill is two days' walk south of Pokhara and about one week's walk north of Butwal, near Gorakhpur. Its population (123 persons) is Magar, a tribe found throughout Nepal but concentrated in the central districts south of the Dhaulagiri and Annapurna Himals. It is close to hamlets inhabited by Brahmans, Tailors, Metalworkers, Leatherworkers, and a few other groups such as Ghar-tis (ex-slaves), Newars, and Gurungs. The 26 farms of Banyan Hill are scattered along a curved wooded ridge about 3,000 feet in altitude. They are surrounded by unirrigated terraces on which the major crops are millet and maize. The irrigated fields of the village lie in the valley bottoms, where water is available, and are used for rice. The climate is moderate, and farming is less difficult than in higher, stonier and less well-watered regions of Central Nepal.

In studying the impact of Indian employment here, it is useful to divide the farms into three groups: (1) the wealthiest ones, with produce to sell and money to lend; (2) those that are not important sources of food or money but are solvent; and (3) farms that either are on the brink of insolvency or have fallen into serious indebtedness.

Employment in India has been of direct consequence to two of the three wealthiest farms. The first, supporting seven persons, produced 92 muri (1 muri = 2.4 bushels) of grain last year. According to local standards, nine muri per person affords a good subsistence, but this family consumed ten muri per person and had a salable surplus of 22 muri. (In this article when calculating muri per person, children under 10 years of age have been given a value of one-half.) It also had loans outstanding valued at 837 rupees.² The second of these farms last year produced 95 muri for a family of seven, consumed more than ten muri per person, sold 17 muri, and had loans outstanding valued at 600 rupees. The level of living on both farms is high. Neither has difficulty in providing enough labor to cultivate a large area or in putting by sufficient grain

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and cash against bad seasons.

The heads of both of the families in question maintain that money earned in India has been a significant factor in the viability of their farms. One of these, an ex-Subedar (a junior commissioned officer), has a yearly pension of 1,363 rupees. The second farmer, an ex-Havildar (sergeant), draws a yearly pension of 172 rupees and has an unmarried son in the Indian army who returned last year with savings of 2,560 rupees. There can be no doubt of the importance of such earnings in enabling these families to show a surplus and to serve as sources of credit in the community.

It may be noted, in passing, that there are sources of grain and of credit unrelated to employment in India. Within the community the most important such source is the headman, who has one of the largest farms in the region; outside, the most important are neighboring Brahmans. Of the 49 loans to farmers of the community, the headman is the creditor for 11, the Brahmans for 25. (Eight loans have been made by Metalworkers and by Chartis, and five by members of the headman's lineage, to which the ex-Subedar and ex-Havildar belong.)

Direct cash loans are the most common in Banyan Hill. The usual interest rate is 10 per cent yearly and is not compounded. Sometimes the moneylender exacts a gift at the time a loan is made. A note is usually written, specifying the security. Most notes are for ten years. Interest sometimes is paid in the form of labor, or it may be in the form of paddy or of salt, which groups of villagers obtain by trekking to Butwal. Another common method of borrowing is to offer the use of a plot of land in return for a sum of money, on which no other interest is charged. In order to repossess the land, the borrower must repay the money.

The Subedar, the Havildar and the headman have the richest farms in Banyan Hill. In the second group are 11 farms which, while not important sources of food or of money, are economically resilient. Although all but three of these farms have debts, varying in size from 30 to 220 rupees, each of them is ordinarily sufficiently productive to meet the interest payments and eventually to pay off the loans. Two of these farms are in sound condition as a result of employment in India.

One is owned by a pensioner who, on the death of his parents, inherited a small plot of dry land (about one-third acre) which was too small to support a family. He entered the Indian army, and by retirement had saved enough to increase his landholding sixfold. Nevertheless, he still has difficulties. He owns no paddy fields, and to obtain rice has given a loan of 400 rupees in exchange for the use of an irrigated field which yields about 2-1/2 muri. In most years he has to buy grain, but last year the burden was heavier than usual because parrots ate his maize. To obtain a family grain income of nine muri per person--he has a wife and

infant--he had to purchase five muri. With such expenses a less resilient farm would soon be in trouble. Yet this farmer's only debt is for 80 rupees, on which he has paid all the interest. In addition, he owns jewelry on which he would be able to raise at least 300 rupees. Contributing to his economic buoyancy is his and his wife's hard work, sensible management, and the possession of enough dry land to meet his needs for millet and maize. But, as he points out, his favorable position would not be possible without his ex-Havildar's pension of some 364 rupees a year,³ which enables him to maintain a good level of living. He hopes to be able in the next two years to build up enough of a reserve in grain and cash to warrant his contracting a loan of 500-700 rupees for the purchase of one-third acre of cheap irrigated land; and he expects to be able eventually to buy enough to meet all his needs. He says he would not consider borrowing 500-700 rupees if he did not have a pension with which to meet the interest payments.

The second farm that is in good condition and has an Indian connection is being run by a wife, with occasional help from her half-sister. The husband, a policeman in Assam, sends home money. The importance of this income becomes clear when the woman's situation is compared with that of her next-door neighbor, a childless widow, especially when one realizes that both women once owned about the same amount of land. Including purchases of paddy, which she does not raise because she has no irrigated land, the wife enjoys a family grain income of 15 muri per person. The family grain income of the widow is only eight and one-half muri, three of which must be bought. Both women have to hire some labor, and both purchase some grain. But in order to maintain her good, though much lower, level of living, the widow is falling into debt. She has sold her jewelry, and last year had to sell nearly half of her farmlands to pay off old debts. One plot is being used by a creditor in return for his waiving interest on an old loan of 200 rupees. She has another debt of 330 rupees. Obviously she is unable to make ends meet, and this would be the case, she says, even if all her obligations were cleared and she could start afresh. On the other hand, the wife with a husband in India has not had to sell her jewelry, has no debts, and is owed 180 rupees on a cash loan, plus seven muri of paddy, the latter having a cash value of 210 rupees at current prices.

THE TWELVE FARMS in the third category may be subdivided into three groups. One consists of a single farm, belonging to the only farmer in Banyan Hill who does not own land. He works plots loaned to him by the headman in return for his services as a plowman. A second group (including the widow considered above) comprises six non-resilient farms whose debts are less than 1,000 rupees; and the third group, four families who owe more than this sum. Let us examine the implications of employment in India for farms in the last two categories.

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Three farms in the second group are directly affected by such employment. Two of them belong, one each, to the wives of a man who went to India a year ago to work as a chowkidar (watchman) in Calcutta. The first remittance, sent at the end of about a year, was 72 rupees for each wife and 16 rupees for his widowed mother. As an ex-Havildar he also draws a pension of 257 rupees, out of which he last year remitted 67 rupees. Each of the wives has a family grain income of less than six muri per person after the purchase, between the two of them, of three muri of grain. The combined indebtedness of the farms is 791 rupees, and is increasing despite a comparatively low level of living. It is too early to determine the effects of the husband's new job, but it is clear that in taking a job in India the husband seized the only available means of attempting to stem the tide of indebtedness.

The third farm in the group belongs to a retired Havildar Major. A purchase of one-half muri gave him a family grain income of six muri per person last year for a family consisting of a wife, a daughter and three young sons. By living on this amount of grain and using the pension to meet other needs, this family was able to break even. Because the eldest son, age 13, stayed out of school and gave very able assistance, it was only necessary to hire an outside laborer for one day. With his son's help the Havildar Major was able to cut enough green manure to raise production on a rice field from 1-2/3 muri to four muri. Nevertheless, the family remains faced with a serious problem, for it lacks a reserve to tide it over a bad harvest. The Havildar Major estimates that, to be safe, he needs a reserve of 4-1/2 muri. The necessity for an adequate reserve was demonstrated some years ago when he experienced several bad seasons. At that time he could not depend solely on family labor because his children were too young, so he had to hire outside help as well as purchase grain. It was necessary to borrow money and to sell approximately one-third acre of dry land. His cash loans now total 330 rupees, and to repossess some land given for use he will have to pay 840 rupees. Thus, though his farm has shown that it can make ends meet, a single bad year could bring about even heavier indebtedness.

What can this farmer hope for? He could reduce his level of living, but he believes that doing so would jeopardize his family's health; moreover, his status in the community would make such a course difficult. As for the family jewelry, he is determined to keep it for his children's marriages. Although it would seem impossible for him to maintain his present level of living, he faces the future with confidence because in a few years his eldest son should be able to enlist in the Indian army. And in view of the fact that one Banyan Hill son brought 2,560 rupees home after a three-year enlistment, his confidence does not seem unreasonable.

The four farms comprising the third group are in much more desperate straits than the Havildar Major's. Each has a family grain income per person of less than six muri per year; and, to

obtain even this much, four to eight muri must be purchased. Each family has had to sell its jewelry, and their indebtedness ranges from 1,442 to 3,081 rupees.

The farmer most heavily in debt has owed 10 per cent interest on a loan of 500 rupees for 15 years. To prevent interest from accruing on a loan of 700 rupees, he has sent his son to work for his creditor, who feeds the boy. He meets the interest on another loan by yearly salt payments, whose value exceeds an interest rate of 20 per cent. All the other large loans are accruing unpaid interest, with the exception of one for 305 rupees, which is on land given for use. This farmer's trouble began with borrowing to pay for the funerals of his father and brother who died within a week of each other, and was aggravated when two teams of bullocks died. Since these misfortunes his situation has steadily deteriorated. The other three farms are in little better shape.

The ultimate outcome in each case would be landlessness were it not for employment opportunity in India. Three of the farmers are looking to soldier sons for assistance. In one family the eldest son already has enlisted; in the other two there is talk of enlistment soon. The future looks darkest for the fourth farmer, who lacks a son old enough to enlist and who is reluctant to go to India in search of work because he does not wish to leave his dependents. The most important deterrent is the fact that his brother (the ex-Havildar with two wives) has already gone, leaving him as the sole male representative of the lineage.

The financial difficulties of these farms in a village that is representative of many other Magar villages in Central Nepal indicate that serious hardship would result if opportunities for work outside Nepal did not exist. If for any reason these opportunities were withdrawn, many farmers would become landless laborers. In present circumstances foreclosure is very frequently held in abeyance because the creditor foresees the possibility of Indian employment for sons, or even for the father, and is willing to wait and take his substantial profit in cash rather than in land.

These examples also place Magar army enlistment in perspective. Not all enlistment results from economic considerations. Military rank is important in the village status structure, as the number of enlistments from well-to-do families suggests. But, by and large, the main reason for enlistment, as for seeking civilian employment in India, is the pressure of indebtedness and, ultimately, the increasing pressure of population upon a difficult and unproductive environment.

NOTES

1. Field work in Banyan Hill was part of a study, still in prog-

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ress, of ecological variation and its correlates financed by a grant from the National Science Foundation. The author's wife participated in all phases of the work, and Hem Bahadur Thapa and Hari Ram Rana assisted.

2. Values are in Nepalese currency. One Nepalese rupee is approximately equivalent to two-thirds of an Indian rupee.

3. Differences in pensions for the same grade reflect different lengths and conditions of service.

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