

Traditional and modern crossing process exchange in a Buddhist-Muslim society

Case studied: the Zangskar valley in the great Indian Himalayas

Economic exchange in the Zangskar valley (in the high Indian Himalayas) was a tightly integrated element of the social and political network of this Buddhist-Muslim society (Polanyi 1977: 16). Accordingly people of the lower stratum could not take part in the exchange and circulation of wealth coming from farming; the only way to have a role in the circulation of goods is by using cash.

Since 1970, paid civil servants and the development of tourism and facilities have opened up cash exchange. Nowadays being able to procure manufactured goods by integrating into the Indian monetary exchange system has become synonymous with social success.

Based on an ethnographical study carried out since 2000, this article proposes to show how the use of goods and green or stamped money for economic exchange impacts on and is impacted by the religious diversity of the population of Zangskar, which is not immune to influences emanating from the wider social, political and economic environment.

Introduction

Historically speaking, economic exchange and the monetary value of goods exchanged, especially along the summer Silk Road which runs through the high Indus Valley neighbouring the Zangskar valley to the north-east of the federal state of Jammu and Kashmir, was a highly integral feature of the social and political network of the region (Polanyi 1977: 16). So until very recently, far from being the privilege of members of the higher levels of society, who based their power of autonomy on their capacity for agricultural production, money was a stigmatised currency reserved only for the lower levels of Zangskar society.

The Zangskar society is a Buddhist-Muslim society, which is rigidly structured into four main strata (*rgyal po* – kings, *blon po* – lords, *phal pa* – ordinary people, *mgar ba*, or *lag shes* – blacksmiths). Muslims, who are Sunni followers, belong to the ‘ordinary people’ stratum. Concerning Buddhists, who are Mahayana (mainly Gelugpa) followers, even today, the nobility strata, the ‘ordinary people’ (mostly farmers), and the clergy still consider that the people of the lower stratum (blacksmiths and musicians) may not take part in the exchange and circulation of wealth coming from farming such as (*S*)*nganphe* (*tsampa*) (grilled barley flour) or butter, because they are ‘too dirty’, and so the only way to take part in the circulation of goods is by using cash.

However, since 1970, paid civil servants in the region have received their pay directly in cash at the end of each month. In addition, the development of tourism since 1990, the arrival of electricity and a telephone system during the same period and, in 2009, the opening of two internet cafés in Padum, the capital of Zangskar, have brought about an increase in the speed of economic activity and cash exchange. Thus the effects of the integration of exchange and the circulation of goods into the Indian monetary economy have become tangible today, since the ability to procure manufactured goods by integrating into Indian monetary exchange has become synonymous with social success.

Based on an ethnographical study carried out in the field over a period of 15 years, this article proposes to show how cash exchange (rupees), by being integrated into the daily life of the Zangskar, has not only caused a semantic change in the significance of the term ‘wealth’ in the region, transforming it



Region of Ladakh Zangskar, Federal State of Jammu and Kashmir, India. Tourism Office of Jammu and Kashmir Federal State.

from the sense of an ability to produce farm products to that of an ability to procure manufactured goods, but has also endowed the Indian state with greater control over the territory as Zangskarpas are integrated into the rupee monetary exchange system.

This article shows how the seasonal temporality of money usage, which is inherent in the social and geographical space, has led to a reconfiguration of economic life in Zangskar, refining the ways in which Buddhists and Muslims consider themselves to be part of the Zangskarpa society on one hand, and part of the society of Zangskar in the federal democratic state of India on the other hand.

Therefore, how goods and green or stamped money are exchanged impacts on, and is impacted by, the religious diversity of the population of Zangskar, which is not immune to influences emanating from its wider social, political and economic context.

Presentation of Zangskar

Geography and administration

The Zangskar valley is located along the borders between China and Pakistan, in the Indian Himalaya region, at the heart of the Zangskar mountain chain. This region of around 7,000 km² has the same name as the river which winds its way through it before feeding into the Indus River between Leh and Nimu.

The Zangskar district (of the state of Jammu and Kashmir, India) is administered by Kargil, capital of the Ladakh Autonomous Hill Council.¹ This valley, which is surrounded by mountain passes and reaches altitudes of between 4,600 and 5,300 metres, is very sparsely populated. The 13,849 inhabitants (according to the official census of 2011) are mostly Buddhist

1 The district of Kargil is recognised by the state of Jammu and Kashmir as the Ladakh Autonomous Hill Development Council (LAHDC), which gives it a decisionary independence and autonomy from the federal state government.

(93%) and Sunnite Muslims (7%) living in Padum, the capital of this ancient kingdom. The entire population of Zangskar is listed as a ‘scheduled tribe’ by the Indian government, which means it can benefit from certain administrative advantages² decided upon and managed by the constitution of the Indian Democratic Republic.

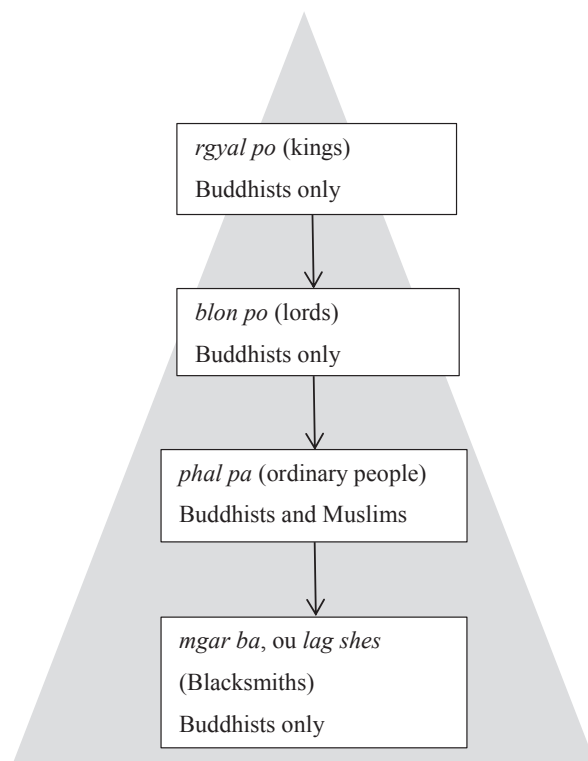
Proven traces of the first settlements in this ancient glacial valley go back to the end of the second and the beginning of the first millennia BC (Francfort *et al.* 1990, Bruneau 2010) and show that communication over the mountain passes was possible very early on. In addition, various historical documents (*Tarikh-I-Rachidi* and *Tarikh Jammun, Kashmir, Laddakh aur Baltistan*) and also *bo-yig* documents (Schuh 1983) show that in the seventeenth century the kingdoms of Zangskar (the royal houses of Padum and Zangla) were already engaging in trade along the Silk Road through the Indus Valley.

Social organisation in Zangskar

Consideration of the stratification of Zanskarpa society (Riaboff 1997: 83), which is similar to that of Ladakh, enables us to better understand the importance of the circulation of currency whether it be agricultural or cash.

In Ladakh as well as in Zangskar, the term *rigs* (lit. ‘level’) is used and understood as ‘stratum’ or ‘according to indigenous terminology ... a Tibetan term which covers both the notion of family, species, birth and blood’ (Dollfus 2005: 34), whereas in literature relating to the origin and inner hierarchy of the Tibetan people (Ramsay 1890: 18–19; Macdonald 1959: 41–450), several terms are used to define the different levels of society: *rus* (lit. ‘bone’ and more widely, ‘line’) or even *brgryud* (literally ‘lineage’).

2 This concerns particularly the employment policy in which jobs are reserved in administration (currently the cover rate estimated by administration is far from being full, as these jobs are only reserved for Zanskarpas), relief from certain taxes (income tax, monthly fixed contribution for electricity (in 2007: 50 rupees per month or 1 euro per month per household), access to certain everyday consumer goods using special tickets for rice, sugar, flour and fuel (the value of these tickets varies according to the number of people in each household).



Social stratification of Zanskarpa Buddhists and Muslims.

In Zangskar, there are certain indications that the population complies even today with the traditional four-part division of society: the blacksmith lives in a house outside the village, whereas the king resides at the heart of the village in a house which dominates all the other dwellings except that of the monastery, which itself overlooks the village. I often had the chance to have tea with the King of Padum, but I never saw him eat in an ordinary Buddhist’s house, or in a Muslim’s house; if he ever had tea outside his home, it was always drunk out of his own bowl. In addition, only the ordinary or religious Buddhists (nuns and monks) will agree to eat and drink out of crockery emanating from a Muslim household. Blacksmiths and musicians are never invited to community meals or into a local household and similarly, no Muslim or Buddhist among the ordinary people will agree to enter the blacksmith’s house (*Lache*), even if only to chat. They prefer to stay outside, the smithy being outdoors.

Accordingly, it is important to reiterate the ways in which, since the seventeenth century, Buddhists and Muslims have secured from one generation to the next their understanding and recognition of each other within the limits of the village of Padum

(Deboos 2010: 189–210). For example, the Muslim Achtar family of Padum marries a Buddhist woman from each generation (around every 25 years) and this Buddhist woman comes from the stratum of ordinary people. The marriage is identified by both Buddhists and Muslims as a ‘marriage of love.’ This event places the Muslims within the stratum of ordinary people.

However, two major events have occurred to upset this recognition of strata for Muslims. First, in July 2013 a young Buddhist girl of the lower stratum (Suba Chandran and Chari 2015: 313–15) and from Zangskar, named Padma Dolma, left for Srinagar to join and marry a young Muslim man in Padum, named Mohammad Khan without letting any of their respective families in Zangskar know. When they found out, the Buddhist families in Zangskar ransacked the police station, threw stones at the Muslims and shouted anti-Muslim slogans. The second event followed the visit of the Dalai Lama to Zangskar in 2011 and concerned the ongoing request for recognition of the Buddhists from the lower stratum and their integration into the stratum of ordinary people, which the Buddhist community has completely refused. Following this flat refusal, five Buddhist families from the lower stratum expressed a desire to convert to Islam which created a situation of conflict in Zangskar society accompanied by the imposition of an embargo on the Muslims by the Buddhists and vice versa, a circumstance which has continued since that time (Deboos 2015).

These events help to explain the profound changes which are taking place in Zangskar. What unifies Zangskar identity is no longer the principle of belonging to a territory: it is gradually becoming the principle of belonging to a confession, that is to say, the perception oneself as a Zangskar is becoming secondary in importance to one’s belonging to a confessional group.

If we consider the background of the current situation, for centuries this area has been populated by a group of Tibeto-Burman language speakers composed of both Sunni Muslims and Mahayana Buddhists. They have interacted in the context of ritualised exchange processes *within* the community, whereas the Muslims of old mediated the *external* political and economic relationships between the Tibetan-speaking Zangskar kingdom and the Urdu-speaking Mogul empire, ensuring both the political independence of the former from the latter and a

smooth, supra-regional, caravan-conducted trade (Deboos 2010).

Also, after the formal dismantling of the local kingdoms under the Indian state constitution, the traditional functional differentiations of tasks and ritualised exchange processes did not cease to be relevant. As a result the Zangskar valley still stands out as an example of peaceful co-existence between two world religions. In spite of the fact that their respective theological orthodoxies would tend to exclude one another, their adherents all contribute to the maintenance of social cohesion and a ritual system of social reproduction (Deboos 2010.). The valley thus offers a privileged case study for researching the socio-cultural conditions under which such multi-religious communities may function in practice.

However, the Zangskar valley communities are not immune to influences emanating from the wider social, political and economic context. On the contrary, the very conditions that facilitate this multi-religious co-existence are under increasing pressure both from the Indian state government and the globalising market of commodities and services. The so-called ‘Scheduled Tribes’ policy of the Indian government favours the allocation of state-financed jobs to inhabitants who are able to document their ‘autochthonous’, that is to say, their Zangskar origins, whether they are Buddhist or Muslim. Such origins must also be demonstrated in order to be able to acquire landed property rights or establish a local business. At the same time the state demands that candidates speak the officially recognised Urdu language, with which – Urdu being the regional language for the translation of the Quran – only Muslims are familiar. As a result, Buddhist and Islamic identities become *separately valued* as political and economic assets.

Zangskar valley communities are also targeted by the advocates of religious purification from Islamic as well as Buddhist circles. Sunni Islamic orthodoxy is spreading from Kashmir and Saudi Arabia into the valley, whereas an allegedly uncontaminated Mahayana Buddhism is increasingly being preached by NGOs supported by the Tibetan government in exile and expatriate Tibetans in France and Switzerland. In such contexts, Buddhist and Muslim identities are also being proclaimed by NGOs in Srinagar, as being authorised by *mutually exclusive theologies*.

The impact of economic globalisation manifests itself above all in the activities of international tourist

agencies, whose activities provide the major influx of money in the form of rupees. Himalayan mountain trekking for affluent foreigners is being organised on a grand scale, and Muslims are excluded from serving as guides and horsemen, on the basis that only Buddhists act in accordance with the orientalist vision of a pure and peaceful 'greater Tibetan culture' which is being marketed by these agencies.

Money in Zangskar: from production to circulation

As mentioned above, Muslims are currently excluded from, commerce linked directly to tourism. But, they still take part in the traditional production of currency in the form of agricultural products, the circulation of which is one the bases of the common communal identity building.

The production and management of vegetable and animal currency is confined to women

As mentioned in the introduction, two currencies based on farming circulate in Zangskar; *(s)nganphe (tsampa)* (grilled barley flour) and butter. It has been this way since 'time immemorial' as the historian

Janet Rivzi (1999: 130) expressed it in her work on the trade routes across the Ladakh. These two currencies, vegetable and animal, have specific production methods, whether one regards them from a technical, calendrical or a human resources point of view.

The production of *(s)nganphe (tsampa)*

Because of the geographical location of the Zangskar valley, barley cereal is to be found as the basis of all foodstuffs. Weather conditions and the altitude only allow the Zanskarpa to work the land from May to September, while for the rest of the year the ground is frozen or covered in snow, so this crop is resorted to as a consequence of it being a quick-growing spring cereal. It is a cereal which is consumed in a variety of forms (for example, as a flour made from cooked or uncooked grain, grilled grain) and cooked in many different ways (in soup, as compact flour balls, porridge, bread, dough) depending on the situation (everyday or festive meals). The management of stocks is carried out by women only.

Each family has its own farming land, often close to home, and each family sows, grows and harvests its own cereal. In order to do this, each home brings out



Woman carrying barley, August 2009.



Working the fields in Karsha, July 2011.

its dry compost³ in April in order to mix the human waste with the earth in the fields. This transfer of the soil-enriching agent is carried out by all members of the household (men, women and children). The actual addition of the enriching compost to the soil is only carried out by the women however. They mix together the two substances with their bare feet. This enriched earth is then spread over the fields. The manure is carried annually on the women's backs in wicker baskets reserved for this purpose. Depending on the configuration of the household, women may be helped by the men of the household for this part of the operation. The manure is spread on the fields once they have been made ready. For this operation, one or two bovines are attached to a plough and the women and/or men plough the field, creating fur-

3 Zanskari houses are special in that they have a room upstairs with a relatively narrow rectangular opening overlooking the empty room on the ground floor. This opening is used for relieving oneself. The faeces falls into the room below and each person covers them in earth or ashes when they have finished; water or paper is never used.

rows in which they sow the barley seed. The men sow the ground with seed saved by the women from last year's harvest.

These tasks, which bring together the women and the men, are usually followed by work which is carried out predominantly by women: the picking of seed, cleaning the fields and watching over the harvest. Finally in the middle of summer, towards the end of August, the barley is harvested. The women, mostly, line up across the field and advance, crouched down with a billhook in their hands, to cut the barley at the base of its stem. The harvested barley is then left where it is in the sun to dry and turned regularly to remove the moisture and to stop it going mouldy.

The lines of cut barley are then rolled up and transported by the women in 50kg bales on their backs and placed on the flat rooves of their houses. It is here that the barley is trampled, the outer casing of the grain thus being removed and aired, either by using a clog-shaped sieve or a two-pronged fork. It is then sorted. The remains (bran and stalks) are kept to feed the animals in winter and are stored directly on the roof, thus also helping to insulate the houses.

Once this is done, the family sends for a woman



(Right) Watermill, July 2007. (Left) Woman making grilled barley, September 2011.

whose know-how is recognised to come and grill the barley grains without bursting them. This operation is long and arduous and requires the person to have two large flat frying pans in which she puts a layer of sand with the grain and then heats it over a fire outside the house. She stirs the mixture using a whisk with a handle and sieves the sand regularly in order to check if the grain is cooked. Once the grain is ready it is poured into 70-litre bags which are then transported to the watermill. These watermills are collectively owned, belonging to no one single person. Their number is independent of the number of inhabitants in the village and directly related to the number of rivers. Each household takes its turn according to its status in the social strata (nobility, ordinary people or blacksmiths and musicians).

These mills require no human supervision as a funnel-shaped bag is hung from the ceiling with its narrow opening positioned just a few centimetres from the millstone, enabling a gradual and regular flow of grain. The ground barley is gathered from around the edge of the millstone, or falls to the ground and is picked up by each owner.

The bags of barley flour are then placed in the larder of each house, under the responsibility of the oldest woman in the household, who puts aside some of the barley grain for sowing the following year. The other portion is used for food or sometimes as currency.

The production of butter

When this currency of animal origin comes from Zangskar, it is used for the export trade (Rivzi 2001:40). It is moved around mostly in winter because in the summer, temperatures can reach up to 30 or 40°C in the sun and can make transportation over long distances somewhat complicated. During the summer, the butter is therefore kept in the larders in each household and thus kept at a constant temperature of around 10°C.

The production of butter in the summer (and the management of butter stocks) is also left to the women. When summer arrives, the *dzo* (a cross between a cow and a *dri*)⁴ are taken up to the mountain pastures (*doxa*), where they stay until September. The women milk the cows every morning. The milk is then used for many different things. It is used every day for making sweet or savoury tea or yoghurt (*djo*) and butter or cheese made from the whey, a by-product of making butter. The different milks of the household are neither mixed together, nor added to each other from one day to the next and each woman in each household is responsible for watching over this.

The milk used for making butter is put into a large, covered receptacle, which nowadays is largely made from white metal. As the cream starts to form, the woman places the receptacle and the churning whisk as near to the cosmogonic axis (central pillar) of the

4 A *dri* or *drimo* is a female yak.

house as possible (Dollfus 2005: 135; Deboos 2010: 46).⁵ This operation often takes up to a day as once the cream has been churned, the lump of fresh butter is placed in a cloth and hung up to drain. The whey is heated to boiling point. During this operation a gelatinous layer forms on the surface. This cream is drained and the women use their fingers to form small flat cakes which are then laid out on a canvas on the ground to dry in the sun. These cakes are called *chhurphe* (cheese) and are added to soups made from (*s*)*nganphe* (*tsampa*). Finally, the remaining liquid is kept and fed to the calves.

Currency circulation and social and territorial reconfiguration

The Zanskarpas use a double annual calendar for exchange depending on whether it is winter or summer or for exchange within or outside the valley. The circulation of agricultural or cash currency depends on the location of the exchange activity. If this exchange takes place outside the valley – such as on the Penzi La pass, Umasi La pass or Charchar La pass, or even at the market in Kargil or Leh – the currency used may be of two types: agricultural or cash. When the exchange takes place within the valley, the currency used traditionally is agricultural. As blacksmiths and musicians belong to the lower stratum of society, they are considered to be (*r*)*tsogpo* ‘dirty’, and are thus excluded from the exchange of agricultural currency. They are only paid in cash currency (rupees).

The obvious question then is to understand how the other strata can obtain cash currency in order to be able to pay musicians and blacksmiths, who still occupy an important place in the economy, as they take part in ritual ceremonies (weddings, New Year, festivals, protection etc).

5 Each house has a central axis, which symbolises its relation with the cosmos.

A look into the history of exchange: type and place

Different written documents (journals, autobiographies, accounts) such as the *Taxrikh-I-Rashidi* or the *Tarikh Jammun, Kashmir, Laddakh aur Baltistan* enable us to affirm that the Zangskar valley, although south of the caravan route carrying salt and silk going through the high Indus Valley, was already engaging in some form of exchange as early as the seventeenth century (Hashmatullah Khan Lakhnavi 1939; Dughlat Mirza Muhammad Haidar 1973), even though foreign traders never entered the valley. Such trading took place at the mountain passes or on the market squares in Leh, Kargil and Manali (Deboos 2010: 27).

Following the partition of India in 1947, the Zanskarpas continued to travel around mostly on foot (Deboos 2010: 29), often remaining away all winter as they worked on road construction sites along the border with Pakistan and only coming back in the springtime to work in the fields. They would earn one rupee per day (*ibid.* 30). During the summer season, travel was mostly towards Kargil and Manali to buy manufactured goods, foodstuffs and salt. In the winter months, for three weeks between January and February, the Tsarap River froze over, a condition known as *chadar*, enabling wood to be traded, butter



(Left) Butter churn, July 2015. (Right) Lumps of fresh butter, July 2015.

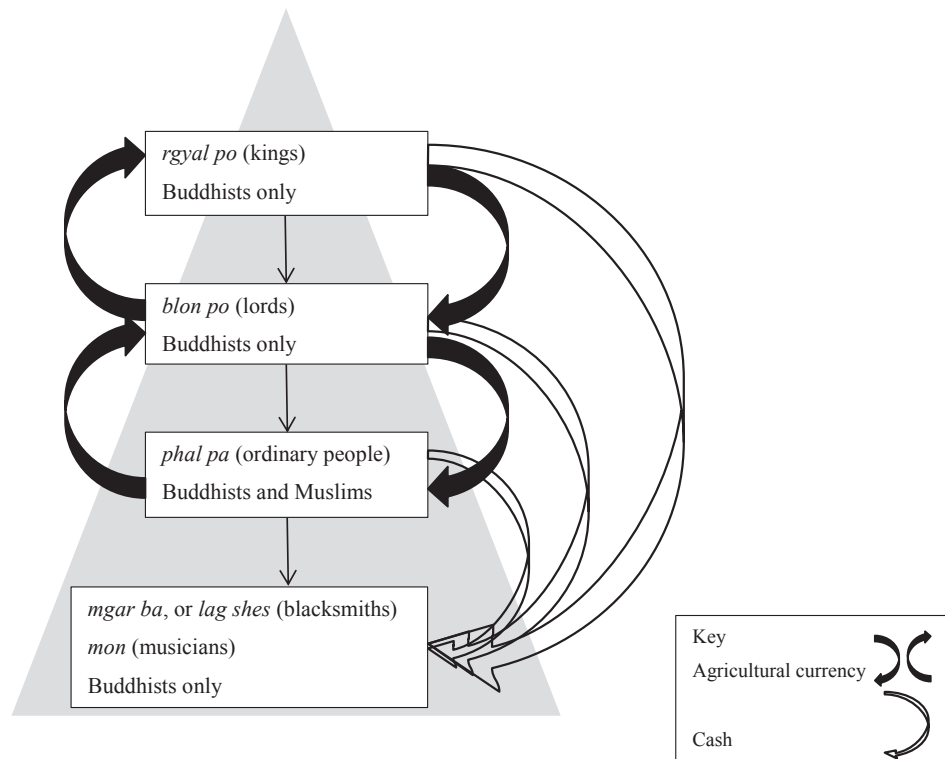
being often used as the currency for this exchange (Rivzi 2001: 130–4).

So Zangskar had a particular status in the intra-regional trade economy. This valley, which at first sight seems to be something of a *cul-de-sac*, could be entered via pathways from the north (Penzi La pass), from the east (Umasi La pass), from the west (Chachar La pass), and also from the south (Singo La pass), but only for four or five months of the year due to the amount of snow in winter. Despite this, Zangskar occupied an important position in the exportation of grain (Drew 1975: 284; Rivzi 2001: 117) and cattle over the Umasi La pass (Deboos 2010: 29; Rivzi 2001: 126), and in the import of rice and wood across the *chadar* or over the Singo La pass.

Zangskar, then, far from being isolated, is a valley which has been both ‘in and out’ of trade for more than three centuries and which is currently undergoing internationalisation through open economic exchange with adjacent valleys. This exchange takes place during the summer between June and October and for three weeks in the winter months between mid-January and mid-February. The Zangskarpas participate in trade as exporters of certain processed commodities (such as barley, butter, cattle and pashmina wool) and importers of consumable produce (salt, sugar, rice, kerosene, wood and manufactured goods).

This was the means by which salt would come from the caravans which stopped at the mountain passes (Tanze, Lampa, Tchangpa) along the borders of the valley. The receptacles used were rudimentary and included earthenware vases for water, stone cooking pots and wooden cups (*kore*). The pots used to store food were made locally by the blacksmith (*Lache*) using silver or copper found in the Tsarap or Zangskar rivers in Zangskar. The large covered pots or demijohn-shaped pots came from Shilling.

The prices of all the above-mentioned products were fixed in Indian rupees and could be paid in grilled barley flour and in butter by weight equivalent. If trade was in cattle, the higher prices were paid in ‘multiple currencies’ as Georges Condominas once



said (Condominas 1972). The Zanskarparas traded cattle during the summer over the Umasi La mountain pass. The buyers came from the Padar valley with some 50 heads to sell for meat or for producing milk. Some cattle loaded with bags of rice or lentils or bales of wool were then exchanged for barley, pashminas, goats and sheep. Finally, religious books, particularly for the Muslims, as each family will possess a copy of the Quran, were imported from Industan and used to pay for metal (silver or gold) collected in the rivers of Zangskar, but never for vegetable foodstuffs (*s)nganphe (tsampa)* or animal foodstuffs (butter) and even less so for cash (rupees).

Economic exchange in Zangskar today: tourism and the normalisation of goods

The importance of trade in the neighbouring valleys, both in the past and today, is widely proven in texts and historical documents. Still today, the Zanskarparas affirm that a certain number of manufactured or non-transformed goods (in particular livestock) are acquired either over the mountain passes or directly in Kargil, Leh, Manali and Srinagar by themselves, or are brought back by acquaintances.

However, a road suitable for motor vehicles from Padum to Kargil opened in 1980, and consumption

trends have changed as a consequence, allowing small shops to open which had never existed as such in the valley before. Today, trucks driven by Sikhs come from the plains and Kashmir during the Indian summer to supply the shops with fruit and vegetables, goats and building wood (the wood coming from the forests in Kashmir) – the Water and Forestry Office in the district only sells wood for heating purposes.

Furthermore, both in the capital and in the different villages in the valley, domestic equipment has completely changed. New cooking utensils have replaced the cooking pot, cut from volcanic stone, which was used exclusively in the past, as well as the copper ladle (*tombu*) from Shilling, wooden bowls (*kore*) whose shapes and sizes differed according both to usage (for drinking tea or eating soup) and the owner (man or woman). Today, saucepans and dishes are made of metal from Srinagar and are displayed on the shelves in the main room. Hammered copper and brass stewing pots from Amritsar are paid for in rupees and offered as wedding presents. Only some small hammered copper and brass instruments are still produced by the blacksmiths (*Lache*) in Padum. Similarly, china teacups and thermoses nowadays come from China and are bought and sold at the market in Leh for rupees. Finally, in homes, the traditional stove is still very often present and boasts two burners fired by butane gas bottles sold and paid for in rupees at the market in Padum. When I talk to Zanskarpas about methods of payment, they give very different answers according to how the good is being, or has been, acquired (transfer from another family member, for example, or from an acquaintance or a trader from outside the valley). Certain old trade routes which are still active, such as the one going over the Umasi La mountain pass, enable the transfer from June to October of baby goats and cattle from Kashmir (the Paldar Valley) to the Zangskar Valley. These are then taken to the abattoirs in Kargil in the Surru valley.

Today a yak is worth between 20,000 and 25,000 rupees in Zangskar, between 10,000 and 12,000 rupees on the Umasi La pass and between 15,000 and 18,000 rupees in Kargil (data gathered in the field in 2011). At the market in Kargil, demand is said to be inelastic as cattle price volatility does not influence demand in the Surru Valley (District of Kargil). This is because demand is constant (there is high population density) and the production of local cattle is low. However, in the Paldar Valley in Kashmir, where

a large proportion of the population are Shaivites and a smaller proportion Buddhist and so vegetarian, the cattle are used to work the fields and demand is limited. This and the law of supply and demand obliges the Zanskarpas to adapt to bigger purchase price fluctuations (on the Umasi La pass) which depends on local demand, especially at the market in Ganhār for example. Finally, when cattle are sold to the Zanskarpas, they can fetch very high prices as demand here is also inelastic, cattle being used both for work in the fields and for food.

Furthermore, given that the Paldar Valley is devoid of all small shops and that a cash economy is almost non-existent, the main object of exchange at the Umasi La pass is not to obtain paper money but to procure goods such as grain and cheese from Zangskar – the grain and barter products from Zangskar are well-known in this area because of the high standard to which these products are produced and the high quality of the milk thanks to the richness of the grass (at an average elevation of 3,500 m). The cash economy is a recent and limited phenomenon here and has developed only over the last 50 years. Therefore prices fluctuate enormously and depend more on the availability of agricultural or cash currency, on the supplier and the buyer, than on a rational relationship between buying and selling at a fixed price. Finally, the second objective of this exchange is to maintain relations between families in the two valleys since in villages at the foot of the Umasi La pass, Buddhist families have created alliances through marriage with Zankarpa families or have sent some of their children to monasteries in Karsha and Zangla in Zangskar. Here the solidarity is based on custom and tradition, therefore, 'solidarity is safeguarded by customs and tradition; economic life is embedded in the social and political organization of society' (Polanyi 1977: 16). Trade over the Umasi La pass has in fact always been open to relations with the Kashmir and has for a long time ensured that the ancient kingdoms in Zangskar were not subject to armed invasions.⁶

Still today, certain traditional forms of trading are still active: for example the trade of horses in the spring and summer on the one hand, and the trade

6 Over the centuries, no armed invasions over the Umasi La pass have been reported by historians John Bray (2005), John Crook and Henry Osmaston (1994).

The seasonality of currency.

Summer		Winter
Agricultural currency	Cash currency	Agricultural currency
(S)nganphe (tsampa)	Rupees	Butter
Less and less used	More and more in circulation	
Certain goods in isolated villages, especially those produced by craftsmen (shoes and traditional coats)	Manufactured goods	All types of goods that can be transported along the <i>chadar</i> (frozen river)

of butter in winter, via the frozen river, on the other (Rivzi 1999: 130). Zoubida, a 40-year-old mother from Padum, explained to me that before the shop was opened in Padum in the 1980s/90s, the families living in Zangskar exchanged their products, known for their long shelf life (butter, cheese, grilled barley flour and horses), for fresh products from Leh (fruit and vegetables).

We can note that today two types of exchange exist: the first using agricultural currency and the second using cash. These exchanges change over the course of the year depending on the season. However, in recent years, the first type of exchange using agricultural currency has been slowly disappearing, to the benefit of the second type of exchange where the circulation of rupees has started standardising the value of circulating goods.

Following various conflicts with China and Pakistan, which have shaken this frontier region since the division of India in 1947, the Indian government has slowly been strengthening its military and administrative presence, causing the intrusion of money (the rupee) into the region. Since 1979 the district of Kargil has administered several *Tehsil* (administrative units) including the Zangskar valley: this has led the administration to bring personnel into the valley by appointing a judge, an accountant and a secretary. This in turn has caused new services to develop in the areas of justice, land registry, accountancy and payroll; also a state-run shop, telecommunications, public buildings and works, healthcare and sanitary services (a medical centre and a free health centre), education (primary and secondary schools), water and forestry, fishing, a veterinary surgeon and cattle husbandry.⁷

Until the 1980s–90s the appointed administrators were only paid during the summer months (from

7 'Husbandry' literally means 'marriage' and is used as a term for rearing animals.

May to October) but since 1999 they have been paid all year. Most administrative personnel coming from Zangskar are paid monthly in cash deposited at a bank in Padum. This money is mainly spent during the summer as shops are closed during the winter. They open again in the summer, along with all the other tourist services. Following this enforced hoarding period, the Zanskarpas make the most of the reopening to procure fresh vegetables, meat and various tools.

In 2007, the only bank present in Zangskar was in Padum. This small branch of the Jammu and Kashmir bank opened at the end of the 1970s and had 3,408 personal accounts on its books in July 2007 (134 credit accounts and 3,274 current accounts) for a population in Zangskar of around 13,600 inhabitants. The bank director comes from Jammu and is the only Hindu in the valley. In the eyes of the Zanskarpas, the religious affiliation of the bank director is a sign of the Indianisation of the valley.

This seasonal split between winter, renowned for its isolation, and the summer which brings foreign traffic (tourists) or semi-sedentary workers (shopkeepers and seasonal workers who may be Hindu, Muslims, or Buddhists), explains the special relationship that Zanskarpas have with cash. In the past, a Zankarpa's status in society was closely linked to whether he looked down on cash or not. It was a method of payment which was exclusively reserved for members of the lower stratum, who were too low down in the social hierarchy to be able to take part in the circulation of agricultural currency. Today this relationship is changing due to the number of tourists passing through during the summer and the development of a tourism infrastructure in the region (the presence of the army, the development of sponsored schools, the building of roads which have caused the seasonal migration of the Nepalese and of people from Bihar).

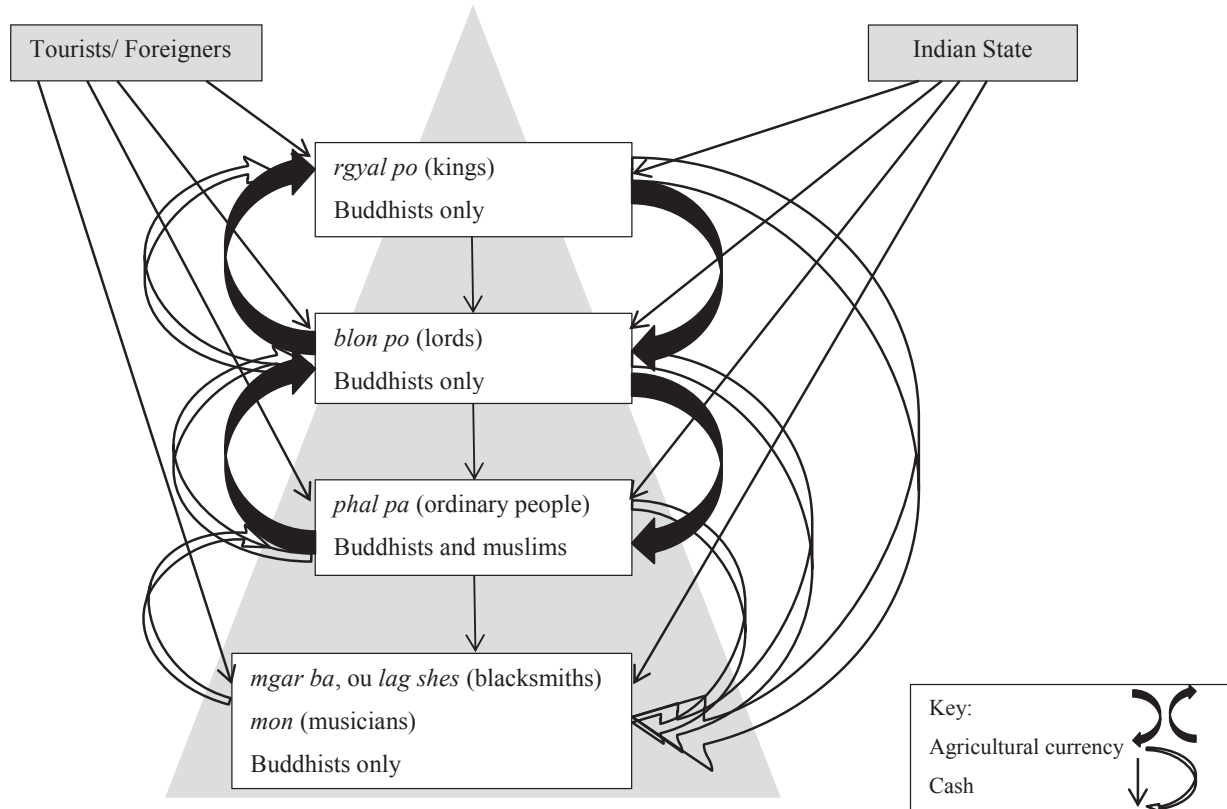
The director of the bank and the accountant in

charge of the 'accounting and pay' department in the administration of the Tehsil have reported that cash currency does not leave Zangskar in winter. The bank director sends hand-delivered letters to the people who require paper currency when the passage along the frozen river opens. The people involved go to the Jammu and Kashmir bank in Leh and pick up their cash there. As Zangskar is cut off from the outside world in winter it is important to keep cash currency inside the region to pay the salaries of administrative agents and meet any exceptional requests of people having an account at the Padum branch. Furthermore, when an individual wants to invest in transferable assets or property, he rarely uses the financial services of the bank but prefers to call upon his family and friends to help him out: ethnographically speaking, solidarity is always observed within a religious group, much less so in an inter-religious relationship.

This form of solidarity still continues today among the inhabitants of Padum. If a person wants to acquire something but does not possess the amount required to buy it, friends and family will rally to lend him the money he needs. This assistance is limited

geographically and may involve both cash and vegetable currency. If the harvest is bad, a household will be lent the grain required to sow its fields the following year. Whereas up until the elections in 2008 this method of community help was not used by people of the same religious confession but simply between people in the same locality, what prevails today is that lenders prefer to lend to people of the same religious confession.

This change impacts directly on the currency exchange circuits, whether they be cash or agricultural. This change took place in 2008. Before the elections the split between the local community and others was elsewhere and on two levels: a person coming from place X and of religion Y needed to borrow some money. He would first ask his friends and family living in place X, whatever their religion, and they would all, as far as possible rally around to help him. If this help was not sufficient, then the person would ask acquaintances coming from places other than place X, but of religion Y. After the elections of 2008, if a person coming from place X and of religion Y needs to borrow some money, he first asks his friends and family living in place X, taking



Circulation of currencies since 1980.

into account the religious confession. If this help is not sufficient, then the person would ask acquaintances coming from places other than place X but of the same religious confession Y.

Given these marked differences in respect to the emergence of religious separatism in the area, the communities of Zangskar are privileged cases for a comparative study of the conditions under which multi-religious communities have subordinated different world-religious identities (Buddhist, Muslim) in the interests of communal cohesion; *casu quo* sacrificed such a communal cohesion in the interests of an absolute world-religious identity.

Conclusion

During the course of the last 50 years, then, terms of exchange in Zangskar have slowly changed. In the past, both intra-stratum and inter-household relations were respected and encouraged the circulation of agricultural currency. Today the arrival of a market economy shows how Karl Polanyi's observations continue to apply, especially regarding individual will in market access and activity, which, he says, 'is motivated in the last resort by two simple incentives, fear of hunger and hope of gain' (Polanyi 1977: 47).

This reality is embodied today by a small element of each of the world religious communities who have inherited high social status, such as belonging to noble strata in the case of the Buddhist groups, or being landowners and farmers in the Muslim groups, as the following ethnographic example will illustrate.

Shamsat Din tells us how he was able to make his fortune in Padum, a phenomenon which was previously unthinkable for the Zanskarpas. This Muslim Zanskarpa accountant has been in charge of the accounting and pay department in Zangskar since its creation in 1979 and today is the owner of a hotel, a bed and breakfast and commercial premises. In 1983 when the first tourists started arriving they had nowhere to stay so they would knock on doors to find a place to sleep. Shamsat Din had the idea of turning his home into a bed and breakfast and in time he saved enough to build a hotel, in 1987. Shamsat says he received a loan of 5,000 US dollars for the building from a German photographer acquaintance and friend of the family who has been coming to Zangskar regularly since 1970. Lured by the promise of profits and the principle of amassing wealth, he invested in the construction of commercial prem-

ises on some of the fields he owned along the road to the bazaar in Padum. As it would seem that 'tourists prefer to buy from Buddhists' these premises are rented to Buddhists from Ladakh or Manali.

Further to the developments described above, this example shows how both family relationships and political and religious systems are markers of a semantic shift by the Zanskarpas concerning the importance of currency circulation. Before state administration arrived in Zangskar, this currency circulation (agricultural or cash) occurred in varying ways according to the goods exchanged and the individual context. When the people involved were part of the lower stratum, cash was used. Today, the fear of shortage has encouraged the Zanskarpas to generalise the use of rupees in order to be part of a much wider exchange circuit. This includes standardising the value of exchanged goods using a system where the price is often displayed by the state directly on the good concerned. Using this 'maximum rate for retail' label, the Indian government fixes the price of certain foodstuffs and manufactured goods permanently.⁸

We should also note that there is a direct link between the changes in the Zanskarpa community identity (Deboos 2013, 2014) and what 'Margaret Mead has described ... as the man belonging to the piece of land rather than the land to the man' (Polanyi 1977: 51). The ethnographical research described in this article shows how a society based on *status* has transformed into a contractual society (*contractus*) (Polanyi 1977: 48). ■



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8 Over the next few years, the development and standardisation of exchange in rupees of goods using state-recommended resale prices will give us a clear indication of how much the Zangskar valley has integrated into the economic machine of the state of India.

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