

Morality and rationality! Which comes first? : mutual insurance and solidarity networks in the Western Himalayan societies

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Abstract

This research work mainly describes the existing mutual insurance mechanisms precisely exchange and reciprocity mechanisms in the peasant societies of Baltistan (a region of Northern Areas of Pakistan) where many farmers are still practising some of traditional system of insurance because of its unique physical features as situated in the western Himalayas. In a peasant society, people hold polarity of interests by performing both the moral and rationale economies. They can be altruistic at one place and time, and rationale at another place and time. Thus, people reciprocate with each other within both realms; the morality and the rationality.

Baltistan, which is situated in the Western Himalayas, and one of the poorest regions of Pakistan, has still practices many traditional ystem, especially for the agricultural activities including mutual insurance and reciprocity mechanisms, and solidarity networks. However, because of formal market influence and interaction with other areas, these mechanisms and networks are evolving and changing their shapes.

The study finds that the mechanisms of mutual insurance and reciprocity, and solidarity networks in the peasant societies like Baltistan has a dominated role in the lives of the people in the area. Using a combination of qualitative and quantitative research methods, the study presents some interesting findings. For example, generally people think that reciprocity and solidarity networks occurs mostly within the families and clans but the study shows, in rural areas of Baltistan most of these mechanisms are happen around the community instead of relatives. This is because the people want to broaden their networks outside their clan and relatives too, which ultimately widen their scope of future insurance.

Since the presence of state in the rural areas of Baltistan is very weak therefore, people have to follow their traditional ystem of management as they share many resources such as pasture, water for irrigation, forest, wildlife, and costumes. Thus these societies need to keep maintain their own rules and regulations and customary laws to get the maximum benefit from the available resources which necessary for their survival In order to improve the local economy and stop the backslashes of formal market, there is a need to regulate the existing customary laws and traditions related to natural resource management, into mainstreaming rules and regulations of the state.

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