



***AUCTIONING THE DREAMS:
ECONOMY, COMMUNITY AND PHILANTHROPY
IN A NORTH INDIAN CITY***

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The debate on Indian entrepreneurship largely revolves around Weber's Protestant ethic thesis, its applicability to non-western countries and his comparative study of the sub-continent's religions. However, India historically possessed a long indigenous entrepreneurial tradition which was represented by a number of business communities. The major hypothesis of this dissertation is that the socio-cultural milieu and practices of certain traditional business communities generates entrepreneurial behaviour, and this behaviour is compatible with contemporary occidental capitalism. This involves an analysis of the role of entrepreneurship and business communities in the Indian economy; specifically, a Jain community in the lapidary industry of Jaipur: The nature of business networks - bargaining, partnerships, credit, trust and the collection of information - and the identity of the family with the business enterprise, concluding with a critique of dichotomous models of the economy. The lapidary industry of the city is closely identified with the Jain community, but the latter is subject to religious schisms which are cross-cut by caste divisions. An important tenet of Jainism is philanthropy which functions as a form of competitive gift-giving, social prestige, creditworthiness and the legitimizing of 'black money'. The Jain middle class patterns of consumption engender the creation and reproduction of social differentiation, particularly ostentatious weddings as supra-local vehicles for potential regional, national and international recognition. In conclusion, the Jain socio-cultural milieu and its commercial practices form an embedded economy. The religion/business nexus posits a conflation of prestigious religious and secular expenditure. Jain business skills lie in the minimising of economic uncertainties, but these are rationalizing mechanisms of an entrepreneurial process which is ultimately

speculative and unpredictable. Entrepreneurial judgements are governed not only by objective information but also by subjective cultural beliefs, and certain cultural matrices appear to give greater encouragement to entrepreneurship than others.

PREFACE

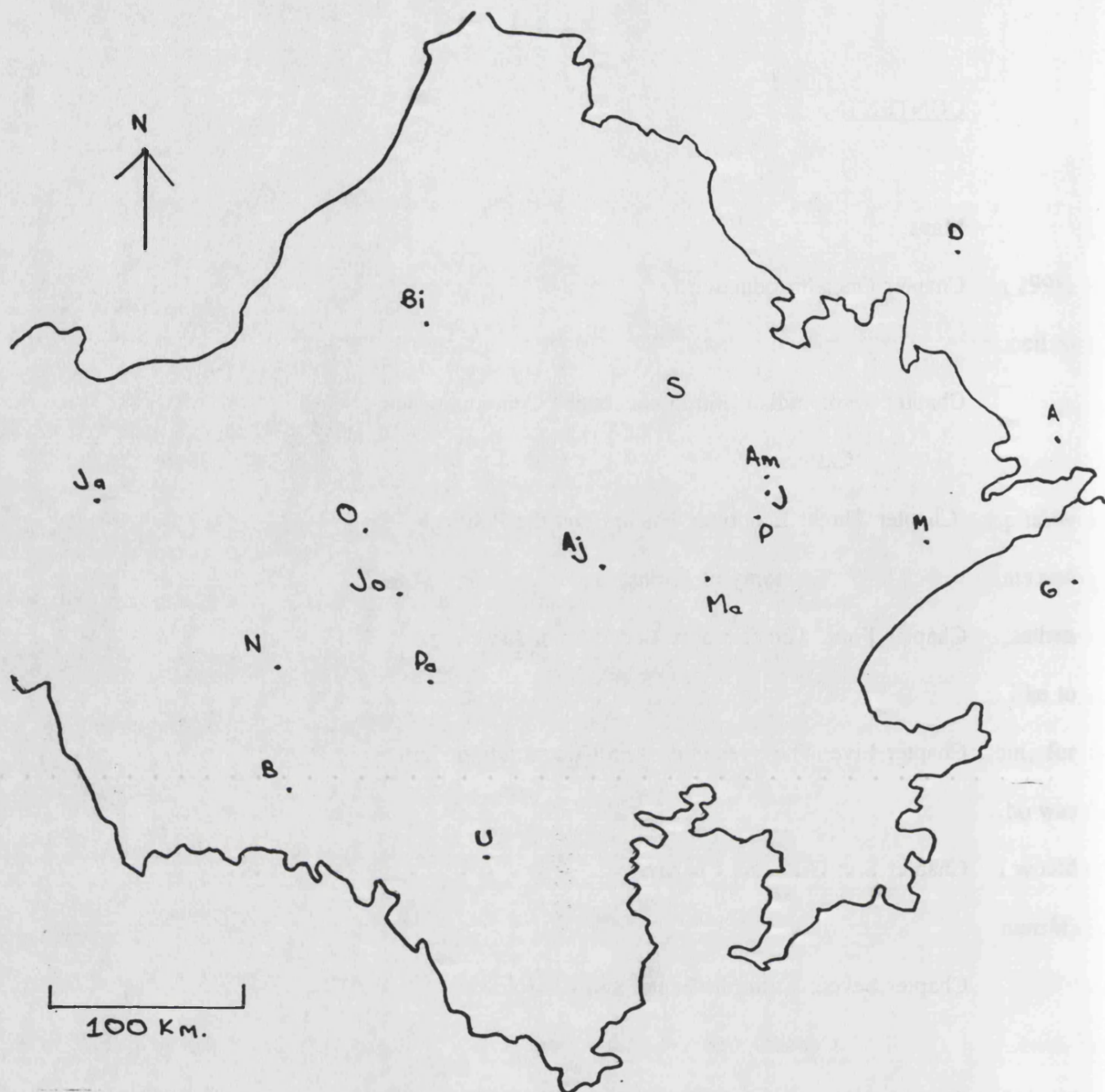
This dissertation is based on fieldwork conducted between January 1990 and March 1991, and was part of a three year award from the Economic and Social Research Council to whom I express my thanks and gratitude.

I also would like to thank all the residents of Jaipur who proffered assistance, hospitality and friendship during my stay in the city, most particularly my numerous informants and their families. My affiliation to the Sociology Department at the University of Rajasthan was kindly arranged by Mrs L. Parmeer and Professor I. Mathur. I would also like to thank Yaduendra Sahai, Director of the Maharajah Sawai Man Singh II Museum, for providing me with access to the City Palace Library; and Professor Allen Babb who was also conducting research in Jaipur for his invaluable advice and hospitality. But I would especially extend my sincerest gratitude to Surendra Bothara who acted as guide, *munshi*, and friend through the many trials and tribulations of my fieldwork.

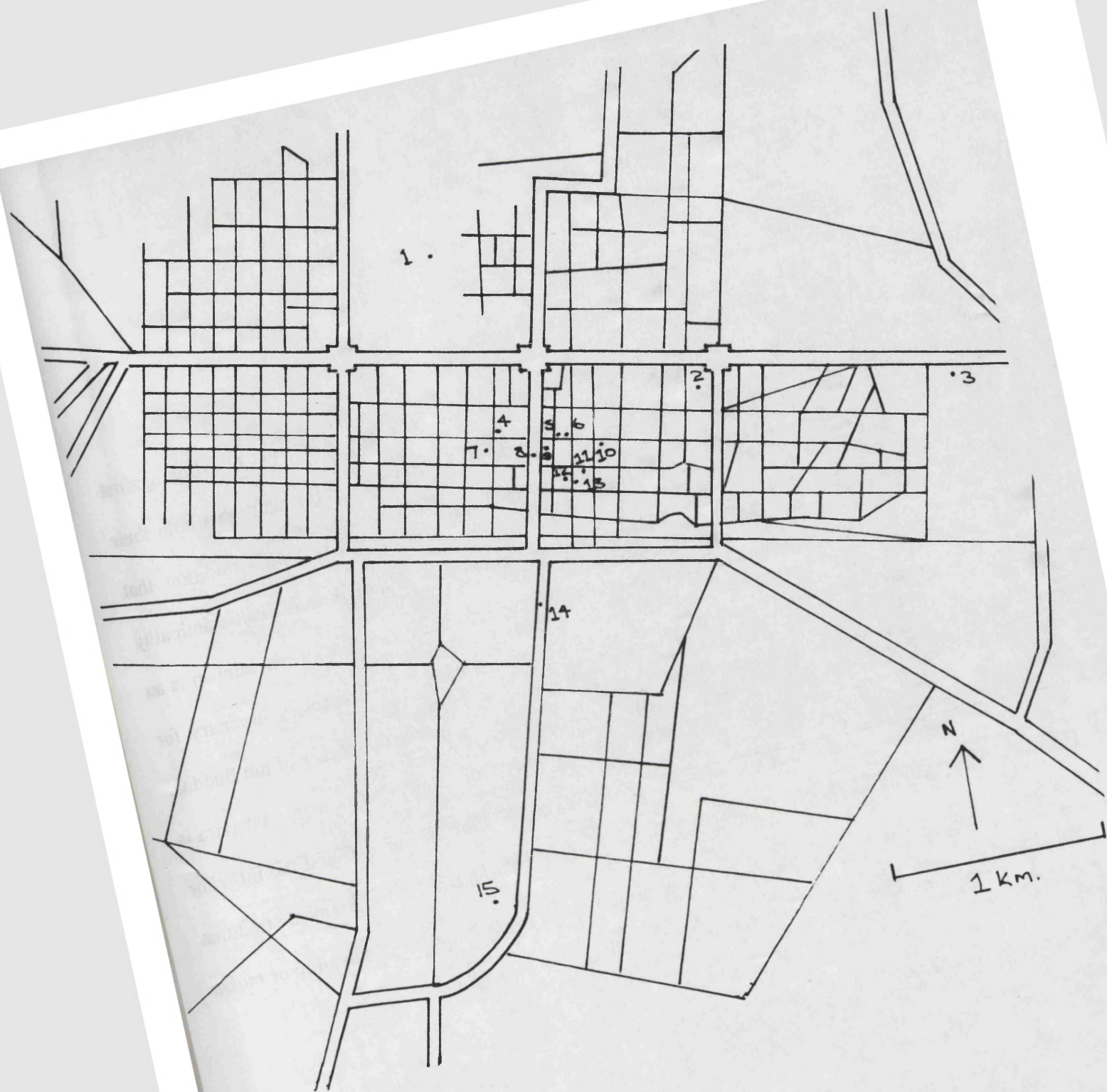
Academically, I am indebted to the following for their comments and corrections to various chapters and drafts of the dissertation: Peter Flugel, Jos Hincks, Karen Jacobs, Maria Phylactou and Arnt Schneider. Finally, to the encouragement, criticisms and patience of my supervisors Drs. Johnny Parry and Chris Fuller.

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Rajasthan: A. Agra Al. Alwar Am. Amber B. Bharatpur Bi. Bikaner
 D. Delhi G. Gwalior J. Jaipur Ja. Jaisalmer Jo. Jodhpur
 M. Mandla Ma. Maliyapur N. Nagaur O. Osia Pa. Padamgarh
 Ra. Raigarh S. Shekhawati U. Udaipur



Jaipur: 1 City Palace 2 Panaream area 3 Monanbari
 4 Gopani ka Rasta 5 Tabagaccha Mandir 6 Pancavati Mandir
 7 Sthanak 8 Jauhri bazaar 9 Standard Pharmacy
 10 Srimaton ka Mandir 11 Agrevalon ka Mandir
 12 Sivil Ram Bhavan 13 Vicaksan Bhavan
 14 Motidongri Road area 15 Dadabari

CHAPTER 1: INTRODUCTION

i/ Jainism, Jains and Entrepreneurship

Jainism, like Buddhism, is usually depicted in the West as a heterodox rebellion against Vedic and brahmanical ritualism but, with some justification, Jains claim that both their belief system and Buddhism belong to an older Sramanic ('striving') tradition that predates what has come to be described as 'Hinduism'. Although Buddhism's antipathy to Vedism is unequivocal and its origins can be accurately dated, arguably Jainism is an incarnation of Eurasia's oldest extant religious tradition. The exemplary luminary for Jains is Mahavira ('Great Hero' - 599-527 B.C.),¹ an older contemporary of the Buddha, who is often described by non-Jains as the 'founder' of Jainism. However, Mahavira is for Jains the last of the twenty-four *Tirthankaras* or *Jinas* of our era, and the inheritor of the religious teaching of Parsva, the twenty-third *Tirthankara*.² The Sramanic tradition emphasized renunciation and extreme austerities as the only means of salvation or *moksa* (liberation) from *samsara*, the endless cycle of transmigration.

¹This is a Svetambar Jain dating, Digambar Jains' claim that he died in 510 B.C. see, Dundas (1992:21).

²The Jain cosmological cycle has twelve *yugas* (ages) each of which produces 24 *Tirthankaras*, the 'fordmakers' who cross the ocean of suffering to the other side of existence; *Jina* is a spiritual victor from which 'Jain' etymologically derives. Of the 24 *Tirthankaras*, there is historical evidence for only Parsva (c. 850 B.C.) and Mahavira; see, Jaini (1979:10-21).

During a famine in the fourth century B.C., a number of Jain ascetics migrated from the faith's heartland in present day Bihar to southern India, and this geographical shift by part of a once unified religious community precipitated the later division of mendicants into two distinct traditions, the Digambars and the Svetambars. The major point of contention between the Digambars ('sky clad') and Svetambars ('white [i.e. cotton] clad') largely revolves around whether ascetics should wear any form of clothing. The migration to southern India formed the nucleus of the Digambar community that were and are largely agriculturalists and concentrated in the Deccan, the modern states of Maharashtra and Karnataka. The Svetambar's are mainly concentrated in Gujarat and Rajasthan where they are for the most part involved in commerce, although there are members of both sects scattered across India; for example, Calcutta has an important Jain mercantile community, and Jaipur in Rajasthan a large Digambar population.

Both major sects are sub-divided into a number of sub-sects - *sanghas* (religious communities) or *gacchas* (sects) - which form the major loci of religious affiliation. Some sects are *mandir-margis* (temple-goers) or *murti-pujaks* ('image-worshippers') whereas others eschew all forms of 'idolatry'; Jainism does not require a formal temple priesthood although these have evolved, and quasi-ascetic institutions have also developed in both major divisions of the faith. Jains are also divided into a number of *jatis* ('castes') which are either Digambar or Svetambar, although caste designations may be shared with Hindus.

Within each sub-sect, the major division is between the minority of ascetics and the majority of the laity. The ascetics, having formally renounced all worldly concerns, are

totally dependent on the laity for all their material concerns. With the exception of the monsoon season, the ascetics continually wander the region where their followers are known to reside allowing the latter to offer alms. The ascetics are primarily exemplary upholders of the Jain faith, embodiments of the path of renunciation, sermonizing on the faith's values and morality centred on *ahimsa* (non-violence) and offering spiritual advice to the laity. Ascetics are of course drawn from the ranks of the Jain laity, but the infrastructural support for the ascetics presupposes a large and generous congregation that will not only maintain the ascetic order but also promote and subsidize Jain religious institutions.

The major mechanism for this support is through the pan-Indian practice of religious gifting, *dana*. Besides the gifts of mainly food and clothing to ascetics, the Jain laity - or rather its wealthiest individuals - donate lavishly to the construction and renovation of temples, temple images and other religious institutions; they also underwrite the expenses of public religious events. The subsidy is often considerable as these events are a citywide or even a regional phenomena, perhaps involving upto several hundred thousand Jains. And an important ingredient of all major Jain rituals is institutionalized competitive gift-giving in the form of auctions for the honour of donating to the highest bidder. This not only generates additional funds for Jain organizations, but also provides an arena for affluent individuals to monopolize these events, to openly display their wealth and creditworthiness, which in turn engenders status.

Thus such events provide a nexus between religious observance and wealth creation. Particularly in northern India, the Jains have historically been associated with commerce,

one of a number of business communities who have been designated *Vaisya* or *Baniya* in the pan-India *varna* scheme. The Jains have been involved in commerce since antiquity, and they have provided contemporary India with some of its most powerful corporations and industrialists besides a plethora of smaller firms. But behind the individual business lies a sub-structure of Jain *sanskar*, a cultural tradition which embraces religious beliefs and practices, social observances, and importantly entrepreneurship. And this conjunction is the primary theme of this dissertation.

Aside from servicing the ascetics, the role of the Jain layman is only to partially to imitate the austerities of the mendicants, and this can be undertaken by formally adhering to the five *anuvrats* ('lesser vows') which mirror the *mahavrats* ('great vows') of the ascetics. The principle appellation of the layman is *sravaka* (listener) and by listening to the ascetics' preaching he reproduces the original *samavasarana* (assembly) of the *Tirthankaras*. But from his survey of Jain medieval literature, Williams has argued that by this period an informal non-canonical *dana-vrata* (vow of charity) became the layman's major expression of his faith (Williams 1963:149). However, rarely do Jain laymen undertake austerities and the five vows but largely concern themselves with traditional precepts of vegetarianism, ritual, offering *dana*, pious participation in religious events and affairs of the *sangha*. '[Contrary] to ascetic ideology, the Jain lay person does not gain identity solely through interaction with ascetics and a satisfactory and fully Jain religious life may be constructed around events and practices in which ascetics play a minimal or non-existent part' (Dundas 1992:168).

Jains have tended to hold occupations, notably as traders, that are nominally non-violent

in intention if not always in practice: For example, the earliest textile mills in Ahmedabad were owned by Jains, with the potential for destruction of countless insects and micro-organisms as the yarn passed through the looms, 'Economics proved stronger than principles here' (Gillion 1968:86). As Dundas has noted, Jain industrialists do not speculate on the infringement to the core belief of their faith in their enterprises and manufacturing processes. Of the rural Digambars of the Deccan, these mainly agriculturalists - theoretically, a proscribed occupation - are no longer stigmatized for the violence they cause to organisms in the earth (Dundas 1992:165). And Jains, at least in Jaipur, are keen supporters of the Bharatiya Janata Party (B.J.P.), which in the late 1980's and early 1990's has been responsible either directly and indirectly for a disproportionate level of communal violence in northern India.³

Pace Weber, the obvious question pertinent to the role of Jains as successful entrepreneurs is whether they possess some equivalent form of the Protestant ethic, religious principles that foster capitalism. According to Weber, India failed to develop its own form of modern rational capitalism, and India's religions may have been directly and indirectly responsible for the lack of indigenous economic development. While acknowledging the Indian artisans' industriousness and the general acquisitiveness of most Indians, in isolation they could not have initiated modern capitalism (Weber 1958:113). The main impediment was the 'spirit' of the religious culture, the combination of the

³It is worth considering whether this ethical relativism can be indirectly attributed to the epistemological relativism of the Jain concept of *anekanta* ('many-pointed'), whereby the model of reality simultaneously involves two apparent contradictions: permanence and change, and ontological judgements are predicated by *syadvada* ('the doctrine of may be'). At this level of abstraction, Dundas argues, 'manysidedness could ultimately be regarded as operating in a moral vacuum' (Dundas 1992:199).

caste order and the doctrine of *karma* (Weber 1958:112,131). All Asian soteriologies and philosophies were otherworldly paths to salvation, and although Hindus have been economically active they possessed no 'rational, inner-worldly ethic of behaviour' - such as the Protestants' possessed - that manifests itself as 'economic striving' (Weber 1958:330,337). And although industrialization had been introduced by the British, with their departure India would revert to the Middle Ages (Weber 1958:325).

Of the Jains, Weber argues that they shared many of the basic suppositions of the Hindus, they were partly integrated into the caste system and also shared the *karma* doctrine. He notes that they shared many of the ethical and commercial characteristics of the Protestants, but their behaviour was dominated by 'ascetic rectitude' - as opposed to an 'active asceticism' - and ritualism, and it was these that led to their being confined to 'commercial capitalism' rather than developing 'industrial capitalism' (Weber 1958:193-204).

Buss has argued that critiques of Weber's comparative sociology of Asia are of three kinds: Firstly, those concerned with the 'Protestant ethic thesis', that is whatever readers' perceive to be the hypothesis - *vis-a-vis* Asia - and it must either be refuted or they must accept Asian 'underdevelopment and stagnation for many years to come'. Secondly, 'Many facts and details which have been made available by modern research, obviously were unknown in Weber's time and, as far as these new findings are concerned, Weber must be corrected'. Thirdly, the nature of the comparative endeavour: following Dumont for example, whether the study of India tells us anything about the occident (Buss 1985:4-5). I hope to have modestly contributed to the second critique.

The subtleties, breadth, and the seemingly contradictory scholarship, not to mention the translations, of Weber's work have bequeathed a problematic legacy to his interpreters. Besides the three critiques identified by Buss, Singer has identified three phases of analyses of Weber's Protestant ethic thesis: Firstly, with regard to comparative study of Asia's religions, the thesis was applied negatively: Asia's religions lacked certain crucial elements - an equivalent ethic, secularization, rationality - and these explained economic backwardness. Secondly, when scholars did find equivalents of the Protestant ethic - some indigenous, some imported - their presence would arguably initiate industrial development. And thirdly, following Bellah (1968), that analogies to the Protestant Ethic must be sought 'in the transformations of the basic structure of society and in its underlying value system', which was the nature of Weber's endeavour in the European case (Singer 1966:497). Almost twenty years later, Singer was arguing for a 'fourth phase', 'to study how the cultural metabolism of tradition and innovation generates persistence and change in diverse societies.

It will be sufficient to solve the riddle of why Indians may be becoming more modern without becoming less traditional....It is already apparent....that the concept of self-identity is a more fruitful research tool than the concept of "spirit" for exploring the cultural and social psychology of individuals, nations and civilizations' (Singer 1985:40).

Contrary to Kantowsky's (1982) claim that Weber never addressed himself to the industrializing of underdeveloped countries, Singer argues that Weber's concern with the long-term processes of religious rationalization and disenchantment made an important contribution to the 'theory of modernization', whose implications are global (Singer 1985:40-41). He cites Shils' belief that Afro-Asian societies will be susceptible to wholesale rationalization, but there are limits to this process: the complexities and

ignorance of the task; the resistance and irrationality of rulers, peasants and workers; the scarcity of resources and trained personnel; loyalties to family, community, tribe and region. These limits engender conflicts among varying interests, the result is compromise. For example, 'In India, the battle of the castes and regions over the allocation of appointments, opportunities to obtain the educational qualification for appointments, and the allocation of federal funds to regions is sustained, indeed, would be impossible without the prior definition of the contending collectivities by traditions of belief about the caste system and the theology from which it is derived, attachments to linguistic traditions and the regional communities thereby formed' (Shils 1983:301).

It should be noted, however, that what Shils fails to mention are that 'traditions of belief about the caste system' are rather comparatively recent re-inventions of caste identity. With the advent of competing caste blocs, usually in the form of caste associations, caste consciousness has become an important and pervasive factor in the political process, especially in elections to legislative assemblies, to administrative bodies, and in the distribution of offices in government-run institutions (Singh 1988:166-69).

Weber's comments on the Jains will be further explored in the conclusion to the dissertation, but their commercial acumen - and that of Vaisnavite Hindu merchants - is predicated on their ability to utilize familial, caste, religious and mercantile infrastructures as sources of capital, information, partnerships and marketing. These cross-cutting and flexible strands combining religious, social and commercial factors provide the varying resource networks which facilitate entrepreneurship.

A major preoccupation of Jain Baniyas was with their status as reputable businessmen which historically has been a byword for Jain integrity, discretion and frugality; and reputation (*abru*) was an essential prerequisite of creditworthiness. Status was grounded not only on commercial and social criteria but also, rather than asceticism, on a reputation for religious piety; to a large extent, piety and religious philanthropy were perceived as generating success in business; and 'there was general acknowledgement that commerce and Jainism alike would only flourish if money was used for religious purposes and be thus transformed into social and spiritual credit' (Dundas 1992:170).

Thus piety and philanthropy in religion, probity and a certain caution in business, an abstemious lifestyle, strict vegetarianism, sobriety, and orthodoxy in marital alliances, have characterized the Jain business community as 'conservative'. Dundas has argued that these features of Jain lay behaviour remained intact until comparatively recently (Dundas 1992:171), the arrival of the *pax Britannica* and later Independence brought a huge increase in potential and actual trade which has been exploited by India's business communities, of which the Jains have been one of the most prominent. But, as has already been noted, the Jains are not an undifferentiated community and a large section are not involved in commerce at all. A number of those involved in trade, however, particularly in lucrative external markets, have experienced a relative quantum leap in affluence that was earlier only possible for a few major *seths* (business magnates). With prosperity and western contacts have come some changes in business practices, lifestyle and the appropriation of consumer goods as new markers of status for the *nouveaux riche*. Nonetheless, a variable adherence to an underlying *sanskar* remains but is subject, as arguably it always was, to negotiation and the strategies of individuals rather than

being simply replicated as an ideology.

ii/ Plan of the Dissertation

Chapter 2 begins with an introductory historical outline of Indian entrepreneurship from the eighteenth to the twentieth centuries, corresponding to the imperial impact and the post-Independent period. But India possessed a considerable indigenous mercantile tradition that stretches back to antiquity, and this heritage was embodied in a number of business communities or castes which were geographically distributed around the sub-continent. This is followed by a review of some of the major theories of entrepreneurship - Cantillion, Say, Knight, Weber, Hagen, McClelland, Schumpeter and Barth - and their particular relevance to Indian entrepreneurship. Of course, this debate is dominated by Weber's essay on Indian religions, particularly his reference to two sects associated with the Baniyas, Vallabhacarya Vaisnavism and Jainism. These theories will be measured against the empirical studies of Indian entrepreneurship by Berna, Hazlehurst, Fox, Owens and Nandy, and Cottam. The chapter concludes with a survey of the largely theoretical literature on caste and class in an urban environment.

Continuing the historical account of the business communities, Chapter 3 begins with the economic practices of north Indian Baniyas during the eighteenth century, particularly their expertise in trading and financial services, and their relations with the powerholders of the region. The relocation of the Rajput state of Amber to the purpose-built city of Jaipur provides the setting for the political turmoil that surrounded the fledgling state in the middle decades of the eighteenth century. But the depredations of the region

fortuitously provided Jaipur with an almost immediate commercial advantage over its mercantile rivals. The unique town planning with its allocation of trading facilities at the heart of the city provided an opportunity and a haven for both indigenous and migrant merchants to establish themselves. As the new state of Jaipur was consolidated, the local Baniyas expanded their banking and moneylending activities over the state and regional economy.

The role of the British raj in the political economy of Jaipur state was, firstly, largely concerned with pacification and the extraction of revenue; later, with an abortive attempt to reform the land revenue system, and to successfully open the state to trade with British India. But by the end of the nineteenth century with the city's increase in population and expansion of the state administration, and due to the disproportionate importation of foreign goods, Jaipur had become only a marginal manufacturing centre. Local commerce became focused on financial services and on the major entrepôts of British India. The one counter-trend was the almost surreptitious growth of jewellery and lapidary manufacturing, which had been a minor industry of the city since its inception. An attempt to trace the industry's growth, and the role of Jains in the city and the industry, will conclude the chapter.

Chapter 4 begins with the macro-economic background to the lapidary industry in India and Jaipur during 1989/90 with its emphasis on exports. This is followed by an examination of the nature of the relations between the Jain firms and their largely Muslim artisans. But due to Hindu-Muslim communal violence in Jaipur, there was a discernible shift in employment patterns among the larger firms from the traditional sub-contracting

of Muslim craftsmen to the direct employment of Hindu workers.

The traditional Indian '*jajmani* system' is seen in the 'substantivist' literature as a series of embedded transactional relationships inimical to the atomized impersonal exchanges of 'market' societies. However, the evidence from peasant/bazaar environments in many parts of world and the lapidary market in Jaipur is that durable personalized embedded partnerships engender commercial information, predictability, lessen risk and generate trust. The linkages between the various aspects of the gem trade - exporting, manufacturing, etc. - are facilitated by brokers, who are basically middlemen in a large highly-organized market where margins are relatively small. The commercial modes and strategies of information collection, bargaining and negotiation are compared to those described in the economic anthropological literature. The rather secretive area of credit and reliability of account books as reflecting the true worth of the firm are also examined. The gem firms of Jaipur are usually synonymous with the family, business families rather than family businesses; and the family is particularly important in the training of sons in the business, although there was an extra-familial system of apprenticeship which is now in decline.

The dyadic personalized clientalism of the market place can be extended by the businessman into the workings of the Indian bureaucracy. Relations with government officials are cultivated to manipulate the government bureaucracy to ensure both the successful passage of paperwork, and to negotiate underestimated tax bills. These and other strategies involving 'black money' such as smuggling and underinvoicing are considered corrupt but necessary business practises. The chapter concludes with a

discussion of the applicability of dual sector models to the lapidary economy of Jaipur.

From economic behaviour, Chapter 5 shifts to the study of the Svetambar Jain community which dominates the lapidary industry in Jaipur. Without addressing the problematics inherent in the concept 'community', the term is a relevant appellation and is widely used by the Jains themselves. But its use is contextual and individual and embraces religious, caste and occupational affiliations, elements of which may be shared with non-Jains. The religious element of the community is primarily divided into its ascetic and lay modalities; the secondary division is into a number of sects and sub-sects, among the Svetambar Jains of Jaipur two 'idolatrous' and two 'non-idolatrous' sects predominate. Cross-cutting these religious affiliations are a number of *jatis* which can be correlated with the primary sectarian division. The major Svetambar religious institutions - temples, meeting halls, etc. - are divided between religious and caste organizations, and largely situated around the traditional jewellers' neighbourhood. The nature of caste for Jains is not unproblematic, any form of hierarchical ranking in an idiom of purity is rejected but caste has been accommodated as a basis for social organization. Co-incidental with the relationship of Jainism to caste is the question of occupation; with its proscriptions on any activity that involves overt violence, Jainism has historically seen the rather sedentary profession of the merchant as the most preferred occupation.

The Jains practice patrilocality with often the extended family sharing one residency, but in-marrying wives who are natives of the city retain strong ties with their natal home. Traditionally, marriage was intra-caste if not always intra-sectarian - Jains may even marry Hindus of the same caste. However, there a growing number of inter-caste and

even inter-*varna* arranged 'love marriages', alliances that have a wider class character. Marriages with Hindus of the same caste have traditionally been considered 'orthodox', and this in part reflects the status of Jains in a wider Hindu world. This status is most accentuated during participation in Hindu festivals, notably *Diwali*; nonetheless, paralleling the shared celebration of the new year is an important and specifically Jain ritual. Thus for Jains, *Diwali* signifies both their symbiosis to a Hindu social world and their ritual separateness. This leads to the conclusion that Svetambar Jains do form a definable community in Jaipur, but this identity intersects and can merge with potentially separate, sectarian, caste, occupational and class identities.

Continuing the community theme, Chapter 6 analyses some of the Svetambar Jain laity's ritual gifts and infrastructural subsidy to Jain ascetics and institutions. Firstly, the nature and scriptural prescriptions for Jain gift-giving, interpreting the vow of limiting one's possessions, and other forms of meritorious donating. The most common forms of donations and the most meritorious are gifts to Jain images and ascetics, and the former is comparable to similar Buddhist rather than Hindu practices. Interaction with ascetics is particularly prevalent during the monsoon season when the mendicants must stop their wanderings; this is a period of intense communion between the laity and ascetics, of fasting and ritual confession, which culminates in a re-enactment of Mahavira's birth. An important feature of the re-enactment is a symbolic auction of the fourteen dreams of Mahavira's mother that prefigured his birth.

A major ritual event is the consecration and installation of new Jain images, and the scale of the occasion involves participation from the entire region. This and other major rituals

usually incorporate auctions for the privilege of making donations to the images; but public religious events such as fasts and pilgrimages are sponsored collectively and individually, often at considerable expense, by affluent Jains. However, an examination of the yearly accounts of one Jain *sangha* reveals their inadequacies in respect of such payments which probably involves black money. Sthanakvasi-inspired philanthropy in Jaipur, in lieu of any temples and thus less religious infrastructure, can be characterized as 'secular' charity and is largely targeted at non-Jains, although it possesses a religious dimension for the donors.

Such activities, particularly gifts to *Tirthankara* images and ascetics, are considered highly meritorious and engender beneficial *karma*. However, the *Tirthankaras*, like the Buddha, being exemplary human beings who have achieved liberation stand at the apex of the Jain cosmos, above deities and mere humankind, and as such cannot interfere in the world. But the austere example of these enlightened beings is only available to the rarest of mortals, there is little emotional consolation for the mass of the laity in their hope of rewards or salvation. Thus over the centuries a number of cults have arisen around tutelary deities and Jain divines who are perceived as having the power to intercede in their devotees' worldly affairs. In Jaipur, this devotionism centres around the cult of the historical 'Dada' and cuts across Jain sectarian boundaries. And the cult is intimately connected with commercial success. Nevertheless theoretically, such cults contradict the absolutist aetiology of the doctrine of *karma*; but in practice, the incompatibility is successfully resolved if the two belief systems are kept distinct and separate.

Gifts to images and ascetics is open to all Jains, but the subsidy of major religious events and institutions has become the prerogative of the most affluent. Wealth has had a thoroughgoing impact on ritual practices to the point where a handful of competing families monopolize major religious events to the exclusion of the mass of the laity. And it is generally perceived that this expenditure is financed by black money.

The theme of ostentation is pursued in Chapter 7 which examines the lifestyles and conspicuous consumption of Jaipur's Svetambar Jain gem merchants. Historically, in India's cities, an extant caste system has been paralleled by an incipient class structure resulting in the formation of an urban bourgeoisie that tends to be comprised of members of the twice-born castes. Following Bourdieu, as a form of 'cultural capital', one of the markers and prerequisites of class status is an emphasis on the acquisition of higher educational qualifications. In Jaipur, the majority of Svetambar Jains mercantile families have endorsed costly English-medium secondary and higher education as an essential for their children's future. Education can be viewed as an 'invisible' commodity, more tangible consumer durables were displayed in their homes and lifestyles. Not only purpose-built or refurbished homes, but an important ingredient in this lifestyle were much-coveted imported goods which are distinguished as more sophisticated and superior to their Indian-made equivalents. But a number of gem merchants eschew this lifestyle and we can distinguish two patterns of consumption: a minority abstemious group of non-consumers of western goods and the majority who, to some degree, have embraced consumerism.

Ostentatious displays of wealth were most prevalent at weddings of the most affluent

families. Historically, Svetambar Jain weddings were community affairs involving the whole caste which helped compensate for the often strict sumptuary rules that accompanied marriage. But the sumptuary restrictions have been jettisoned, and the protracted traditional rituals have been conflated into usually a weekend. The wedding revolves around the timing of the marriage ritual which are invariably held in one of the city's hotels. This is preceded by *mayra*, a ritual presentation of gifts to the bride's mother by her brothers to offset the cost of wedding. This ritual and the ostentatious display of the bride's trousseau plus dowry, the chosen hotel, the number and status of the guests have become important markers in gauging the relative wealth and creditworthiness of the Jain gem merchants. The conspicuous expenditure at weddings can be seen as form of 'potlatch', a competitive system of status ranking among families searching for commercial and prestigious advantages.

Finally, the conspicuous lifestyle of the majority of the Svetambar Jains blends into Jaipur's affluent middle classes of which they are an important constituent. As 'upper caste, middle class' not only sect and caste but considerations of education, occupation and income were increasingly important, and this is reflected in the choice of marriage partners.

iii/ Methodology

The period of fieldwork was of 15 months duration, from January 1990 to March 1991 almost exclusively in Jaipur and its environs. The objective of the fieldwork was to collect data on entrepreneurship in an Indian city. Having visited Jaipur several times and

noted its considerable commercial activity, it seemed an ideal environment to observe the processes of entrepreneurship. Also, I had contacts in the city and several of these were involved in the gem trade. The possibility of studying the lapidary industry had therefore presented itself even before I arrived in India. Although none of these contacts were Jains, it soon became apparent after only a few days into my researches that the industry was dominated by Jain traders. If the industry was to be the object of research, and I was not yet sure that it would, it seemed obvious to concentrate on an identifiable group who were most associated with it. On initially presenting myself to one major Jain jewellers in the city, one of the few who was involved in retailing and thus easier to identify and approach, I was directed to the offices of Jain charity where I encountered several gem traders. From this second encounter, I was introduced to an ever-increasing number of Jain traders, their households and families mainly concentrated around *Jauhri* (jeweller) Bazaar.

Besides the household, a large amount of time was also spent in the various Jain religious establishments both in and outside the city. Also, for what seemed an inordinate amount of time, attending a large number of weddings became an important source of data collection. Thus the conjunction of these elements, basically the business/religious nexus, presented itself as the theme for the research and the dissertation.

Although I had contact with Digambar Jains and non-Jains, all my core informants were Svetambar Jains of the Srimal and Oswal jatis as these two castes dominated the lapidary industry in Jaipur. The choice of forty households/businesses from these castes seemed the maximal manageable number of core informants. That these core informants were

only affiliated to two Jain sects - the Kharataragaccha and Sthanakvasi - seemed at the time fortuitous, but in retrospect may reflect the sectarian orientation of my initial informants. The time spent with these core informants was very uneven; perhaps half this number I encountered almost every week or even every working day, the remainder more infrequently. As a rule, the more affluent and prestigious the merchant, the more inaccessible both he and his business premises. If he was not buttonholed at a public event, visits and interviews had to be made by appointment which without the right introduction, in the form of an appropriate - i.e. known - intermediary interceding on my behalf, access could be difficult to obtain. But generally, a *shodakwala* (researcher) from the London School of Economics doing a socio-economic study of the 'Jain jewellers of Jaipur' was more than welcome. With the exception of proffering hard personal economic data (see below), the majority of my informants were more than accommodating and keen for an 'academic' to be studying their milieu. A number went to great lengths in organizing access to the *lakhpatis* ('millionaires'), introductions to other families and invitations to their social and religious events. But unsurprisingly, a few did express the wish that I would study Jainism *per se*, i.e. the religion, as that was something 'very worthwhile'.

The most singular difficulty was collecting economic information at all, and then wondering how accurate it was particularly where it concerned enumeration. Indian businessmen of whatever hue are notoriously difficult to elicit information from: 'When it comes to statements about their wealth, business capital, turnover, and so forth - which they never correctly told anyone, so they said - it was impossible to get figures with any assurance of accuracy' (Fox 1969:147). For example, I observed what I hope was a

cross-section of forty Svetambar Jain lapidary family businesses in Jaipur. I say I hope it was a cross-section, as there were the super-rich at one end of a continuum and I'm not quite sure what at the other as nobody was exactly in penury. But the majority were scattered somewhere in between. How does one know? By a combination of emic and etic responses, experience, intuition: I had opinions from other informants, Jain and non-Jain, outside the forty families, and all were often trenchant in their pronouncements of others in the industry. As a consequence, a great amount of the information I collected was probably as much anecdote and gossip as 'fact', but no less interesting for that. There were no serious discrepancies between their opinions and mine when it came to, say, a league table of wealth.

Among the forty family businesses, annual turnover was between 'Rs. 5 *crores*' to 'Rs. 3 *laks*',⁴ the average annual income was 15% of total sales revenue. I was continually warned, even by those concerned, that almost nobody would tell the truth when it came to such figures, and that the very rich would underestimate their income and the least rich would overestimate theirs - as 'this is what they do' under such circumstances. However, besides the above doubtful indicators, there were more tangible ones such as the state of their residence, not just the size but how many 'gadgets' they possess, how many children were undertaking English-medium secondary and tertiary education and, perhaps most indicative of all, how much their daughter's marriage may have cost. The latter with its attendant gifts was always a popular topic of gossip plus a source for ranking families in terms of affluence and status.

⁴£1 = Rs.35 (1990), 1 *crore* = 10,000,000, 1 *lakh* = 100,000.

Typically, a day was spent at one or more of the household premises of the gem merchants and, for the reasons outlined above, this was unlikely to be one of the most prestigious firms which are larger than the norm. In his 'office', the trader would sit either at his desk or on his *gaddi* (seat) as other traders and brokers came with examples or consignments of gemstones to sell, or enquiring about stones for sale. A greater part of the day was spent poring over the ubiquitous white packets, examining, separating, weighing, and so on, varying quantities of gemstones. Although bargaining was minimal, this was the transactional focus of the entrepreneurial process; and as many traders have overseas customers my presence was rarely queried, thus observation of their behaviour and interaction was never problematic. After several weeks, and my attendance at a number of households became more commonplace, I could 'participate' to a degree in the above processes attempting to judge - and not very successfully - the quality and value of the stones. (Several informants said they could teach me the business, but that it would take five years!) At this stage, after about six months, I still felt it was imprudent to even elicit any hard economic data, as I had not been in Jaipur long enough to delve into matters of a confidential nature.

Simultaneously, I now had access to the non-commercial areas of several households although, with the occasional exception, I had very little contact with their womenfolk. And I was able to participate in their familial and religious functions which might take place within the home or outside. This access facilitated the collection of largely non-commercial data, and I was particularly interested in observing the household in respect of consumer durables, especially non-indigenous goods; and, with the expansion of the lapidary industry, whether the choice of marriage partners had changed from the

normative pattern.

It was only after one year that I felt in a position to try and gather any hard economic data, and this was less in the form of a questionnaire than an open-ended series of questions depending on whether I was getting anywhere or not. The responses were variable, a few informants insisted on giving me 'official' and 'unofficial' estimates of turnover; another, from one of the most important family businesses who have a relative living in New York to deal exclusively with Tiffanys, told me bluntly that 'We don't give that information to anybody. If you want to write something in your little book, put "1 crore"' - needless to say, this was a risible underestimate. In an effort to gauge an informant's income and perhaps to illustrate the folly of asking such questions, one potential follow-up question was on household expenditure per month: in one example, an informant said his annual income was 'Rs.50,000' but his monthly expenditure was 'Rs. 10,000'.... Thus I abandoned this line of questioning, unable to summon up the nerve to say that it did not add up. As Fox noted, it is impossible to gather this information with any sort of accuracy, and the reasons for this circumspection are palpably obvious: The understating or non-recording of a large number of transactions to circumvent revenue collection, and therefore the unquantifiable amount of black money that circulates within the industry.

But my informants were much more open and would talk freely about the nature, if not the amounts involved, of the 'black economy', the scams and ruses of underinvoicing, smuggling, negotiating tax bills, and their cultivation of the appropriate bureaucrats. I put this openness down to the fact that it was so commonplace, widespread and felt to be a

commercial necessity. This is not to imply that the lapidary business is unethical, but rather the traders' argued that an exception had to be made in respect of the government if they were to remain successful and profitable. The government - i.e. the state - was regarded with contempt, construed or misconstrued as pro-state sector industries, monopolistic, 'socialist' and inimical to private enterprise. The state with its plethora of regulations, permits and corruption was seen as a straightjacket stifling business potential, a situation that - if elected - the B.J.P. would eventually reverse. However, although their political opinions were sincere, I suspect this interpretation may have simply been a *post hoc* rationalization of illegality.

Another objective of the research was diachronic, to endeavour to delineate the historical growth of the lapidary industry from the city's inception in the eighteenth century. But due to lapses or selective memory, and the lack or inaccessibility to family records, I was unable to construct the local business history I had envisaged. Many informants' claimed that the old family records were destroyed at Independence when Jaipur was incorporated into the new Indian revenue structure, as they paid no taxes hitherto and were loath to retain a potential source of assessment. This claim I was never able to confirm, but it sounds unlikely and was probably concerned with the fact that Jains were particularly reluctant to divulge any commercial information (see, Bayly 1983:380). Thus I was restricted to the rather fragmentary records of mainly British provenance that were housed in the Jaipur City Palace and the Indian Office Libraries. But, nevertheless, I have aimed to construct the economic and historical matrix out of which the lapidary industry evolved.

CHAPTER 2: INDIAN ENTREPRENEURSHIP, COMMUNITIES AND CASTE

Bayly opens one of his works with the words, 'Since the Middle Ages European travellers have been fascinated by the bustle and colour of the oriental bazaar' (Bayly 1983:vii). The travel writers palette of cliches is often pushed to extremes in such an environment, but for the social scientist the 'rich pattern of commercial life' is problematic: Amid the plethora of detail how are we to identify social entities and relationships? One salient strand, however, that has been successfully identified is entrepreneurship. Entrepreneurship has been interpreted in several ways, for example, in terms of innovative activities, personality characteristics, and ethical values. A number of social scientists have argued that entrepreneurship is a key variable which links the socio-cultural milieu with the rate of economic development. The characteristics of the small enterprise dovetail well with the socio-economic objectives of a developing country such as India. Generally, they are labour intensive, employment generating, capital saving, and capable of operating on an individual, unregulated basis.

But Indian entrepreneurship is hardly a recent phenomenon, a tradition of commercial enterprise stretches back to antiquity. Although India and the West have had different if overlapping economic histories, I believe there is no fundamental difference between the natures of western capitalism and Indian commerce. Both possess a social and economic system in which individuals are free to own the means of production and to maximise profits, and where resource allocation is determined by the price system. However, a confusion has arisen through the use of an assortment of terms to describe the Indian entrepreneur - i.e. businessman, merchant, trader, Baniya, etc. - but rather than reduce

these to one label, such as 'entrepreneur', I will interpret them as interchangeable terms of a single 'occupational category' (Gould 1970:53).

Besides an introductory brief outline of modern Indian entrepreneurship and the business communities, this chapter will examine theories of entrepreneurship in an Indian context; secondly, a review of the ethnographic literature on Indian entrepreneurship; and finally, caste and class in an urban setting.

i/ Historical Outline of Indian Entrepreneurship from the Eighteenth Century

This outline begins in the eighteenth century, and the choice of this period as a starting point corresponds with the early years of the considerable British impact on the sub-continent. Anecdotaly, in the mid-eighteenth century, India was as urbanized as Britain, France and Italy, and there were a number of important trading centres around the Gulf of Cambay on the west coast, in the Indus Valley in the northwest, along the river Ganges and its delta in Bengal, and in southern India's coastal regions (Gadgil 1959:8,11-16).¹ By the eighteenth century, Indian traders in these areas had established considerable commercial contact with the chartered European companies such as the English East India Company. Besides trading, Indian merchants historically also acted as financiers: changing money, providing bills of exchange, acting as revenue collectors for the princely states, providing financial credit to royal courts, individuals and Europeans (Gadgil 1959:32-34).

¹I use the term 'India' as an equivalent to an undivided pre-independent sub-continent.

Although the British established trading stations in India at the beginning of the sixteenth century, it was not until the middle of the nineteenth century that manufacturing expanded through the development of the railways and an enlarged market. Around 1850, Indian entrepreneurs' entered large-scale manufacturing, especially the textile industry in western India, and were largely responsible 'for the introduction of the modern factory system in India' (Medhora 1965:558). Simultaneously, in Bengal, export-orientated industries such as jute, tea and coal were established and financed mainly from British sources (Medhora 1965:568). But the introduction of machine-made goods signalled the demise of a large section of India's traditional handicraft industry. Arguably, the most important Indian ingredient to its embryonic industrialization in the nineteenth century was finance. 'The availability of capital may be regarded not only as an operative factor in the development of a modern textile industry....but as one of its causes also: the financiers were looking for profitable avenues of investment' (Gillion 1968:79).

At the beginning of the twentieth century, Indian entrepreneurs' - personified by the Parsi, J. N. Tata - began to make inroads into heavy industry: steel, engineering, electrical power and shipping (Lamb 1955:105). After the First World War, the colonial government further relaxed its policy on the establishment of indigenous industries, and the main developments were in sugar and cement manufacturing; and the 1930's and 1940's, 'not only showed a more diversified growth of industry in India, but the increasing role of Indian entrepreneurship in setting the pace of this growth' (Medhora 1965:573). The Indian entrepreneur could emerge in the textile, and later in the steel and cement industries, because British industrialists' did not participate in them - the latter confined themselves to plantations of tea, jute, indigo, etc. The growth of large units in

India was not a gradual evolution from smaller units, rather they emerged as fully-fledged large enterprises (K. L. Sharma 1982:222).

But the inter-war years were marked by the freedom movement under the leadership of the Congress Party, and the regeneration of the Indian economy in the form of industrial development became one of the major planks of nationalist ideology. Impressed by what he had seen in Soviet Union, the Congress leader Nehru saw a planned 'command' economy as the means of not only achieving that regeneration but as a policy of social justice for removing ancient social inequalities and alleviating poverty. The irony was that India's entrepreneurs' financed the freedom struggle and helped prepare the national plan, in 1944, and had 'no objection to the central role of the state in the process of industrialization' (Dhar 1988:4).

After Independence, in 1947, India embarked on creating a 'mixed economy' by asserting that it was the government's direct responsibility to establish new industrial enterprises. The socialist bias of the new government was compounded by a policy that displaced the pre-eminence of private enterprise in industrial development; the latter was to be subject to regulation and control, and its expansion subject to central government licensing (Harriss 1989b:72). In the 1950's and 1960's the Indian government was the major entrepreneur accounting for half the total industrial investment in infrastructural facilities, industrial estates, heavy capital-intensive industries such as iron and steel and agricultural-based products. In the agricultural sector the government sought to establish co-operative enterprises and largely exclude private enterprise. But as Medhora has argued, the arrival of the 'permit-license raj' with guaranteed investment from

nationalized banks and financial institutions, combined with import controls, has tended to restrict competition and favour private entrepreneurship. With assured markets and a sympathetic government, the number and diversity of licensed 'small-scale' enterprises has grown substantially (Medhora 1965:575).

And, as the Rudolphs have shown, the private sector has consistently out-performed public sector enterprises, the reasons for the latter's low profitability are varied and disputed.² There is a perception that the public sector is a 'problem rather a solution' in realizing national goals and socialist objectives. Its role is exacerbated by the government's tendency, for political rather than economic reasons, to rescue ailing private sector enterprises by taking over 'sick' industries. On the other hand, as a result of earlier post-Independent policies, the Rudolphs' argue that private enterprise is 'dependent capitalism': 'it relies on the patronage and protection' of the state, 'is protected from the rigors [sic] of competition by government-licensed production and by protectionist trade policies that continue from the import substitution development strategy'. While acknowledging that the promotion of the Gandhian-inspired small-scale sector enhances employment, economic development, and has accelerated the propensities of India's entrepreneurs, they argue that this policy has resulted in 'involution' - 'an increase in the number of firms and a decrease in their average size'. And because of lower production costs many large firms have invested in the less regulated small-scale sector (Rudolph and Rudolph 1987:25-35). Following Geertz (1963a) study of Javanese agriculture, they employ involution as a metaphor for productive retardation, the multiplication and replication of ineffectual enterprises that 'not only weakens each

²For a review of the varying explanations see, Rudolph and Rudolph (1987:34-35).

successive unit but also weakens all units collectively and thus the activity as a whole' - 'more becomes less'. 'Involution is thus a regressive, debilitating process that results in decreasing effectiveness or entropy, the reverse of evolution' (Rudolph and Rudolph 1987:257).

But Saberwal has argued that Indian industrialization was 'of a very shadowy sort'. Contrary to writers who laud the 'modernity of tradition',³ early industrialization in India was 'fragmentary' and notable for its narrow range, mainly textiles concentrated in Bombay, Ahmedabad, Calcutta and its Bengali hinterland. There was nothing comparable to the wholesale industrialization that was experienced by nineteenth century Britain, and key ingredients such as an indigenous iron and steel industry were absent during much of the colonial period. Both the pace and pressure to industrialize were spasmodic and its partiality was dictated by the requirements of the colonial regime; for example, the materials for a colonially-sponsored Indian railway network were provided by British industry. 'The colonial state was a decelerator, not an accelerator of industrialization in India' (Saberwal 1977b:9).⁴ And he sees little improvement in the post-colonial period but for different reasons. Due to the great inequalities in income, there is a small aggregate demand for products with a technological provenance, which are never consumed by the bulk of the population, and without the expanding economies of scale the industrializing process loses impetus. 'Into this leisurely industrialism, the pre-industrial institutions can settle relatively easily, and if that bespeaks of the "modernity of tradition", this modernity can only be of a very shadowy sort' (Saberwal 1977b:10).

³For example, Gillion (1968), Spodek (1969) and Singer (1972).

⁴For an economic historian's view of this position see, Morris (1968:12-13).

ii/ India's Business Communities

For Hindus, the ideology of the *varna* ('kind'/'colour') system was divinely ordained and structured around the theoretically rigid division of society into an ascribed fourfold schema: In the Rig Veda (c.1500 B.C.), the primal man, Purusa, was dismembered by the gods and his mouth, arms, thighs and feet became, respectively, the *Brahmans* (priests), the *Ksatriyas* (rulers and warriors), the *Vaisyas* (merchants), and the *Sudras* (artisans, peasants and labourers) (O'Flaherty 1981:30-31); beneath these were incorporated the *Dasas* ('blacks'/slaves/ indigents/tribals).⁵ The first three *varnas* are 'twice-born' castes, its members undergo an initiation - the *upnayan* - indicating a second or spiritual birth. In this brahminical pan-Indian interdependent arrangement, the *Brahman*, at the apex of the hierarchy, has the purest moral substance or quality and his purity is dependent on the avoidance of polluting bodily substances, such as faeces and menstrual blood. The *Ksatriya* are the potentates and defenders of the society, the *Vaisyas* were originally farmers, later merchants, and the *Sudras* are the servants. The latter, with the *Dasas*, are also the ritual recipients via their impure vocations - such as contact with dead animals or washing soiled clothing - of the impurities of the other three *varnas*; consequently, intimate contact with these low castes can defile the higher castes. But as Harriss has argued, 'Although the social hierarchy is defined by differences in purity, it clearly depends upon the possible exercise of power: the power to devolve impurity downwards' (Harriss 1989a:129).

⁵Today this group is better known as 'outcastes', 'Schedule Castes', 'untouchables', *Harijans* (Mahatma Gandhi's 'children of God') and *Dalits* (downtrodden).

More specific than the *varnas* are the *jatis* (genus/species) which at the local level are discrete social divisions by which individuals identify one another, and may constitute a purely local or a regional phenomena. The *jati* 'divided Indian society into a large number of small, endogamous groups with clearly-defined and well-recognized boundaries....[and] were the most conspicuous morphological features of the small communities, both urban and rural, in which the overwhelming majority of Indians lived' (Beteille 1983:59). The division of the traditional community into *jatis* was reflected in the spatial organization of the village whereby the different castes occupied discrete areas, with the untouchable castes residing outside the core settlement. In the traditional Indian city, Hazlehurst has argued that there were three dimensions of urban space: the 'economic', the 'ritually pure' and 'ritually polluting'. In a north Indian town, caste-based occupational distinctions were sustained by the economic urban space; similarly, ritually pure residential space was occupied by the highest castes and acknowledged by non-residents, ritually polluting space was occupied by the lowest castes and avoided by the highest castes (Hazlehurst 1970:186-95). Distance was maintained by reference to a hierarchical order reinforced by religio-legal precepts notably the *Dharmasastras* and the *Manusmriti*. Each *jati* claimed a broader allegiance to one of the four *varnas*, but the system was not immutable and fixed; in the middle strata of the hierarchy, caste ranking could be ambiguous and flexible.

The major mechanisms for regulating distance between castes was through commensality, connubium and the division of labour. Proscriptions on commensality were highly elaborated, not only in respect of which castes might eat together, but in the form of

which castes might accept food from another and how it was prepared. The most important means of maintaining caste identity was endogamous intra-caste marriage, and is arguably the major reason for its persistence to this day. There was also a close association between caste and occupation whereby certain castes were restricted to particular occupations: usually, non-manual occupations were the preserve of the higher castes and the artisanal and menial tasks allocated to the lowest; however, agriculture was undertaken by a wide spectrum of castes.

India's traders and financiers were traditionally *Vaisyas* and in northern India were usually known as Baniyas, a rubric for a small number of heterogeneous castes involved in commerce. In northern India, Agarwals, Oswals, Maheswaris, Khattris, Lohanas, Muslim Bohras and Parsis were the major trader communities; in the south, Chettis and Komatis. These are both trading communities and trading castes, their occupation and caste are certainly related but they may not be identical. The majority of members of the traditional trading castes remained in commercial occupations, but other groups without this provenance also adopted trade. The Parsis, the relatively small group of Zoroastrians originally from Persia and outside the caste structure, are an example of a community who were initially artisans but became one of India's most important mercantile communities. Essentially, Baniyas or Vaniyas were a group of Hindu and Jain *jatis* or endogamous sub-castes who are designated *Vaisya* - all of which have trade as their traditional occupation. Other epithets for a Baniya were *mahajan* ('great man'), *seth* (banker), often with the prefix *nagar* i.e. town, *modi* (grocer or, historically, a Parsi army supplier), *sahu*, *sahukar* or *sowkar* (banker) and *saraf* or *shroff* (bullion merchant), etc. For large parts of Hindi-speaking northern India, these terms were often

indeterminate and difficult to define as their roles often overlapped.

According to Gadgil, despite the fact that Muslims dominated northwestern India (Panjab and Sind), the Khattris and Lohanas controlled trade and finance both in the towns and in rural areas and played an important role in Central Asian trade. The Khattris - both Hindu and Sikh converts - later migrated southwestward to Gujarat and Bombay, the Lohanas to the centre and east of the sub-continent. In the Ganges valley of central northern India (Uttar Pradesh and Bihar), by 1750 the main trading communities were emigrant Baniyas from Rajasthan - mainly Agarwals and Oswals; they later migrated to eastern and central India. Gujarat and Saurashtra (the Kathiawar peninsula) on the west coast had a highly developed Baniya community, both Hindu and Jain, which had been involved in foreign trade for several centuries. Besides the Oswals and Maheswaris, who had earlier migrated from Rajasthan, there were important Muslim trading communities - the Bohras, Khojas and Memons - all converts from Hindu castes, and the Parsis who had arrived in India during the seventh century A.D. With the arrival of British and the decline of Gujarati ports such as Surat, many of these communities migrated to nearby Bombay. The Komitis of Andhra Pradesh and Chettis of Tamil Nadu were the most important trading communities in southern India, the exception was in Kerala where trade was dominated by Muslims, originally of Arab descent, Syrian Christians and Jews. The Deccan (Maharashtra) was considered by Gadgil as 'commercially retarded' and, until the arrival of the Rajasthani Baniyas, trade and finance was undertaken by various *Brahman* castes which reflects the paucity of trading communities in the local caste structure. In Calcutta and Bengal, there was a traditional trading community - the Subarna baniks - but they were eclipsed by a considerable British presence dating from

the end of the seventeenth century. And the British occupancy led to the anomalous nature of Bengali entrepreneurship: trade traditionally had a low status, and this combined with their exclusion as potential competitors by the colonial power only allowed educated *Brahman* and Kayasthas to act as agents and employees of British business.⁶ (Gadgil 1959:16-21).

The indigenous entrepreneurial role in Bengal was from the end of the nineteenth century filled by another migration of Rajasthani Baniyas - the Marwaris. This was another designation for an important group of Baniyas originally from the desert regions of Rajasthan.⁷ It was wealth accumulated through usury in their Rajasthani homeland that provided the capital base for their expansion into other regions of India (G. D. Sharma 1984:188-89). The Sheikawati Marwaris, from the northern part of the Jaipur princely state in Rajasthan,⁸ were well-established merchants long before the British arrived on the sub-continent; and as the British dominion spread over India, the Marwari bankers and traders spread with them, particularly to the port cities of British India, and more particularly Calcutta (Timberg 1978:41).

⁶Kayasthas are usually described as scribes or a writer caste, and in the *varna* hierarchy they hold an ambiguous status due to their originating from the intermixing of *Brahmans* and *Sudras* (Thapar 1979:137-8).

⁷Strictly speaking, a Marwari is from Marwar, the original name for Jodhpur, but anyone in commerce originally from areas around Bikaner, Sheikawat, or Jodhpur became conflated into the term. Generally, outside Rajasthan, Baniyas from anywhere in that region were and are still known as 'Marwaris', although within contemporary Rajasthan the appellation has a purely regional as opposed to an occupational connotation.

⁸Sheikawat was nominally part of Jaipur State, but its Marwaris' involvement with the city of Jaipur was more political than economic. On the role of Sheikawat's most illustrious sons, Jamnalal Bajaj and G. D. Birla, in Jaipur's nationalist politics see, Stern 1988:ch.6-7.

Where the Bengalis failed the Marwaris succeeded, firstly as intermediaries, suppliers, financiers and brokers. Once they had gained a foothold in the Bengali economy, their businesses expanded rapidly through hard work and commercial acumen, and their communal solidarity was essential in mobilizing capital for entrepreneurship. K.N. Sharma (1969) suggests that what is involved here is a 'resource group', and that the relations within it are primarily instrumental - in this case to economic success or perhaps more generally to 'the businessman's way of life'. Timberg sees the existence of such resource groups as being crucial to the evolution of Marwari entrepreneurship, especially after emigrating from Rajasthan. The Marwaris were noted for their institutionalised forms of mutual support, such as accommodation for migrants, credit facilities, and forms of commercial arbitration (Timberg 1978:29,37,211). And Timberg adds that the 'genius of a trading community lies in its manipulation of credit' (Timberg 1978:29). The acquisition of capital resources has enabled the trading communities to play a dominant role in the industrial development of India. The Marwaris have become prominent throughout Indian commerce, owning an estimated 60% of industry's assets (Timberg 1978:11).

Although Baniyas were usually associated if not synonymous with heterodox devotional sects such as Vallabhacarya Vaisnavism, Nanakpanthi Sikhism and particularly Jainism, otherworldly values were no obstacle to economic activity. Despite a reputation for parsimony, temperance and religious philanthropy, conspicuous consumption was not unknown particularly in regard to dwellings and weddings, and where the outward display of wealth would not invite appropriation by the ruler. The latter conferred a reputation

for piety, which in turn generated high status associated with the term '*abru*' which meant not only reputation and honour but implied economic creditworthiness (Haynes 1987:342). Baniyas had a universal reputation for their business acumen if not always for their honesty. But their famed probity seems to have been the rule and, although the unscrupulous Baniya was not unknown, a sound reputation for ethical behaviour was indispensable for the merchant particularly in an economic world where a large amount of financial activity was undertaken on trust.

iii/ Theories of Entrepreneurship

The term 'entrepreneur' was first defined by Cantillon in the mid-eighteenth century as one who buys products at a certain price and resells them at a uncertain price in the future; as acceptors of risk their rationale is to secure the maximum return on their investment (Cantillon 1930:258). This argument was developed by Say, whereby the functions of the entrepreneur were the application of acquired knowledge for the production of commodities for consumption. To be successful, Say argued that the entrepreneur must have the judgemental ability to assess future demand, to determine the appropriate quantities, timing, calculate production costs and selling prices, and possess administrative skills (Say 1964:330-31). Entrepreneurial activity was virtually synonymous with management and rather than innovators, Say saw their role as brokers between vendors and purchasers.

Entrepreneur was variously translated into English as 'merchant', 'employer' or 'adventurer', and although the term was popularized by J. S. Mill in the mid-nineteenth

century by the end of that century it had almost disappeared from the theoretical literature (Casson 1987:151). But the term was revived by Knight in the 1920's who, applying Cantillon's concept of risk, argued that entrepreneurs bear the responsibility and consequences of making decisions under conditions of uncertainty; and he made a distinction between risk and uncertainty. The control and decision-making lie with entrepreneurs and, although risk was potentially knowable and could be 'laid off' through institutional insurance, Knight argued that uncertainty defied definition as every commercial situation was unique and depended on the imponderables of the marketplace (Knight 1951:119-20).

In his emphasis on decision-making and risk-taking, Knight's conception is probably most apposite to the position of the entrepreneur in developing economies. These economies are characterized by a lack of western ideas of ownership - i.e. as separate from control of an enterprise - and Tayloristic management, accounting techniques which are rudimentary or non-existent, and where ownership and management are more or less synonymous. And in the absence of fully-established capital markets, the entrepreneur's credibility relies on economic personalism, the utilization of social relationships for economic ends to lessen risk and uncertainty.

Of the sociological literature on entrepreneurship no argument has been more seminal than Weber's Protestant Ethic thesis, in which he claimed that the 'this-worldly' Calvinism had been instrumental in developing the beliefs - the 'spirit' - that, in turn, was a pre-condition for 'modern' European capitalism. Religious beliefs, in his view,

influence conduct and outlook, and material advance may be countered by an unfavourable belief system. From his comparative studies of economics and religion in several societies, Weber had been impressed by the fact that modern capitalism seemed to be a Western phenomenon. In all ages and societies individuals had greedily sought profits and engaged in trade but, he believed, it was only in the West, and more specifically in Britain, that these universal traits were transformed into a rational economic order.

His interest in several of the great religious traditions was an attempt to determine how functional they were for economic development, and he was the first to relate a general theory of entrepreneurship to the specifics of Indian economic life. For Weber, India had been unable to develop a modern rational capitalism out of its own traditions. What they had was imported by the British colonial regime. Thus, his concern was with how the credos of the religions of India were responsible for the absence of indigenous capitalist development (Weber 1958:112).

The obstacle to indigenous modern capitalism lay, according to Weber, rather in the 'spirit' of Hinduism - a combination of the caste order and the doctrine of *karma* (Weber 1958:131). For Weber, Hindus have often been active economically, but they have no metaphysical interpretation of life that makes it meaningful for them to engage rationally in changing the world. On the contrary, all 'other-worldly' philosophies and soteriologies of Asia had one common presupposition: that only literary knowledge and mystical gnosis are the single absolute road to salvation 'in the world beyond' (Weber 1958:330).

However, Weber did recognise the existence of a large number of highly successful entrepreneurial groups which appear to challenge his assertions about the unsuitability of Hindus to entrepreneurship. These were the Gujarati and Rajasthani Baniyas many of which he noted adhered largely to the Vallabhacarya sect of Vaisnavism.

The Vaisnavite doctrine of salvation was in no way especially conducive to commercial morality or Puritan-style entrepreneurship. But the sect did have an extensive network of relations between groups and centres, which required considerable travelling from its devotees, both of which were factors congenial for traders. But the major explanation of the success of these traders is allegedly in another direction: For Weber, the Vallabhacarya sect attracted the Baniyas - 'the Jews of India' - because it is a 'antiascetic, partly hedonistic, partially ceremonial cult' (Weber 1958:316). Of this sect, Pocock has noted that: 'More than any other sect in Gujarat [it] provided an arena in which the wealthy merchant classes could display their wealth and earn at once distinction and merit' (Pocock 1973:117).

An equally large number of Baniyas subscribed to Jainism, and Weber argued that 'inner-worldly asceticism' determined the success of the Jains. 'The compulsory "saving" of asceticism familiar from the economic history of Puritanism worked also among them toward the use of accumulated possessions, as investment capital rather than as a fund for consumption or rent' (Weber 1958:200). For the Jains, the prescription against all occupations which involved them in violence or the destruction of life (*ahimsa*), barred them from all agricultural and industrial occupations and limited them to commerce. According to Weber, prohibitions on travel limited them to sedentary banking and

moneylending, and their belief in commercial honesty gave them a high reputation.

He argued that the difference between the doctrines of these sects and those of normative Hinduism explains their adherents' economic success. In the case of the Jains, the presence of a quasi-Puritan ethic explained successful entrepreneurial activity; in that of the Vaisnavites, its absence was compensated for by certain social arrangements congenial to traders and trade.

Due to his thoroughgoing scholarship, Weber introduces material which undermines his main thesis. For example, while claiming that 'industrial capitalism' could never derive from the caste system, he concedes that many traits of the traditional castes were conducive to trade and industry. These include extreme industriousness and property accumulation, and he observes an acceleration in the accumulation of wealth among low castes, and members of the merchant castes turning into 'capitalist entrepreneurs'. But, predictably, 'in spite of the adaptability of some of the castes we have no indication that by themselves they could have created the rational enterprise of modern capitalism' (Weber 1958:113).

But in Ahmedabad an old trading centre in Gujarat which suffered little British influence, the Jain and Hindu Baniyas initiated the establishment of cotton mills in the 1860's. In this 'Manchester of India', the caste system did not hinder but rather helped the early industrialists. As industrialization in Ahmedabad expanded, the Baniya community 'adapted for the new conditions many of their pre-industrial institutions, notably the family firm and a modified guild system of organisation' - the latter being 'predicated on

the existence of business and trade groups which were dominated by specific castes' (Spodek 1969:m-27). These features, Spodek claims, endowed Ahmedabad with its 'unique self-contained pattern'. And contrary to Weber's assessment that the two separate 'ideologies' operated differently, little difference has been noted in the economic behaviour of Jain and Vaisnavite Baniyas. Gillion clearly states that: 'The ethic of the Jains was the ethic of all the Vaniyas, and indeed of many other Gujaratis' (Gillion 1968:87).⁹

Gillion shows that the industrialization of the city was achieved in a milieu that remained socially and politically conservative. Ahmedabad was nominally a Muslim city, founded in the early fifteenth century, first with its own dynasty, later a Mughal satrap until it was annexed by the East India Company, but with an overwhelmingly Hindu population. But the modern industrial city was not the creation of intruders, rather it was the product of an intrinsic business culture:

'Ahmedabad's wealth came from trade and industry,....its handicrafts were independent of the patronage of a single court; its merchants and financiers were wealthy and constituted a superior social stratum in the city, a largely hereditary plutocracy; and, if it did not enjoy urban autonomy on the European model, still the financial power and social position of its wealthy Vaniyas and the survival there, but not in most other parts of India, of certain old institutions of Indian society - the Nagarseths, or city head, and the mahajans, or guilds - ensured that the government of the city was responsive to their wishes....Ahmedabad's story is of the survival and transformation of an important traditional centre of trade and industry into a modern industrial city, under the leadership of an indigenous financial and mercantile elite....The distinctive character of Ahmedabad's industrialization [is] the carry-over of traditional patterns' (Gillion 1968:5-6).

Until comparatively recently, historians have argued that British imperialist policies

⁹See, also Tripathi (1971:m-60) and Timberg (1978:35-6).

destroyed the Indian cotton industry in the nineteenth century because of its direct competition with Manchester's products (Hobsbawn 1968:149). But by 1914, in spite of the slow growth of new industries in general, the cotton industry in India had already become 'one of world's largest'. It was essentially 'Indian in origin, largely controlled by Indian investors, and increasingly administered by native [sic] managers and technicians' (Morris 1984:572-3).

The main criticism of Weber revolves around the argument that there never was a single unified system of values in India; instead, the varied ethical systems of India were open to constant reinterpretation over the centuries. And the ethical values to which individuals' conform to may be very different from those given by their religious affiliation. Thus the dichotomy of ethics and commerce may be an empirical reality. The main exponent of this view is Singer, who claims that what is most problematical about Weber's argument is the notion that there is some kind of official, orthodox Hinduism 'with a uniform and unchanging interpretation, in spite of the diversity of heterodox schools and sects' (Singer 1972:278). Singer shows how some Madrasi industrialists can adapt some aspects of Hinduism to modern industrial life. He believes these industrialists are able to separate economic rationality from family life and the traditional meaning system.¹⁰ And nowhere does he find his industrialists' shackled to their other-worldliness. Rather, they are not unlike Weber's ideal-type European capitalist. The Madrasi entrepreneur is 'calculating and daring, temperate and prudent, shrewd and completely devoted to his business' (Singer 1972:356).

¹⁰See, also Srinivas (1967:ch.4).

In formulating his study, Weber assumed that India and Europe had separate histories prior to the establishment of colonial rule, that 'modern' capitalism was introduced into India under colonialism. This position is no longer acceptable as the role of colonialism is no longer seen in such an undifferentiated manner. For Weber, the differences between modern European capitalism and Indian capitalism must be emphasised: the uniqueness of occidental rationality is opposed to an ideal-typical India lacking economic rationalism.

Weber also had a secondary aetiology for Indian entrepreneurs which emphasises their 'pariah' aspect: 'In our usage, "pariah people" denotes a distinctive hereditary social group lacking autonomous political organisation and characterised by prohibitions against commensality and intermarriage originally founded upon magical, tabooistic, and ritual injunctions.' They also suffer from 'political and social disprivilege and a far-reaching distinctiveness in economic function' (Weber 1963:108-9). Weber suggests that many of the leading mercantile communities in India originated as pariahs, and cites as evidence their present status in Bengal (Weber 1958:86). Hagen (1962) has also argued that the main source of entrepreneurship lies in the creativity of a disadvantaged minority group. Here, it is alleged that marginal groups are more likely to innovate because they are exempt from some of the sanctions against deviance; further avenues to social advancement other than the commercial are often closed to them. Marginal groups are especially likely to have developed among themselves enduring communal institutions which can be easily adapted to organising trading.¹¹

¹¹On the applicability of pariah hypothesis in an Indian context see Fox (1967) and Saberwal (1977a).

But the description by Weber of a pariah people as a 'distinctive hereditary social group' with a 'distinctiveness in economic function' was generally characteristic of all Indian castes and communities. As Timberg notes:

'It hardly differentiates entrepreneurial groups from the others. In this sense, India may be considered a continent of pariah peoples' (Timberg 1978:31).

Bellah (1968) argues that the most serious flaw in the pariah/ marginalisation thesis is its emphasis on the motivational element at the expense of historical and institutional factors. In particular it would seem that a network of contacts adapted to commerce is a major necessity for business success. From this network an entrepreneur can get capital, intelligence, collaboration, etc., which he needs to be successful.

For McClelland, marginalised groups can be successful entrepreneurs because of the consciousness of their minority and superiority complexes. But unlike Hagen, McClelland related the genesis and performance of entrepreneurs to the need for 'motivational achievement' ('n/ach') which he conceived as a function of child rearing or socialization in a society. McClelland noted the correlation between certain types of psychological motivation, measurable by psychological testing, and business success. Programmes in south India that increased the n/ach level of the participants were also effective in increasing their new entrepreneurial initiation. That is, the difference between various groups put through a course to increase their n/ach and comparable control groups were held to be significant (McClelland 1961:225-8).

However, it is not clear whether their efforts are any different in effect from certain kinds of management education; Timberg adds that 'McClelland may simply have produced a "placebo" industrialising ideology, albeit one like many placebos that may be

therapeutically useful' (Timberg 1978:25). The point is that n/ach, being only an aptitude, cannot of itself make a person a successful entrepreneur in a highly competitive milieu. Eisenstadt (1963) has criticised McClelland's thesis for neglecting social structural variables, which inhibit or encourage entrepreneurship, opportunity being an important variable in explaining how one becomes an entrepreneur. The criticisms of the pariah/marginality hypothesis are also applicable here, the emphasis of psychological at the expense of cultural and institutional factors.

For Schumpeter, the entrepreneur is the prime mover in economic development, and his function is to innovate, or 'carry out new combinations' - i.e. to bring together the various sources and factors of production. He goes on to distinguish five types of innovation: the introduction of new goods or an improvement in the quality of existing goods, the introduction of a new method of production, the opening of a new market, the capture of new sources of raw materials or half-manufactured goods, and the creation of a new type of industrial organisation - such as the formation of a monopoly. Schumpeter is also very clear as to what the entrepreneur is not: he is not an inventor, but someone who decides to allocate resources in the exploitation of an invention; neither is he a risk-bearer, risk-bearing is the function of the capitalist who lends funds to the entrepreneur (Schumpeter 1934:66). Innovations and capital, largely in the form of credit, are the elements of economic development in Schumpeter's analysis. Essentially, Schumpeter's entrepreneur has a managerial or decision-making role.

The main objection to Schumpeter is definitional, and centres on his claim that 'entrepreneurs' exist only in developing countries - the developed world has 'capitalists'.

He pictures entrepreneurship as some sort of absolute virtue that either does or does not exist in a given area when it is palpably obvious that the characteristics we usually associate with commerce - initiative, investment, risk, etc., - are to be found to a greater or lesser degree all over the world and in all epochs. Also, when we consider the role of government, successful or otherwise, Schumpeter's claim that entrepreneurs are the progenitors of economic development appears far too narrow.

Agarwal has pointed out other deficiencies: he sees Schumpeter's criterion of innovation as being difficult to apply, and this renders the definition useless when applying it to empirical situations. 'Innovation is not in strict polarity to derivation -the one shades into the other by degrees' (Agarwal 1975:13). In one sense, every entrepreneur in coping with his enterprise must sometimes attempt things which are new to him. Furthermore:

'The Schumpeterian enterprise has success built into his definition. He is the one who brings about new combinations. What about those who tried and failed? Were they not important to economic development, and should not the definition of the entrepreneur take them into account?' (Agarwal 1975:13).

Like Schumpeter but more modestly, Belshaw also de-emphasizes risk-taking in entrepreneurship and concentrates instead on the innovative management of resources in the pursuit of commercial expansion. Risks are reduced by eliminating competitors, control over resources and establishing lasting commercial relationships; the entrepreneurial function 'is better thought of as a propensity to take advantage of opportunities with an orientation toward expansion' (Belshaw 1965:116). Similarly, Barth has asserted that entrepreneurship is a role - and not necessarily an economic one - which is concerned with maximization and innovation.

Barth's approach is to analyze the connection between the entrepreneurs' activities and the instrumental creation and mutability of their social organization.¹² But unlike Belshaw, he emphasizes the importance of mobilizing and coordinating interpersonal relations, organizational innovations and stresses socio-economic initiatives. According to Barth,

'[This approach] brings out those particular features of an environment to which any specific enterprise must be adapted, the tasks it implies, and the prospective limitations on its growth. For each new enterprise, the entrepreneur may be represented as choosing his niche or niches....The choice of niche is in a sense an initial choice which precedes the launching of the enterprise, though it may be modified and changed in the course of the enterprise' (Barth 1963:9).

According to Casson, the entrepreneur has never been fully integrated into modern economic theory - there are few models which formally analyze entrepreneurial behaviour within a closed economic system. Indeed, he argues that by its very nature entrepreneurial behaviour cannot be predicted using deterministic i.e. 'equilibrium' models.

'A common criticism of theories which place considerable weight on cultural characteristics and personality traits is that they are difficult to test. Indeed, it is often suggested that because the behaviour of individual entrepreneurs tends to be unpredictable, theories of entrepreneurship are untestable. It is, however, quite possible that while the behaviour of individual entrepreneurs cannot be predicted, the behaviour of entrepreneurs as a group is predictable' (Casson 1987:152 - emphasis added).

It is not clear at first sight, whether there is any common thread which runs through the various theories of entrepreneurship. Casson attempts to identify a shared element by introducing the concept of 'entrepreneurial judgement'. The entrepreneur is defined as

¹²On the distinction between social organization and social structure see, Firth (1951:35-36).

someone who specialises in taking judgemental decisions about the allocation of scarce resources; but much of the information required for decision-making is not merely costly to obtain, but is not available by direct observation at all. Thus, decisions are governed not only by objective information but also by subjective beliefs. An individual's beliefs originate with their culture and religion as well as with their direct experience of life, and 'some cultures appear to give greater encouragement to entrepreneurship than others' (Casson 1987:152). Casson's last point might be amended to read: certain groups or communities **within** the culture appear to give greater encouragement to entrepreneurship than others.

I would argue that in the Indian socio-economic milieu, the key ingredient of the entrepreneurs' niche has been initiating, organizing and co-ordinating social relationships. Economic personalism, the utilization of social relationships to gain access to commodities, capital, markets, information and favours, are essential in some degree for the development and maintenance of the commercial enterprise. The manipulation of social resources for economic ends is a pre-requisite for reducing risk and uncertainty and achieving a level of commercial stability.

iv/ Empirical Studies of Indian Entrepreneurship

Surprisingly, there has been a dearth of ethnographic research on Indian entrepreneurship. The major studies are Berna's examination of the light engineering industry in what was Madras state (Tamil Nadu); Hazlehurst's investigation into the social organisation of small businessmen and financiers in a Panjabi city; Fox's monograph which is concerned

largely with a Baniya community in U.P.; Owens' and Nandy's study of former cultivators in Calcutta; and Cottam's study of small town Marwaris and their links with both large cities and villages.

Berna's 1957 study was confined to the light-engineering industry in Madras and Coimbatore, and more particularly to manufacturing enterprises with between 50 and 250 people. He focused on the occupational and socio-economic background of the entrepreneurs, the origin and growth of their firms, the operational problems of the entrepreneurs, and the mobility of the entrepreneurs. Following Schumpeter, Berna defined the entrepreneur as 'the person (or the group of persons) responsible for the existence of a new industrial enterprise'. (Berna 1960:2). However, he also included routine firm management as a part of the entrepreneurial function.

From his sample, Berna discovered that traditional occupations and caste had very little impact in determining entry into entrepreneurial endeavours. The 52 entrepreneurs were members of ten different caste communities, although 41 of the 52 were from the three twice-born *varnas* - 12 *Brahman*, 21 Naidu (landowners), 8 Chettiar (Berna 1960:43). Only four of the entrepreneurs were in direct line with the traditional caste-assigned family occupation. This break with the traditional family occupation indicated to Berna that in explaining entrepreneurial activity 'sociological factors, such as caste, attachment to traditional activities, and approval or disapproval of the social group to which a potential entrepreneur belonged were less important than economic factors such as access to capital and possession of business experience and technical knowledge' (Berna 1960:213).

This claim has been contested by Hoselitz, who argued, that if Berna's sample is characteristic of Tamil industrial entrepreneurs as a whole, then the social structure of the state must be undergoing a profound change. One important indication of this change, Hoselitz continues, would be the decline in occupational choices assigned by caste, and sociological explanations are needed to evaluate these departures from traditional occupations.¹³ Hoselitz argues that *Brahmans*, for example, have been more inclined to become entrepreneurs than previously for a number of reasons: reverse discrimination in universities and government as a reaction against their previously favoured social position, the decline in the availability of caste-based occupations, an increase in status of business occupations resulting from socio-political emphasis on the need for economic growth, and the wealth and influence available for investment in new enterprises. In short, with socio-economic change and the increased emphasis by the government on economic development, entrepreneurship became increasingly attractive for *Brahmans* as a result of the erosion of their position (Hoselitz 1963:36-39).

In a study of entrepreneurs in a Panjabi city, Hazlehurst attempts to analyze the effects of caste, class, kinship and community on the social context in which entrepreneurial activity is undertaken.

Following the India/Pakistan partition of 1947, the number of Baniyas in the city increased substantially due to the fact that a disproportionate number of refugees from Pakistan were traders. A large majority of the displaced merchants were Khattris or

¹³See, also Gould (1970).

Aroras. But many of the subcaste distinctions among these groups have been obscured by their adherence to reform movements such as the Arya Samaj, their high degree of occupational and spatial mobility leading to the demise of old marriage networks, and the difficulty of assessing the validity of claims to status by refugees. Thus, Hazlehurst argues, it is more accurate to think of the immigrant Khattris and Aroras as members of 'occupational groups' rather than as members of endogamous caste groups with well-defined caste rituals and behaviour (Hazlehurst 1966:40-5).

The dominant economic position of the 'local' Baniyas, the Agarwals, already weakened by the departure of Muslim tenants and debtors, and legislation enforcing a ceiling on the size of land holdings of a joint family, was further undermined by the arrival of the refugee traders. After partition, the Agarwals allied themselves with a lower trading caste, the Suds, to monopolise the timber business of the city, in opposition to the refugees, and to uphold the social status and economic power of the two local commercial castes (Hazlehurst 1966:45-54).

Hazlehurst makes a clear distinction between cultural and structural dimensions of caste. Entrepreneurs' 'participate in numerous cross-cutting social relationships and pursue diverse economic interests while still maintaining the cultural boundaries of caste' (Hazlehurst 1968:295). In some cases, the ritual ranking of a caste may be relatively rigid, whereas its socio-economic ranking may be more flexible. Indeed, it is possible that individuals and subgroups within the caste may be relatively mobile in socio-economic status and power. Moreover, structural changes - such as an influx of refugees - may lead to a realignment of castes; new inter-caste co-operation can result in changes

in the social status and the economic power of groups, and the status of caste and occupational groups is frequently a local matter. 'Although the Suds and [Agarwal] Baniyas do not intermarry in Ram Nagar, they are inextricably related to one another in economic matters and in the legitimisation of social status within the city' (Hazlehurst 1966:54). Caste ranking - especially socio-economic ranking - is not completely ascribed but is based in part upon the power and achievement of the group.

Auspicious marriages for children in Indian business families are generally considered important for both social and economic reasons. In most parts of north Indian Hindu society, marriage arrangements are based on clan exogamy and caste endogamy. In Ram Nagar, an individual's status depends upon the maintenance of endogamy within the caste or subgroup, but for the Baniya family more may be required of the marriage than mere caste endogamy.

An important aspect of Hazlehurst's study shows how the Agarwal marriage ceremony has economic as well as ritual significance. Business saving is often used for marriage expenditure, which are calculated to lead to the businessman's advantage. Access to credit and avenues for mobility are dependent upon the complex network of relationships arising from marriage. Marriage ceremonies and the display of dowry payments serve as public statements to the local community - especially local creditors - of one's financial worth. Non-kinsmen who have economic relations with the family are concerned with the integrity of the family's lineage and its marriage network. A major offence, such as the marriage of a daughter into a lower caste, can result in the family being outcaste from the Baniyas leading to a prohibition on economic relationships, business partnerships, and

marriage partnerships in the community. On the other hand, the respect and prestige deriving from an auspicious marriage may be important in improving the status of the family and setting the course for future business transactions (Hazlehurst 1966:45-6, 109-18).

Like Hazlehurst, Fox has studied a market town in northern India, Tezibazar U.P. (like Ram Nagar, a pseudonym). Formerly, business revolved around the production and distribution of such staples as sugar and ghee; now the business of the town is largely retail, supplying consumer goods to the greatly increased population of the surrounding villages. While before businessmen merely accommodated the rural people by buying their surpluses and lending them money, now businessmen are dependent for their survival upon their rural customers. In these small joint-family subsistence level businesses that have mushroomed in the last thirty years, profits are low and competition is fierce. Success depends upon the granting of credit, the adulteration of products, and profiteering in times of shortages (Fox 1969:161-7).

The Baniya business ethic has interwoven itself with both the town's historical lack of cohesion and recent socio-economic changes such as the introduction of democratic institutions. Fox argues that there is no effective inter-caste *jajmani* system nor any ranking of castes - neither ideologically agreed or through commensal prohibitions (Fox 1969:88-97). In this almost Hobbesian world, Fox characterises the relationship between the thirteen Baniya castes as one of 'mutual repulsion'. Through an analysis of the Umar Baniya caste, he also illustrates how intra-caste controls have declined and that regional caste associations - although they have penetrated the town and integrated the Umar with

a regional caste structure - have not taken on these responsibilities (Fox 1969:248-50). There are few voluntary associations, no guilds, no neighbourhood organisations, and no caste residential areas.

Fox traces a web of political machinations from the divisions in the community, how local interests divide themselves between the Congress and the Hindu nationalist Jan Sangh parties,¹⁴ and how inter-lineage, inter-caste and inter-communal (Hindu vs. Muslim) relations are projected into the local political arena.

Of the Baniya business ethic or 'business style' in Tezibazar, Fox claims there is a willingness to accept a smaller profit covering 'subsistence needs' rather than investing in more profitable but riskier enterprise, 'he is fearful of fully committing his capital in a single large enterprise and prefers a small but highly varied inventory' (Fox 1969:144). What he does venture in is adulteration and 'chicanery' which are said to be less risky than new forms of business. Is it then subsistence needs that restrain risk-taking, or are they simply maximising profits through fraudulent activity? The evidence provided by the author for his subsistence notion consists essentially of some humble statements by some merchants. But the evidence provided on the growth and loss of fortunes and the power of money in Tezibazar casts considerable doubt on the assertion that the merchants are restrained by some conventional standard of attainment (see, for example, Fox 1969:150).

Owens and Nandy have attempted to apply the McClelland's n/ach approach to groups of entrepreneurs in the Howrah (Calcutta) small-scale engineering industry where a

¹⁴The latter was the precursor of the right wing Bharatiya Janata Party (B.J.P).

community of skilled artisans, the Mahisya, have been taking over many units in the industry and now represent 65 % of its ownership. The Mahisya, were originally a middle-ranking cultivating caste and constituted the bulk of the skilled labour force in that industry. However, successful Mahisya business did not show particularly high n/ach scores on psychological tests, but non-Mahisya did show higher scores than various control groups. Owens and Nandy suggest that perhaps the entry of Mahisya entrepreneurs depended more on factors such as intra-caste co-operation, numerical strength, and their retaining ties with their natal villages which acted as a constant supply of labour. The supply of financial credit was minimal; typically, a business is started with savings from wages, and the new entrepreneur was often sub-contracted by a relative or former employer.

The Mahisya in their sample are best perceived as a caste group which for several generations had been moving away from agriculture and their rural origins, and establishing ties with urban business and industry first as employees and then as entrepreneurs. They were in a position to take advantage of boom in demand during World War Two and, by 1961, 120 entrepreneurs were millionaires. As they have increased in affluence, their factories have been expanded and modernized, their children receive a better education, and families intermarrying thus strengthening their dominance of the industry. On the other hand, *Brahman* and *Kayastha* entrepreneurs' had to break with an anti-commercial ethos and a relatively expensive lifestyle, which is reflected in their preference for 'white collar' employment, but were more likely to have relatively easy access to capital. They conclude that the link between entrepreneurship and need for achievement is both a product of the state of the economy at a particular time and the

cultural environment. This environment facilitates entry for achievement-motivated individuals but cannot ensure a better performance in their new role over other entrepreneurs (Owens and Nandy 1978:200).

Cottam makes the urban/rural contiguity the centrepiece of her study of traders and trading in a small Rajasthani town; it is what she calls an 'attempt to show their crucial function as a nexus in the rural-urban flow of information' (Cottam 1980:327).

The Marwaris - Jain and Vaisnavite - of pseudonymous Mandi prefer to be designated *Mahajan* ('lord') rather than Baniya as the latter is a popular term of abuse meaning thief, cheat or miser. Cottam claims that the Marwaris have a reputation, both inside and outside Rajasthan, for their conservatism which derives from their religious beliefs, but, as we have seen, this conservatism in lifestyle does not manifest itself in business practises. And in Mandi simple wholesaling and retailing are being replaced by commission agencies and small-scale industries: oil and flour mills, soap, candle and ice factories. The state administration encourages this industrial development with generous injections of capital, it being part of their 'bring the Marwaris back to Marwar' campaign (Cottam 1980:333).

Some of the most important reasons for the Marwaris' business success, Cottam argues, arise from their traditional niche in the social hierarchy, their industriousness, and their establishing and consolidating considerable business networks. The first network is that between the *Mahajan* and the small shopkeepers in the surrounding villages and with the local farmers. *Mahajans* compete with one another to create an ongoing clientele,

offering the most favourable credit arrangements, particularly to their best customers. Commercial relations are personalised as much as possible both to win the confidence of the customer and to cross check on the 'visibility of credit'. Thus the *Mahajan* is a recipient of a constant flow of information and this 'permits him to perform an ongoing policy revue' (Cottam 1980:335). The second and equally important network of contacts is that between the *Mahajans* and other traders, both within Mandi and the big cities, such as his suppliers, commission agents and commodity brokers; a knowledge of national price trends, stocks, etc. allows him to bid more effectively for commodities on the local market.

These connections and linkages, especially the second, are primarily consolidated by kinship and marriage. Marriage 'symbolises the supra-local and even supra-regional orientation of the merchant castes' (Cottam 1980:337). As an entrepreneurial family's wealth has increased so its daughters have married farther and farther away - likewise, its daughters-in-law come from a similar distances. Cottam sees these alliances as an appetite for wider and wider linkages. She gives an example of an alliance between a local cloth merchant and a textile factory owner in central India: it guarantees a steady supply of a government-regulated commodity in one direction, and a steady outlet for goods in the other. The role of agnates is rather different, due to the pull of the normative joint-family and the keeping of brothers together in the family business, contacts in the cities who are not affines are rather rare - the exceptions are in the state capital, Jaipur. But when they are not talking about money, she concludes, marriage dominates the *Mahajans'* conversation, as 'to a very great extent, the one process is dependent on the other' (Cottam 1980:340).

In conclusion, Berna's study claiming that there is lack of correlation between social - i.e. caste - position and entrepreneurial success and his stress on economic factors is highly suspect. Eighty per cent of his sample were twice-born castes, and their socio-cultural position would correspond to an ability to mobilize economic and other institutional advantages.¹⁵ Fox's monograph is concerned as much with local politics as with economic behaviour and their interaction. He portrays an antediluvian business community characterized by what Banfield would call 'amoral familism', introversion and a lack of co-operation, a minimum of entrepreneurship and an inversion of economic development. The prevailing economic conditions, he believes, are a reflection of the conservatism of the Baniya castes which is manifested in their overcautious business style. In the anti-entrepreneurial ambience of Calcutta, the Mahisya took advantage of the higher castes preference for white collar employment to carve out a considerable niche the small-scale engineering industry by default. But, importantly, they were able to utilize caste mechanisms as a foundation for their entry and maintenance to entrepreneurship. Owens and Nandy conclude that McClelland's 'need for achievement' contributed only marginally to some very limited types of expansive entrepreneurial behaviour, whereas the economic and cultural environment were more pertinent factors for entrepreneurial success.

The outstanding feature of the studies by Hazlehurst is the status of inter-caste and intra-caste relationships as indices of business success. He shows how the Baniyas make a distinction between the cultural and economic parameters of caste, and the advantages of

¹⁵This theme is explored in section v/ Caste and Class below.

inter-caste co-operation to retain economic dominance. And both the social and economic importance of intra-caste marriage as markers of caste integrity, prestige and creditworthiness. Cottam also emphasizes commercial relationships and creditworthiness, but rather than the urban/rural nexus it is the linkage between business and marriage strategies that is more apposite, and the role of supra-local marriages in extending business networks.

The range in the sizes of the enterprises examined in these studies is extremely varied, from the smallest retailers in the case of Fox's Baniyas to the considerable successful businesses described by Owens and Nandy. But the outstanding feature of entrepreneurship in these studies, with Fox's being the outstanding contrary example, is the importance of ongoing affinal, intra-caste and inter-caste co-operation, resource networks which are prerequisite for entrepreneurial success.

v/ Caste and Class

Social structural studies of Indian and S. Asian societies generally have largely focused on the institution of caste, focusing on the changes or otherwise it has undergone since the imposition of the *pax Britannica* and later Independence. Dumont (1980) maintains that the holistic hierarchical structure of Indian society has remained basically intact over the last two centuries. Srinivas (1962) argues that caste has declined with regard to concerns, for example, of purity and pollution but the emphasis is rather political, on inter-caste competition through caste associations rather than interdependence. Leach (1960) acknowledges the competition between castes and even within castes but argues

that rather than reinforcing caste the system is being undermined, and South Asian stratification is taking on the character of a class structure. But as Beteille reminds us, historically, caste and class were never mutually exclusive, 'Relations of production had a certain autonomy although they were often subsumed by caste' (Beteille 1969a:19).

The above studies were largely concerned with a rural environment where arguably caste distinctions are more pronounced; in urban centres there is equally disagreement about the contemporary impact of caste. For example, in attempting to make a general theoretical point, Marriott sees the difference between rural and urban adherence to caste as basically two contrasting systems, 'The closed, interactionally ranked corporate caste systems of rural communities on the one hand, and the open, attributional, non-corporate rankings of individuals and groups in cities on the other hand'; although he concedes that these polarities may be insufficient to account for cases at an interstitial level (Marriott 1968a:108). 'Reference behaviour' in cities is less in terms of ritually ranked corporate identity but more concerned with identifying with a group or individual whose status the aspirant(s) emulates. However, Rowe's empirical data on Bombay migrants sees 'caste and kinship as the bases of residence and interaction', and are the 'most meaningful', and these are the foundations of newer urban forms of association but alas these areas are 'virtually *terra incognita*' (Rowe 1973:242-43). Whereas Marriott seems to be unsubtly overstating the urban/rural divide, Rowe's concern (pace Lynch 1969) is with low caste immigrants in a rural-urban continuum, and provides little insight into the behaviour of these migrants in an overall urban context when they leave their ghettoized environment.

In an attempt to analyze this discrepancy Molund, while recognizing that there is a

greater freedom of action vis-a-vis caste in an urban environment, sees such distinctions as contextual. He is primarily concerned with the home/work distinction whereby an individual may behave by two quite different sets of caste rules 'each of which he regards as right and proper in its situational context'. But these oppositions are never categorical, 'The general rule is presumably that the willingness to forget about caste increases as the differential in traditional rank diminishes' (Molund 1988:13). Ames suggests that industrial workers as well as managers tended to compartmentalize their spheres of domesticity and employment. The imposition of occidental industrial practises in Tata's Jamshedpur factories did not imply that traditional institutions, practises and values had been displaced. The employees 'compartmentalize' between their natal village and their life in the company town, to the extent that many considered their quarters in the company housing colonies as part of the working rather than the home environment. And in respect of inter-caste commensality, 'Behaviour acceptable in town could be inappropriate in the village, and vice versa, but respondents did not seem to find it difficult to switch from one context to the other as occasion demanded' (Ames 1973:127).

But with respect to the division of labour, Molund notes that in an urban situation lower caste individuals are rarely in a position of authority over the higher castes, that castes were to a certain extent 'preadapted' for various roles in the modern occupational structure (Molund 1988:13). Gould also argues that 'there is an undoubted tendency for occupational choices in the modern economy to be related to traditional caste occupations' (Gould 1970:73). Caste, he continues, is to some extent an 'adaptive structure', but at the same time the enormity of restructuring the occupational order in an industrialising society places severe limitations on this pre-adaptive process. 'Perhaps it would be more

accurate to say that the sociological restructuring of occupations makes **detailed** applications of skills and social orientations acquired as a *jati* member to the modern occupational order an unlikely possibility, but there are **general** functional and ethnic attributes of *jatis* which differentially affect mobility decisions and indeed the very capacity to make decisions' (Gould 1970:72 - original emphasis).

As an example, Gould argues that it is pointless for a village scavenger to aspire to become a high civil servant; but with considerable economic, educational, nepotistic, and status resources behind him, it is not unreasonable for a *Brahman* to have such aspirations. He notes that among two *Vaisya* castes who emigrated to Lucknow from western India, that more than 70% of the Khatri and more than 80% of the Sindhi households were involved in business enterprise (Gould 1971:118).¹⁶

The modern occupational structure of urban India is very different from that of the village and less caste-based. At first, new occupations were gradually absorbed into the caste order, but eventually the system proved too inflexible and as the occupational structure expanded the former lost some of its rigidity. However, Beteille argues that this flexibility was much more pertinent to a heterogeneous 'upper caste, middle class' which can be distinguished not only by caste but by three hierarchical 'socio-economic strata' - 'upper', 'middle' and 'lower' - on the basis of income, occupation and education. He also makes an important conceptual distinction between the urban middle class as a 'class' (in any Marxist sense) and as a 'status class', and deems the term status as more appropriate designation for its core, 'namely, people in professional, managerial and

¹⁶A similar correlation is noted by Panini (1977).

similar occupations'. '"Traditional" components of status based on caste and "modern" ones based on income, occupation and education combine in different ways and the consequent patterns manifest themselves differently from one context to another' (Beteille 1969b:68-70).

Beteille's appellation of status as opposed to class neatly sidesteps the problem of class consciousness. Molund also circumvents the issue by arguing that class consciousness does not define class; neither is class necessarily 'a form of social inequality existing wherever one can identify a category of non-producers exploiting a category of producers' (Molund 1988:7). By invoking Leach's argument above and Bourdieu's 'cultural capital', Molund arrives at a conflation of class status and caste status not dissimilar to Beteille's: An individual's socio-economic background is a mix of caste and class factors, that contemporary urban India is a complex hybrid of both status and class society, or 'that the transformation from status society to class society remains incomplete' (Molund 1988:10).

After this general survey of the literature on Indian entrepreneurship, business communities and caste, the next chapter focuses more specifically on the historical commercial background of northern India in the eighteenth century and the establishment of Jaipur as a mercantile centre.

Chapter 3: Economic History and the Political Economy of Jaipur

This chapter begins with the economic background of the north Indian Baniya communities in the eighteenth century, particularly focusing on their trading and financial expertise. Secondly, it describes the geographical setting of the city of Jaipur in eastern Rajasthan; the setting is the context for the inauguration of the city in 1727 A.D., its unique town planning and the allocation and facilities made available to immigrant merchants. Besides trade, Baniyas also had an important role in an extensive banking/moneylending sector of the regional economy during the eighteenth and nineteenth centuries. Jaipur's relations with the British Raj in the nineteenth and twentieth centuries provides the circumstances for the types and volume of trade undertaken by the city. The account ends with an examination of the growth of the lapidary industry in the city and the part played in it by Jains.

i/ Baniyas, Banking and Trade in the Eighteenth Century

Gadgil has argued that although historically there were considerable differences in the scale of commercial operations, this did not lead to any marked differences in the types or methods of business. Both small and large traders customarily belonged to one of the trading castes or communities, and there was little difference in their social status. The distinctions among them were not due to any particular branch of commerce, as they often indulged in a variety of businesses, but were due to their ability and command over capital (Gadgil 1959:29). The wealth of merchants was largely derived from trade, but links with the political powers could also be an important source of income both as

bankers to the monarch and as revenue farmers. For example, the son of a Rajasthani banker from Amber (Jaipur) acquired enormous wealth and influence as the financier to the Nawab of Bengal; the son, Manik Chand, became the legendary first Jagat Seth, literally 'Banker to the World', chiefly through usury and his collection of the Bengali revenue and its transmission to Delhi via the family banking house (Raychaudhuri 1982:341). The large banking houses would devote themselves chiefly to financial services, but all at some time combined the roles of financier and merchant; even the largest participated in lucrative trading when the opportunity presented itself, and most large traders' performed some of the functions of a banker.

Existing alongside a minority of great trading houses were a large number of small traders often confined to a particular locality or a specialized area of trade. The Jain Banasidas' autobiography of a small-scale gem trader in seventeenth century Agra portrays an almost subsistence level of commerce (see, R. S. Sharma 1970). But even at the lowest level, there could be a blurring of commercial functions. In the Rajput states during the eighteenth century, for example, there was the possibility that the cultivator may have sold his produce at the local market; or the Marwari acting as a revenue officer would have collected the revenue in kind and converted it to cash; a cultivator's creditors, to whom he had sold his produce in advance, might be an urban trader, his agent or the village moneylender (Raychaudhuri 1982:342).

The individual commercial establishment was typically the traditional extended family operating in the economic sphere. Nothing like the enduring joint-stock company seems to have emerged during this period, although short-term *ad hoc* business partnerships

were commonplace. A large extended family embracing many collaterals, together with the practice of adoption where there were no male heirs, secured continual operation of the family firm over many generations; and the successful operation of a family enterprise over time could lead to considerable capital accumulation. That the family was synonymous with the commercial enterprise does not appear to have acted as a hindrance against the accumulation of potentially large resources by individual families.

'In the economy of the town the rational economic calculus held sway and for long periods of time it was possible to save considerable resources' (Gadgil 1959:34). In part, these resources were utilized to operate the financial and trading system itself. Financial services through networks of agents concentrated mainly on money-changing and the remittance of funds using *hundis* or bills of exchange.¹ Due to a number of states having their own coinage, money-changing was a lucrative business requiring the dealer to hold a large and varied stock of currencies. Transport of commodities was often in the form of large slow-moving caravans, and the delays in transportation and the consequent comparative immobilization of funds demanded that there should be large resources of capital to operate the system. Trading also required the capacity to hold capital in the form of commodities often over a long period of time (Gadgil 1959:34).

¹The *hundi* was a 'bill of exchange promising payment', usually within two months, 'at a particular place and allowing a discount which included interest, insurance (*bima*) charges and cost of transmission of money. *Hundis*, rather than cash, increasingly became the standard form of payment in major commercial transactions. In long-distance trade, this form of payment not only met the requirements of an expanding demand for credit, but reduced risks involved in the transmission of cash to distant places....As a market in these fully saleable *hundis* developed, they provided a channel for investments. The business was mainly in the hands the professional money-changers - the *sarrafs* or *shroffs* -who thus acquired a new and crucial role as commercial bankers, providing a specialized service as suppliers of credit' (Raychaudhuri 1982:346).

Gadgil also makes the important point that trader-financiers were peripheral to agriculture and industry and were not involved in either agricultural or industrial development; they would finance artisans and cultivators in the production of commodities which they could trade, but ordinarily this was in the form of loan capital not venture capital. 'Therefore, accumulation of capital in [the] hands of trader-merchants did not augment in any way resources invested in capital equipment for industrial production' (Gadgil 1959:34-35). The unit of industrial production was the small individual artisan's workshop, only when a ruler organised production in the form of the Moghul *karkhana* or factory, usually the production of luxury goods for a court, were larger industrial units introduced. But state capital expenditure in the Moghul period was mainly concerned with the construction, at great expense, of edifices that served no economic function at all: mosques, mausoleums, palaces and gardens, such as can be seen at the Taj Mahal in Agra.

The most important means of financing commercial investment was a fledgling form of deposit banking, where the *sarrafs*' accepted deposits (*amanat*) payable on demand. In Agra in 1645, a *sarraf* was offering a monthly rate of interest of $5/8$ % per month and an annual rate of $7\frac{1}{2}$ % per annum; the *sarrafs*' invested deposits at between 1 and $2\frac{1}{2}$ %. Deposits were accepted in both cash and kind, and it was not unknown for state officials to deposit government funds and personally pocket the interest. According to Raychaudhuri, the government machinery offered full protection to the bankers. However, the credit system depended heavily on reputations for probity rather than any legal sanctions (Raychaudhuri 1982:346-47).

At the lower levels of commerce, usury was an indispensable ingredient and, Koranic interdictions notwithstanding, was a widespread practice in Muslim territories. The moneylender provided the necessary capital to the cultivator, the artisan or the merchant, and the capital with interest was recovered on the sale of the commodity. Rates of interest in eighteenth century Bengal could be as high as 150 % per annum, and shows how extortionate rates could be imposed on those whose bargaining power was weak; at the other extreme, for those mercantile debtors with greater creditworthiness, interest rates were calculated at between 6 and 12 % per month (Raychaudhuri 1982:347-48). From his data collected from the Benares region in the early nineteenth century, Bayly has shown that the moneylenders' differentials in designating the creditworthiness of their clients was largely caste dependent; that is, in respect of credit, caste was indistinguishable from risk: 'The lower castes in traditional India were seen as "unruly" and a danger to hierarchy....people of the bazaar were not "respectable", and the risk of default was very high' (Bayly 1983:407).

On the question of risk, Das Gupta has commented, 'Rich and poor, Indian merchants accepted uncertainty as the basic fact of life' (Das Gupta 1982:424). Business activity was orientated around the merchant's family and members of the merchant's caste, and uncertainty restricted commercial confidentiality to a minimal number of kinsmen and business partners. The conduct of business would invariably be self-regulated, an autonomy that was a general feature of Indian social arrangements. Overarching legal sanctions which may have engendered inter-caste or inter-communal collaboration were either non-existent, unenforceable or only implemented for a ruler's favoured banker,

thus disputes were resolved largely through intra-caste fora.²

And, as Gadgil has argued, the eighteenth century hiatus between the demise of the Great Moghuls and the imposition of British hegemony were times of considerable political instability. In times of uncertainty when trade may be seriously dislocated, precious metals and jewellery play an important role in economic life. They have the advantage of easy concealment, are convenient to transport, and have comparatively little risk of depreciation. 'In the absence of avenues of capital investment for productive or development activities accumulation of resources in these times logically became tantamount to hoards of bullion and jewellery' (Gadgil 1956:35).

The activities of merchants from the eighteenth century impressively show the complexity and range of their operations, assiduity, and the utilization of caste and kinship ties to secure economic relationships. Initially, much of this activity was undertaken in the interests of regal courts and powerbrokers, notably in the supply of financial services and luxury goods.³ The networks of inland trade provided a basis for the commercial expansion of the economy initiated by the arrival European trading companies and later the British Raj. Through their trading links, Indian merchants could to a certain extent facilitate the expansion and to their own advantage; under favourable circumstances they would even profitably finance their European counterparts (see, Timberg 1973).

²The exception was the unique Gujarati multi-caste guilds known as *mahajans* which were uncharacteristic of north Indian mercantile organization, and not to be confused with the epithet for an individual Baniya; see, Gillion (1968:23-24) and Mehta (1984).

³On the role of luxury goods as a prerequisite of other forms of commoditization see, Appadurai (1986:37-40).

Thus economic activity in northern India during the eighteenth century was centred on the multifarious roles of the Baniya. Distinctions among Baniyas were less concerned with caste criteria or in methods of business but rather more with the differences in the scale of commercial activity. Besides trade, the Baniya often functioned as a banker, insurer, money-changer, revenue collector, and acted in the important role of usurer. Without any overarching legal sanctions, the conduct of business was largely self-regulated, and particularly the allocation of credit was dependant on an individual's financial and social status. The large merchant and banking houses also had important links with local courts whom they financed and supplied with luxury goods, but with the exception of state organized factories, production largely revolved around small-scale manufacturing. Typically, the commercial enterprise was synonymous with an extended family which guaranteed confidentiality and continuity of the firm; and extended family businesses and partnerships created a variegated network of inland trade. For the business family, capital accumulation could be considerable, even in times of economic and political uncertainty, if not in cash then in the form of stock or jewellery and bullion.

ii/ Geography of Jaipur

Modern Rajasthan is a state of independent India occupying the north-western desertified area of the country; it is bounded by the Indian states of Panjab and Haryana to the north-east, Uttar Pradesh in the east, and Madhya Pradesh and Gujerat to the south; the western border of the state is the international frontier with Pakistan. Rajasthan is largely desert or semi-desert, the more so in the west of the state where it forms the Thar or

Indian Desert, the most important topographical feature of region, which continues across the border into the Pakistani provinces of Panjab and Sind. The arid regions lie to the west of the second important geographical feature, the Aravalli Range, which bisects the state from the north-east to the south-west, running for 700 km. from Delhi to northern Gujarat.

The state of Rajasthan is divided into twenty-eight administrative districts. Jaipur district is a mosaic of rugged mountainous terrain, uplands and valleys occupying 14,068.09 sq. km. or 4.1% of the total area of the state; the mean average of the district is approximately 300 metres above sea level. Situated in the centre of the district, the state capital Jaipur lies at the extremity of a plateau surrounded on two sides by the northern limit of the Alwar Hills, part of the North Aravalli Range (Gupta 1987:1,5).

iii/ Inauguration of the City of Jaipur

Amber or Amer was one of the small number of princely states of an area of the Indian sub-continent which became designated by the British as Rajputana. The hereditary rulers of Amber state were one of the Kacawaha clan of Rajputs who migrated from the Gwalior region of central India in the tenth century A.D., and established their capital at Amber about 1150 (Tillotson 1987:209n.11). In the Moghul internecine struggle that followed Aurangzeb's death in 1707, the then Maharajah of Amber, Sawai Jai Singh II (ruled 1699-1743), who like his forefathers had served in the Moghul army, took advantage of the interregnum to incorporate Moghul *khalisa* (crown) lands into his territory. This enlargement, and alliances with two other large Rajput states of Jodhpur

in the west and Udaipur to the south, plus the blessing of Moghul Emperor Mohammed Shah, had by 1739 established Jai Singh as the pre-eminent power in Rajputana (Roy 1978:2-8).

But Jai Singh was an atypical Indian prince: a combination of soldier, statesman, astronomer, religionist, and in his later years a dissolute alcoholic and opium addict; with the consolidation of his state he confidently embarked on the building an entirely new city 8 km. south of Amber. As Tillotson in his monograph on Rajput architecture has argued, the transfer of a Rajput capital was not unknown, but it was usually strategic and either of necessity (Udaipur) or more likely defensive (Jodhpur). He argues that the relocation was wholly prestigious, Amber had become too small for a prince of his stature and, in fact, the new city of Jaipur was much less defensible than Amber as it was vulnerable to attack from the south and west (Tillotson 1987:167).

In 1727, Jai Singh laid the foundation stone of the city, and within seven years the principal thoroughfares had been sited and the major buildings erected (Roy 1978:52-53). The uniqueness of Jaipur is that it is the only example of a systematically planned Indian city, after the construction of the proto-historic cities of the Indus Valley and before Lutyens' and Baker's New Delhi. Many Rajput cities were informally planned, but the pattern is difficult to identify as they were built piecemeal over many years and deviated from a symmetrical plan. Some Indian cities such as Shahjahanabad (Old Delhi) had planned elements (Roy 1978:33), but Jaipur's uniformity, its perfectly straight streets which intersect at right angles, the original uniform height of the buildings, were facilitated by the rapid construction of the city and its adherence to the original master

plan (Tillotson 1987:171).⁴

According to Singh, India's traditional cities, as opposed to their later colonial additions, were constructed on the principal of hierarchy. Theoretically, the king or ruler's residence was built on the most favourable site around which, in caste precedence, were situated the *Brahmans*' neighbourhoods, then the Baniyas; the lowest and untouchable castes were located on the periphery of the city. The concentricity of the ritually pure castes at the centre and the polluted on the margins of the city formed a 'sacred-hierarchical geography' and attempted to facilitate security from invasion (Singh 1988:107). 'At the ideal level the city is the centre of caste as at the political level it is the centre of the king whose prime duty, one need scarcely stress, was the maintenance of the caste order' (Pocock 1960:66).

Besides a craving for harmony which is reflected in Jai Singh's interest in astronomy, it was an important consideration that the uniformity should appeal to merchants and traders who would move to, not only an attractive orderly and organized city, but one where they would have an equality of opportunity to openly display their wares on the broad open thoroughfares rather than in the dank overcrowded labyrinth that was, and largely still is, the typical Indian bazaar. One of the emphases of the new city would be on trade to the extent that, unlike the archetypal hierarchic traditional city, the bazaars surrounded the palace on three sides - the forth was inhibited by a cliff bordering the north side of

⁴On the controversy surrounding whether the plan for Jaipur was derived from ancient Sanskrit texts such as the *Silpasastras* or Kautilya's *Arthasastra* see, Roy (1978 ch.2) and Tillotson (1987:171-76).

the city.⁵ The uniformity of the shops, built under state control, was reflected in the conception of each as an individual entity; and each main street had an arcade running along its length to protect the citizens from the sun, unlike the narrow streets of the typical Rajput city which are permanently shaded. The uniform pink wash of the city walls and the main thoroughfares appears to be contemporaneous with the city's construction and is probably an imitation, as is the design of the walls, of the Moghul Red Forts of Delhi and Agra (see, Tillotson 1987:169).

Between the interstices of the main streets, often extensive individual *havelis* (courtyard houses) were built to accommodate the new residents, and away from the main thoroughfares these were less uniform in design. The *haveli* was originally a two-storey building built around an open courtyard and housed an extended family. A clutch of *havelis* formed a *mohalla* (neighbourhood) whose inhabitants were almost invariably of the same caste. This is reflected by the fact that even today, as in many Indian cities, a large number of shops situated together sell almost identical products and thus the retailers are of the same caste. But the systematic organization of caste/merchandise in exclusive enclaves has been progressively fragmented. For example, Jauhri Bazaar may once have exclusively housed the jewellers and allied occupations, and a large number are still situated there today, but it is possible to find a shop selling almost any other form of merchandise along this street.

⁵Although Jai Singh was probably unfamiliar with it, an early eighteenth century Marathi treatise on statecraft, the *Adnyapatra*, devotes a section to traders and bankers: It states that the prosperity of a kingdom is dependent on them, they provide non-indigenous commodities and are a source of finance, the state should protect them and accord them status. 'Leading merchants should be encouraged to reside in the aristocratic quarter' (quoted in Gadgil 1959:22n.18).

Many of today's Jaipuri Baniyas claim that there was an entreaty for their ancestors to move to the new city, and that the bazaars and shops were amongst the first buildings to be erected. And there is considerable historical evidence to substantiate this claim, and they were given financial incentives to move to Jaipur.

The earliest recorded description of the city is found in a treatise on dietetics, the *Bhojansara*, written by a poet who probably resided at the court of Jai Singh, Girdhari, in 1739.

'[Jaipur] should be populated in one year and should be twelve kosas [24 miles!] in extent. Merchants from different places should be called to stay here. (187)

'I have got immense treasure. Take what you want and use it. Sawai Jaipur should be made a unique city. (189)

'There are many cross-roads and shops on them and thousands of markets where merchants of different countries are plying their trades. (196) 'Many elephants, Arab horses and camels from Kutch come here. Embroidered cloth, plain cloth and jewelled ornaments are brought to Jaipur for sale from different parts of the World as Jaipur is founded by Rajadhiraja. (197)

'In this way merchants of many places have come there. Hundis of lacs and crores are current here. They are all happy and do their business peacefully. (199)⁶

One of my Oswal Jain informants, a descendent of a Delhi jeweller who migrated to Jaipur during the reign of Jai Singh, recounted a family tradition of how his ancestor was given free land for his residence as an inducement to settle in Jaipur. In addition, his ancestor was given tax concessions on establishing a business and relief from import and export duties (octroi). Finally, there were specific instructions as to the manner of

⁶Portions of the only extant copy of the manuscript, held at the Bhandarkar Oriental Research Institute in Poona, were translated and published by P. K. Gode as part of his *Two Contemporary Tributes to Minister Vidhyadhara the Bengali Architect at the Court of Sawai Jaya Singh of Amber (1699-1744 A.D.)* in Dr. C. K. Raja Presentation Volume, Madras 1946. Extracts are reproduced in Roy (1978, Appendix vii).

construction of their dwelling which is externally unchanged to this day. One of the earliest known British travellers to the city notes that Jai Singh, while constructing the palaces, the observatory, city walls and gateways, devoted resources to: 'building the pucca shops and bazaars with every splendour, and summoning traders and bankers, and artisans from Udaipur, Delhi and other places at a cost of thousands of rupees, colonised Jaipur....whoever pleaded poverty was given money for their construction out of government funds' (Browne [1785], quoted in Sarkar 1984:207).

iv/ Jaipur's Economy in the Eighteenth and Nineteenth Centuries

For all his hyperbole, Girdhari's panegyric's reference to *hundis* of large amounts indicates that credit facilities, which implies facilities for commission agencies to arrange the transport and insurance of commodities, were an important commercial element in the city from the very beginning.

The eighteenth century texts on Jaipur gives no indication as to total populations of the city or what percentage of it were involved in trade, but they do offer some indications as to its rapid rise to prosperity. One of the main reasons was the sheer size of the new state: Amber state consisted of only three *parganas* (an administrative unit of several villages) with a disputed total area of between 5 - 7,500 sq.km., and the town of Amber was little more than a village dominated by the palace; the new enlarged state consisted of the modern districts of Jaipur, Sikar, Jhunjhunu, Sawai Madhopur, Tonk, Alwar and

part of Bharatpur⁷ (Roy 1978:2). Thus, the larger administrative retinue and the army formed a substantial part of the population. Besides inviting merchants to reside in the city, Jai Singh attempted to order his *jagirdars* (revenue landholders) to build residences in Jaipur. The order, dated 1728, states that residences will be constructed by the state and they can pay for the buildings through a ten per cent levy on their annual incomes thereafter. Coercion or not, Jaipur contained a number of considerable palatial buildings many of which were later converted into hotels. It has been estimated that nineteen large residences on one of Jaipur's nine city blocks belonged to *jagirdars* (Roy 1978:58-59).

With probably a large number of government officials, wealthy *jagirdars* and merchants living in the city there was a high consumption of luxury goods. This flourishing market boosted the handicrafts industries; the earliest crafts were traditionally the production of gold and silver ornaments, cloth printing and the enamelling of brassware. A Jain religious text - the *Buddhi Vilas* - written in the Jaipuri dialect by Bakt Ram Shah in 1770, although mainly about precepts and ritual, includes some descriptive details of the city. Besides noting that tax concessions were one of the main incentives in attracting merchants to the city, it lists that gold ornaments, jewellery, expensive fabrics, *pan*, and various kinds of spices were sold in the city; and there were thirty-six *karkhanas*, some which were state-owned, supplying weapons, jewellery and clothes to the palace, others producing food, *pan*, medicines and perfumes (Roy 1978:58-59).

But Jaipur flourished not only as a centre for consumption but also as a new trading

⁷The *Rajputana Gazetteer* (1879, Vol.iii:123) puts the size of the state at 14,465 sq. ml. and the *Imperial Gazetteer* (1908, Vol.xxi:233) at 16,456 sq. ml., both less than Stern's estimate of 'about 50,000 sq. km.' (Stern 1988:11).

centre due to the political and militaristic circumstances of its neighbours. The Moghul empire was on the point of collapse, besieged from both the Islamic north and the Hindu south. After only twelve years of the establishment of Jaipur, the Persian monarch Nadir Shah sacked Delhi and massacred its inhabitants in 1739. This was followed by another plunder of Delhi in 1756-57 by the Afghan leader Ahmed Shah Abdali. Simultaneously, the Marathas, who had fought an ongoing guerilla campaign against Moghul imperial ambitions, were waging a successful campaign on the southern edges of the empire in Malwa and Bundelkhand (Spear 1978:71-75). These depredations of the region would have made the nearby Hindu kingdom of Jaipur a further ideal refuge for Baniyas, but they also had the important effect of moving trade routes to pass through the city. Previously, the only trade route passing through Jaipur was one connecting Agra in the east to a number of cities in the Rajputana interior, notably the important pilgrimage centre at Ajmer, the Chhisti Dargah.⁸ With the main route from the Moghul cities of Delhi and Agra - via Gwalior - to both the Deccan and the Gujarati port of Surat cut by the Marathas, trade was diverted through Jaipur, Ajmer, to Pali - arguably the most important trading centre in Rajputana - and onwards to the west coast (Sarkar 1937:312). Until the arrival of the railways, this remained one of the most important routes in the country and was one of the first roads to be constructed by the British between 1865-75 (*Imperial Gazetteer 1908*, Vol.xxi:135).

Another political ingredient that added to Jaipur's increase in trade was the rise of the Sikhs north-west of Delhi, who forged suzerainty over the Panjab in the power vacuum

⁸For details of these routes mentioned in an account of 1835 see, Boileau (1937:213-22).

bequeathed by the collapse of Moghul power. For the Sikhs, robbery was regarded as a hereditary profession, and their ravaging of the imperial highway from Delhi to Lahore shifted trade westwards through Jaipur and across the Thar desert to the north-west of the sub-continent, circumventing the Panjab. Indeed, one British commentator, writing in 1798, considered this the pre-eminent reason for Jaipur's prosperity: 'This city has of late years increased in commerce and opulence; for since the communication through the provinces of Lahore has been stopped by the Sikhs, the merchants from the north have been accustomed to enter Hindostaun by the route of Jypore' (Francklin 1973:86).

One final factor which contributed in Jaipur's thriving economy was the absence of escheatment on property; in the Moghul world, on the death of a *jagirdar* his total property was forfeited to the state (Gadgil 1959:31). Even servants of *jagirdars* who may have been given *jagirs* in lieu of a salary were not exempt: The Jain merchant from Agra, Banarsidas, in his autobiography described how a hundred years earlier his servant grandfather's property was seized on the death of the latter's employer (R. S. Sharma 1970:53). The *jagirdars* of Jaipur had no such fears of their property being confiscated by the state and were free to build large residences, display their wealth and leave the results to their heirs. There were also a number of religious *jagirs*, land and villages were given to the various Vaisnavite sects, both Rama Bhakti and Krishna Bhakti devotional cults, who had traditionally been patronised by the Amber rulers (Roy 1978:167-68). The *jagirdars*, wealthy or modest, along with the large number of merchants in the city would have provided Jaipur with a considerable bourgeoisie, unlike the Shajahanabad of a hundred years earlier where 'there is no middle state. A man must either be of the highest rank or live miserly' (Bernier 1914:252).

In the early years of the nineteenth centuries Jaipur, as did much of Rajasthan, suffered the depredations of raids by bands of Marathis and Pindaris followed by drought and famine. Eventually, Jaipur became a British protectorate in 1818 (Stern 1988:11-14). These events had a devastating effect on a city that depended overwhelmingly on trade, commerce and the income of absentee landlords; and famines tend to depopulate the countryside and correspondingly swell the urban population. There is an important account by traveller who passed through Jaipur, an officer of the Survey of India, A. H. E. Boileau, in August 1835. He described Jaipur as having 'An empty treasury, desolate palaces, stagnating commerce, ferocious populace and a rabble army'; and the main streets were 'very much disfigured by the mud platforms, stalls and hovels that have been erected along their centres' (Boileau 1937:155). The latter structures were doubtless built by the refugees, the influx of famine stricken villagers from the countryside.⁹

But Boileau offers some observations on the population of the city. He described a 'native estimation' of 400,000 people in 80,000 houses as an 'exaggeration' (Boileau 1937:158);¹⁰ nevertheless, he repeated the figures and provided tables of castes and professions, and their relative numerical strength was probably more accurate. Twenty per cent of the population were *Brahmans*, some *jatis* were religious specialists and merchants, others were unspecified; another 20 % are various Baniya castes - 'Muhesree' (Maheswari), 'Oswal', 'Ugurwal' (Agarwal), and 'Siraogee' (Digambar). (Boileau

⁹According to one informant, a similar situation occurred in 1947 after Partition when numbers of refugees from Sind - in newly created Pakistan - sought sanctuary in Jaipur.

¹⁰Roy more accurately estimates the population of Jaipur at this time to be between 80,000 and 100,000 (Roy 1978:67).

1937:232-35). Members of these castes may have taken temporary refuge in the city due to the ravages of the countryside. The actual numbers he provides for these castes were inflated but these two *varnas* have always dominated Jaipur's populace. In the 1901 *Census*, *Brahmans* and *Baniyas* were 15 % and 14 % of the city's population respectively (*Census Report for Jaipur State of 1901*:144-49).

The large numbers of *Brahmans* can be explained by the fact that Jaipur is a 'city of temples', some housing significant Vaisnavite images originally brought from the devotional centre of Vrindaban, although the city has never been a centre for pilgrimage.¹¹ Anecdotaly, Jaipur has over a thousand temples and arguably, other than Benares and Ayodhya, no other city in northern India has anything like that number, many of which date from the early history of the city, some pre-dating the city by 200 years.¹² In 1802-3, Tod compiled a schedule for the revenues of Jaipur State in which the total revenue was Rs.82 *lakhs* (8,200,000); of this Rs.16 *lakhs* - nearly 20 % - was given away as 'charity lands, chiefly to Brahmins', this he compared to the *jagirs* for the army with only an annual revenue of Rs.7 *lakhs*. He commented: 'can anything more powerfully mark the utter prostration of intellect of the [Jaipuri] princes than their thus maintaining an indolent and baneful hierarchy to fatten on the revenue which would support four thousand....cavaliers'! (Tod 1961, Vol.ii:350-51).

¹¹On the role of sacred images in the legitimization and perpetuation of political power in eighteenth century Rajputana see, Peabody (1991).

¹²It is impossible to estimate the exact number of temples in the city as many are situated in residential buildings, but the Devasthan Department in 1973 had registered 606 (quoted in Roy 1978:55n.47).

Of greater interest is Boileau's data on the artisan castes: the most numerous were '15,000 Cheepas' (calico printers), all Hindu; the other major artisans were '6,000 Durzee' (tailors), all Hindu; '4,500 Sonar' (goldsmiths), all Hindu; '700 Johalas' (weavers), all Muslim; '500 ivory-bracelet makers', all Muslim; '2,500 Chamars' (leather workers), all Hindu; '625 Jureea' (lapidaries), all Hindu; and '1,000 Lohars' (blacksmiths), all Hindu (these figures should probably be divided by five to arrive at more realistic estimate). The remaining artisanal occupations reflect the needs of the city at that time - game killers, horse doctors, bearers, prostitutes, pimps, and so on (Boileau 1937:232-35). The occupations show that Jaipur's mercantile wealth was generated not by indigenously manufactured merchandise but rather by inter-city and inter-regional commerce, in commodities produced outside the city. There were a relatively small number of artisans for a city of that size, the one exception was calico printing, which implies it was the most important industry at that time with the importation of plain cotton and the export of the printed fabrics.

The other main source of income, directly and indirectly, was from *jagirs*. The Rajput Thakurs (aristocrats) - '10,000' in Boileau's table - and other feudatories, *Brahmans*, and many state officials received their salaries in income directly from *jagir* revenues. Tod's schedule of Jaipuri finances mentions that one household official received a *jagir* income of Rs.3 *lakhs* and a minister Rs.2 *lakhs* (Tod 1961, Vol.ii:351). Thus a sizable proportion of the population depended for their livelihood directly on *jagir* income, indirectly the service castes would have depended to an extent on the expenditure of the *jagirdars* for their livelihood.

v/ Jaipur and the British Raj

In the macro-political economic realm of Jaipur's relations with the East India Company, the protection treaty of 1818 stipulated that Jaipur state would pay tribute to the Company of Rs.400,000 in the 1819, increasing by annual increments to Rs.800,000 in 1823, then by that amount in perpetuity plus five-sixteenths of the state's annual revenues in excess of Rs.4 million. By 1818, after twenty years of plunder and famine, Jaipur's revenues were Rs.2.3 million, which did not cover its expenditures, and it was heavily in debt to 'native bankers'. Stern has argued that the swingeing tribute stipulations were not, as the Company negotiator Tod suspected and objected to, an excuse to bankrupt Jaipur and use this as means of incorporating the state into Company's empire. Rather it was simply greed, and to prove to London that the protection business could make a profit (Stern 1988:65). Geo-politically, the British wanted an ordered pacified western border to its domains and from Jaipur they wanted tribute. Good order produced good revenue. One of the Company's first acts in Jaipur in 1818 was to issue with the *darbar* (court) a joint proclamation to the Thakurs 'ordering them to vacate the crown lands that they had expropriated, perform their feudal services and pay their feudal dues, desist from taxing and otherwise disturbing commerce, and abandon their patronage of banditry'; and the Company's army was used to enforce the order (Stern 1988:66).¹³

By 1842, the state's tribute arrears was Rs.4.6 million, the equivalent of Jaipur's total revenues for two years; to make any payment, it had borrowed Rs.1.3 million from its

¹³The coercion by the British and the *darbar* on the independent-minded Rajputs was not always so successful; for a history of the relationship between the Jaipuri administration and its Thakurs see, the many references in Stern (1988).

bankers and was paying 12.5% interest on this debt annually. The governor-general in Calcutta realising that the Jaipur could never pay its arrears, in 1842 the Company reduced its tribute by half, cancelled its arrears, and returned to Jaipur its salt revenues from Sambhar Lake which the British had earlier sequestered¹⁴ (Stern 1988:92-93). In 1860, Maharajah Ram Singh (ruled 1835-80) asked that the earlier stipulation, five-sixteenths of revenue in excess of Rs.4 million, be abrogated in exchange for an undertaking that Jaipur would initiate a wide-ranging programme of public works. The alternative for the new British government in India was to suffer continuing evasion of the stipulation by Jaipur's misrepresentation of its total revenues as less than Rs. 4 million: the political agent reported that the total revenues for 1871 were Rs.50 - 60 *lakhs* not the declared Rs.39 *lakhs* (Stern 1988:142-43). And as Stern argues, unlike the old East India Company which was dissolved after the mutiny of 1857-58, the new British administration's concerns in Rajputana were more about business *per se* and less about the business of protection. By 1867, it was estimated that after sugar, the second largest import into Jaipur was 'English piece goods', and if the state's programme of public works enhanced commerce with British India this was ultimately far more preferable than a lack of tribute (Stern 1988:142).

The Viceroy, Lord Mayo, acceded to Jaipur's request in 1871 and, although the state continued to misrepresent its revenue income, Ram Singh in 1876-77 alone spent Rs.5.63 *lakhs* on public works, almost half on irrigation; expenditure to such an extent that the political agent reported, 'probably in no other state in India' was 'such a large proportion

¹⁴This was one of two major sources of salt in northern India, nominally shared with Jodhpur, and in 1836 produced annual revenues of Rs. 150,000 (Stern 1988:78); the other major source was near Lahore (Bayly 1983:58).

of revenue spent on works of public utility' (quoted in Stern 1988:143). Attempting to emulate his ancestor Jai Singh by completely refurbishing the city, Ram Singh's improvements actually began in 1860 and involved a modern waterworks, gas lighting for the streets, a public library, hospitals, schools, colleges, museums and gardens, the latter providing work for victims of the great Rajputana famine of 1868-69 (Roy 1978:78-79). A railway line to Agra was completed in 1874 and to Ajmer in 1875¹⁵ (Gupta 1987:377-78).

The first decennial census of the city in 1870 found the population to be 137,887 in 27,686 houses (*Report on the Political Administration of the Rajpootana States 1870-71*:84-85), there was 3.6 % increase in population in 1881 and 11.4 % in 1891 (Roy 1978:83), and the increase in population reflects the relative prosperity and growth of the city. New sources of employment were facilitated by the public building programme and the creation of new administrative departments such as water, public works, telegraphs, and so on, but the departments of a more technical nature became the responsibility of British officials as Jaipur's population remained largely illiterate and poorly educated until the 1920's (Roy 1978:127). But the death rate for the years from 1875 to 1922 exceeded the birth rate, which implies that the increases in population were entirely due to immigration from outside the city (Roy 1978:144).

From the historical data it is unclear if any increase in population was contingent on an increase in trade and industry. The only relevant document is a report by the political

¹⁵The line became part of the Bombay, Baroda and Central Indian Railway Company of which the Jaipur *darbar* was a major shareholder (Stern 1988:191).

agent detailing the external trade of Jaipur state for 1868: The main imports were sugar, rice and cloth, and the ratio of imports to exports was Rs.23.19 to Rs.2.96 *lakhs*, more than 7:1. Virtually no foodstuffs were exported, and the import and export of textiles by volume was almost equivalent - approximately 4,000 maunds.¹⁶ Recalling Boileau's calico printers, weavers and tailors, Jaipur's textile production and its related trades was one of the city's most important industries; 94 maunds of silk and gold cloth at a value of Rs.34,600 were imported and only 5.5 maunds were exported worth Rs.21,450 (*Report on the Political Administration of the Rajpootana States 1869-70*:105). This suggests not only that Jaipur was a market for luxury goods, but that such a small amount of imported expensive fabric was re-exported at a relatively higher price shows that the materials were re-fabricated into articles of a much higher value. But with respect to the trade deficit, the level of imports into the city itself was probably far higher; the report's statistics are for external trade with the state of Jaipur, but the city must have been getting the large bulk of its foodgrains from the surrounding district.

There was no mention in the trade figures of other luxury goods, however:

'Jeypore supplies nearly the whole of Rajpootana with gold, silver and precious stones, but during the last two years of scarcity the trade in these articles has very much diminished.... Business is certainly not so active as to account for the enormous banking transactions which are continuously going on. The only possible explanation is that Jeypore is as it were a sort of Lombard street of Rajpootana and the amount of legitimate trade actually done within its four walls has little influence on its banking interests.... There are as many as seven Banking Firms, doing an aggregate business estimated at two crores and a half rupees per annum, and possessing a capital of upwards of 6 million sterling. In addition to the above there are many Seths with means under a lakh of rupees whose collective business is not less than half a crore of rupees a year.... The import of gold before 1868 could not have been less than 75 lakhs of rupees, the greater proportion of which buried by the many rich merchants who have their houses

¹⁶A maund (*man*) in the neighbouring United Provinces was approximately 30 lbs. see, Bayly (1983:478).

in these states....but a large amount of gold produced by its possessors in consequence of the high prices lately prevailing has found its way into Jeypore' (*Report on the Political Administration of the Rajpootana States 1869-70*:108-10).

But this comment does nothing but exacerbate the potential imbalance in trade even further as precious metals and, with the exception of garnets (see below), gemstones were imported into Jaipur. However, the following year the political agent offered an explanation:

'[T]he excess to the export of precious stones and metals which has been omitted from the Returns, much of which while imported in a raw state were sent out manufactured, and to a large extent found their way to the houses of wealthy Marwaris which lie in Shekhawatee, Bikaner etc., and to increase of imports and decrease of exports in a corresponding ratio,....and to the fact that while it is very probable that a correct and minute register of the imports is kept, it is very doubtful whether the same exactness is observed in respect to the numerous articles particularly precious stones and metals which by various means find their way into foreign territory. But there is still another cause, which I ought to have added, which appears to account for this discrepancy in a greater degree than perhaps any other, namely that owing to the fact of the Jeypore bankers and traders having branch firms as well in Bombay, Calcutta and other places, with which the trade is carried on by the State, a large portion of the imports is paid for by drafts on these places, a circumstance which though not affecting the "actuals" as shown by the "Returns" must of course have considerable bearing in counteracting the discrepancy and preserving the equilibrium of trade' (*Report on the Political Administration of the Rajpootana States 1870-71*:74).

The implications of the report are that banking was an important area of commerce and the precious metals and gem trades provided a source of manufacturing, but the numbers of people involved must have been minuscule. From the 1901 *Census*, which was one of the most detailed in respect of caste and occupation undertaken, only 835 artisans and 716 dealers were involved in the precious metals and gem trades (and only 684 men and women were engaged in banking and moneylending) (*Census Report for Jaipur State of 1901*:180-215).

As the earlier report of 1869-70 had noted, it was not clear what relation the high level of banking activity had to do with the amount of 'legitimate' commerce in Jaipur. These traders would have financed local trade, which had increased substantially from the second half of the eighteenth century when the westerly trade routes had shifted to Jaipur's advantage. The Jaipuri bankers would have financed the import of foodstuffs, textiles, precious metals and gemstones and the re-export of some of the latter. There were two other commodities which did not pass directly through Jaipur but with which its bankers had a financial interest: salt and opium. Trade in salt was extensive after its revenues reverted to Jaipur in the 1840's, and with respect of opium: 'Upto about 1896 a heliograph from Jaipur to Fatehpur in Sheikawat was maintained by the opium merchants of the latter town for use in their business' (*Imperial Gazetteer 1908*, Vol.xiii:393).

But probably a greater source of banking transactions involved loans to the rulers, Thakurs and cultivators. Roy reproduces a document, a request from the ruler to a Purohit (*Brahman*) banker for Rs.16,000 to pay tribute to Holkar, the Maratha leader, in 1791 (Roy 1968:92); and we have already seen how the Jaipur *rajas* borrowed to attempt to pay off some of their tribute to the East India Company. These loans were often repaid in the form of *ijara* (leaseholds), revenues from apportioned crown - but not *jagir* - lands; but many Thakurs were impoverished and indebted (see below). During this period, the prevalent system of land revenue collection on crown lands was much as had been when Tod described it:

'It is the practice in this state to farm its lands to the highest bidder....The farmers general are the wealthy bankers and merchants who make their offer for entire districts; these they underlet in.....sub-divisions, the holders of which again subdivide them into

single villages, or even shares of a village' (Tod 1961, Vol.iii:1431).

And Jaipur's financiers were not only contracted to collect the state's estimate on its crown lands, they also lent the money to the cultivators on those lands to pay their assessments. Thus apart from enriching themselves, they also served the state not merely by collecting revenues but also by holding cultivators to their lands by indebtedness (Stern 1988:162).

In 1853, the Company made a concerted effort to replace the revenue farming system on Jaipur's crown lands by the British Indian *ryotwari* system. This involved a publicly registered survey of the crown lands and the *ryots* (cultivators), 'on whom particular lands were settled, were to be held responsible for paying their own "scientifically" assessed rates....[These] rates, preferably in cash, were to be collected by salaried officials of a [Jaipur] revenue department' (Stern 1988:168-69). However, within three years, the Raja rescinded the British measure and reintroduced revenue farming (Stern 1988:162-3). For Stern, the abandoning of the system the system was for three reasons: firstly, the system would have been unpopular with the peasantry (although he does not say why); secondly, due to a local lack of expertise, establishing and maintaining the system would have meant that the revenue department would have to be administered by the British, and this was unacceptable to the Raja as it would reveal the state's deliberate underestimation of its revenues; and finally, the Raja was loath to alienate his bankers by reducing their income and whose services he may need to call upon in the future (Stern 1988:163-64,169-70).

And in a society where indebtedness was endemic, the banking and moneylending

activities of the Jaipuri financiers were closely related to their other occupations as lapidary and bullion merchants and revenue collectors. We have already noted that Jaipur supplied the whole of Rajputana with gold, silver and precious stones. Precious metals and stones, sometimes fashioned into jewellery, were and are the usual forms in which savings are held all over India; and the usual way these savings are converted into cash is either by their sale or by pawning them to moneylenders.

The *Rajputana Gazetteer* of 1879 provides a compendium of indebtedness; the compiler of the Jaipur chapter, Major C. A. Baylay, supplies a list of the principal castes and classes and their relative prosperity:

Brahmans he divided into two classes, 'the higher class' were in service or officiated in temples, the lower class were the more numerous *Bagra Brahmans* who formed one of the principal classes of cultivators in the state. The Rajput Thakurs he divided into three classes - landowners, in government service and cultivators - the last were few in number as Rajputs would not work the land unless pressed by poverty. The Baniyas were 'a very numerous class of a great many clans', the bankers were principally Jain and the traders Hindus. The numerous Jats and Gujars were primarily cultivators. The two major castes, the Ahirs and Rabaris, and the major tribal group, the Minas, undertook the lowest service occupations (*Rajputana Gazetteer 1879*, Vol.ii:146). He then went on to delineate what he called the 'state of society': The principal Thakurs were wealthy landowners but the majority were impoverished and indebted; many of the bankers were very rich and generally 'well-to-do'; the traders, artisans, village heads and a proportion of the cultivators were prosperous - particularly the Jats, followed by the Gujars and Bagra

Brahmans; however, the bulk of the peasant cultivators were in debt to the moneylenders and 'the mass of them live from hand to mouth'; finally, the Minas were almost always very poor (*Rajputana Gazetteer 1879*, Vol.ii:147).

Baylay estimated that the population of the city was 140,000, but 'for such a large place, very little trade is carried on, and this is for the most part confined to banking and exchange business' (*Rajputana Gazetteer 1879*, Vol.ii:158). He also noted the paucity of manufacturing, but Jaipur did produce fine enamel-work and textiles. External trade for 1874-75 was estimated at Rs.35-40 *lakhs* for exports and Rs.65-70 *lakhs* for imports, the discrepancy he explained with reference to the information available in the two British reports quoted above (*Rajputana Gazetteer 1879*, Vol.ii:148-50).

The *Gazetteer* of 1908 only adds that the chief imports are sugar, rice, tobacco, hardware and English piece goods; the main exports were salt, oilseeds, *ghi*, textiles, marble images, brassware and lacquered bracelets. The chief manufactures were woollen and cotton cloth, chintzes, marble sculpture, pottery, enamel, brass and lacquer-work. In respect of printed cotton, 'perhaps the most characteristic of Jaipur textiles', 'their sale has decreased owing to the presence in the bazaars of cheap imported imitations' (*Imperial Gazetteer 1908*, Vol.xxiv:244-45). The implication is that textiles were still Jaipur's major industry and the data from the 1901 *Census* shows that to be the case, but the number of individuals involved in all areas of textile manufacturing - excluding retailing and trade - was relatively small. We have already noted that more than a quarter of the population were either *Brahmans* (15%) or Baniyas (14%), although they were neither exclusively ritualists nor merchants. Out of a population of 160,000, about 3% -

just over 5,000 - were Rajputs; many of these and a minority of *Brahman* and Baniya castes were employed in the civil and military administration, the city's largest employer with almost 20,000 posts at all levels. But less than half that number, 8706, were involved in all areas of textile manufacturing (*Census Report for Jaipur State of 1901*:180-215).

Thus the economic and demographic data from the end of the nineteenth and the early years of the twentieth century portray Jaipur as only a marginal industrial and manufacturing centre. The increases in population over this period would have been absorbed by the programme of public works and the expansion of the administration. The city's emphasis is one of an administrative centre whose commercial activities revolve around financial services - largely moneylending - and an external trade which was orientated towards the premier emporia of British India, Bombay and Calcutta. The 1870-71 report claimed that a large portion of Jaipur's imports was paid for in these and other cities. Jaipur was, and always had been, a net importer of commodities and, as the 1908 *Gazetteer* implies, one that was increasingly so to the detriment of particularly the city's indigenous textile industry. That Jaipur was integrated not only into British India's economic system but also into a British-inspired nascent 'world system', can be seen from a traveller's account of the goods available at the Ganesh festival in Jaipur, about 1880, in which local products appear as mere ephemera:

'There are all the products of Rajasthan and of Hindustan, as well as of Europe are collected. Magnificent shawls from Thibet, scarves from Bundelcund, figured kincobs [brocades] from Benaras and gauzes from Bengal are found side by side with shirting from Manchester, printed calicoes from Belgium and Turkey reds; while armouries offer you daggers from Herat, Gorkha Krisses [knives], Katars [daggers] from Mewar, and cutters from Sheffield and Chatelherault. The principal products of Jeypur industry which are exposed for sale are embroidered turbans, marble idols, copper stoves, embroidered

shoes, the salt of Sambhar and enamels of fine gold' (Rousselet 1882:236).

vi/ The Historical Role of Jaipur's Jains

Even if we accept Tod's claim that 'nine-tenth [sic] of the bankers and commercial men of India are.... chiefly of the Jain faith' (Tod 1961, Vol.ii:127), as an exaggeration, there is no doubt that Jains' played a crucial role in the economy of Rajasthan. The Rajput princes appointed moneylenders to collect the revenue (*potedars*) at the *pargana* and state level (G. D. Sharma 1984:187), and we can assume that a large percentage of these appointees were Jains. The first Jaipuri reference to Jains is as 'all important courtiers' and as merchants in a circulating letter inviting them to a Jain religious ceremony in 1764. The letter requested Jains in Delhi, Agra, etc., to not only attend the celebration but also to forward the invitation to Jains in other cities. The letter states that the Raja and two of his Jain *Dewans* (ministers) of the Terapanthi sect would make financial contributions to the staging of the event.¹⁷ The letter goes on to say:

'And there are many Jainas resident here. All important courtiers are Jainas. And all the merchants are Jainas. Though there are others too, but they are in a minority, not in a majority. Six, seven or eight or ten thousand Jaina merchants have their residences here. In no other town you would find so many Jainas' (quoted in Roy 1978:57).

Besides its self-congratulatory tone, the letter intimates not only at the large volume of trade undertaken by the city less than forty years after its foundation, but also a substantial number of Jain residents.

¹⁷These were members of the Digambar Terapanth sect as the Svetambar Terapanth was only formally constituted in 1764, the same year, but had only a small number of adherents and was restricted to Marwar (Jodhpur) and Mewar (Udaipur) (Dundas 1992:221).

Baylay estimated the Jain population of Jaipur state as 'one-sixteenth' of 1.75 million, about 110,000 (*Rajputana Gazetteer 1879*, Vol.ii:145). The 1901 *Census* does not record the number of Jains in the city, and confusingly the Oswal and Sarogi (Digambar) castes were designated, along with the Kayasthas and Khattris, as 'writers'. Oswals and Agarwals were described as Hindu.¹⁸ The next *Census* of 1911 adjusted the Oswal and Sarogi appellation to '*Mahajan*', they made up 5.5% or 7,500 of the city population and notes that half the Jain males in the state were literate (quoted in Roy 1978:181).¹⁹ Their earlier designation as writer castes and their comparatively high rate of literacy was due to their position not in the commercial world but in the civil administration of the state.

Historically, Digambar Jains held important positions in the Amber administration, and there are epigraphic references to their patronage of Jain temples in Amber from medieval times (K.C. Jain 1963:44-49). With the establishment of Jaipur, most of the Jains in the service of the Jaipur *darbar* moved from Amber. New Jain temples were built simultaneously with the construction of the new city. One of the earliest dates from 1738 (Kasliwal 1967:49). Particularly during the eighteenth century, Jains held a number of senior ministerial positions at both Amber and Jaipur (Roy 1978:182). However, their ministerial power and influence diminished during the nineteenth century and their community was the victim of anti-Jain riots, the result of palace intrigues instigated by rival *Brahmans* and Thakurs (Roy 1978:186-89). The Digambar Jains were also riven by sectarian schisms between the orthodox Bispanth and reformist Terapanth and

¹⁸The Oswals of Jaipur are largely but not exclusively Jain and Agarwals are both Hindu and Jain see, Chapter 5: The Svetambar Jain Community of Jaipur.

¹⁹Other literacy rates recorded in the 1911 *Census* for Jaipur state are Kayastha males, 40%, *Brahman* males, 14%, and Rajput males only 5% (quoted in Roy 1978:181).

Gumanpanth. The last has almost disappeared from Jaipur, and the later Digambar Jain population of the city can be divided between Bispanth who are largely of the Khandelwal *jati* (60%) and Terapanth who are mainly Agarwals (40%) (Roy 1978:183). Many of the Jain Baniyas who migrated to Jaipur in pursuit of commerce were largely Svetambar Jain Oswals and Srimals.²⁰

There was a general belief among my informants that Jaipur's position as a world centre for gem-cutting was the responsibility of Banjilal Tholia, the son of a cloth merchant born in 1857. He was regarded as the first Digambar Jain to enter the industry, and by the age of 28, 'he was reckoned as one of the foremost businessmen of Jaipur city' (*Jaipur Album 1935*, ch.xviii:7). The city's jewellers' claim that it was Tholia who introduced the direct importation of rough uncut emeralds for fabrication that made Jaipur an internationally famous lapidary centre. The city attracted a second wave of Jain emigrants who established themselves in the export of gemstones. One of the most important firms and arguably the wealthiest was established by an Oswal, Khailshankar Durlabhji - known as the 'Emerald King', who migrated from Morvi in Gujarat in 1911. We can measure the Jain's prominence in the gem/jewellery trade in the mid-thirties from a city directory where of the 49 leading traders in the industry, all but six are Jains (*Jaipur Album 1935*, ch.xviii:8-23).

vii/ The Gem/Jewellery Industry

The British data offers a tantalizing glimpse of what sounds like a fully-fledged precious

²⁰See, Chapter 5: The Svetambar Jain Community of Jaipur.

metals and gemstone industry - importation, manufacture and export -that was to become one of city's most important and largest industries, and made Jaipur a world centre for gem-cutting. But the 1901 *Census* recorded that less than a thousand artisans were employed in the industry which appears to contradict this level of activity; unless the industry contracted, which seems unlikely as Jaipur always had a demand for luxury items and the city was a part of a growing world market. However, the information on the lapidary and allied trades is at best fragmentary, and the evidence for the origins of precious metals and gemstone manufacturing is equally sketchy. Several observers have remarked on the high quality of Jaipur's enamelling on gold produced by the city. This is the speciality of particular Sikh families whose ancestors were brought from the Panjab in the sixteenth or seventeenth centuries by the ruler of Amber, Man Singh II (ruled 1590 - 1615), where he had been the Moghul governor (Roy 1978:89). The first literary evidence of jewellery vendors in Amber comes from a manuscript dated 1613, the *Man Charitra*, by Amrit Rai which lists dealers in gold, silver and jewellery including rubies, pearls, coral, diamonds, inlay work and ivory.²¹

There were no large deposits of precious stones in Jaipur state, however, there was an insignificant supply of emerald and a rich source of semi-precious garnets and these were cut and polished by Jaipuri gem-cutters. Hence, it is likely that these cutters obtained their later expertise by cutting garnets. The larger pieces were used in jewellery fabrication and, towards the end of the nineteenth century, smaller pieces were exported to Switzerland and other European countries for the manufacture of watches and musicboxes. The 1901 *Census* mentions that, 'Garnets and crystal-garnet, necklaces and

²¹Yaduendra Sahai, personal communication.

other ornaments are made chiefly for Europeans....good lapidary work is done here' (*Census Report for Jaipur State of 1901*:9). And an earlier British report commented: 'It may be noticed that there is now a large trade in garnets, which are collected here in mines mostly in other Rajputana States, though partly also in Jeypore and are exported to Europe, the smaller ones being for use in watches and the larger yielding, according as they are cut, carbuncles or other ornamental forms of the Stones' (*The Report of the Political Administration of Rajputana for the year 1882-83*:10).

By the mid-nineteenth century, the prices of jewellery were fixed by the state, and it was compulsory for traders to display the prices in their shops. Complaints, if any, could be made to the *faujdar* (magistrate) who then took action against the culprit. Jewellers were also licensed by the state: when a new jeweller was considered qualified, he visited the palace treasury to register, collect his weighing scales and given permission to wear the jewellers' distinctive *topi* (hat) and white *dhoti*.²² As in Amber, one of the jewellers' primary functions was to service the Jaipuri royal family and members of its court, which was the most powerful in Rajputana. The largest number of customers for Jaipuri lapidary were, by the end of the nineteenth century, no longer the court but Europeans. An early modern history-cum-guidebook of the city, written specifically for British visitors, provides lists of a large number of shops retailing various handicrafts such as enamels, embroideries, paintings and carpets (*Notes on Jaipur* 1916:47-49).

What information can be gleaned from the various administrative reports of the 1920's

²²See, footnote n.21.

and 1930's, show Jaipur's jewellery in decline due to the worldwide economic Depression. In 1932, the annual report noted that for silver and gold jewellery: there was '[less] demand consequent on depression in trade and low prices of agricultural produce' (*Report on the Administration of Jaipur State 1931-32:27*). There is little information on the gem trade *per se*, but the annual statistics from the Customs Department show that receipts for the importation of gold and silver fell from Rs.4501 and Rs.13,469 respectively in 1927-28 to a low of Rs.68 for gold and Rs.1450 for silver in 1934-35, reflecting the low demand for fabricated jewellery (*Report on the Administration of Jaipur State 1927-28:81 and 1934-35:95*).

There is substantially more information in the *Census* of 1931, which was the last major British census for the sub-continent and still referred to by contemporary Indian governments as it gives the last distribution of the population by the criteria of caste. The city's major industries were cloth printing, gold enamelwork, woollen cloth production, lacquer work, and stone and marble carving; it goes on to add that all these industries were in 'crisis'. Of the sixth, precious stone-cutting, that it was limited to Muslim Julahas (weavers) and 'Begris' (labourers). It continues, the 'naginars' (gems) had a large market in British Indian trade centres and overseas; 'But owing to financial crisis and general depression of trade....this industry is not prosperous [sic] and is in a decadent state' (*Census of India 1931: Jaipur State*, pt.1:119). In the city of Jaipur, out of the 19,303 employed in industry and 7,495 in trade, 3,282 were in jewellery manufacturing and 299 in the jewellery trade (*Census of India 1931: Jaipur State*, pt.1:136,161).

The *Census* notes that there were only 7,242 Jains in the city, which must be an

underestimation, but this is not correlated to occupation (*Census of India 1931: Jaipur State*, pt.1:191). But this is the first reference to a substantial if regressing industry, and that the fabricating lapidarists were Muslim and by implication former weavers. The only subsequent British reference to the industry is in a wartime report: the important industries were metal, paper, cotton, and *khadi* (hand spun cotton), the last named reflects the influence of the nationalist *Swadeshi* (self-made) movement. Of Jaipur's 'arts and crafts': gold and silver jewellery, watercolour painting, pottery, brassware, marble and wood carving, lace, carpets, etc. (*Report on the Administration of Jaipur State 1942-43:52-54*).

The lapidary industry appears to have reverted to its former anonymity, and the remaining jewellery industry to an industrial adjunct. The census material in the post-Independence period applies different criteria for each decade, sometimes as 'gem setters and precious stone dressers', sometimes 'jewellers', or as 'manufacturers of jewellery and related articles'. But these are all for urban areas for the whole state of Rajasthan and, with the advent of tourism in many cities in the state, makes the size of the industry in Jaipur impossible to quantify. Except for some hints from the British material at the end of nineteenth century and the *Census* of 1931, there is little official evidence for the growth of Jaipur as a world centre for the importation, fabrication and export of precious and semi-precious gemstones.

From the growth of the city, its trade and industries and nascent lapidary fabrication, the next chapter investigates the contemporary lapidary economy of Jaipur.

CHAPTER 4: LAPIDARY ECONOMY OF JAIPUR

i/ Introduction

In this chapter I intend firstly to examine the lapidary economy of Jaipur in terms of its social relations, that is the Jain commercial dominance of an industry where the workforce is almost exclusively Muslim, and political relationship of both these communities with their Hindu neighbours. Secondly, the socio-economic organization of the lapidary industry in terms of partnerships, bargaining and credit. Thirdly, the family business is the paradigmatic business in the industry, and the compatibility of the Indian joint-family and entrepreneurship will also be analyzed. Fourthly, the role of corruption and the 'black economy' which has important economic and social ramifications. And finally, the applicability of the concept of a dual economy will conclude the chapter.

Jewellery exports are an important source of foreign exchange for India but, in a world market estimated in 1990 at \$ 56 billion, India's share was only 5.5 %. Officially, exports of gems and jewellery from India during 1989-90 reached an all-time high of Rs.5,479.37 *crores*, an increase of 19.6% over the previous year. More than 90 % of this figure was in fabricated diamonds, coloured gemstones accounted for Rs.194.82 *crores*, exceeding the target of Rs.175 *crores* set for the year; this constitutes 3.55% of the total exports of gems and jewellery. Rajasthan exported a record Rs.150.52 *crores* of precious, semi-precious gemstones and jewellery for 1989-90, an increase of 32% over the previous year. The bulk of the exports were to the U.S. and Japan (*The Hindu* 22/4/90).

Jaipur is the leading centre in India for the cutting and polishing of coloured gemstones; but an important constraint faced by the lapidary industry is an acute shortage of good quality rough gemstones. The industry is very largely dependent on imported raw materials from Brazil and Columbia (for emeralds), Burma, Sri Lanka, Cambodia and African countries such as Zambia. These countries are encouraging the growth of their own lapidary industries, and subsequently the surplus available for export to India is limited. Nevertheless, India possesses considerable indigenous resources of her own, in Jammu and Kashmir, Karnataka, Tamil Nadu, and particularly Orissa have deposits of garnets, rubies, sapphires, etc.; but the exploitation of these resources has never been systematically carried out by the central or state governments.

Jaipur achieved its unique expertise in the lapidary industry through its traditional production of garnets, but since the end of the nineteenth century the speciality of the industry has been the fabrication of emeralds. Emeralds now make up an estimated 70% of Jaipur's lapidary exports. Diamonds do not play a role in the Jaipur industry as their processing and export are largely concentrated in Bombay and Gujarat.

It is impossible to overestimate the degree to which the gem economy of Jaipur participates not only in the national but in the international economy as well. In the period 1990/1991, at least four events, two of them domestic - the Mandal agitation,¹

¹The policy of the central government to implement the *Mandal Report* of 1980, which recommended the extension of reservation for government employment, i.e. reverse discrimination, to 'Other Backward Classes' - an Indian bureaucratic euphemism for *Sudra* castes. This political decision led to strikes, rioting and 'self-immolation' by the higher castes, the net losers of such a policy, in many parts of Northern India during

inter-communal (i.e. Hindu-Muslim) violence - and two of them international - the Gulf War and the economic recession - had severe repercussions on the Jaipur lapidary industry, particularly in a dramatic fall in the export of coloured stones. And in the two domestic events Jaipur, itself, was involved in a series of *bands* (closures), *hartals* (strikes) and riots to the extent of virtually closing down the industry for four months at the end of 1990. These and the two subsequent international events led to a sharp decrease in the number of tourists and/or buyers both Indian and non-Indian of Jaipur's products, and the income of manufacturers, retailers, exporters. fell accordingly.

As we shall see, even though most of the transactions in the industry was between the *jauhris* (jewellers) themselves,² the overwhelming bulk of the business is in exporting to their clients and relatives in N. America, Europe, S. E. Asia and Japan. In the lapidary industry, and 80% of gem/jewellers - as opposed to artisans - are Jains. The family business is the norm with the family home usually doubling as the business premises;³ but a small number of larger enterprises have grown into extra-familial undertakings, with an attendant management structure, paid employees and separate business premises.

According to the Gem Jewellers' Association (GJA) of Jaipur there were 930 registered

1990.

² Strictly speaking, they are not 'jewellers' in the sense of manufacturers and/or retailers of jewellery, even though a minority do undertake this role it is a marginal activity only. A more accurate designation would be gem trader or gem merchant.

³The identification of the family and the business is total, and as Fox has observed these are 'business families' rather than 'family businesses' (Fox 1969:143).

exporters of coloured gemstones and thus *bona fide* members of the association in the city in 1990. Unofficial estimates for the gem/jewellers in the city range from 2,000 to more than 10,000, most of whom are involved to some extent or other - legally or otherwise - in the export trade, but the exact number is impossible to quantify. Likewise, the number of artisans, who are overwhelming Muslims, who are engaged in fabrication, the cutting and polishing, of gemstones.

But according to the GJA, employment in the industry had remained static, and may actually start to decrease. The growth of the Indian lapidary industry has not been as great as that of Thailand or Israel. As a spokesman for the GJA explained to me: 'Thailand had stolen a march over India', with almost three *lakh* artisans employed in the gemstone processing industry as against 50,000 a decade ago. 'Israel has an edge over India' with its advanced technology and latest robotics. Lapidary technology in India has remained confined to traditional tools and equipment which does not encourage increased production. 'These tools may be suitable for expensive emeralds but an industry cannot survive on production of only one item'. He argued that suitable modern machines with high yields and uniform cutting should be installed. The production of calibrated stones (fixed sizes) should be undertaken on a large scale so as to dominate the world market in quantity alone. The biggest effort, in this respect, has been the state government's establishment of an Gemstone Industrial Park at Sanganer on the edge of the city, where it is hoped that 400 lapidary units will be inaugurated.⁴

⁴But by the end of 1990 only about ten units were occupied.

ii/ The Social Relations of the Industry: Jain, Muslim and Hindu

The Rajasthan District Gazetteer (1987) for Jaipur gives the proportion of Muslims in Jaipur *tahsil* (sub-district) as 20%; this, however, is a 1976 statistic and is probably an underestimate (Gupta 1987:65). Anecdotal estimates put the Muslim population at between 25 - 30% out of a total population of approximately two million. There is no official breakdown, but the GJA estimate that approximately 5% of its members and 95% of the workers in the industry are Muslim. The Muslims largely reside in Paharganj and around Motidongri Road in, respectively, the northeastern and southeastern areas of the city. The workers are overwhelmingly employed in cutting and polishing stones on sub-contracts for the city's manufacturers. The contract is in terms of piece-work, time, and place of work, the rates are negotiable and depend on the skill of the artisan. The contracts are verbal as many of the Muslims are illiterate and, for both manufacturer and artisan, nothing recorded forestalls detection, and it engenders trust. There is no formal regular working arrangement between manufacturer and worker, but obviously there is some form of minimal economic symbiosis between a contractor and that pool of artisans whom he considers competent to undertake the work and/or that he inherited with the business.

The accounts of earliest artisans in the lapidary industry - for example, Boileau's table of 1835 - of Amber or Jaipur suggest they were Hindus. The relatively large Muslim population of the city stems from immigration during the latter part of the nineteenth and early twentieth centuries from U.P., when the 'new' city beyond the Pink City's walls was planned (Roy 1978:84). This also coincides with the modern 'take-off' of the

lapidary industry. The techniques of cutting and polishing gemstones were initially bequeathed from father to son, as in any traditional industry on the Indian sub-continent. The Muslims' train their sons from an early age, six or seven, in their own homes, as their only education is probably in a *madrassa* (Koranic school).

The work may be done at either the Muslim's home or on the premises of the manufacturer; the Muslims themselves own the cutting and polishing equipment and will bring it to the manufacturers if necessary, leaving it there each night until the work is completed. The division of labour between the homes of the Muslims and that of the manufacturers is about 50/50. The cutting and polishing equipment is almost entirely a solid wheel made of carborundum (silicon carbide), which can be interchanged with other wheels of various hardness and smoothness depending on the faceting and degree of polishing required. Traditionally, the wheel was operated manually by a bow-shaped saw, and a majority of the operators - particularly the home-based workers - still use this equipment. The rest use a more recently introduced electrically-operated grinding-wheel which, except for its power input, is almost identical to the traditional equipment. The advantages of the latter are that the wheel speed is consistent, faster and all-purpose, its great disadvantage is its total incapacity during daily power cuts or 'load shedding' as it is euphemistically called.

The workplace in the worker's home is often the one room that he and his family occupies, or it might be a communal yard, balcony or roof which he might share with other lapidary artisans. At the manufacturers there will be a designated area of the *haveli* for fabrication, typically, either a large room on the ground floor or a covered area of

the flat roof. In either place, the artisan sits cross-legged on a cotton mat on the floor in front of his wheel, with a bowl of water to continually clean the stones of powder produced by the abrasive action. Hard diamond powder was used as an abrasive on softer stones, but this technique has died out with the use of all-purpose machines. In the primary cutting process, 75% of the rough stone will be discarded. But from the highest quality off-cut one can produce second quality stones, and so on, down to the powder which is purchased by Ayurvedic practitioners - *vaid*s - for their mineral-based preparations.

The piece-work rates are variable and dependent on the quality of the stone and skill of the worker: typically, cutting can range from Ps.50 to Rs.2 and polishing from Rs.4-5 *per carat*, but a highly skilled worker could expect to double these rates.

The introduction of simple technology has had no impact on traditional work patterns or, more pertinently, on Muslim employment in the city. But one of the larger manufacturers in the city decided at the end of 1990 to purchase \$2 million German machinery for the cutting of uniform stones. And his example, plus his employment policy, is a potential threat to Muslim employment and the tenuous symbiosis between manufacturer and artisan.

During the national elections of November 1989, there was serious rioting in Darwaza and Ramganj Bazaars in the predominantly Muslim area of Paharganj. This was the first sectarian riot in the city since before Independence. Those responsible were members of Shiv Sena (a rightwing Hindu party) - not from Jaipur - whom, while participating in a

pro-Bharatiya Janata Party (BJP) demonstration, broke away to attack Muslims and Muslim-owned shops.⁵ One of the many consequences of this action was that, by universal agreement, the local police did nothing to protect the Muslims and, in fact, may have facilitated or even encouraged the rioters in their action. Thereafter, there was understandable unease in the Muslim community, that the Jaipuri police could not be relied upon to protect Muslim interests. An unease that was to be vindicated eleven months later when Muslims were again attacked, this time at the behest of local BJP politicians.

A consequence of the rioting was that many Muslim workers, for several days or weeks, would not leave their homes, neither to work at the manufacturers, perhaps less than a kilometre away in Jauhri Bazaar, nor deliver the gemstones which they had fabricated in their own homes. The large manufacturer, a year before he decided to purchase expensive machinery and who is almost dependent on a large turnover for the export market, reacted by hiring Hindus to be trained as artisans and work exclusively for him on his premises as his employees. Since then, a few other large manufacturers have followed his example, although there was always a minority of businesses that directly recruited employees. And the process has been accelerated since the riots in October 1990 with even small and newly-established manufacturers' following this pattern.

The newly recruited workers are always Hindus and the majority are from Bihar and U.P. rather than from Jaipur. They are usually young men who have migrated to Jaipur

⁵The BJP is the major rightwing Hindu party which is strong in the 'cowbelt' across northern India, including Rajasthan.

looking for employment; Jaipur, with its reputation as a wealthy city through tourism, attracts young unemployed men from all over India. When asked why he preferred to employ non-local men, an employer said that they were less likely to disappear to a relatives wedding, etc., firstly, because they would not know about it and, secondly, if they did, it was too far away. This explanation has to be taken with a certain scepticism as, if necessary, even the poorest Indian can be an indefatigable traveller in his or her own country; and there are certain rites where, say, the oldest son is indispensable. Nevertheless, it is a fact that absenteeism, not just in the lapidary business, is seen as a major problem, whereby the absence of one key worker can bring a business grinding to a halt.

This change to direct employment, which was only beginning and only affects a minority of manufacturers and artisans, has an obvious economic rationale: a move from an uncertain 'putting out' system to a mode of rational and structured factory production. Arguably, the strategy of employing migrant labour was an exercise in cutting labour costs, but both employees and sub-contractees were paid the same piece-work rates - hence no work, no pay - although this was an unlikely situation for the large manufacturers. The introduction of intense mechanization requires considerable capital expenditure, and will almost inevitably lead to a change from piece-work to fixed-wage rates. Direct employment guarantees a stable and controlled workforce, centralized and easily supervised, which facilitates the managerial rationalization of production.

On the politics of change from sub-contracting to direct employment, as one of the smaller manufacturer's explained in regard to Hindu-Muslim communalism, Jains are by

and large "fence-sitters" - except where their interests are concerned.' Within the city of Jaipur, Jain Baniyas generally support the BJP which is largely a coalition of *Brahman* and Baniya interests. It is not that Jains are 'communalist', but it is commercially prudent for the Jains to employ Hindus even if it means alienating their Muslim workers as in the eventuality of future conflict, more often than not, Muslims are the victims rather the beneficiaries of inter-communal violence.

iii/ Partnerships, Bargaining and Credit

In the 'formalist'/'substantivist' debate, Sahlins viewed the theories of economic action in 'market' societies as inappropriate for non-market 'band' societies. The substantivists' argued that there were two diametrically opposed types of economic systems, different 'not in degree but in kind' (Dalton 1961:10). In market societies, economic transactions were impersonal and 'atomised', whereas in band societies, transactions were personal and 'embedded'; or in Parsonian jargon, they were respectively 'undersocialised' and 'oversocialised' (see, Granovetter 1985). Impersonal transactions involve the actors having little or no social relations with each other, their encounter is transient and singular. Conversely, personal transactions involve the actors in a web of social relations which are protracted and multi-dimensional. In fact, substantivists' would argue that the economy of band societies is itself, *a priori*, embedded within the society and cannot be meaningfully separated from it. On the other hand, formal, i.e. neo-classical, economic theory sees perfect market competition as the actions of atomised self-interested actors engaged in impersonal transactions, who have no interest in durable relationships but only with a specific economic act.

In the Indian context, the traditional form of an embedded transacting relationship is the '*jajmani* system' found in many parts of rural India. Debate about this Indian form of patron-clientism is complex and highly contentious but, briefly, so-called *jajmani* relationships are historically a ritualised and/or economic exchange of goods and services remunerated in either cash or kind (Kolenda 1963:11-12).⁶ With minor alterations, it is those factors of the arrangement which focus on the transaction of goods and services between a *jajman* (patron) and his *kamin* (client) that could be said to most resemble the ongoing embedded relations of a trader and his customers. The transactions as described by Wiser implies reciprocity, durable relationships, which are inheritable and even transferable, and 'fixed rates [which] show little course of changing throughout the course of the years' (Wiser, quoted in Harper 1959:761-762). On this last point the evidence seems to be less than conclusive: Harper claims that in the Carnatic equivalent of the *jajmani* system there is 'little bargaining over wages and prices' (Harper 1959:764). Again, an economic historian using only a historical source affirms that, 'there was no bargaining, and no payment for specific services rendered' (Neale 1957:226). Kolenda, argues that we need much more information about 'the negotiations and bases of payments' before we can arrive at a definitive conclusion (Kolenda 1963:28). However, M. Sharma (1978:106) and Parry (n.d.) both convincingly argue that under certain circumstances bargaining was an integral part of the *jajman/kamin* relationship.⁷

⁶For a historical overview of *jajmani* relationships see Fuller (1977, 1989).

⁷But Sahlins saw any form of 'haggling', or even 'barter', as 'the most impersonal sort of exchange' and, therefore, as 'negative reciprocity' (Sahlins 1974:195). But, as Khuri has argued, reciprocity in 'nonmarket systems is not incompatible with the self-interest or aggressiveness [sic] motive' (Khuri 1968:698). He also argues that bargaining is not necessarily 'dysfunctional'; in market economies, bargaining can be either 'socially

But the claims for both the embeddedness of economic relations being peculiar to non-market societies, and the impersonality of economic transactions being axiomatic for market societies are unsupportable. There is a wealth of demonstrable evidence to show that in certain markets, such as the bazaar/peasant environment, durable personalized embedded relationships offer a host of advantages for economic entrepreneurship. The implications of durable economic relationships are a knowledge of the other's person, their family, biography, and so on. And the greater the knowledge the greater the potentiality for trust, mistrust being engendered by a lack of information about one's partner. In economic transactions, **information lessens the risk**. Embeddedness stresses the role of concrete personal relations or networks generating trust.

To the outsider, the bazaar of developing countries looks chaotic, exotic and incoherent. Amid the plethora of detail, how are we identify social entities and relationships: retailers, wholesalers, manufacturers, distributors, peddlers, importers, exporters, and so on? Yet these designations imply that the bazaar does have a particular structure.

'Extremely complex webs of causal connection cross and recross the whole field of bazaar life, but not only are they extremely difficult, if not impossible, to isolate, they are not germane (or, anyway, not immediately so) to what we here want to display: how the institutions of the suq combine to provide a coherent framework for the processes of exchange and how these processes, in turn, fit intelligibly within that framework. The constraints are partial, the logic approximate, the motivations incomplete, the comprehensibility limited - and the system, thus, as all social systems, far from fully coherent. But, however imperfect, the organization of bazaar institutions into an ordered whole with properties of its own is real. It can be described. And described, it can extend our understanding of how the suq operates and why; can clarify just what sort of animal

conflictful' or 'socially cooperative', and non-market economies can be either 'socially integrative' or socially conflictful (Khuri 1968:698-699). For a further discussion of the substantivist view and functionalism see Davis (1973:19-27).

the bazaar economy is' (Geertz 1979:213) (cf. Fanselow 1989).

To give one example of what appears to be an incoherent institution of the lapidary industry, one has only to witness the daily unofficial street market (*hat*) that convenes twice a day, Monday to Thursday.

At about 10.30 am., men start to gather outside one of the larger gateways on Jauhri Bazaar, one of the major thoroughfares that traverses the old walled city. The gateway bares a sign upon which is written - in English - 'Standard Pharmacy', but there the connection with pharmacology ends. Gathered below and around the gateway on the pavement are about 200 men who meet to buy, sell, broker, eavesdrop, and most important of all, gossip about gemstones and the gem business in general. The twenty or so metres on either side of the gateway becomes for an hour or two a fluctuating unofficial bourse or exchange. Ubiquitous white paper packets of various sizes, that always hold the stones, are being opened, closed, examined, gesticulated, poured over, argued over. A stone will be removed from the packet with forefinger and thumb and delicately placed on the join of the first two fingers, all in one movement; another will be held upto the light, another weighed in the palm of the hand as the potential buyer looks the vendor in the eye.

The same scene is re-enacted at about 3.30 in the afternoon in one of the wider side streets off Jauhri Bazaar, Gopalji ka Rasta. Why these two events take place at these particular places, at these particular times or when it began, nobody knows - it is '*parampara*' (tradition). The sights and the timings are completely arbitrary; but the

reason why there is no congregation on Fridays is that a large minority of the participants are Muslim - the market is closed on Saturdays and Sundays.⁸

Out of the couple of hundred individuals gathered in the street, perhaps a dozen or so are members of the GJA. The majority are brokers (*dalals*) and unregistered dealers from the margins of the lapidary business, the rest are artisans and workers doubling as entrepreneurs. As there is no gem exchange in the city the street market acts as its equivalent; its main function is as an almost daily source of information on prices, availability and trends in the gem market for those mainly on the middle and lower rungs of the business, particularly brokers, and it acts as an outlet and source of gemstones from the margins of the industry. Thus, the quality and quantity of the stones, specimens of which are examined on the street, are unlikely to be high. The larger registered gem traders can command quantity, quality stones, brokers, buyers and information and have little need of the *hat*.

The 'market' of the lapidary industry is very much an interior one. With the exception of the street bourse as described above, jewellers, brokers and a large number of artisans tend to work from their own homes in the walled city or from *havelis* which have been converted into offices/factories. Depending on their opening hours, there is constant activity and movement between the jewellers' premises to deliver, to collect gemstones or just to gossip and eavesdrop. The consignments can range from just one or two small packets which can be produced from a pocket to overflowing carrier bags and cases. No

⁸On the role of this market and whether this is a manifestation of an 'informal sector' will be explored in section vi/ A Dual Sector Economy?

one has any qualms about carrying several *lakhs*⁹ worth of gemstones around the streets of the old city. 'We don't worry, we know everybody', one of them explained. Likewise, security within the *haveli* is no more than the thickness of an *almirah*'s (cupboard) door; and many of the jewellers keep a sort of 'open house' where anybody can walk in off the streets, but I never heard of anybody being robbed.

The Jaipuri lapidary industry comprises importers, manufacturers, wholesalers and the occasional retailers; these are usually conflated into one firm or individual. Typically, a jeweller will be involved in all aspects of the industry, only a small minority specialize in one occupation such as wholesaling.

The biggest problem for someone entering the manufacturing process, and it may be a deterrent, is the unquestioned tradition that consignments of uncut stones cannot be divided into smaller lots.⁹ Another 'trick of the trade' is to match a high quality fabricated stone with one, which to the untutored eye, appears in size, shape and lustre as identical, when in fact it is of inferior quality - it is simply a means of disposing of the poorer stone. But as in this last instance, consignments of finished stones can be divided but there is a 20 % surcharge on the sale price. These strategies are accepted as traditional and legitimate business practices.

Because of import controls and restrictions on foreign exchange, only the larger traders have the resources to deal with the governmental bureaucratic web of hard currency and

⁹The same 'all or nothing' practice was found at the 'sights' of uncut diamonds held by De Beers in London (*Independent on Sunday*, *Business* supplement, 13/9/92).

import licenses, and pay the required bribes. They import larger quantities of uncut stones, particularly emeralds, than they in fact require for fabrication and the excess is sold to other manufacturers in the Jaipur market through brokers. On the other hand, manufacturers may accept export orders for quantities and qualities of cut stones which they do not possess, in these circumstances the deficit is supplied by brokers. Exporting cut stones is the most lucrative area of the industry, but the international market can be transient and capricious; without this outlet the manufacturer, who cannot afford to hoard, will mobilize his brokers to unload any surplus of processed stones. A small minority of manufacturers may supply local retailers or perform this role themselves, where the stones are fabricated into jewellery but, with the exception of the quality end of the market, it is not a profitable area due to the sheer number of competing retailers often selling low-quality merchandise.

The linkages between the various aspects, or rather between the various jewellers, are facilitated by brokers who are basically middlemen. They thrive on lapidary gossip, on whom has what to buy and sell. The broker's network can be visualized as a wheel with himself as the hub, and his buyers and sellers are dyadic spokes on the circumference of his clientelized lapidary world. Similarly, individual jewellers can deal with anything from 5 to upto 150 brokers, thus the industry can be seen as a series of overlapping networks. A broker is an intermediary between buyer and seller in highly organized markets where margins are relatively small. The difference between the Jaipur lapidary market and an occidental commodity market is that in the latter it is not necessary for the commodities to be physically exchanged, only the rights to ownership. The broker's function is to negotiate an agreeable price for both parties by commuting between them

until both are satisfied, or the transaction is aborted. Often, a broker is instrumental in introducing a buyer to seller so they can negotiate directly; nevertheless, the broker still receives his usual commission: 2% for precious and 4% for semi-precious stones.

At any particular time, brokers may hold large quantities of stones but as a middleman he only does so on behalf of the vendor. For each package of stones, cut or uncut, the vendor will stipulate a maximum and minimum asking price, thus it is in the interests of both vendor and broker to obtain the highest price possible. If the vendor's minimum price cannot attract a buyer, depending on the former's economic circumstances, the vendor can either negotiate - via a broker - a lower price or hold the consignment in the hope of finding a potential buyer in the future. Either each packet has the total weight and the maximum price *per* carat written on it, or the packets are simply numbered and accompanied by sheet of paper with the corresponding details. One quirk of enumeration, and nobody knows why, is that prices but not the weight are underwritten to the tenth power, i.e., for example, Rs.40 *per* carat is written as Rs.4, 4 as .4 and so on.

Like the *jauhri*, the majority of brokers were Jain and they inherited their function from their forefathers. A minority of traders had a brokerage ancestry, and the expertise learned from brokering can provide an entrance into gem trade proper, a means to graduate into full-time trading. But the reverse from trading to brokering is unheard of; although, like jewellers, brokers require a reputation to survive in the gem trade, both the status and rewards of brokering are comparatively lower than trading. Occasionally, some jewellers' indulge in what they call 'brokering'. Strictly speaking, what they are doing is acting as arbitrageurs: exploiting a differential by buying when prices are low

and selling when they are higher, or hopefully so (cf. Geertz 1979:188). In fact, whether the transfer involves brokers or not, most gem transactions are between the traders themselves; packets or their contents may go through a dozen or more hands before they arrive at a final consumer.

The market lives on a network of information, gossip, that is theoretically available to everyone (cf. Cottam 1983:215). But, obviously, not everyone can have perfect identical information; by its own logic, the receipt of market information among several thousand people must have an unequal distribution or else everybody would be undertaking identical transactions. 'That whole complex of information, misinformation, hopes, and fears which go to make up "anticipations"; but a number of additional and highly localized elements in each sale situation make it difficult to predict a particular price on a particular day or to understand how the [seller] or the buyer may feel about and react to the price realized' (Neale *et al.* 1965:138). For example, jewellers will admit to 'hoarding' particular gemstones in the expectation from the grapevine - and this information is limited to a few - that there will be a shortage and prices will rise accordingly or, more likely, they are being withheld in anticipation of a sale to an overseas' buyer. Such information is the result of a trusted clientelized relationship, and the reciprocation of some similar information will probably be forthcoming in the future. These transactions, which are the exception rather than the rule, may well be done over the telephone or, if not, when business can be conducted privately with no one else present. But competitors are often friends and *vice versa*, so how does a jeweller decide when to communicate confidential information? 'If he is my "*bhai*" ['brother', i.e. a close friend] I should tell him', said one informant, implying that there were occasions when

he did not.

It is in peasant and/or bazaar markets that long-term economic relationships have been most often observed, an environment where both embedded and atomistic transactions intermix.¹⁰ It is the ground where the objective is one's own economic self-interest but **not at the expense of long-term economic relationship for an immediate short-term gain**. Such enduring trading relations have been described and analyzed in several parts of the world: for example, in Haiti - 'pratik' (Mintz 1964); the Phillipines - 'suki' (Davis 1973); Morocco - 'clientelization' (Geertz 1978); and Central Java - 'langganan' (Alexander & Alexander 1987). The most important facet of these relationships is that transactions do not have to be reciprocated in the short-term but can be adjusted in an ongoing long-term series of exchanges.¹¹

Granovetter, noting that one incentive not to cheat is that it damage one's reputation, outlines four arguments for personalised embedded relationships: '1/ It is cheap; 2/ one trusts one's own information best....; 3/ individuals with whom one has a continuing relationship have an economic motivation to be trustworthy....; 4/ continuing economic relations often become overlaid with social content that carries strong expectations of trust and abstention from opportunism'. To emphasise the point, he continues, 'more intimate relations....make behaviour more **predictable**' (Granovetter 1985:490 - emphasis

¹⁰For a discussion of the difference between peasant and bazaar markets see, Thompson and Huies (1968).

¹¹This feature probably comes closest to Sahlin's notion of 'generalized reciprocity' whereby the promise of return is non-specific and nebulous; short-term atomistic transactions resemble his 'balanced reciprocity' (Sahlins 1974:193-95).

added). This last point cannot be emphasised enough in instilling a large degree of confidence in economic transactions and eliminating uncertainty.

'The search for information - laborious, uncertain, complex and irregular - is the central experience in the bazaar' (Geertz 1963:30b). Following Geertz, what we can call clientelization can obviously assist a buyer overcome their ignorance, their lack of information, of bazaar prices, availability, and so on. But the consequence of asymmetrical knowledge is bargaining, 'where buyers and sellers have unequal access to price information' (Alexander & Alexander 1987:42).¹²

There are no fixed prices in the Jaipur lapidary market, theoretically prices are what the market will bear.

'The price mechanism can function as an efficient communicative system for the optimal allocation of resources only if buyers and sellers are relatively certain about the quality and quantity of commodities in the market, so that they are comparable relative to price. Thus the logical corollary of the price system is an accurate and verifiable system of measurement and quality control' (Fanselow 1989:262 - emphasis added).

Those in the daily market for a specific quality or quantity of stones will obviously scour the bazaar for maximum information. But the unequal distribution of information for a particular item on a particular day is usually such that buyers and sellers will have set maximum and minimum parameters. Thus there is an approximate price, the approximation is the differential between maximum and minimum prices which can be

¹² From Eastern Java, both Dewey and Geertz have observed bazaar bargaining where any form of clientelization was absent. Dewey noted that the less homogeneous the commodity and/or the more irregular the supply, such as for agricultural produce, the more intensive the bargaining with a wider range of bids (Dewey 1962:73-74). Geertz claims, that in pursuit of a killing, the seller makes no attempt 'to build up a stable clientele or a steadily growing business' (Geertz 1963b:35).

resolved or not by negotiation between buyer and seller.¹³

However, this negotiation is rarely a basis for acrimony. If the transaction is to be conducted in the presence of third parties, which is often the case, and they want the price or quantity to be a secret, then they resort to the cloth. A cloth or handkerchief is spread over the hands of the buyer and seller by one of the parties and they 'transact' by squeezing the appropriate number of fingers on each others' hands: two fingers, for example, will indicate Rs.2000 *per carat*. The fact of each finger equalling Rs.1000, or whatever the financial circumstances may be, is so obvious to the participants as to not need mentioning.¹⁴ They simply nod or shake their heads. Thus a transaction could take place with the third parties knowing nothing of the final agreement, but this procedure was only resorted to on approximately 25-30 % of the transactions that I observed.¹⁵ On

¹³Geertz' later Moroccan example is underpinned by the theoretical model developed from the Mexican experience of Cassady (Geertz 1979:226-227). But Cassady's model implies, via information already gleaned and analyzed, that buyers and sellers have arrived at respective maximum and minimum prices. His model is an isometric stepped triangle from the crucial initial offer of the seller to the final bid of the buyer. (Cassady 1974:46-56). The Alexanders' conclude that Cassady's model is only the 'Settlement stage', not the whole of the bargaining process, 'for which "negotiated price fixing" is an appropriate term for it is here that the differences between buyer's and seller's prices are negotiated' (Alexander & Alexander 1987:60-61 - original emphasis).

¹⁴This camouflaged bargaining was also described among the cotton traders of Indore (L. C. Jain 1929:91).

¹⁵Laidlaw observes that transactions are not only private but secret and 'are valuable pieces of knowledge which no one reveals' (Laidlaw 1990:108-09). This is true to a point, particularly in respect of revenue collection, and no individual jeweller will ever know the true financial worth of his competitors, but the majority of transactions of the smaller and middle range traders which generally involve small amounts of high quality or large volumes of low quality stones often take place in 'public'. Their generality renders secrecy unnecessary. These observable run-of-mill transactions are commonplace and an important source of mercantile information in the daily round of business.

rarer occasion when more than just numbers are involved, buyer and seller will retire to another room for private negotiations.

However, a minority of transactions can take place in less than amicable circumstances, but disputatious claims are less about the price *per se* and more about the quality of the stones. So-called 'experts' can have loud acrimonious slanging matches and these arguments tend to regularly involve the same individuals. They seem about to come to blows when, instead, the rest of those present interject themselves between the combatants and restrain them. One recalcitrant broker who was often involved in these bickerings was generally described as '*sarfira*' (eccentric or crazy) - i.e. he had a reputation for this sort of behaviour. But often it seemed more like a game. There is undoubtedly a point in these disputes, perhaps measured in decibels, which they cannot go beyond. However, the sound of raised voices does not always imply disagreement, some dealers and brokers become very excitable when negotiating and transactions can take place in a feverish atmosphere.

Within the Jaipur gem trade, it is accepted as axiomatic that anyone who attempts to undertake fraudulent transactions will not remain in the business for very long, they will simply be boycotted out of existence. Nevertheless, this does not stop tourists and inexperienced overseas buyers being regularly 'ripped off' by gem/jewellery retailers - but these are not considered 'real' jewellers and dismissed as mere '*alankarwalas*'

Transactions involving large quantities of high quality stones and dealings with overseas' clients are of a different confidential order. But the fear in respect of highly profitable international market, which Laidlaw acknowledges, is that customers will be 'poached' by competitors.

(ornament sellers). Although theft is accepted as an inevitability and is mainly confined to the manufacturing process, encroachment on a competitor's business is considered a very serious abuse. This abuse usually revolves around the poaching a rival's overseas customers. As the most lucrative area of the business is exporting there is a fierce competition for overseas orders, and the cultivation of an overseas clientele has a high priority. The large exporters who can produce in quantity and quality have a largely guaranteed market, but almost all my informants in the lower and middle rungs of the industry had instances of encroachment on their export trade, and thus had a number of jewellers either through first-hand experience or reputation with whom they would not undertake business. They ask their overseas buyers not to tell anyone in which hotel they are staying, as that is where they are usually approached by a competitor.

Good bargaining skills are socially recognized as are experience and expertise.¹⁶ Sometimes, both buyer and seller will congratulate each other on arriving at a bargain that is satisfactory to both parties. Some jewellers' have a reputation of being better buyers than sellers or *vice versa*. Expertise, also, in a particular type of stone is also recognized: a jeweller who has a reputation for his knowledge will be consulted for his professional opinion on a doubtful item. One informant, who was considered an expert on emeralds, seemed to spend a great part of his day giving second opinions on the quality and value of individual stones.

In the overwhelming majority of transactions no money actually changes hands between buyer and seller which neatly circumvents a 3 % sales tax; there is an ongoing

¹⁶The same point is made Khuri (1968) and Mintz (1961).

reciprocation of non-monetary transactions which is dependent on the degree of clientelization between the participants. The price was fixed and is entered into the debit or credit column of the partnership. Theoretically, the traders' settle their outstanding debts at *Diwali*, the north Indian new year, but many confess that debts do run over into the next year. But the settling of accounts is in practice intermittent, at the convenience or necessity of the partners as, for example, when one party is short of cash. Overseas transactions are generally paid for in cash, although this may be illegally paid into a foreign bank account or held by the consignee to be surreptitiously repatriated at a later date. However, with such a wide network of overlapping credit and its concomitant secrecy it is difficult to macroscopically gauge the exact role and degree of liquidity in the Jaipur lapidary economy.¹⁷

Where money does change hands its ultimate transference is the responsibility, as the agent of the transaction, of the broker who survives by commission, but he does not personally transfer the payment from buyer to seller. There is also a widespread system of trading discount saving of between 16 1/2 and 20 1/2 % dependent on the quantity and quality of the consignment transacted and, again, the degree of clientelization. There is a theoretical interest charge if a debt is not repaid after an agreed date, but in the ongoing give and take of trading this is rarely adhered to. Where it does, the interest is usually repayable over a period of two to six months and dependent on the creditworthiness of the debtor. After the lapse of the agreed date, and payment is further delayed, interest at 2 % per month is charged usually by reducing the agreed discount.

¹⁷Cottam noted the mutual co-operation among the *Mahajans* of 'Mandi' in the form of an ongoing system of loans and credit between firms (Cottam 1983:193-94).

The interest rate of 2 % per month is co-incidentally the same as any dealer can borrow on the gem market, but *per annum* it is higher than bank lending rates.¹⁸ But as Timberg and Aiyar have argued, the advantages of borrowing from an unofficial market as opposed to a bank are that funds can be provided far more quickly, the loan is generally unsecured, is non-bureaucratic and is therefore unlikely to be undetected by the revenue authorities (Timberg and Aiyar 1984:48-49). Thus behind the gem trade and intimately enmeshed within it is a considerable unofficial banking system, but how large or resourceful the system might be is difficult to quantify. The complementarity of trading, credit and finance for investment or short-term loans are characteristic of economic clientalization, and arguably constitute the viability of the Jaipur lapidary industry, 'the entire economy is indirectly dependent on informal market advances' (Timberg and Aiyar 1984:48).

The topic of credit, except that outlined above, was the most difficult area on which to obtain any hard evidence. In theory, while conceding that such arrangements exist, none of my informants would offer any personal details. This was understandable, not just because of the possibility of competitors finding out, but also because of prying government officials. And any informal credit arrangements in the form of cash will almost certainly involve 'black money'.¹⁹

Hazlehurst distinguishes between two forms of credit, 'legal' and 'social'. Legal credit

¹⁸Two % was the most often quoted interest rate, higher or lower rates would depend on the amount involved and the creditworthiness of the potential borrower.

¹⁹See section v/ Corruption and the Black Economy, below.

is in the form of cheap loans from national and state government agencies. A plethora of similar credit arrangements are available in Rajasthan but not for entrepreneurs in the lapidary industry;²⁰ it is thought to be unnecessary, as there is enough spare cash in circulation and there are other forms of credit available to the industry. Social credit is the ability to manipulate elements of social organization such as kinship, affinal links, and conspicuous displays of wealth (Hazlehurst 1968:289). For Hazlehurst's Panjabi entrepreneurs, credit has always been a source of ready finance, so much so that it is 'the merchant himself who wishes to become a debtor (that is, to gain the use of another's capital)...[Merchants] find credit essential to the entrepreneurial function', and adds that access to credit is determined by status, i.e. creditworthiness (Hazlehurst 1968:288-89 - original emphasis). Timberg has pointed out that the 'genius of a trading community lies in its manipulation of credit' (Timberg 1978:29). For the majority of Indian urban traders, the problems of repayment are minimal. In this respect, embeddedness and personalism facilitate credit.

'The borrowers in the [credit] market are "known" parties - under continuous surveillance in the closely packed lanes of the urban wholesale markets. [They are] observed by neighbours, the finance brokers and bankers among them; an expensive night on the town is reported and judged the next morning in market gossip. Most of the intermediaries interviewed seemed incredulous at the suggestion that they would have to ask formal questions of borrowers....they visited every day and with whose business confreres they were in continuous contact. In fact, the people in the market not only have a 24-hour relationship, they typically have one that extends over generations. We asked one finance broker how he evaluated "new borrowers" - he answered that he never took them. All his clients were children and grandchildren of businessmen with whom he and his father and grandfather had done business' (Timberg and Aiyar 1984:45).

²⁰Government agencies arrange credit facilities through the nationalized banks for non-lapidary entrepreneurs; official credit facilities are of course available to individual jewellers but are outside the remit of those agencies and are negotiated directly between the entrepreneur and the bank.

This quotation aptly sums up a comparable situation in the teeming alleys of the walled city of Jaipur. There is always a modicum of privacy but day-to-day existence is largely lived out in the public arena. The inhabitants live in a state of almost constant sociability. There is a gregarious interaction with one's neighbours and/or clients that begins before dawn and goes on late into the night, probably the only time of day that can be considered as 'private'. Such an environment is an ideal arena for judging creditworthiness.

Another area where it was difficult if not impossible to obtain data was on the jewellers' account books (*bahi khata*). How or how many transactions are actually written down is impossible to say. 'It is estimated that the state governments cannot realize more than 50% of the sales tax due to them from trading transactions because retailers', as well as wholesalers', book entries are generally fictitious or non-existent' (*Sunday*, 25-31 March 1990). Before Independence every Jain jeweller had elaborate and probably accurate commercial records often going back to the origins of the business (cf. Timberg 1971, 1973). But there were no taxes administered at all to the jewellers who led a tax-free existence. With the coming of independence, Jaipur was incorporated into the new Indian state of Rajasthan, and also into the federal tax structure. The jewellers' claimed that the reaction of the older business houses was to destroy their commercial records, although this was probably an exaggeration.

Bayly has explained how there was an extreme reluctance to show account books to outsiders, and the Jains were the most reluctant to release of any information about ancestry and commercial practices. The fear of the loss of credit was so strong that access to the books would be a source of both discredit and dishonour (Bayly 1983:380).

One jeweller informed me that he and the average trader kept a record, in a personal code, of payments to be made and recovered as most of business was transacted on credit,²¹ and he never compiled a balance sheet - although he would not allow me to see the record. The new yearly account books which are inaugurated at *Diwali* are purely and auspiciously ritualistic. Payment of taxes was a 'personal arrangement' between him and the revenue official. He conceded that large firms which deal with hundreds of clients keep detailed accounts of transactions, stocks, and produce annual balance sheets, but it is doubtful whether these show the true worth of the business; and larger firms which are private limited companies do not have to publish their accounts. There is a widespread perception among the jewellers that nobody keeps accurate accounts, or if they do they are not available for scrutiny to anyone outside the family business.

iv/ The Family Business

The most extreme form of personalized economic relations is within families. Ideally, a parent encourages his or her children to work in the family business; the advantages of employing a close relative are primarily ones of trust, and it provides gainful employment in an environment where there is probably chronic unemployment or at least underemployment. Thus, in India as in many other countries, for a parent to bypass his children and employ a non-relative would seem downright eccentric.

²¹ Hazlehurst (1966:62) reports that Panjabi merchants keep cryptic account books. Cottam, from a small town in Rajasthan, argues that although the *Mahajans*' claim they use a secret language and their books are unique, they were written in Marwari or Persian script and rather difficult to decipher; but she was never allowed to see the Jains' account books (Cottam 1983:137-38,184,189).

Benedict has identified the key features of the family firm which combines business with the extended family: 1/ it provides business training, particularly for sons; 2/ it maintains business secrets; 3/ family members can be expected to work long and irregular hours for little or no direct remuneration; 4/ liquid resources: residence can double as business premises, the joint family can have lower level of consumption, thus reducing expenditure and allowing more capital to be invested in the firm; 5/ it is small and flexible enough to take advantage of new business opportunities; 6/ it is a stimulus to economic growth in developing countries; 7/ its extended kinship network can be activated for additional finance, forging business connections, and recruiting extra personnel (Benedict 1968:5-11). The extended family is a multi-purpose 'resource group or resource network'.²²

Ideally, for Jains and non-Jains, an individual lapidary business is organized on family lines as described above. Although, since Independence there has been a steady outflow of potential heirs from these families into other businesses and the professions, there has never a shortage of sons and sons-in-law to carry on the family tradition. And there is an acute awareness that this a Jain tradition that should continue. There is still considerable pressure on erring sons and other immediate relatives who have opted-out of the business to return to the fold, particularly if they reside in Jaipur. For example, one younger brother of an established jeweller has, among other minor business dabblings, an unsuccessful record/cassette shop in a marginal suburban area of the city.

²²See, K. N. Sharma (1969). From an exploratory study of Panjabi entrepreneurs, Tangri observed that the 'closer' the family were to each other, the more effective and entrepreneurial the business; success of the business was proportional to the number of male adults in the family. But importantly, 'A firm owned by a nuclear family....seemed to have reached its maximum economic size' (Tangri 1982:201). On the compatibility of the joint Indian family and entrepreneurship see, also Singer (1968).

But after a great deal of cajoling, he has been persuaded to establish an outlet for the family business in Bangkok.

It is not unknown for a son/brother to establish an independent lapidary business and still remain with his family in the natal *haveli*, and retain the usual domestic arrangements by contributing a percentage to household expenses. However, although these claimed to be separate ventures, there was a certain amount of overlap with the parent business when it came, for instance, to sharing expenses for a consignment of uncut stones.

With respect to Benedict's 'ideal-type' family business above, there was one important exception to the training of sons in the lapidary business. Traditionally, sons were apprenticed to a non-relative in what I would describe as the 'guruship' (*guru rekha* - guru line), whereby the jewellers trained the sons of their co-practitioners and friends in not only the purely commercial side of the industry but, more importantly, in the art of gemology. However, as we shall see, this method of training was in decline.

Towards the end of the 1860's, a Srimal Jain jeweller, Sukan Chand Jagard, started to train non-family members, adolescents from other Jain families, jewellers and otherwise, as apprentices in the lapidary business. Quite why he decided on this altruistic course, not even his descendants can answer. But he did train a large number of the forebears of today's leading jeweller and broker families; his first apprentices perpetuated the system creating several apprenticeship lineages, the guruship was seen as flourishing until comparatively recently.

The main reason given for the apprenticeship system by an independent non-related jeweller is that it is a matter of discipline; Indian fathers' having a well-known proclivity for indulging their sons, particularly the eldest. The lapidary *guru* was seen as the answer to this indulgence, and the son was seconded, after appropriate negotiations about suitability, for a period of not less than five years. The advantages of training an apprentice were that he didn't have to pay his charge and that the apprentice could supervise the artisans.

The guruship still exists but in a much truncated form. The claim that the majority of today's jewellers were trained by this system, even by those whom were trained by their fathers, does not bear close examination. Where the guruship system does still exist it is, instead of the five year plus apprenticeship, a mere six months or so where the trainee concentrates only on the commercial aspects of the business. The long-term gemological expertise is now seen as accruing with experience. But the longer apprenticeship does still exist in the form of fathers' training their sons and in the larger numbers of more distant kin, nephews, cousins, etc., often from outside the city, coming to be trained for upto several years. Two nephews had come from Calcutta to learn the business from their maternal uncle for an indefinite period. They were not paid and lived with another kinswoman in the city, commuting each day to the business household.

Thus the major change that the guruship has undergone is that the longer apprenticeship is reserved only for kinsmen. Probably a large minority were always trained by their fathers, but the guruship is still seen as the normative course. Another paradox is that, although sons and other kin are still receiving the longer apprenticeship, there is a

perception among many jewellers - many whom have trained their own sons - that eventually there will be no 'real jewellers' (*pakka jauhari*) left. And the training has almost returned to what it was just over a hundred years ago.

There is a shared perception among the jewellers that they never have commercial dealings with relatives who have an independent business, because if there is disagreement in business then there is a danger of a rupture of familial relations as well. But the overwhelming majority of my informants did conduct business with relatives, even though it was hedged with 'not if we can avoid it' and 'but eventually its inevitable'. Indeed, in the widest sense, everybody is related to everybody else: If someone from *kul* (lineage) A marries someone from *kul* B, and someone from *kul* B marries someone from *kul* C....then eventually we arrive back at *kul* A. In fact, one could describe several circles from A back to A, some of these 'marriage circles' would be quite small. Thus, it is almost impossible, particularly as the affines are often resident in Jaipur and probably in the lapidary trade, to avoid doing business with 'relatives'.

A distinction is made between immediate relations within the household or lineage such as father/son and between brothers where trust is implicit, and wider kinship ties such as affinal ones where economic relations may have to be more circumspect. But this discourse on familial breakdown and the distinction made against trading with affines is largely rhetorical, as there is a widespread assumption that affines are a potential source of business and trading partners may become affines. And empirically, the following example is very much the exception: Two cousins had a business arrangement, one established a gem and silver business complete with shop, the other would supply the

materials to be sold. Due to the failure of some financial arrangement between the partners, their respective households did not communicate with one another, and the split seemed irrevocable. The fallout from a business disagreement can prove terminal for the relationship between the households involved, but this particular instance was an aberration from the norm.

One Jain jeweller, a descendent of the first Digambar family to enter the industry in 1870, is a firm believer in what he called the 'Krupp's business cycle' - boom and bust: his great-grandfather came from a modest mercantile background to become one the wealthiest merchants in the city, and established the family as one of the leading jewellers in Jaipur. But his father and grandfather instead of entering the business preferred to be '*pakka sahab*s': entertaining maharajahs, the British Queen, conspicuous consumption, and even indulging in *sikar* (hunting)! As his two predecessors had frittered his birthright away, he was into retrenchment if the family business was to survive.²³

This was an extreme case and the only example I could find of profligacy and depletion at the expense of the business. Another instance was of sheer indolence: One aged informant told me how he had to re-invent the family business fifty years earlier; his immediate ancestors had not been involved in gem business or worked at all for six generations, they survived on wealth created in the eighteenth and earlier centuries but by the 1940's the family wealth had been dissipated. And there were other examples of 'decadence', apocryphal stories from the nineteenth and early twentieth centuries of

²³This is redolent of the Hindi proverb: '*do pusht panditai; tin pusht daular*' - the priesthood lasts two generations, the wealth three (Parry 1980:110 n.28).

mistresses being set up in their own establishments, which the jeweller would visit in the afternoon with his cronies for a *bhang* party.²⁴ And more recently, the case of an illegitimate son who eventually became a legitimate heir through the sheer will and personality of his progenitor.²⁵

Today, the financial objectives are a means for a constellation of other goals: investment for commercial expansion provides an even higher standard of living, the consumption of foreign goods, weddings, higher education, giving *dana* (charitable gifts) to the *sangha* (religious community), being 'public spirited', plus all the prestige that accrues. And expenditures on prestige items, the conspicuous consumption at weddings, can be rationalized as status enhancement, as important markers of creditworthiness, and ultimately contributing to the growth of the firm.²⁶

v/ Corruption and the Black Economy

Corruption among Jain Baniyas can be divided into firstly, that which can be seen as an extension of personalized clientalism, and secondly, individual and collective attempts to defraud the state.

²⁴ *Bhang* is edible *cannabis indica*.

²⁵ Reynell has remarked that, with regard to Jain men, as long as they are perceived as good businessmen, provide for their families and donate generously, such transgressions are forgotten; but for a woman to behave in such a manner would be unforgivable (Reynell 1985a:172-73).

²⁶ Other non-economic areas of the family and household will be pursued in Chapters 5, 6 and 7.

According to Schenk, corruption in India can only be understood within its socio-cultural context: The Hindu caste system is structured upon both ritual and socio-economic inequality; secondly, the lower castes are dependent upon the higher castes in the form of patron-client relationships. Thirdly, poverty and scarcity of resources reinforce these relationships sometimes to the point of bonded labour for the impoverished; and lastly, India is in the process of 'modernization' which engenders a parallel system of mores, rules and regulations alongside the traditional system (Schenk 1989:112-114).

As with the debate on the *jajmani* system above, one might quibble about who was dependent on whom, the degree of penetration of non-traditional procedures, or the language in which it is couched. Nevertheless, in terms of the examples that he presents, his hypothesis does have a certain coherence. His main point is that in the allocation of government resources and services, civil servants' decision-making is skewed in favour of local elites and/or the higher castes as they are obligated to reward them, not because of bribery, but because the bureaucrat's continuing employment depends on the approval of the local elite. Indeed, the bureaucrat may be related to them and may have gained the post through their influence; this favouritism is repaid as the need and occasion arises. Bribes and gifts usually come from those to whom the civil servants are not so obligated (Schenk 1989:115).

'Bribery and corruption! These were foreign words, it seemed to him, and the ideas behind them were also foreign. Here in India, he thought, one did not know such words. Giving presents and gratifications to Government officers was an indispensable courtesy and a respectable, civilized way of carrying out business' (Prawer Jhabvala 1956:54).

There is no doubt as to whether the Jain jewellers of Jaipur would see this as an example of corruption but, nevertheless, it is something that has to be accepted and practised. As

to whether a businessman would be obligated as a patron or would be obliged to bribe an official, would depend on kinship ties and/or the social position and influence of the Baniya. As in the commercial clientalized relationship, the entrepreneur-bureaucrat connection is an ongoing series of reciprocating favours 'as one would do in any sort of business'. Indeed, it may be a necessity for the entrepreneur, the creation of predictable relationships for instrumental ends.

The Baniya's relationship with the bureaucrat is an additional guarantee that the wheels of government are turning, and turning in the former's favour. Such essential connections with government officials help accelerate the progress of the paperwork through the labyrinthine bureaucracy and will prevent the 'loss' of any relevant applications. The successful progress of paperwork may well involve several departments and officials, and these essential connections will have been cultivated over a considerable period and even be transferred from, respectively, father to son and bureaucrat to bureaucrat. In some instances, local or regional politicians may be approached in an effort to supply the appropriate bureaucratic connections or apply pressure to the relevant department. The Indian bureaucracy is seen as being notoriously pervious to political pressure and politicians have a reputation for being equally venal. One jeweller refused to join the GJA as he claimed it was donating funds to particular politicians at the state and national level who the GJA felt would better represent the jewellers' 'interests'.

These arrangements are neither ethical nor legal. Lobbying for a price, kickbacks, nepotism, influence-peddling and cronyism between businessmen, politicians and bureaucrats at all levels are assumed and widely reported in the press. Such an

assumption reflects a widespread belief that the whole edifice of government and business is essentially corrupt, and to successfully participate in commerce the businessman must indulge in unethical practices. Wertheim has suggested in an Indonesian context, corruption does not necessarily impair the effectiveness of an administration; corruption is an ethical question rather than a matter of operational efficiency (Wertheim 1964:103-104). But it is widely accepted that corruption does interfere with the efficacy of the Indian bureaucracy. However, many Jains recognized and defined many of the practices they indulged in as theoretically corrupt but, nevertheless, a necessary exercise in which they participated without moral qualms. As one informant observed, to be in business 'everybody has to do it'.

The above can be seen as manipulations of the government apparatus, likewise individual attempts to defraud the government of revenue as the state is considered 'fair game'. Government employees at every level are perceived as basically dishonest, obstructive but malleable. One informant explained at length about the taxes he should pay. If he had paid them all 'honestly', he would never make a profit. The application of government regulations is anyway often minimal, a bureaucratic connection allows an individual's tax bills to be 'negotiated' - i.e. an undervaluation - by the payment of an agreed sum. Misleading the government is not considered immoral, it is just another element of the way that business is rationally conducted, and it is viewed as a means of recouping expenses paid to officials.

Corruption has become institutionalized and is to be expected.²⁷ The Jain jewellers of Jaipur offer a variety of explanations for widespread corruption. The major complaint is not the fact of it but its total pervasiveness and institutionalization. It is widely assumed that in the immediate post-Independence period or earlier only key officials, not necessarily the highest but those who had a certain responsibility in decision-making, were susceptible to influence; and with whom the average Jain jeweller's contact was minimal. But latterly, the whole bureaucracy, every official at every level is perceived as wanting *bakhshes* (a 'tip') to undertake any task. As one informant explained, 'Now every damn *babu* (clerk), now matter how low, is putting his hand out - they all want something'. Another argued, that to obtain an export licence, he had to complete four different sets of forms in four government departments and pay four officials.

A favoured explanation of some older informants for this decline is that with the loss of the Srimal and Oswal monopoly of the gem trade and the arrival of other castes into the industry over the last twenty-five years, it is the interlopers who are responsible for unethical practices and corruption. The largely untenable implication being that the *arrivistes* with their 'sharp practices' initiated the systematic bribery of officials, and the Jains' had little choice but to follow suit. But a more prosaic explanation is to blame the extended tenure of the Congress Party in Delhi and in many states, and their politicization of the bureaucracies. Ultimately, they see the responsibility for the lack of integrity in public life as Nehru's, not that he was personally corrupt, but it was he who turned a blind eye to the then embryonic corruption in the pursuit of 'economic development'.

²⁷Similarly, the *Mahajans* of 'Mandi' accept administrative corruption as a 'fact of life' (Cottam 1983:164).

Likewise his daughter, Indira Gandhi, and her thoroughly reprehensible son, Sanjay. The consequence was that corruption became routinized and the norm rather than the exception. Ironically, a minority Congress (I) national government which was elected in 1991, the successor to if not the ideological inheritor of Nehru's legacy, proposes to unravel the 'licence-permit raj', to rationalize and remove bureaucratic bottlenecks in an attempt to stimulate India's international trade, and reverse the political role of the state as the *fons et origo* of Indian industry - although empirically this was never always the case.

Among the black economy's practices are not only double, double-entry or non-entry bookkeeping, but the non-repatriation of foreign exchange earned from exports and the manipulation of import and export invoices. A major feature of the parallel economy is that it distorts consumption and investment patterns. For example, black money finds an outlet in luxury consumption, lavish weddings, and illegally imported goods; loans and credit from unofficial banking and gold absorb a major part of the unaccounted for money. India's insatiable appetite for gold is largely met by smuggling. In the macro-economy, black money is inflationary: it generates speculation as it is generally reckoned that unofficial prices are over and above the official value. Black money further concentrates the ownership of wealth and income, and it also has a negative impact on revenue collection as it frustrates the government's attempts to tax those who are able to pay (*Business and Political Observer* 4/1/91).²⁸

²⁸It has been estimated that the parallel economy could generate as much as Rs.94,000 *crores per annum* or more than 20% of Gross Domestic Product, but nobody to date has established a viable methodology for measuring how much black money is in circulation; and it should be assumed that these statistics from a former finance minister are an underestimate (*Business and Political Observer*, 4/1/1991).

On the smuggling of gemstones, it is generally estimated that only 1% are smuggled into the country - rubies, for instance, come across the land border with Burma. Most emeralds are legitimately imported from Brazil, Columbia, etc. But an inestimable percentage of the rough gemstones coming into Jaipur are internally smuggled across India from, say, Orissa which has deposits of almost every gemstone. Approximately 65% are 'smuggled' out in the form of underinvoicing, thus making the official export figures about one third of their real amount.

But when all these strategies and contingencies have been allowed for, they still do not 100% guarantee that an individual or his business will not be investigated by a new overzealous revenue officer or a parallel inquisitive government agency. The latter is where the state and national government agencies have overlapping responsibilities which may involve the policing of the revenue service or even the policing of the police.²⁹

vi/ A Dual Sector Economy?

In Jaipur, the lapidary industry provides an arena for entrepreneurs some of whom already are, or have the potentiality to become, the business elite of the city. In terms of economic development, the entrepreneurial aptitude and its organization is much more

²⁹On visiting the head of Jaipur's state anti-corruption police department, I noted that none of the previous office-holders - displayed on a large plaque - had held the office for more than one year. Ironically, the current office-holder was smoking cigarettes that were not legally available in India!

widespread than may have been supposed. The Baniyas have demonstrated a continuity between their indigenous capitalism and developing international commercial and manufacturing enterprises. The entrepreneurial problem in Jaipur as in other parts of the developing world, if problem it was, was less one of technological innovation but rather one of organization (cf. Geertz 1963b:82).

Traditionally, the most popular model of the structure of developing economies among social scientists is the dual economy.³⁰ There are dimensions of scale and of history in the dualistic scenarios but these are variations on the same theme: Modern capitalist enterprise enters into a 'backward' society, and until such time as it comes to transform that society in terms of formal, impersonal, corporate organizations, perhaps for an extended period, and which makes a sharp contrast with the indigenous economy. Thus, from this point of view, there is a formalised part of all developing economies today which often owes its existence, to a larger or lesser extent, to extraneous international institutions encouraged by state regulations and which is seen as a prerequisite for genuine development. Equally, much that goes on in these economies is only marginally the result of state regulation, this marginal economic activity is informal. Informality is a matter of the degree of social organisation: The ideal-type informal sector is unregulated and highly competitive, labour intensive, using a 'string and rubber-band'

³⁰Its first common currency was by Lewis (1954) when the 'traditional' was contrasted with the 'modern'. Here the dichotomy stresses the contrast between two sets of economic activities or two economies. Geertz' model (1963b) distinguished between a 'bazaar' and a 'firm' type economy; the most well-known designations are 'formal' and 'informal' sectors, not to mention 'upper and 'lower' circuits and 'organized' and 'unorganized' sectors. Though these terms have slightly different connotations we can treat them as analogous. For an overview see, Moser (1984) and Rogerson (1985).

technology; since little initial capital is needed, entry into the market is comparatively easy; the family usually supply the workforce who often work long and irregular hours, and the level of operations is small-scale. Whatever the formal economy cannot control or comprehend is 'informal'.

Although such models can have an expedient shorthand usage when it comes to sociologically analyzing the urban economy in its totality, there is a danger of reification, of imposing a spurious categorization on every workshop or enterprise. The sectoral approach tends to see two sets of economic activities as distinct, fixed and closed. But the economies of developing countries are complex and far from static, and one of the major criticisms of the notion of a dual economy concerns the linkages between the two sectors. In sub-contracting, for example, one sees that what may appear as distinctive to the informal sector enterprise - a different level of capitalization, firm size, and a management style differing from major larger firms - may in fact function simply as the more disreputable and less visible production end of the larger firms. A situation in which the small enterprises sell to large buyers and buy their manufacturing inputs from large firms seems to call into question the whole notion of two separate sectors.³¹

There is no doubt that there are two aspects to the lapidary economy of Jaipur: an entrepreneurial and visible commercial world and a largely invisible manufacturing world. With regard to the manufacturing element, it is unregulated, labour intensive, possesses simple technology, easy entry if one has the expertise, a family affair with long

³¹For Indian examples see, Bose (1974), Goldblatt (1979), Streefkerk (1981) and J. Harriss (1985).

and irregular hours, and definitely small-scale. So does it meet the criterion of an informal sector which manifests itself in the twice-daily street unofficial bourse?

One broker explained how he used the *hat* as simply an alternative supply mechanism when a potential buyer needed a quantity and quality of stones that the latter had been unable to hitherto locate. Hence, the broker may either locate the source, the seller, directly on the street or learn through an intermediary where the required stones may be available.

A minority of the stones that are traded on the street were originally stolen, and after cutting and re-cutting these are obviously impossible to trace. Jewellers' nonchalantly accept theft as a fact of life, particularly during the manufacturing process, and everybody in the industry allows for a 15% 'loss'; many jewellers' suspect the *hat* is where their depreciation re-surfaces and are re-cycled back into legitimate enterprises.

It has already been noted that many of those attending the *hat* are artisans and those on the margins of the industry 'moonlighting' as lapidary entrepreneurs. This dual role is paralleled by a south Indian study of the dynamics of small enterprises by B. Harriss which completely cuts across the formal/informal distinctions. She found many instances of activities which would usually considered 'informal' - for example, illegal - being pursued simultaneously while holding a formal occupation. Individuals are keen to secure formal employment because of their subsequent ability to simultaneously operate unofficial enterprises in their spare time, or to cultivate contacts for use in later self-employment. This dual employment she labels 'quasi-formal', to suggest that typologies

of economic behaviour are no substitute for disaggregated analysis (B. Harriss n.d.). Moser finds there is 'complete confusion about what is actually meant by the informal sector' and adds: 'The informal sector is too broad to be meaningful; at one end is a pool of surplus labour, at the other a skilled high income entrepreneur; at one end a proliferation of residual enterprises involuntary in nature, at the other end of the spectrum dynamic evolutionary enterprises' (Moser 1984:178).

The interpenetration and interdependency of each element in the lapidary industry is so transparent as to discount any notion of two distinct economies. Jaipur's lapidary industry already had its own indigenous capitalism which transcended two economic sectors. The need was not how to come to terms with a bifurcated internal lapidary economy, but in expanding the industry to incorporate it more fully into the world economic system. The entrepreneurial solution, which probably applies to other industries as well, has been to expand the flexible personalized and familial networks, to develop a personal coalition of interests, capital, resources, skill, marketing, and influence to compete in an ever-changing world market.

Traditional commercial strategies possess an organizational logic that was, anyway, never incompatible with international capitalism. And contra Weber, neither do the Baniyas - Hindu or Jain - harbour a religious ethic which discourages rational commercial expansion. There is a palpable drive towards economic improvement, a higher standard of living, and economic independence. Even the smallest jewellers had to re-invest in new stock despite the anxieties of 1990. They can demonstrate a patient capacity by having capital tied-up in stock that yields no quick returns. Nor do the highly personalized

familial strategies preclude the formation of extra-familial enterprises with a centralized management structure, several of which already exist in the lapidary industry in Jaipur.

The lapidary industry in Jaipur is dominated by the Svetambar Jains, and the next chapter is an examination of the nature and role of their community structures.

CHAPTER 5: THE SVETAMBAR JAIN COMMUNITY OF JAIPUR

i/ Introduction

While always a Jain, an individual may also describe their community as, say, Srimal i.e. their *jati*, or Kharataragaccha i.e. their religious affiliation, or even jeweller. Ideally, all three were synonymous and for the majority of my informants this was often the case, but when an individual insists that any one or all of these elements is his community, or the city, or that there is a pan-Indian Jain community, then there may be other contextualizations at work. The Svetambar Jain jewellers represent a concurrence of interests, predominant of which are a Jain religious identity, socio-cultural organization and business activity. A business community that is embedded in a Jain cultural tradition (*sanskar*) that embraces religious sects, castes and occupations, and some elements of this tradition are shared with non-Jains.

The use of the English term 'community' is widespread among the Jains of Jaipur and is used much more frequently than any Hindu equivalents such as *samuday* or *samaj*; in Jaipur, the word '*sangha*' is also often heard but it is almost always in respect of the religious community. But whereas the *sangha* has almost exclusively religious connotations, community can in the appropriate context embrace the religious dimension as well. Frankenberg defines community as 'an area of social living marked by some degree of social coherence'. And, 'The bases of community are locality and community sentiment' (Frankenberg 1971:15). However, perhaps the geographical dimension can be jettisoned in favour of functional elements emphasizing co-operation and interdependency

among members of a collectivity, regardless of spatial boundaries. Or what M. M. Weber has called an 'interest community':

'Specialized professionals, particularly, now maintain webs of intimate contact with other professionals, wherever they may be. They share a particular body of values; their roles are defined by the organized structure of their groups; they undoubtedly have a sense of belonging to the groups; and, by the nature of the alliances, all share in a community of interests. Thus, these groups exhibit all the characteristics that we attribute to communities except physical propinquity' (M. M. Weber 1964:302).

But the Jaipuri Jains can belong to several communities, 'imagined', potential and empirical dependant on context; there is a constellation of Jain groupings involved in overlapping social, economic, and religious activities that can remain separate, amalgamate, fragment and re-combine in varying combinations depending on circumstance - and may even form a nexus with non-Jain elements. It is not always easy to delineate a community boundary, and it is often problematic attempting to analyze Jain allegiances to religious sects, social divisions, occupational groups, economic interests and other collectivities. In respect of any Indian business community, Tripathi argues that:

'If all of these in varying degrees influence the expression of the human desire and need to belong, if the interests flow from more than one centre, then to think of a community is to think of a series of intersecting circles. And since the social situation is seldom static, the boundaries of these circles would always remain fluid and somewhat indeterminate' (Tripathi 1984:xiv-xv).

ii/ The Svetambar Jain Religious Community

The fundamental parameter of the Jain community is its distinctive religious heterodoxy which is the inheritance of a non-Vedic non-brahminical tradition, and it is in opposition

to Hindu precepts that Jain religiosity is characterized.¹ Initially, the Jain community is divided into its ascetic and lay modalities, and the fourfold division into *sadhus* (male ascetics), *sadhvis* (female ascetics), *sravakas* (laymen) and *sravikas* (laywomen).² And this fundamental division reflects the symbiosis and interdependence of the two groups upon one another: In return for materially maintaining the ascetics, the latter can sustain the exemplary ascetic traditions of Jainism; the laity need the ascetics to maintain the central spiritual credo of the faith which they themselves might otherwise allow to lapse; the laity also need the ascetics as spiritual guides and confessors; and, Jainism being highly schismatic, should a charismatic *acarya* (religious leader) attempt to establish his own sub-sect he will need a substantial lay following to sustain it. The ascetics also need the richer members of the laity to sponsor major socio-religious events and, indeed, specifically request individual laymen to underwrite such events and finance, say, the building of a new temple or *dharmasala* (religious rest house). As Norman has argued, 'Both Buddhists and the Jains correctly realized that no religious institution can survive without the laity being involved in an active way. If there is no laity, or if the laity renounce all their wealth, then the institution cannot survive. The essential concomitant of a begging wanderer is a non-wandering donor, whose generosity (*dana*) enables the ascetic to live and gain release (*moksa*)....Without *dana* there could be no ascetics, and therefore no transmission of the doctrines of Jainism and Buddhism' (Norman 1991:35-36).

Jains have a secondary division of their overarching religious community. The primary

¹In a purely religious context, '["Hinduism"] denotes only those theistic movements or traditions which are either of Vedic origin or have long since been incorporated into the brahminical fold. Jainism as [a] surviving example of the sramana religions....meets neither of these criteria' (Jaini 1979:293n.30).

²I prefer the use the indigenous terms *sadhu*, or *muni*, and *sadhvi* rather than 'monk' or 'nun', although these English terms are commonly used, as these imply a coenobitic monastic order which is not in evidence in Jainism (see, Cort 1991:667n.1).

sectarian division among Jains is between Digambars and Svetambars, and this reflects the primary schism that was formalized by the first century A. D. over largely whether the ascetics should be naked or clothed. Digambar Jain ascetics are all male, solitary, naked and number about a hundred in the whole sub-continent.³ Svetambar ascetics of the individual *gacchas* travel (*vihar*) in small single-sex 'families' (*parivars/ganas*) led by a senior *sadhu* or *sadhvi* (*ganin/ganini*);⁴ they are answerable and duty-bound to one of the *acaryas* of the *gaccha* who initiated the ascetic into the order and act as their spiritual mentors. The ratio of Svetambar *sadhvis* to *sadhus* is about 3:1, and the *sadhvis* are also subject to an intermediate female *pravartini* (promoter), but the latter are subordinate to the male only *acaryas*. Unlike the laity, ascetics cannot perform *puja* (ritual) in the form of offerings to images as, not only are they possessionless and can make no offerings, but they never bathe and would pollute the image; instead they perform *bhava* (mental) *puja*, a form of meditation in the presence of the image.

There are approximately 4 million Jains in India, 0.5% of the total population. The Digambar and Svetambar Jains are broadly separated by geography: Digambars in the peninsular Indian states of Maharashtra and Karnataka who are largely rural and agriculturalists, Svetambars in the north-western states of Rajasthan and Gujarat are often synonymous with urbanism and trade. But Jaipur is an exception, and 80% of the Jain

³The Digambars have a form of semi-ascetic *sadhvis* called *aryikyas* or *ksullikas*, but these are a clothed and women anyway, for Digambars, can never achieve liberation. For numbers of ascetics for all Jain sects - approximately 5,600 in 1977 (see, Jaini 1979:247n8).

⁴*Vihar* means both 'pleasure seeking' and a Buddhist monastery; for Jain ascetics it is synonymous with the mendicant life which, with the exception of the monsoon season, involves a regime of constant travel.

population is Digambar, reflecting an inheritance of employment and appointments to the local royal court. Since the demise of Jaipur's princely status at Independence in 1947, many Digambers are employed as civil servants, in quasi-government agencies and in commerce.

Both major Jain sectarian divisions are fragmented into a number of sects. The Svetambers are sub-divided into *murti-pujaks* ('image worshippers') or *mandir-margis* (temple-goers) and Sthanakvasis and Terapanthis ('non-image worshipping' sects). In Jaipur, among Svetambers, there are two major 'image worshipping' sects, the Kharataragaccha and the Tapagaccha, and two 'non-image worshipping' sects, the Sthanakvasi and the Terapanth. Within the sects are further allegiances whereby a charismatic *acarya* or ascetic has attracted a purely personal following inside the parameters of the sect. The 'idolatrous' Kharataragaccha and the Tapagaccha were reformed sects founded in the eleventh and thirteenth centuries respectively.⁵ '*Kharatara*' reflects one its founders who in debate was 'particularly sharp-witted' (Dundas 1992:121), and Tapagaccha is analogous to its emphasis on austerities (*tapas*) - *gaccha/panth* denotes sect.⁶

The Sthanakvasis can be seen as the 'Protestants' of Svetambar Jainism who, under the impact of Muslim iconoclasm in fifteenth century Gujarat, eschew any form of 'idolatry'

⁵All Jain sects are 'reformed' as no sect, with the possible exception of Digambar ascetics, can claim to be strictly adhering to their founder's teaching. Reform implies evolution or reaction to an earlier historical model.

⁶These *gacchas* are two of the six extant Svetambar image worshipping sects, on the origin of the '113' *gacchas* in the tenth century see, Sangave (1980:57-58).

and the institution of the temple.⁷ Thus as opposed to temple-goers they are the *sthanak* ('hall') *vasi* (dweller); they were divided into 32 sub-sects and have a large number of *acaryas*, although this organization has lapsed. The Terapanth (path of the thirteen) is an eighteenth century branch of the Sthanakvasi; a highly centralized sect headed by the Acarya Tulsi, the most well-known Jain in India and founder of the proselytising Anuvrat movement emphasising non-violence and self-discipline. The emphasis in all sects is on the role of the ascetic as an authority on the Jain *dharma* (faith) and spiritual guide to the faithful.⁸

Cross-cutting these religious divisions are a number of Jain *jatis* which can be correlated with the primary sectarian divide: in Jaipur, the major Digambar *jatis* are Agarwals and Khandelwals; Srimals, Oswals, Paliwals and Porwals are Svetambar. All Srimals in Jaipur were adherents of the Kharataragaccha; Oswals were members of the Kharataragaccha, Tapagaccha, Sthanakvasi or Terapanth. In Jaipur, the vast majority of Svetambar Jains were Oswal, and both Oswals and Srimals dominate the gem industry. Of the forty Jain jeweller households studied, 24 were Srimals and the remainder Oswal; 30 were adherents of the Kharataragaccha, the remainder Sthanakvasi; all the Sthanakvasi households were Oswal.

According to the last district gazetteer, there are 37,427 Jains in Jaipur district, which

⁷Muslim iconoclasm probably acted as a more immediate catalyst, but the Sthanakvasis castigated the power and wealth of temples which they saw as an irrelevance to the spiritual path, and claimed that the quarrying of stone for temples and images involved *himsa* (violence) to microscopic life-forms (see, Jaini 1979:309-10).

⁸*Dharma* is an all-embracing Indic religious term that can be variously translated as faith, law, path, etc., or simply 'religion'.

includes the city, covers an area of over 14,000 sq. kms. (Census of India 1971, quoted in Gupta 1987:64). But, according to informants in 1991, the figure seems closer to 125,000 in the city of Jaipur alone.⁹ The latter estimation is calculated that there are roughly 100,000 Digambar and 25,000 Svetambar Jains out of an unofficial urban population approaching 2 million - one informant calculated there were 2,500 Svetambar households. There are estimates of over 200 Digambar temples, although some of these may be defunct, and 9 Svetambar temples within the city. Some Svetambar temples were originally *gaccha*, some purely *jati*, some were both; however, these distinctions have largely disappeared: Srimals and Oswals freely visit each others' temples and participate in each others' religious functions (cf. Reynell 1991:48); both *gacchas* advertise their religious functions in the others' premises and both honour the ascetics of the other sect. The important religious differences are between Jains and non-Jains, Digambars and Svetambars, and between Svetambar 'image worshippers' and 'non-image worshippers'.

Although individuals and families may revere ascetics from other sects - Svetambars may honour Digambar ascetics - *gaccha* affiliation is primarily devotion to an individual or groups of ascetics and/or *acaryas* of one's own sect. This affiliation is inherited by the *kul* or *khandan* (patrilineage) and rarely ever changes, but individual *kuls* within the *gotra* (patriclan) may follow different ascetics. The ideal-type marital alliance was intra-*jati* and intra-sect, but traditionally there have been a minority of inter-sectarian but nevertheless intra-*jati* marriages: Oswal Kharataragaccha members have intermarried with Oswal Sthanakvasi and Oswal Jains with Oswal Vaisnavas; more recently, Oswals and Srimals,

⁹On this discrepancy see, section v/ A Jain Community?, below.

of whatever sect, intermarry and are often seen as one *jati*.¹⁰ Residency is overwhelmingly patrilocal and in-marrying daughters-in-law traditionally adopted the sect of their new household.

The Jain jeweller community is largely concentrated on the east side of Jauhri Bazaar which stretches from Sangar Gate to Bari Chaupar, and is one of the main thoroughfares in the old walled city. Although there are many jewellery retailers along this and two major side streets which traverse Jauhri Bazaar, this is only the visible periphery of the gem trade. The lapidary industry is largely hidden away in the maze of *galis* (alleys) behind the main streets. None of the *mohallas* (neighbourhoods) of the old city are any longer self-contained corporate districts, although a few do specialize in particular trades, and there are no geographical boundaries to the gem trade area. Jauhri Bazaar is the heart of the Svetambar Jain community where it has four major temples and other ancillary buildings concentrated in a very small area, even though two of its major shrines are located outside the *mohalla* - the Dadabari and the Mohanbari. Since the 1960's many of the wealthier Jain jewellers have transferred their residence - but not their business - to the newer suburbs south of the old city, particularly around the *Dadabari* on Motidongri Road south of the Muslim enclave. These new suburbs were developed largely from the 1930's and allowed the *lakhpatis* ('millionaires') to move into purpose-built palatial homes and escape the often overcrowded and squalid environment of the bazaar. The *Mohanbari* has not attracted a similar residential pattern on the extreme eastern edge of the city which is very much a Muslim area.

¹⁰This identity of Srimals with Oswals probably explains why both caste *sabhas* (associations), while nominally in existence, are moribund and their influence is minimal.

The *Dadabari* and *Mohanbari* represent institutions which are unique to the Kharataragaccha. The *Dadabari* ('grandfathers' garden) is a temple complex dedicated to one of the miracle-working *Dadagurudevas* (saints) of the *gaccha*; the shrines of these Jain divines are the objects for devotees seeking divine intercession. It is the most popular Svetambar temple in the city and draws worshippers not just from Svetambar image worshipping sects but Digambar Jains as well. The *Mohanbari* (charming garden) is a similar large shrine dedicated to two recently deceased *pravartinis* who are particularly venerated for their piety and inspiration.¹¹

But the 'sacred geography' of the Jaipur's Svetambar Jains is not confined to the city. There are Kharataragaccha Dadabaris at the nearby towns of Amber and Sanganer, Amber the old capital of the Jaipur polity and Sanganer is virtually a suburb of Jaipur. Malpura, 95 kms. south-west of Jaipur, is the principle shrine of the third Dada and often visited by Jaipur's Svetambars. Elsewhere in the state are the important temples of Nakodaji in western Rajasthan and Kesariji near Udaipur in the south of the state; nearer to Jaipur are Mahavirji and Padampura, the latter is renowned for its exorcizing powers for the spirit-possessed. All these shrines house images to which are attributed miraculous powers, and all have annual *melas* (fairs) which are also patronized by local non-Jains particularly 'tribals'. These four sites have been subject to lengthy disputes over ownership and control between Digambars and Svetambars, but all are attended by devotees of both halves of the religious divide.¹² Beyond the confines of the state, there

¹¹For both these institutions see, Chapter 6: Gifts and Charity.

¹²On these shrines, their fairs and disputed ownership see, Humphrey (1991).

are important pan-Jain pilgrimage sights on the Kathiawar peninsular of Gujarat and in Bihar in eastern India where Jainism has its historical origins.

Of the four major Svetambar *mandirs* (temples) situated around east side of Jauhri Bazaar, two are Tapagaccha and two Kharataragaccha. The main Kharataragaccha temple is the Pancayati Mandir and is administered by the Kharataragaccha Sangha; the *sangha* is numerically dominated by Oswals but with a large Srimal minority. In the same street is the Srimalon ka Mandir, another Kharataragaccha temple and as its name implies was of Srimal provenance and still owned by the Srimal Sabha. The Tapagaccha has a large temple complex which also incorporates a library, an *upasraya* (preaching hall) and the *sangha* offices; the *sangha* is dominated by Oswals, its management committee exclusively so. There are an unknown number of private Jain temples in the city, both Digambar and Svetambar, and the second Tapagaccha temple is one example owned by an Oswal family in Agra but, as are a number of family-owned temples, it is open to the public. The west side of Jauhri Bazaar has a preponderance of Jains but these are predominantly Digambers and Sthanakvasi, and the latter's main *sthanak* (preaching hall and ascetics' temporary residence) is situated in the locality.

The Kharataragaccha administration is based at the Sivji Ram Bhavan, which doubles as a *upasraya* and a *bhojansala* (dining hall) for both religious and secular purposes; the kitchens can provide prescribed diets for those fasting as a fast usually allows for certain foods at certain times of day. Opposite the hall is the relatively new (1980) Vicaksan Bhavan, named after the *pravartini*, Vicaksan Sri, an *upasraya* reserved exclusively for religious purposes and where Kharataragaccha ascetics' reside when in the city. The

Dadabari and *Mohanbari* both have a *upasrayas* and kitchens for collective religious and secular occasions.

There are two further Kharataragaccha *upasrayas* in the area but these are residences of *yatis* (quasi-mendicants). The institution of the *yati* was a later medieval Svetambar accretion which is not unlike the southern Digambar *bhattarakas* ('teacher'), a form of lay resident temple cleric who eventually took semi-ascetic vows. From being temple custodians they evolved into ritual specialists and purveyors of religio-medical services such as horoscopes and medical remedies, even dabbling in occult *tantrik* practises (see, Jaini 1991:196). They achieved considerable power and influence among the Svetambar community and, in some cases, they controlled religious property to the extent of bequeathing it to their male heirs. But unlike in other parts of Rajasthan, the *yatis* clerics are in decline in Jaipur. This is due to a number of factors: mainly their perceived usurpation of religious property, their lack of any canonical sanction, and the overspill from a Jaipuri campaign against the power of their Digambar equivalents from the end of the nineteenth century. Eventually their custodianship of religious property will revert to the auspices of the *sangha*.

Like Protestant Christianity, Jainism has historically been highly schismatic, and sectarian differences among Jains have often been the defining rationale of community. But as Carrithers and Humphrey have argued this disunity is paradoxically a concern with shared values (Carrithers and Humphrey 1991:11, 288). For example, the centuries old debate between Digambars and Svetambars about the nakedness of ascetics, whether women can achieve *moksa*, or whether image worship is prescribed in the canonical

literature, and competition over pilgrimage sites are concerns of a distinct religious community.

The *upasraya* and the *sthanak* act as the public arenas for the display of Svetambar communalistic religiosity for the Kharataragaccha and Sthanakvasi sects respectively. Ritual either in the home or the temple, with the exception of important public religious events, is a personal individualistic matter. These venues provide the loci for the expression of shared belief systems of the sects; they also provide an important arena for social intercourse, particularly for women who may otherwise be confined to the home (see, Reynell 1991:54-59). They are the scene for the initiation of ascetics, group fasts for women, and for the interaction between ascetics and the laity, when ascetics are in the city, host the Sunday preaching, are centres for *Paryusana-parva* ('holy week') during the monsoon, and may be used for social events. It is during these public events that the often competitive bestowal of religious gifts (*dana*) is practised, whereby cash donations are sought for Jain religious institutions by the ascetics and/or given by the laity.¹³ To a large extent, the world of the layman revolves around the giving of *dana*, and that of the laywoman around *tapas*, usually in the form of fasts.

For its ascetics, Jainism is an austere faith but this is only partially reflected in the lifestyle of the laity; historically, all intoxicants and all forms of meat were taboo, even tuberous vegetables were forbidden as their uprooting involved injury to other living creatures. Like Vaisnavas, Jains also believe that certain foods, such as onions, 'arouse

¹³See, Chapter 6: Gifts and Charity.

the passions' which bind the adherent to *samsara* (the cycle of transmigration).¹⁴ This preoccupation with the minutiae of life forms extended to the use of only filtered water via a very fine gauze to exclude any insects, and a prohibition on cooking and eating after dark as insects may be attracted to the cooking fire. Unlike Reynell (fieldwork c. 1983), with the exception of meat eating and filtered water, I found all of these dietary restrictions had virtually disappeared: all my informants claimed that they and their families were strictly vegetarian, but they almost all ate root vegetables, dined after dark and the men were invariably habituated to *pan*; a few even openly drank and smoked. I was told that a few older women still practised the prohibitions on tubers and not eating after dark, but they were considered almost eccentric (cf. Reynell 1991:54-55).

According to one medieval source, the six daily duties of the layman are *devapuja* (worship of the *Tirthankaras*), *guru-upasti* (listening to and veneration of one's teacher), *svadyaya* (studying scriptures), *samyama* (self-control), *tapas* (austerities) and *dana* (giving gifts) (Warren, quoted in Sangave 1980:214).¹⁵

In Jaipur, for Svetambars, individual ritual observance is threefold: within the household, visits to ascetics and, for certain sects, temple worship. The household ritual is less a form of worship but rather a daily *samayika* (equanimity or meditation) performed before the household shrine for forty-eight minutes (the *ghanta*) after bathing in the early

¹⁴Thirty-two foodstuffs were prohibited to the laity, see, Williams (1963:110-16); these proscriptions are also part of a unique Jain taxonomy concerned with which plants possess *nigoda* ('single-sense creatures') (Jaini 1979:168). See, also Cottam Ellis (1991:92-94) for a contemporary list from a small town in Rajasthan.

¹⁵This has become the standard list and was devised by Somadeva (tenth century). For alternatives and variants see, Jaini (1979:189-91).

morning.¹⁶ Sthanakvasis have no shrines although in fact many Sthanakvasi homes have discreet images of Mahavira or their ascetics. Fasting was perceived by men as very much a women's province, the longer fasts are often a public affair and concluded in the *upasraya*, but some men will fast for a minimum one day a year usually during *Paryusana-parva*. Within the sect, many devout Jains are followers of individual *acaryas* or ascetics who act as spiritual mentors to their neophytes. In any one year, the preceptors will circulate around those centres where their known devotees reside to allow the latter the opportunity for a consultation and advice.¹⁷ And on occasion, the devotee may even travel to where their mentor is known to be in attendance either for advice, or to revere their preceptor as an 'object of pilgrimage'. Temple ritual involves once or twice daily visits which may involve anything from a simple *darsana* (view) of the images and a recitation of the *panca-namaskara mantra* (in praise of the five holy beings of the faith),¹⁸ to the complete eightfold puja (see, Humphrey 1987 and Babb 1988).

'While various social factors (*jati*, residence, occupation and so forth) can serve to link small groups or micro-communities of Jains, the religion itself (or perceptions of the religion) can act as a tie for all Jains. In this way, Jainism serves as a resource pool, a set of elements, from which an identity can be constructed....[There] is a religious system which offers the potential for various interpretations, each of which offers the promise of salvation' (Banks 1991:258).

iii/ Baniyas, Jains and Caste

¹⁶The *ghanta* or *muhurt* = 2 *ghadi* (24 minutes)

¹⁷The ascetics will take up temporary residency in the *upasraya* or *sthanak*; but these encounters between the ascetics and the laity may be at any time of the year, and may be quite separate occasions from the residency of the ascetics during the monsoon months which are a much more public event (see, Chapter 6: Gifts and Charity).

¹⁸The *Jinas* (*Tirthankaras*), *siddhas* (*kevalins* - omniscient), *acaryas*, *upadhyaya* (preceptors) and ascetics.

Jati designations raise the vexed question of whether Jains have caste or not. The evidence is not unambiguous: its ritual attributions, caste ranking in the idiom of a pure/impure hierarchy is rejected; but in practice it has been accepted as the basis of Jain social organization, it is seen not as a religious but a purely social institution.

The Jain attitude to caste is ambivalent: on the one hand it is theoretically castigated for its divisiveness and its potentiality for exclusiveness, but historically it has been interpreted as a form of social organization. As with the early Buddhists, the system was condemned by Mahavira and the early *acaryas* of the Jain church; the only concession being that *varnas* should be occupational, equivalent, could be exchanged by an individual one for another and not ascribable by birth (Sangave 1980:61-68). Nevertheless, as later befell the Christians and Muslims, caste is pervasive among Jains complete with natal ascription.¹⁹ Thapar notes that the Sramanic traditions, besides being opposed to brahmanical sacrifice, *sruti* and *smṛti* (Vedic religio-legal precepts), were 'open to all castes and although social hierarchy was accepted it did not emphasise separate social observances but, rather, cut across caste' (Thapar 1989:212 - emphasis added). She adds that their attitude to the caste hierarchy was rather one of accommodation, and their initial appeal was to large numbers of the upper castes although there were no restrictions

¹⁹Among non-Hindus, caste exists without an ideology of purity and pollution suggesting that the latter is not essential for the existence of caste. Dumont, the most important exponent of this ideology, explains this anomaly in terms of 'proximity': The influence of the Hindu setting is all-pervasive and decisive, and each of the smaller non-Hindu communities failed to create any workable alternative social structures (Dumont 1980:210-11).

on lower class recruitment and later support from such groups was substantial.²⁰

Co-incident with the debate of Jainism *vis-a-vis* caste is the obvious question of occupation. We have noted that the central tenet of the faith is *ahimsa* to the extent that whole of Jainism revolves around this principle. It is not simply a matter of refraining from violence against humankind and animals, but an ontology that sees the cosmos as filled with innumerable souls in every animate and inanimate object which cannot but be destroyed. The centrality of *ahimsa* to Jainism is to conscientiously minimise and avoid violence and destruction. In the extreme, one commentator describes five domestic chores as the 'slaughter houses': pounding, grinding, cooking, cleansing, and sweeping, as they all involve the destruction of living organisms (Williams 1963:122). Understandably, there arose proscriptions on certain occupations that involve injury to plants and animals.²¹ Williams, paraphrasing another medieval commentator, notes that 'the eternal dilemma of Jainism is laying down an ethos for the layman.'

The lay estate....cannot exist without activity and there can be no activity without the taking of life; in its grosser form this is to be avoided sedulously but the implicit part of it is hard to avoid. It follows that at least the keeping of animals and contact with any destructive implements are to be eschewed' (Williams 1963:121).

²⁰For the appeal of Jainism to *Vaisyas* in the post-Vedic period see, Ghurye (1969:63-69), Bhattacharya (1973) and R. S. Gandhi (1977). These scholars claim that *Vaisyas* were officially classified with *Sudras* as agriculturalists and artisans; but for the rising mercantile castes Jainism offered higher status, separation from the *Sudras* castes, equality with and escape from brahminical strictures. On the contemporary appeal of *Vaisya* affiliation - as opposed to *Ksatriya* - as a means of upward mobility for the Gujarati Patidars see, Shah and Shroff (1959) and Mandelbaum (1970:460).

²¹For a complete list of the fifteen forbidden trades and variants see, Williams (1963:117-22). These proscriptions are to a large extent Svetambar as the Digambar tradition has rejected some of the prohibitions, thus the majority of southern Digambar Jains were agriculturists, and historically there has often been a Jain soldiery (Sangave 1980:259).

Thus in both Svetambar and Digambar traditions there arose what Williams calls an occupational 'sequence of desirability' with trade as a preference.²²

Unlike Hindus castes, in Jaipur, Jain *jatis* have never been hierarchically ranked. The total number of Jain *jatis* in the sub-continent is unknown, and as some had only small numbers and were endogamous, these have either disappeared or amalgamated with larger *jatis* over the centuries. A further complication is the fact that some of the larger *jatis* such as Agarwals, Porwals and Oswals are both Jain and Hindu and historically have intermarried. Collectively, both are known as Baniyas, or mercantile castes, and have been designated as *Vaisya* in the pan-Indian Hindu *varna* scheme.²³

Like several other Baniya *jatis*, the Oswals and Srimals were divided into the endogamous Bis and the Das, literally the superior twenty and the inferior ten.²⁴ But unlike Jaipur, in Gujarat where this division is still much more prevalent, Banks argues that these intra-*jati* divisions can be explained by 'the degree of purity or legitimacy of ancestral blood' in respect of descent from the castes' founders (Banks 1992:52). But the fact of this division is less significant than intra-subcaste sectarian distinctions and whether members have an urban or rural provenance (Banks 1992:58-64).

A preoccupation of South Asian anthropology has been caste ranking, particularly as

²²Weber wrongly implies that the principle of *ahimsa* led Jains to adopt mercantilism rather than the reverse (Weber 1958:199).

²³However, not all members of the Baniya castes are traders, and probably never have been, conversely, many traders are also from non-*Vaisya jatis*.

²⁴For the mythic origins of these divisions see, Sangave (1980:85,87).

expressed in terms of inter-caste exchanges as in, for example, respect of food.²⁵ These studies were largely concerned with caste interaction in a village environment, but inter-caste relations in urban centres tend to be much more flexible. In an ideal-type village setting there is often an agreed ritual hierarchy with Brahmans at its apex and *Harijan* castes at its base, and the interstitial castes fitted between these extremities. But in Jaipur with respect of the *dvija* (twice-born) castes - *Brahmans*, Rajputs, and Baniyas - there appears to be a degree of parity or rather no public claims to superiority between them.²⁶

In respect of inter-caste and inter-household dining these appeared to be minimal. Many informants stated that they only dined in their own home, and one informant claimed that he could be sure that the food from his kitchen was '*suddh*' (pure) as only family members and servants could enter. The overwhelming majority of business transactions take place in a separate 'office' within the home, and these were frequently interrupted by bouts of tea-drinking with *namkin* ('Bombay mix') and sweets; from my observations these were available to all regardless of caste. But there were exceptions to this minimal commensality: Two of my informant families regularly entertained non-Jains, their families and non-Indians in their own homes, and their kitchens were open to visitors.²⁷

²⁵See, for example, Mayer (1966:33-41), Marriott (1968b) and Parry (1979:92-107).

²⁶These co-equal *Brahmans* tend to be 'out of state' rather than indigenous *Brahmans*. In private, however, *Brahmans* do claim 'intellectual' superiority, Rajputs cite their illustrious martial past, and Jains their moral (i.e. *ahimsa*) precedence; Baniyas in general claim that they 'run things' anyway as Jaipur is a 'Baniya raj'.

²⁷For this state of 'impurity' these households were neither available to nor visited by ascetics (see, Chapter 6: Gifts and Charity).

Many more preferred to entertain guests in restaurants. Only in respect of religious occasions and weddings did all invitees dine together.

An even further complication arises from the fact that the Oswals and Srimals of Jaipur claim that their *jatis* were originally Rajput, pertaining to the higher second *Ksatriya* *varna*: They are the descendants of converts to Jainism in the eighth or ninth centuries, the Oswals from Osia near Jodhpur and Srimals from Srimal (Bhinmal) in S. W. Rajasthan.²⁸ All my informants were familiar with versions of these origins, their Rajput 'ancestry' and the historical antagonism between Brahmans and Rajputs. For Svetambars, their *varna* origins are reflected in the belief that Mahavira and all the *Tirthankaras* were born to *Ksatriyas* as opposed to *Brahmans*, the normative Hindu *varnas* of religious sages.²⁹ Such mythic history can be seen as part of what Thapar calls the ongoing ideological creation of 'imagined religious communities' which utilises mythic, folkloric and various historical materials. Minority communities are engaged in a 'reconstruction of history seeking to project a unified community stance in all historical situations'. 'The projection of such communities historically is that of their always having been alien to the dominant culture and therefore refusing to assimilate with the majority' (Thapar 1989:230).

As the city was only inaugurated in 1727 A.D., Oswals and Srimals have an immigrant

²⁸See, K. C. Jain (1977:155-56,180-84), Sangave (1980:83-87) and Babb (1993) on the accounts of these *jati* origins and conversion.

²⁹This belief is particularly pertinent to the transfer of Mahavira's embryo from a *Brahman* to a *Ksatriya* womb, a belief not shared by Digambar Jains (see, the *pratistha* ritual in Chapter 6: Gifts and Charity).

pedigree. Virtually all of my informant families initially claimed to be 'first families', that is, they insisted they migrated to Jaipur when the city was first established or were invited by its founder, as were many Baniyas, to reside and set up businesses in the city. But on closer questioning, by constantly asking whom in their industry were of original immigrant families, only six households could be dated with any degree of accuracy to have arrived in the first half of the eighteenth century. A seventh could date their residency from 1785, when they were invited to assay the then maharajah's jewels; they possessed a deed to their haveli which was purchased from a dispossessed Rajput *Thakur*. Almost half the families originated from Delhi, the remainder from a diversity of locations: Bikaner, Jaisalmer, Ajmer, Lucknow, Haryana, Panjab and Calcutta.

Jaipuris' references to 'Baniyas' are not without ambiguity: it can refer to anybody involved in trade and for non-Baniyas carries derogatory connotations of avarice and parsimony; Baniya references to themselves tend to refer to their nomothetic *prakritisah* (nature), their temperance and scrupulousness; but all trading caste members including Jains, regardless of their actual profession, all tend to fall under the rubric of 'Baniya'.³⁰ In Jaipur, a Jain is seen as the archetypical Baniya. Jain Baniyas, as do their Hindu equivalents, claim an innate superiority in business matters, following a natural calling - their *dharma* - inherited from generations of traders that is fitting and relevant (cf. Fox 1969:58). Jain tradition and scripture have sanctioned trade as the ethical occupation rather than other professions. Wealth is viewed as the result of achievement, integrity and

³⁰The term is derived from the Sanskrit *vanij*, a merchant. From Fox's data, all those engaged in trade, 'sharp with money' or lazy, irrespective of caste, were regarded as Baniyas (Fox 1969:39-40). Although less frequently heard in Jaipur, Cottam's traders in an anonymous town in Jaipur district preferred to be called '*Mahajan*' ('lord') rather than the more pejorative Baniya (Cottam 1980:331).

right conduct, penury is implicitly the effect of *pap* (sin); and success in business can be utilised in the form of meritorious donations to Jain religious institutions conferring ritual status, social prestige and creditworthiness.

Of the 'Jains' own attitude to caste' in urban north-west India, Banks' has cogently argued that the median range of the caste hierarchy has dissolved into competing communities. 'That is to say, a hierarchy of *jatis* ranked according to notions of ritual purity has been replaced by a fluid set of endogamous status groups which provide an arena for individual or group action and competition' (Banks 1992:52). Arguably, among the middle classes of Jaipur, this statement could be amended to embrace members and groups from all the twice-born castes. Banks' concedes that concepts of purity remain but their persistence varies with individual experience and education. It has already been noted that Jains see their religion as morally superior to brahmanism, but Banks rightly claims that the Jains' view Vaisnavite Baniyas as possessing a religion of 'equivalent worth' perhaps due to their close interaction with them in commerce and with whom they may even share caste membership (Banks 1992:52-53).

iv/ Family, Residency and Marriage

The Jains, like their Hindu neighbours, have always regarded the joint/extended family as the norm. Family fission is of course nothing new: if two brothers or their wives, for example, residing in the same household continually disagreed, then one of them would eventually have the choice of leaving the family home. But in India, separation of the household can produce complex domestic patterns where typological labels such as

'nuclear' and 'joint' prove inadequate (Shah 1974:143-45). Reynell has comprehensively shown how the household patterns of the Jaipuri Svetambar Jains is often cyclic, how the lineal extended family divides into separate family units but that one of the latter may evolve into a lineal extended family over time. And the property, commercial, and living arrangements that accompany these changes both within and outside the patrilocal home are extremely varied (Reynell 1985a:88-94). Fission of the household may be caused by sheer weight of numbers. The *havelis* were often built piecemeal; this was to accommodate, as residence was overwhelmingly patrilocal, a son's in-marrying wife and their later children. With the death of the oldest members of the family, hopefully a balance between family members and the space available could be arrived at. If not, one solution was to open a branch of the business in, say, Bombay or even overseas although such a move would have to have a primary commercial rationale. Also the family elders may well retain financial control, decision-making on marriages and major rituals for its expatriate members.

Earlier, in the absence of a male heir and probably reflecting their mythic Rajput ancestry, a nephew would have been adopted but that custom has lapsed since Independence. Later, the practice was to acquire an in-marrying son-in-law to be trained to continue the business. But this arrangement is never strictly uxorilocal; in the cases known to me, the son-in-law and his family never reside in his father-in-law's household but maintain an independent residence. Nevertheless, there is a certain stigma, something ignominious about being in such a position. In another example, an in-marrying son-in-law was by-passed and his second son trained as a jeweller and eventually inherited his grandfather's business to continue the family tradition. But they did not move into the

latter's residence until his demise. Another jeweller has four daughters; the two eldest daughters are already married to non-jewellers, in fact to non-Jains, both in 'love' marriages. When I suggested to him that his next daughter, who is approaching marriageable age, be married to an in-marrying son-in-law lest the family business died out, he was not at all perturbed and unusually quite prepared for the inevitable to happen.

Marriage was traditionally intra-caste if not intra-sectarian; but the equivalence of Oswals and Srimals was explained as much in terms of identical business interests, sect affiliation as well as marriage, and probably follows the pattern of Oswal Baniya intra-caste marriage across sectarian lines. But in the last twenty-five years even these patterns of endogamous flexibility have been made even more pliable by Svetambar alliances to not only non-traditional Baniyas, such as Digambars, but also to *Brahmans* and Rajputs. And this changing marriage pattern is not only a matter of a business alliance but reflects a concern with wider class interests based on education, income and profession. Thus, informants may discuss the notion of 'community' - particularly in regard to marriage - in terms of *jati*, *gotra*, sect, locality, Jainism, the gem trade and profession, singly, or in a confusing and even contradictory combination of several or all of these ingredients (see below).

The primary unalterable parameter of marriage is the exogamous *gotra* which is divided into any number of *kuls*, individual *kuls* share descent from a common ancestor but often ties between distant *kuls* are too peripheral to have any corporate identity.³¹ However,

³¹While *gotra* may be used as a synonym for *jati*, it is not to be confused with an exogamous *biradari* ('sub-caste') (cf. Parry 1979:4-5 and Cohn 1987:167).

there is an unambiguous stipulation that there are four *gotras* to be avoided in marriage, the pervasive 'four *gotra* rule': ego's father's, ego's mother's, father's maternal and mother's maternal *gotras*. The lineal extended family does have a shared corporate identity, usually occupying a rambling *haveli* or villa in the new city, overseen by the family *malik* (head) who is the final arbiter in familial and business decisions, and represents the integrity and status of the household. But although the lineal extended family may have a corporate business identity its members may not necessarily share residency. Family interests may be overwhelmingly business interests, and business may require a member of the family, typically a son, to reside outside the city or India.

To maintain the status of the patrilocal household, the in-marrying bride must be from a comparable household. As virtually all marriages were arranged, the respective parents of a prospective couple would probably have been known to one another as both parties were often resident in the city. The couple may have been matched when they were young children but my informants stressed that this practice was unheard of nowadays.³² The father with a marriageable son or daughter would ask his relatives or colleagues to enquire and suggest possible matches. If the suggested party were an unknown quantity, he would discreetly investigate through the community grapevine the other's reputation, finances and life-chances.

We have noted that some marriages were inter-sectarian and invariably the in-marrying bride adopted the sect and the religious practices of her affines (cf. Reynell 1991:50). But

³²There is a widespread opprobrium of any suggestion that Jains may encourage any form of 'child marriage' which is widespread, although outlawed, among the lower rural castes of Rajasthan.

empirically this was not always the case: Apocryphally, there are stories of women who retained their sectarian beliefs after marriage and single women who changed their sect allegiance. Among one of my informant families, who are Svetambar non-image worshippers, was an in-marrying Digambar image worshipper who not only continued to visit temples but who also was accompanied by her children. Specifically, in this instance, I was told that it depends on the character and personality of the spouse; if she has the 'independence of spirit' she will be able to retain her beliefs as long, of course, as this acceptable to her prospective in-laws.³³

Nevertheless, the power and influence of Jain women in Jaipur is hard to assess and my interaction with them was strictly limited; most of the following is rather gleaned from male informants. Reynell sees women as significant in the 'reproduction of the Jain community', due to their participation in religious events (Reynell 1991:54-65). Beyond the religious domain, every household has a senior paternal woman member who has a sort of responsibility for 'protocol'. She must be consulted in respect of prospective marriage partners, her views noted if not obeyed, and on certain familial rituals if these have been allowed to lapse or where guidance is needed. Formerly, older women had an important role in the transmission of folkloric moralizing Jain tales (*kathas*) about saints, sages, and preceptors to their progeny, although this is a declining tradition.

Women traditionally spend most of their time in the household or at the *upasraya/sathanak*. But among the Svetambars in Jaipur, in addition, 'household' should be amended to

³³From her study, Reynell found that out of 69 marriages, 18 were inter-sectarian alliances but only 12 brides converted to their affines' sect (Reynell 1985a:82-83).

include the wife's natal home; as the wife's family was often resident in the city there was considerable interaction between her adopted and former households. Vatuk observed from her study of middle class neighbourhoods in Meerut, contrary to the expectation that a wife should increasingly interact with her affines, that a significant number of married women interacted more frequently with their natal kin who were resident in Meerut, and these links maintain the continuity and solidarity with the natal kin group (Vatuk 1972:140-41). But Vatuk presupposes an older traditional emphasis on patrilocal links, and the retained natal interaction was a comparatively recent juncture and the result of Meerut's later 'urbanization'. However, the situation in Jaipur, where marriage alliances within the city are commonplace, suggests a continuation of strong ties with both affinal and natal families - 'bilocality' (Reynell 1985a:87), and this has always been the case. Unlike Vatuk's conclusion, this is a familiar rather than a recent phenomenon.

Women are almost entirely economically dependent on their fathers or husbands. Widows' directly inherit from their deceased husbands; in the rare event of their being childless they can donate the inheritance to a religious institution in the form of *dana*. Typically, however, a widow is neither young nor childless and they rather tend to devote themselves to religiosity, intensifying their undertaking of *tapas* in the form of fasts. Ultimately, the widow may forfeit her inheritance and become an ascetic.³⁴ Either as pious widow or ascetic, senior women members of the community have considerable

³⁴There was a widespread perception among my male informants that the majority of *sadhvis* were widows; however Reynell, from her observations in Jaipur and parts of rural Rajasthan, argues that this may have been the norm but the majority were under 40 years of age and there were few widows. She also suggests that some girls were becoming ascetics as they were 'unmarriageable' - from large families and poor rural backgrounds (Reynell 1985a:248-49,264).

status. If they are still young there is the possibility to remarry, previously there was a prohibition on widow re-marriage but it is latterly much more acceptable. In a city like Jaipur with its relatively large Jain population, such sentiments among its more tolerant enlightened members were always likely to be acceptable. As Reynell has noted, westernized Jain families allow women greater autonomy, higher status, and even the right to work. '[But] women from such families owe their elevated position more to the changing values within the Indian middle class as a whole rather than to Jain religious beliefs of female equality' (Reynell 1987:53).

Thus in respect of marriage, decisions pertaining to a marriage partner involve a complex of factors which were weighed one against the other. Outside of *gotra* proscriptions, concerns of sect, caste, profession, and class can be relativized to produce the perfect match. If sect affiliation was paramount, piety and religious observance particularly among women were highly esteemed; the emphasis may be on an intra-caste alliance which may include Vaisnava Baniyas as they share a similar lifestyle, importantly dietary restrictions; many Jains still think of their ancestral town or region as their 'home', and a minority may opt for an alliance with their place of origin as well as taking into account caste and/or sect considerations.

Of marriage prescriptions revolving around a caste/sect axis, attempting to unravel this nexus often produced contradictory responses among my informants about which factor was uppermost. There are always exceptions: for example, one Oswal whose preference was for an intra-sect/intra-caste marriage for his children, however, offered as a caveat that his daughter had married a Sriminal; another Oswal claimed that a potential alliance

should only be with the same *jati*, then later offered the proviso that they must be 'Jain'. Preference does not always reflect the reality. The situation is compounded by the fact that Srimals and Oswals are seen as one caste, but this view is not shared by all and their identification may vary on context. As one informant explained, '*sanskar*' is more important for some Jains than for others, and this designation is probably the best description for a cultural matrix that provides the bases for decision-making. He added that many would prefer an inter-*jati* alliance but if they marry, say, their first-born outside the *jati*, they fear they may not be able to marry other children within the *jati* if they so desired. They are afraid of acquiring a reputation as people who 'marry-out'.³⁵

Out of forty Svetambar Jain households, in marriages over the last twenty years, 24 strictly followed the intra-caste/intra-sect mode - this includes all age gradations: brothers, sisters, sons, grandchildren, etc.; nine others had engaged in some form of inter-caste or inter-sect marriage. All these were considered 'orthodox' and involved only Srimals, Oswals, Kharataragaccha and Sthanakvasi. There were no Oswal marriages between Jains and Vaisnavas, and only six households had entered into Srimal/Oswal alliances - which is probably less than informants imagined had occurred. Out of this 33, nine of this number insisted that both identical caste and sect would be their criterion for any future alliances; a further twelve claimed that either sect or *jati* would be their primary consideration; the remaining twelve gave a variety of responses: 'Svetambar', 'Jain', 'Baniya', '*kisi*' (any). Thus, we can see the possibility of a widening of the choice of potential marriage partners. Seven of the original forty households had already

³⁵Reynell claims that it is the first and last marriages of a family's children that are noted by the community, as it is these that establish or maintain the family's status (Reynell 1985a:79).

contracted at least one alliance that was outside the normative caste/sect ambit. And these 'mixed' marriages are not the prerogative of the *lakhpatis*; in fact, only two alliances, between a Sriminal and a Vaisnava Agarwal and a Sriminal and a Digambar, were collectively considered as belonging to the wealthiest families.

Although still a minority, there were an increasing number of what are called 'love marriages' among the Svetambar jewellers, but this does not imply that the match was not arranged. What it did imply is that the match was initiated by the couple - who had met at, for example, university - whereby they approached their parents and asked permission to marry.³⁶ However, parental consideration of the proposed alliance would follow the weighing of the various factors as outlined above; elopement was unheard of. Cormack sees this situation as one where young Indians are increasingly allowed the right of decision in marital choices but are without the means to make that decision (Cormack 1961:101). Ascertaining who initiated a marital choice again can lead to contradictory responses: for example, one man told me his bride had been chosen by his father, but his uncle informed me that the bride had been suggested by her spouse, and the latter's disclaimer was probably due to 'some marital problem'. Also it is impossible to quantify how well a marriage couple knew one another or how much 'in love' they were.

Equally unfruitful was attempting to compile the number of abortive alliances; it was not something many informants were prepared to discuss. One example, which was openly

³⁶This pattern has been also been observed by Ross among Hindu upper class families in Bangalore (Ross 1961:253), but her interpretation is not supported by Vatuk who is critical of Ross' data (Vatuk 1972:87).

discussed in one household, was that a potential bride who herself had suggested an arranged marriage, rejected her proposed suitor - even though he was an M.A. from Calcutta - because he spoke poor English and English was her 'first' language.

The choice of a twenty year time-span is not arbitrary as the number of marriageable Jains is declining. It was not uncommon to find in the generation who are now in their forties and fifties, five or six siblings spread over a 15 to 20 year period. Usually, it is rare to find more than 2 or 3 children per nucleated segment within the extended Jain household. This was either a response to government propaganda or more likely an image of the ideal responsible middle class family as having only one son and one daughter.

But many if not all of these arrangements had some form of class interest even if they were framed in a caste/sect idiom. As Reynell has noted, 'Within the parameters set by caste and *gotra* it is considered essential to marry one's son or daughter into a family of suitable wealth and status.' But, 'Although marriages are set within a hypergamous idiom it is common in practice for marriages to take place between a couple from families of equal wealth or status' (Reynell 1991:48 - emphasis added). She also adds that this idiom has not led to the emergence of either collectively defined superior or inferior divisions. My informants pay lip-service to this idiom but rather this **artificially** creates the difference between wife-givers and wife-takers (cf. Parry 1986:462). The emphasis is very much on the comparability and equality of marriage partners - of 'like marrying like' - although it may be expressed in the form of hypergamy.³⁷

³⁷The phrase is Stirrat's who found the same contradiction in a Roman Catholic fishing village in Sri Lanka (Stirrat 1989:106) (cf. Pocock 1972:106).

For Cottam's Rajasthani Baniyas, Hindu and Jain, 'Marriage dominates the conversation of the Mahajans of Mandi - when they are not talking about making money', and, 'To a very great extent, the one process is dependent upon the other relationship' (Cottam 1980:340). This was certainly not the situation among the Jain jewellers of Jaipur although more recently, for some of the most affluent families, financial interests including even dowry payments may be the prime motive for a particular alliance.³⁸ Even so, with the rare exception, these alliances were never merely business deals.

Although the Srimals and Oswals have traditionally had a near monopoly on the gem trade in Jaipur, over the last quarter of a century many other *jatis*, Baniya and otherwise, have entered the business. Now there are considerable numbers of Agarwals and Khandelwals - both Digambar and Vaisnava - plus Maheswaris, *Brahmans*, Rajputs, Sindhis, Panjabis and Muslims. But there is a general conservative estimation among both Jains and non-Jains that Oswals and Srimals still control approximately two-thirds of the gem trade. Social and economic ties within and between the two *jatis* are reinforced by affinal linkages. Thereafter, these affinal links constituted a serried network along which economic activity could flow (cf. Reynell 1991:53). However, Reynell's hypothetical contention that religious affiliation may act as a source of exclusion towards other religious groupings - for example, Jains against non-Jains or Svetambars against Digambars - of this, I could find no evidence (Reynell 1991:52-53). As one jeweller informed me, such exclusivity may have been practised in the past but they were

³⁸Some of the wealthier families have recently embraced large dowry payments, although it was only admitted to by one informant, and its discussion was largely one of anecdote and gossip. This practice was generally deplored by my informants and was expressly forbidden to Srimals; see, Chapter 7: Cultural Capital and Conspicuous Consumption.

prepared to transact with anybody as long as the terms were right. And, he added, there were a minority of important non-Svetambars, non-Jains and non-Indians involved in the business that such restrictions would be counter-productive. Exclusion was practised against individuals and families, Jain or otherwise, with whom the jeweller has had negative commercial dealings.³⁹

By implication, an individual jeweller's resource group will include inputs and outlets whether of Jain provenance or not, thus the wider gem business community transcends narrower Jain interests. Two of my informants maintained that they only did business with fellow Svetambars; however, the remainder argued that this may be the 'ideal', part of a commercial tradition, but in practice it was impossible to achieve, unnecessary and undesirable.⁴⁰ Many older jewellers were ambivalent about the influx of non-Svetambars into the industry, they decried the loss of their monopoly which they perceived had resulted in 'sharp practices' by their non-Svetambar competitors, but at the same time they conceded and welcomed the fact that the business had been 'opened up', particularly in respect of exports.

Two of the most important constituents of the Svetambar Jain community were the parameters of sect and caste, and their juxtaposition is particularly pronounced in the choice of marriage partners. But these distinctions have been correlatively relativized to

³⁹'While we can often find out what people believe to be the case, it is usually much more difficult to decide to what extent beliefs correspond to actual states of affairs' (Molund 1988:18).

⁴⁰This exclusivity discounts the Muslim lapidarists who are the manufacturing backbone of the industry.

those of income, occupation and education - i.e. to class - and the emphasis is on equivalence of status. There was a certain flexibility in the marital choices of a minority of informants and a possibility of widening the scope of marriage partners, although half of the household heads expressed the view that caste and/or sect affiliation would remain their primary criteria. Within these limitations there is a degree of choice for marriageable Jains who may in fact may initiate the match. However, the overwhelming majority of marriages are between members of lapidary industry and ultimately there is a potential commercial element in virtually every alliance.

v/ Jains in a Hindu World

The core distinction between Jains and their Hindu neighbours is primarily a religious one. It is the clear institutionalized interaction between the minority of ascetics and the majority of the laity that distinguishes Jains from Hindus; this is most evident during the monsoon months when the symbiosis between the two halves of the community are at their most intense, and is an annual event that is quite unknown to Hindu sects. Theologically, like Buddhists, Jains revere an exemplary human being - Mahavira - as being superior to any God or gods and, like Theravada Buddhism, Jainism holds the wandering mendicant to be the exemplar of the true path of renunciation. Consequently, a distinct literature has evolved over the centuries which reflects a Jain scriptural discourse about its particularistic theological interests - for example, the rigorous primacy of *ahimsa* and the shortcomings of Hindu practices such as sacrifice. According to Carrithers and Humphrey, even in the Deccan where Hindu influence has arguably been greater, Jain temple organization is quite distinct from that of Hindus (Carrithers and

Humphrey 1991:10). Besides their own pilgrimage centres, Svetambars have the institution of the meeting halls where ascetics and laity can interact and where, besides the Sunday preaching, the initiation of ascetics and group fasts take place. This last venue gives Jainism a 'congregationalist' dimension. But all of the above give Jains a self-awareness of a distinct identity, to be differentiated from the Hindus, which establishes them as an independent community.

The distinctiveness of Jainism does not imply that there has not been any interchange of ideas and practices between Jains and Hindus over the last two and half millennia, or even longer: Many of the materials used in Jain *puja* are also used in Hindu ritual; both share a cult of the *guru*/ascetic with its attendant austerities; the Digambar Jains of southern India have their own 'Jain Brahman' priests who both wear the 'sacred thread';⁴¹ the idiom of caste is pervasive among Jain communities; the quasi-ascetic *bhattaraks* and *yatis*, the custodians of religious property of the Digambars and some Svetambar sub-sects, are not unlike their Hindu equivalents; and although Jains have their own calendars, both communities share some of the same festivals. But these practices have a logic that is peculiar to Jain observance and are imbued with resonances of an alternative belief system.

For my Jain informants who were cognizant with the similarities between the two faiths, they perhaps understandably stressed that the transmission of religious ideals and practice was exclusively one way. For them, Jainism represents an older Sramanic pan-Indian

⁴¹On Jain Brahmins and the sacred thread see, Sangave (1980:98-99 and 251-52 respectively).

tradition which has bequeathed the cult of the *guru*, asceticism, meditation, vegetarianism, and particularly *ahimsa*, to the sub-continent. This ongoing influence was best exemplified by the much-cited devout Jain jeweller Raychandrabhai Mehta's influence on Mahatma Gandhi.⁴² Indeed, the corollary of this attitude was that many of my informants' expressed the superiority of Jainism to Hindu practices not only in respect of historical precedence but in terms of their adherence to *ahimsa*, particularly their fastidious preparation of food and drinking water. But this superiority is expressed in purely religious terms and not in the idiom of caste with its concomitant associations of hierarchy, purity and pollution. They even chide Hindus for their cult of the cow ('why only the cow?'), their sacred bathing ghats and their plethora of deities.⁴³

Thapar's claim that historically one of Jainism's initial social attractions was its non-caste or cross-caste nature may be correct, but eventually Jainism inevitably accommodated itself to this pervasive form of social organization. Similarly, from the ninth century a number of Hindu *kriyas* and *samskaras* (life-cycle rituals) were adopted to mark rites of passage through the secular life (see, Williams 1963:275) and, with the exception of *antyeshti* (funeral ritual), clearly have a brahmanical model in mind (see, Jaini 1979:293-94).⁴⁴ However, the Jains' adoption of these life-cycle rituals was either not universal

⁴²Raychandbhai Mehta (1868 - 1901) also known as Srimad Rajacandra. Without acknowledging he was a Jain, Gandhi claims he was the most impressive individual he ever met (M. K. Gandhi 1976:64-65).

⁴³This superiority hides the fact that some deities are shared between the two religions (for e.g. Laksmi - see below), Jains also have their own sacred pilgrimage sites, have funded cow sanctuaries (see, Lodrick 1981) and, arguably, Jains' concern with even microscopic life forms borders on the obsessional.

⁴⁴For a comparison of Hindu and Jain attitudes to death, *karma* and rebirth see, Jaini (1980).

or has been subsequently abandoned. With the exception of marriage, none of the life-cycle rituals were undertaken by my informants; in fact, they were unaware of most of them and those which they were aware of were considered Hindu practices.

Where the Hindu world does most obviously impinge is with respect of pan-Indian annual festivities, *Holi*, *Raksa-bandhan*, and particularly *Diwali* which also has a commercial resonance. *Diwali* is the north Indian Hindu new year on the new moon of Kartik (October/ November); it is was traditionally a time for house cleaning, finalizing the annual accounts, and the occasion is observed in the hope of obtaining the favour of Laksmi, the goddess of wealth. But the closure of the old year's account books and the inauguration of a new set is more symbolic than real, as debts are often carried over from one year to the next, and the Indian tax year begins in April. This ritual of Laksmi-*puja* is not dissimilar from that performed by Vaisnava Baniyas, but for Svetambar, *Diwali* also involves a second and much more significant rite, the '*ladu puja*,' which commemorates Mahavira's realisation of *moksa* (liberation). The two rites combine to celebrate through the figure of Gautamaswami the secular and religious, the worldly and ascetic modalities of Jainism.

In one example, the Jain *Diwali* ritual involved the erection of an informal altar in the *haveli's* office, this comprised a large round tray full of dried fruit and nuts in front of three garlanded coloured pictures of Gautamswami, the foremost disciple of Mahavira, Rsabhadev, the first *Tirthankara*, and Jinchandrasoori, the last *Dada* of the Kharataragaccha Sangha. I was informed that the tray also had an invisible medallion of Laksmi lying under the fruit and flowers. The altar was completed by two three metre

long sugar canes overarching it.

With the whole family in attendance, the eldest brother of the household pressed a red *tilak* to the forehead of every member with the addition of a few grains of rice, and the second brother tied a *mauli* (amulet) of thin red and yellow cord around the right wrist of the men and the left of the women. Then with a fine brush, the elder brother methodically inscribed '*arham*' (*arhat*, *kevalin* - omniscient), and an equilateral triangle of the word '*Sri*' (Laksmi) forty-five times across the top quarter of the first page of seven new account books in yellow *keasacandar* (saffron and sandalwood paste). Beneath the base of the triangle he drew a swastika, on the left side of this he wrote '*Sri Subha*' (auspiciousness) and '*Sri Labha*' (profit) on the right, then the time and date. After this he listed six ideal characteristics associated with historical and mythical Jain figures that the householder should emulate: a/ the *labdhi* (miraculous powers) of Gautamswami, b/ the *padvi* (office, *cakravartin* i.e. universal ruler) of Bharat, c/ the *riddhi* (prosperity) of Dhanna, d/ the *buddhi* (intelligence) of Abhaykumar, e/ the *bal* (strength) of Bahubali, f/ the *dana vrati* (the pledge of charity) of Sreyam.

When all seven were completed, he arranged them in two rows of four and three in front of the altar for a blessing from the three Jain saints and, of course, the goddess Laksmi for a prosperous new year.⁴⁵ Like the dried fruit and nuts, more auspicious substances were laid on top of the books: a betel nut and a betel leaf, three marigold *malas* (garlands), some of the *kesacandar* paste was flicked over the books, finally small

⁴⁵Parry is surely wrong when he claims that the Indian merchant 'worships his account books' (Parry 1989:82).

amounts of rice. The last action was repeated by everyone present in turn kneeling in front of the altar, firstly, the men followed by the women and children. Then a tray with a flaming lamp (*dipa*) appeared and *arti* which 'cleanses' the air and summons the 'good spirits' was performed by all those present.

After the ritual, the household head as breadwinner and patron gave everybody present a brand new Rs.5 note - odd denomination brand-new notes are also auspicious. The women went from man to man, the younger men to the older men touching their feet as a sign of respect, wishing each other '*khus* (happy) *Diwali*'. The women reappeared with large quantities of *ladus* (sweets) to be consumed, the celebrations were then interrupted by the cacophony of fireworks being ignited by the children in the courtyard of the haveli. But for its few Jain touches, I am informed that this event would not differ from that taking place in a Hindu Baniya household. But the following day is one of the most important commemorations in the Jain calendar, the death and nirvana of Mahavira and is celebrated not in the home but in the temple.

The typical Jain temple, whether Svetambar or Digambar, is basically a large central domed chamber with a number of annexes adjacent to it; these tend to highly decorated in the style not unlike a mosque with an opulent display of floral designs and arabesques.⁴⁶ The *garbha griha* (sanctum sanctorum) is an enclosed shrine often with solid silver gates, which can be locked, usually opposite the entrance in the central chamber; around it is a passageway for the thrice-performed *parikrama*

⁴⁶Levi-Strauss (1976:522) rather flippantly compares a Jain temple in Calcutta to a 'high-class bordello'!

(circumambulation). The shrine, the chamber and annexes are filled with a confusing number of *murtis* (statues) in the *padma asana* (lotus position) occupying niches in the walls; except for a number of collection boxes and a low *cabutra* (rostrum) for the presentation of offerings, the chamber and annexes are largely empty and are reserved for devotees. Also mounted on the walls are saffron stone configurations (*bhomias*) and oleographs, stylized depictions of pilgrimage sites, scenes from Jain mythology and diagrams of the concentric Jain cosmos. The plethora of seemingly identical marble images represent primarily Mahavira and some or all of the other twenty-three *Tirthankaras*. Images of *Tirthankaras* only occupy the *garbha griha*, but they are also dispersed around the temple, and may or may not have their name on their base in 'Nagri script, alongside other Jain divines and *yaksas* (tutelary demi-gods).⁴⁷

A large crowd of devotees had gathered in the Pancayati Mandir at dawn to perform the *ladu-puja*. As in the *Laksmi-puja*, Gautamaswami has an important secondary role, but on this occasion it is as the acolyte of the last *Tirthankara* and the link between the latter and the later ascetic tradition.⁴⁸ The congregation assembled in front of the open *garbha griha* with trays and dishes of *ladus*, which appear to have no ritual significance but rather ostentation and auspiciousness.⁴⁹ The centrepiece of the ritual was the collective

⁴⁷Svetambar images are sculptured with folded drapery and have crystal quartz inserted into the eyes; Digambar images have no drapery or decoration.

⁴⁸Gautama holds a comparable position to the Buddha's first disciple, Ananda, as the founder of the Jain ascetic order; he is also a Jain equivalent to the Hindu deity Ganesa, a symbol of good fortune, a miracle worker and a remover of obstacles in both the material and spiritual realms.

⁴⁹*Ladus* are large round white-coloured sweets and soaked in rose water originally from Bengal.

singing of the *Nivana Stava* (praise of liberation) which celebrates the attainment of Mahavira's *moksa*. The assembly then moved to the left of main shrine to the image of Gautamaswami and sang a *stava* which celebrates his detachment from his mentor, his omniscience, and the establishment of Mahavira's *dharma* through his disciple. The ritual ended with a *boli* (auction) for who would be first to perform *arti* before the main shrine.

Thus in these two ritual scenarios Gautama performs a twofold linkage, firstly between the secular and the spiritual realms, and secondly between Mahavira and the dharmic succession. *Diwali* is firstly a festival of material wealth and also a solemnization of the Jain *dharma*, but it also represents the overlapping problematical nature of the Jain community. In a pan-Indian context they adhered to the celebration of a major Hindu festival and at the same time they sanctify a peculiarly Jain event. To some of my more theologically-minded informants even the *ladu-puja*, like other temple-centred and piously-attended rituals, was considered part of an institutionalized 'social' *sanskar* and not 'real Jainism'.

vi/ A Jain Community?

Carrithers' and Humphrey's have established an ideal-typical criteria for a Jain community: a/ a common culture, belief, and practice as well as some common interests; b/ and these can be distinguished from the surrounding society; c/ consciousness of a Jain identity; d/ effectiveness as a collectivity in social, political and/or economic life; e/ and an ability to reproduce itself (Carrithers and Humphrey 1991:6-7). But noting that community, 'points to a reality which is complex, multivalent, [and] subject to many

historical contingencies'. 'Nevertheless, there are distinct sections of Indian society, made up of Jains, which cannot be adequately defined in terms of other concepts, such as "caste", "sect", "class", or "political group"' (Carrithers and Humphrey 1991:287). In reference to their criteria, they all are applicable to the Jaipuri Svetambar Jain gem traders. I would emphasize that the most compelling factor would be a core religious identity, but is a collectivity of Jain religious identities enough to establish a Jain community?

Difficulties arise in the occupational/economic domain: From the collection by Carrithers and Humphrey, the papers by Cottam Ellis and Singhi on smaller towns in Rajasthan, Jains comprised 14% and nearly 20% of their total respective populations, far higher than in Jaipur, yet they did not form a community - in the sense of taking a dominant identity from being Jain. In a socio-economic context, they blend into the general Baniya community rather than have an exclusive social identity or form a separate economic interest group; being Jain was perceived as purely a religious and not their primary identity.

An important cleavage that emerges from Carrithers' and Humphrey's volume is the role of men and women: the above two studies concentrating on the male economic domain concluded a distinctive lack of a Jain community; on the other hand, the studies by Reynell of Svetambar women in Jaipur and, by incorporation, Carrithers of Digambars in rural Maharashtra show the importance of women in the reproduction of the Jain community, both the role of female purity and women's participation in religious activities are essential for the maintenance of group identity. But Humphrey's study of

pilgrimage sites in Rajasthan and Banks' of Gujarati Jains in Leicester, where there are no ascetics, show the importance of sectarian divisions as markers of the community. From my own observations, I would concur with this last statement with the rider that sectarianism was initiated and is abetted by the ascetics.

But some Jain groups and individuals have little or no sense of a Jain identity as being differentiated from Hindu society, a point the editors' concede (Carrithers and Humphrey 1991:6), which may explain the discrepancy between the Census' total of Jains in Jaipur District and my informants' estimate; in this exercise many Jains simply designate themselves as 'Hindu'.

All my informants all claimed that their primary identity was Jain. Paradoxically, the explanation for the discrepancy between Cottam Ellis' and Singhi's data and my own can probably be explained in the form of an occupational rather than a religious bias. By concentrating exclusively on the lapidary industry which has historically been dominated by Svetambar sub-sects and two castes, which constantly intermix, will almost inevitably form a coherent 'community' - and probably an imagined community as there are a minority of important non-Svetambars involved in the industry. The simultaneous religious, social and economic interests of sect, caste and business, and to a certain extent class, all etched on a cultural template of Jain sanskar, have formed a collectivity which is perceived as primarily 'Jain'. However, this community is flexible enough to be divided by its constituents to form micro-communities of caste, sect, etc.; conversely, it can be expanded to incorporate professional and class interests to form a macro-community of wider business concerns. All these ingredients singularly or in varying

combinations are potential communities.

Many older Svetambars complain that what was originally a homogeneous and primarily a religious community is now a heterogeneous and principally a business community. Arguably, it was always a business community embedded in a cultural tradition - M. M. Weber's 'community of interests' - and this appellation best describes the Jain jewellers of Jaipur. Their identity is multiply constituted by religious and socio-economic interests of caste, sect, occupation and class, and yet simultaneously tends to be articulated publicly as a predominantly religious identity, even though religion itself is only one element and may not always be the most important in organizational terms.

The last two chapters have examined the economic and cultural structures of the Svetambar Jains of Jaipur, and it has been noted that religious organizations play a role in defining that community. The next chapter will focus on the important area of religious gifting and philanthropy where economic and socio-cultural strands of the community are interwoven in a religious arena.

CHAPTER 6: GIFTS AND CHARITY

i/ Introduction

In this chapter, I want to examine the constituents of Svetambar Jain gift-giving and philanthropy in Jaipur. I will concentrate mainly on one sub-sect of the 'image worshipping' Svetambar Jains, the Kharataragaccha Sangha. The Jain religious precepts of charity will be examined, and this will be followed by examples of the types of gifts or rather the occasions for gift-giving, in particular, the temple ritual, alms-giving during the intense interaction between ascetics and laity during the monsoon season, the installation of new images, fasts, and pilgrimage. With the exception of the first two, these events are sponsored by individual Jains; and the majority of these events have as an important constituent charitable auctions, which act as a competitive alternative means of making religious donations. The Sthanakvasi sect, in the absence of temples and images, direct their philanthropy towards more secular goals; however, this charitable approach will be considered in the context of religious merit-making. Requests to divine intermediaries and demi-gods in Jainism are theoretically non-orthodox and, in respect of intercession and the important principle of *karma*, the dual nature of religious belief will also be examined. Finally, the motivation and rationalization for charitable donations, particularly the legitimization of black money and status enhancement in a religious arena will conclude the chapter.

ii/ The Jain Gift

There are confusing number of taxonomies in regard to Jain *dana*.¹ The nature of Jain gift-giving and philanthropy has its origins in the division of the Jain *sangha* (community) into its ascetic and lay aspects. Williams has argued that from medieval times, *dana* came to imply the making of considerable bequests to the Jain church and *dana-vrata* (a vow of charity) became the laity's central expression of its faith (Williams 1963:149). The highly influential twelfth century Gujarati Jain scholar and sage, Hemchandra, in his *Yogasastras* describes compassion as, materially, the desire to remove suffering from the world; spiritually, it is the following of the correct *dharma*. Hemchandra then goes on to list the '*panca-alankar*' (five ornaments) of a devotee: 1/ *sthairya* (steadfastness in the faith); 2/ *prabhava* (influence i.e proselytising the faith); 3/ *bhakti* (devotion to the faith); 4/ *kausal* (proficiency in the scriptures); 5/ *tirtha seva* (serving the Jain divines i.e. performing ritual, undertaking pilgrimages, fasts, etc.) (Bothara 1988:33-34).

A venerable informant claimed that numbers 2 and 5 can have what he called 'social' interpretations, they can both be seen as *dana*. The second ornament can be construed as *dana* as the public act of charity is an advertisement for the faith, it inspires others to do likewise and it is meritorious. The fifth also implies giving *dana* to temples and ascetics, and sponsoring pilgrimages and fasts not just participating in them. Moreover, in the texts surveyed by Williams, *puja* (worship) is considered to be *dana* in the widest sense, and the giving *dana* to ascetics is regarded as *puja* to the ascetic (Williams

¹The nature of these taxonomies are examined in Williams (1963:148-53) and Laidlaw (1990:138-42).

1963:119,216).

Another area of symbiosis between ascetics and the laity revolves around the five *vratas* (vows) that they should both undertake. These vows are the second part of the eleven spiritual *pratimas* (stages) prescribed for the Jain laymen.² The *vrata-pratima* consists of five *anuvrats* (lesser vows): *ahimsa* (non-injury to all living creatures), *satya* (truth-telling), *asteya* (not stealing), *brahmacarya* (sexual abstinence), and *aparigraha* (limiting one's possessions). The ascetics also take the same five vows, formally, at their *diksa* (initiation) as an anchorite, but in this case they are the *mahavratas* (great vows). The difference between the two sets of vows is one of degree; for example, for the ascetic *brahmacarya* involves complete sexual abstinence, but for the layman it is interpreted as non-adultery - with the exception of his own wife, he regards all women as if they were his sisters.

But in respect of the fifth vow, the difference between the ascetic's and the layman's vows is not one of degree but of kind. As Williams has noted, the whole interpretation of *aparigraha* must be fundamentally different for the two groups as, for them to be identical, would completely undermine the infrastructure of the ascetic community with its material reliance on the laity (Williams 1963:93). The ascetic has renounced possessions; but if the layman has no possessions how can he donate to the ascetics and the broader Jain church? Norman has rightly argued that there are pitfalls here for the unwary reader (cf. Reynell 1985b:21), and that the lay canon is largely a medieval invention. Quoting from an earlier Prakrit text, Norman lists the considerable possessions

²For a complete list see, Jaini (1979:186-87).

of a convert to lay Jainism not its asceticism.

‘It is clear that as far as his money, estates and herds are concerned, he was merely limiting himself to his present holdings and undertaking not to increase them....In this sense *aparigraha* is interpreted as the layman donating his excess wealth’ (Norman 1991:32-33 - emphasis added).

The same informant added that *aparigraha* can also be interpreted as *dana* - having less by giving more. There is no doubt that all my informants were familiar with the concept of the *anuvratas* and its centrality to the layman’s adherence to the faith. However, their commitment to the vows was negligible: half of my informants claimed they didn’t adhere to them at all, one claimed that it was not possible to strictly follow the vows as it was incompatible with being in business; the remainder gave replies such as ‘Yes, but not strictly’, ‘Yes, moderately’, or ‘I try’.

There is a tendency among some older jewellers to take a much deeper interest in Jainism to the point where they will hand over the daily running of the firm to their eldest sons, and in India this retiring religious preoccupation is not peculiar in Jainism. This interest may take the form of creating a meditation room in the home; performing yogic exercises and undertaking fasts; the study of numerous Jain texts, perhaps involving more than competence in Sanskrit and Prakrit, sometimes even producing tracts and panegyrics themselves; more visits to *sadhus* and *acaryas*; visiting pilgrimage sites outside Rajasthan such as Palitana in Gujarat or those in Bihar. This is an almost full-time preoccupation with the faith or as much time as the business will allow. And although these ‘theologians’ as opposed to mere followers are well-known members of the Svetambar community, they tend to lead a more private meditative existence and have a lower public

profile. Interestingly, although five of my older informants devoted themselves almost exclusively to religious pursuits, only one claimed to be a strict conformist to the *anuvratas*. From this I conclude that lay adherence to the vows is virtually non-existent.

As Jaini has noted, adherence to the *anuvratas* and *pratimas*, 'while theoretically set down for all laymen, tend to constitute an ideal path followed only by a select few' (Jaini 1979:188); when a layman has reached the ninth stage of the eleven *pratimas* he formally disposes of his property and prepares to become a mendicant. But such application is extremely rare.³ The widespread daily practices, the recitation of the *panca-namaskara mantra*, *samayika* (meditation) and the *mulagunas* (dietary restraints) are both a social convention and a religious undertaking. For the overwhelming majority of Jains, their public spiritual practice consists of a round of once or twice-daily temple attendance and periodic ceremonies.⁴ 'These rituals serve not merely to bring members of a family or community together.... but they also provide a sense of group identity - that is, the particular ritual forms adopted by members of a given community clearly distinguish them from their Hindu neighbours and from rival Jaina sects as well' (Jaini 1979:188-89).

There are seven forms of *punya-ksetras* (fields of merit) selected by the medieval Jain

³In fact very few do: According to a census conducted in 1977 there were approximately 1500 Svetambar *sadhus* and 4000 *sadvis*, and only 65 Digambar *munis* plus another 60 junior *sadhus* - i.e. still wearing some form of clothing (Jaini:246 n.8). Cort estimates that in 1986, there were only 19 Kharataragaccha *sadhus* and 193 *sadhvis* nearly all in Rajasthan; respectively, the Tapagaccha had 1179 and 3680 (Cort, quoted in Dundas 1992:124). Carrithers estimated there were about 100 Digambar naked *munis* in the 1980's (Carrithers 1990:148).

⁴Pious members of the Svetambar Sthanakvasi and Terapanth which eschew 'image worship' completely, nevertheless, make frequent visits to their meeting halls to fast and visit ascetics.

preceptors as acts of charity: 1/ *Jina-bimba* (commissioning images of the Tirthankaras); 2/ *Jina-bhavana* (building temples to house the images); 3/ *Jina-agama* (creating circumstances for the copying and circulation of Jain scriptures); the remaining four come under the rubric *Atithi-sambvibhaga* (sharing with guests): 4/ giving alms to *sadhus*; 5/ giving alms to *sadhvis*; 6/ providing spiritual assistance to spiritually advanced male members of the lay community, encouraging various religious activities, building schools, and distributing clothes to the poor; 7/ ditto, with respect to women (Williams 1963:165) (cf. Jaini 1979:220, Reynell 1985a:56). All these donations are seen as meritorious and will gain the layman rebirth in a heaven or a *bhoga-bhumi* (place of enjoyment).

According to the last available statistics, there were thirty-one registered Svetambar Jain charities in Jaipur in 1984; these include hospitals, clinics, animal refuges, schools, libraries and publishers.⁵ Traditionally, charities were divided by the Jains themselves into 'temple' and all other types of donation, but more recently there has been a blurring of the distinction as to make it meaningless.

Temple charity not only involves the renovation of temples and the commissioning of new images but sponsoring, often at considerable expense, the often substantial ceremonial that accompanies the *pratistha* (consecration and installation of a new image), *diksa* (the initiation of an ascetic), major *upvasa* (fasts), *yatras* (pilgrimage); and the *mahapujas* (major rituals) that accompany the annual commemoration of the installation, the birthdays and other *parvans* (holy days) of the *Tirthankaras* and other Jain saints. And many of these events have as an essential ingredient *bolis* (bids), quite literally auctions,

⁵Supplied by the secretary of the Svetambar Jain Kharataragaccha Mandir Sangha.

whereby elements of the ritual are undertaken by the highest bidder. Again, this is another avenue of donation available to the faithful and another source of revenue for the temple organisation. And typically, the average temple of any sect contains anything from a dozen to a score of large metal collecting boxes, and these are often donated by laymen and bear their names.

The erection of temples and images and the propagation - publishing - of the scriptures by and large tend to be the preserve of the very richest members of the community, although I know of an example where the publishing of religious literature, not necessarily canonic scripture, was a modest collective charitable effort. The last four avenues of meritorious donating - *atithi-samvibhaga* - are the giving of alms to ascetics and to members of the laity who are spiritually advanced, and it was particularly *baharana* (alms to ascetics) and *devadraya* (offerings to the *Tirthankaras*) that provide the less affluent with an opportunity for meritorious gifting. I know of no examples of *dana* to the laity, but the giving of alms to ascetics is commonplace especially during the monsoon. The ascetics will only accept food from Jain households who are known to be *suddh* (pure) i.e. strictly vegetarian.

iii/ Gifts and Ritual

a) *Devapuja*

‘The Jaina temple is perhaps most accurately viewed as a replica of the *samavasarana* (holy assembly of the *Tirthankara*). The layman comes near as though he were actually approaching the spot where a living *Jina* sits immobile, bathed in omniscient glory,

"preaching" by means of the miraculous sound emanating from his body.⁶ The *Jina*-image itself is used as a tangible aid to visualization of such a sacred being; thereby one can hope to awaken his soul's potential for *samyak-darsana* [true spiritual insight], as so often supposedly happened to those fortunate enough to have encountered a real Jina in ancient times' (Jaini 1979:196).

Besides the daily household *samayika* which virtually all my informants - both Kharataragaccha and Sthanakvasi - undertook, 70% of the former households had members who made daily or twice-daily visits - early morning and at dusk - to a local Kharataragaccha temple. This may have involved a simple *darsana* (view) of the images and a recitation of the *panca-namaskara mantra* to the more elaborate eightfold worship *devapuja* - *astprakari-puja* - or the *snatra-puja* (bathing ritual), the latter performed by small groups of devotees, both of which are usually undertaken in the early morning. The former ritual has been accurately described by Humphrey (1987) and Babb (1988) and it is not my intention to duplicate their accounts, but the ritual has important implications for the study of *dana* in South Asia.

The Jain *devapuja* (worship of the lord) involves many borrowings and ingredients from Hinduism, but unlike Hindu *puja* where the devotees enter into a direct relationship with the deity via their offerings, the Jain object of worship - the *Tirthankaras* - are totally liberated from worldly affairs, cannot receive the offerings and thus cannot enter into a transactional relationship with the worshipper, and there is no *prasada* (the distribution of sanctified offerings, usually food).⁷ Although some *Tirthankaras* images are imbued

⁶This is a Digambar interpretation, Svetambars view the Jina in his kevalinship (omniscience) as walking, talking, etc.; see, Dundas (1987).

⁷This is not the case with Jain tutelary deities and offerings to Jain saints.

with magical powers and the worship of all such icons is meritorious, Jains should never approach the image with a view to pursuing worldly ends as this is strictly forbidden by Jain dogma. Nevertheless, it is a truism among temple-going Jains of Jaipur that *puja* is a begetter of prosperity.

Babb argues that with the impossibility of reciprocity, the symbolism of the ritual is 'reflexive' and is concerned not with the relationship between devotee and image but rather the connection between 'offerer and offering'. And in respect of offerings of food this is less a gift but represents a renunciation of eating; food and fasting is a major preoccupation of all South Asian religions, but arguably none more so than Jainism where a minimal intake of food, fasting and the cessation from eating are synonymous with spiritual progress.⁸

'The worshipper is therefore "giving to" but symbolically modifying his or her own condition by "giving up". In this sense the offering is not only a giving up of food but a relinquishment of the body itself, bodily existence being profoundly associated with eating. To be an eater is to be imprisoned in a "filthy body", and it is also to be implicated, at whatever practical remove, in the life-destroying sinfulness of food production and preparation' (Babb 1988:75).

This terminology is reminiscent of Parry's studies of *Brahman* priests in Benares who are the recipients of *dana* which is perceived as an instrument for the transference of their donors' sins, 'they liken themselves to a sewer through which the moral filth of their patrons is passed' (Parry 1986:460). This conception derives from Vedic sacrifice, the

⁸Jains can take the renunciation of food to its logical conclusion in the form of *sallekhana*, a ritual fasting until death. It is seen as the ideal mode of death and is not considered suicide, as the latter involves 'the passions', and should be supervised by a preceptor. 'Pious lay people, when advanced in years and encouraged by ascetics, will occasionally decrease their food intake with a view to bringing about a religious death' (Dundas 1992:156). On the ascetic *sallekhana* see, Jaini (1979:1,227-33).

identification of donor and victim which resonates in the correlation of donor and *dana*, the transmission of sin through a gift. Raheja has observed the pervasiveness of the 'poison in the gift' in rural northern India, where 'inauspiciousness' is transferred to other castes and affines in the form of *dana*. And deities can be the recipients of inauspicious *dana*, from whence the inauspiciousness derived, before it is re-transmitted to a third party (Raheja 1988:117-39).

Thus the Jain gift to a non-receiving *Tirthankara* would appear to make any connection with similar Hindu practices at best tenuous. But Babb has argued that the efficacy of the gift is dependent on the moral character of donor and separation from the material world. It has been noted that the image should not be worshipped for worldly ends (but paradoxically these will materialize when this is the case). The negation of karmic material and merit that accrues from the ritual involves the 'emulation of [the *Tirthankara*'s] ascetic virtues, the rite induces and maintains spiritually valuable attitudes and dispositions in the performer' (Babb 1988:81). The total ritual symbolizes the separation of the soul from the material world, renunciation, the shedding of the body and earthly attachments - i.e. eating - which are the means towards realizing the goal of liberation.

But the nature of Jain *dana* to a *Tirthankara* has striking parallels to the gifts to the Buddha in Theravada Buddhism. As in Jainism, the Buddha having achieved liberation is technically non-existent, but the Sinhalese tradition has a similar notion of 'presence',

the Buddha is 'cognitively absent' but 'affectively present' (Gombrich 1971:142).⁹ Obeyesekere suggests that the ontological status of *arhants* (omniscient beings) is ambiguous, and their presence is facilitated by relics of the Buddha incarnate in Sinhalese temples (Obeyesekere 1966:8). Ames has observed that Buddha worship is both reverence for the sacred teachings of a great man and the presentation of material gifts as an act of renunciation. 'In both cases the purpose is not to influence the recipient but to improve one's own virtues, to become self-perfected in mind and deed as the first step towards liberation'. Offerings to the Buddha are 'non-reciprocal' and he 'can neither be influenced by the offering nor reward the donor' (Ames 1966:31). Of food offerings to the Buddha, 'no self-respecting Buddhist would touch it' and they are given to beggars and animals (Gombrich 1971:119).

My informants considered the most meritorious forms of *dana* are those to the *Tirthankaras* and to ascetics. As Parry has observed the merit from the gift is contingent on a worthy recipient, 'And who should this be but the one who is most unwilling to receive it?' (Parry 1986:460). Indeed, who could be more unwilling than the *Tirthankara* who neither receives nor consumes. Hence the offering is separated from the donor, not accepted by the putative recipient, cannot be reciprocated, and cannot be retrieved by the devotee. As in Sri Lanka, the problem is 'resolved' by removing the gift from the Jain ambience by giving it to a non-Jain, usually a temple attendant. The gift is consigned to a temporary oblivion, its return is deferred and, hopefully for the donor, to be realized in a meritoriously achieved future existence.

⁹Babb suggests that this is probably the case for some worshippers in Jain devotion to the *Tirthankara*, the adoration of an 'affective other' (Babb 1988:74) (cf. Humphrey 1987).

'An ethicised salvation religion, in which rewards are contingent on conduct, is clearly likely to have the effect of orientating the ideal goals of social action towards a future existence. Those whose horizons are limited by the rewards of this world will not gather the 'unseen fruits' of the next; and the ethic of intention requires that the expectation of a return in the here and now should be denied. Moreover, the notion of salvation itself devalues this profane world of suffering. The unreciprocated gift becomes a liberation from bondage to it, a denial of the profane self, an atonement of sin, and hence a means of salvation.

'The more radical the opposition between this world and a world free from suffering to come, the more inevitable is the development of a *contemptus mundi* which culminates in the institution of renunciation, but of which the charitable gift - as a kind of lay exercise in asceticism - is also often an expression' (Parry 1985:467-68).

b) *Paryusana-parva*

When the annual monsoon rains begin, in Jaipur about mid-July, all Jain ascetics must stop their wanderings and reside where they find themselves for the rest of *caturmas* (four months).¹⁰ In fact, it is often a prior arrangement whereby particular ascetics are requested to be in a particular place when the rains commence. These are the months of the most intense contact between the ascetics and the laity, and a number of rites are performed combining both halves of the *sangha*. The rites reach their apogee after about a month, the event is astronomically calculated, with *Paryusana-parva* ('abiding' holy days), eight days of fasting, confession, recitations and a celebration of the birth of Mahavira.¹¹

To a greater extent the *upasrayas* will be centre of activities during *caturmas*, and to a

¹⁰Thus, it could be argued that Jain ascetics' subscribe to Dutt's 'water theory', and perhaps be best described as 'semi-domesticated' (Strenski 1983:467).

¹¹There is disagreement between Svetambars and Digambars over the calendrical calculations for this event, and for the latter it is ten rather than eight days.

lesser extent the temples. Although the most intensive participation will be during the holy days, the *upasrayas* will also be the arenas for ascetic/lay contact in respect of the personal following of many ascetics and *acaryas*. Adepts' visit their mentors in search of spiritual guidance; *acaryas* have only this extended period of the year when they can guide potential novitiates who may be preparing for mendicancy; and they can also advise their devotees into where to donate their charitable gifts. But because of the extended contact between ascetics and laity, and thus to avoid any attempt at exclusive patronage by an individual lay member of an individual ascetic, no gifts - such as clothing or begging bowls - other than food may be offered to the ascetics.

Due to the nature of their vows, the ascetics are materially dependent on the laity. The Svetambar Jain ascetics possess their clothing, which is three pieces of unstitched cloth, a begging bowl, a blanket, a wooden stave and a *rajoharana*, a brush made of woollen tufts to sweep away potential insects when they sit down, volumes of scripture and perhaps a notebook which they carry in a shoulder bag; it is these accoutrements mark the identity of the ascetic.¹² In addition, Sthanakvasi and Terapanthi ascetics wear a *muh-patti*, a mask over the mouth to prevent the accidental ingestion of insects. The *sadhvis* of all Svetambar sects wear a form of cowl.¹³ Money in any form is strictly forbidden. They can beg for their two or three daily meals at any household, but at a

¹²For a list of the belongings of an ascetic see, Reynell (1985a:37).

¹³Digambar Jain *munis* are completely naked and possess a wooden waterpot, they eat one meal a day out of their hands while standing; they also carry a *pinchi*, a peacock-feather whisk, which 'is necessary to the observance of *ahimsa*, [and] is not considered a "possession"' (Jaini 1979:184n.55).

different household each time; to visit a particular household regularly would create a bond between the ascetic and its family, when the ideal is to break any ties with the world, and it also deprives other households of giving alms.

But the Sthanakvasi *sadhvis* I consulted did not see this as '*dana*', rather they described this receiving of alms as '*uphar*' or '*bheni*' (gifts), but receive it they do even if it is under another name. In Rajasthan, *dana* has ambiguous connotations: the ascetics and informants insisted that '*dana*' is 'charity for the poor' and the word is rarely used, instead they use the above terms or usually *baharana*, a vernacular expression for alms to an ascetic. It seems that it is one thing for an individual to offer *dana* but quite another for a Jain to receive it.¹⁴ With the exception of giving food, clothing and anything else the ascetics may carry, gifts are largely cash and given by the laity to impersonal institutions and/or religious events. For the same reason, Jain welfare organizations often have difficulty in 'finding' poor Jains - they do exist - as pride will not allow the poor to admit to their impecunious position and accept charity.

Along with *devadraya* ('goods for the lord') *puja*, another meritorious form of *dana* is giving food to ascetics, and can be regarded as a form of *puja* to the *atithi* (the ascetic guest). Again the moral problematics attached to the giving of food apply: it is the duty

¹⁴ This may be because of the low status of the indigenous ritual *Brahmans* in Rajasthan who are referred to as '*mang khani jat*' (those who beg for food). Non-ritual *Brahmans* would be excluded from this derogation as they are largely high-status bureaucrats, etc., originally from outside Rajasthan. Also there is an ancient Jain tradition of anti-Brahmanism, and a favouring of *Ksatriyas*; And, 'The Jainas have traditionally believed that only a mendicant may beg for his alms; a householder's position is to give, not receive, charity. The *Brahman*, by remaining a householder, violates the law when he accepts the gifts given by others, and is thus looked down upon by the Jainas in the same way as they might regard an apostate monk' (Jaini 1985:86-87).

of the Jain householder to give generously, but a donation which represents bondage to earthly existence plus all the sin that is associated with its preparation, arguably more so than its presentation to a disembodied image, clashes with the ascetic's spiritual advancement which is predicated on non-attachment, a diminution of food intake so the ascetic can remain a 'minimal transactor' (Marriott 1976:122). Technically, the ascetics do not beg. Rather it is designated *gocari* (cow grazing), 'By never actually asking for food and by never taking food prepared on his behalf (he is said to move randomly....from house to house), the ascetic recipient minimizes the effects on himself of worldly and morally problematic activities; they were not done at his instigation' (Babb 1988:80).¹⁵ The ascetics do not consume the food in the donor households and must never be seen eating, but return to the *upasraya* to distribute it to their fellow ascetics and ruminate away from the gaze of the laity.

In the month prior to 'holy week' there was a gradual intensification in ritual performance: no Kharataragaccha *sadhus* were in Jaipur but three *sadhvis* were residing in one of the *upasraya*, and were the constant beneficiaries of the almost exclusive attentions of female devotees. There was a noticeable increase in the number of women undertaking fasts. In the week preceding *Paryusana-parva*, in the presence of the three ascetics, there was a *mahapuja* everyday in one of the Kharataragaccha temples which was overwhelmingly attended by women.¹⁶ Each *mahapuja* was sponsored for by an individual donor.

¹⁵For a discussion of the ascetics' 'grazing' see, Laidlaw (1990:145-56)

¹⁶In Reynell's study, the ratio of men to women was 10:200 (Reynell 1985a:52).

During the week of *Paryusana-parva*, there was a *jnana-puja* ('knowledge' worship) at the *upasraya* in which the ascetics in turn gave a daily *vyakhyana* (lecture), which were in fact a recitation of the complete *Kalpasutra*, a paradigmatic text of the Svetambar canon, a copy of which is housed in the library of every Svetambar temple. This early text consists of hagiographies of *Tirthankaras* largely elided to give prominence to roles of the first, Rsabha, and Mahavira, the ascetic lineage he established - the *sthaviras* (the elders) - and a set of injunctions on the behaviour of mendicants. Along with the recitation which was in Prakrit was a commentary in Rajasthani, but the commentary seemed often abstruse and difficult to follow and not all those assembled were attentive to the recitation. Nevertheless, being in the 'presence' of the text and viewing its rich illustrations, which are periodically displayed to the congregation, is perceived as an act of ritual and the manuscript as an object of worship.¹⁷

The congregations were largely made up of women, similarly for the evening *pratikramana* (ritual confession). This is one of the most important events in the Jain year whereby conscientious members of the laity publicly confess to the ascetics for sins over the past year, and attendance in itself is an act of repentance. However, this is not a personal confession of sins committed but the invocation of an impersonal formulaic apology to all beings and creatures and a request for *ksama* (forgiveness). Similarly, formal cards are sent to friends and relatives who are not present bearing the same request. The confession also involves a resolve not to repeat past sins and to undertake a vow often in the form of fasting.

¹⁷For a Gujarati example of the recitation see, Dundas (1992:57-59).

But what of the laymen? The jewellery market, dominated as it is by Jains, had largely closed down for the week; but the above events in the most important week in the Jain year were very largely attended by women. No laymen that I observed confessed to the ascetics, and this is because the *sadhus* and *sadvis* tend to have a same-sex following; while some *sadhus* and, of course, *acaryas* -there is no female equivalent - have female followers, I was told that it was rare for a *sadhvis* to have male devotees. Instead, the laymen would be able to perform *pratikramana* when their preceptor next visited the city.¹⁸

Relations between individual ascetics and their lay followers can from the latter's accounts appear knowing and verge on adoration. How the ascetics' view their individual followers is difficult to say, nevertheless, there must be circumspection; the former are after all the spiritual preceptors of the laity who in return revere their mentors. It is also difficult to judge the ascetics, particularly the *acaryas*, involvement in the material world in respect of their advice to donors on where to target their charitable donations. But the ascetics are expected to follow the highest standards of behaviour and not to involve themselves in the worldly ways of their followers.¹⁹

On the fifth day of *Paryusana-parva* Mahavira's birthday is celebrated. Being one of the

¹⁸*Pratikramana* in its complete form is extremely complex and is performed by a few lay initiates as often as every lunar fortnight. The position of the ascetic in Jain confession is anyway optional: *pratikramana* can be undertaken by an individual and an ascetic, by a group of laity selecting an initiate as a confessor, or a larger group in the presence of an ascetic (cf. Laidlaw 1990:ch.5).

¹⁹But Reynell noted the 'rotund figures' of the *acaryas* and that there was a certain laxity in regard of ascetic vows (Reynell 1985a:38-40).

most auspicious days of the Jain year, a large number of Jains, even if they only fast one day a year will have chosen this particular day.²⁰ The first floor of the Kharataragaccha *upasraya* was filled to capacity to celebrate the *jamna* (birth); strictly divided with men seated on one side of the hall with women and children on the other, the men in their best safari suits and the women in their most ostentatious saris and jewellery. At one end of the hall, suspended from the ceiling, hung a cradle in which sat a young boy. At the opposite end of the hall was a low platform on which sat the three *sadhvis* who were temporarily resident in Jaipur, and from where they gave the recitation.

The *upasraya* is not a temple but a meeting hall, thus there are no images installed in the hall; but only on this day, the Kharataragaccha Sangha had put on display the fourteen *sapnas* (dreams) of Mahavira's mother, Trisala, which she experienced at his *garbha* (conception). These dreams are recalled in the *mahapuja* of the *panca-kalyanaka* (five auspicious events) of the *Tirthankara's* life (see below), but only on this day are they actually physically produced from the *sangha's* coffers in the form of solid-silver bas-reliefs, each relief resembles a medallion and is about 15 cm. in diameter representing one of the dreams.²¹

²⁰This is only a ritual enactment of Mahavira's birth, his actual birthday is on the 13th. of the bright half of Chaitra in April.

²¹The fourteen dreams were: 1/ a white elephant, 2/ a white bull, 3/ a lion, 4/ Sri, the goddess of beauty (i.e. Laksmi, the goddess of wealth), 5/ garlands of mandara flowers, 6/ the full moon, 7/ the rising sun, 8/ a large and beautiful flag, 9/ a bowl of costly metal filed with water, 10/ a lake adorned with lotuses, 11/ an ocean of milk, 12/ a celestial abode, 13/ an enormous heap of jewels, 14/ a blazing fire. This is a Svetambar list, the Digambars would add 15/ a lofty throne and 16/ a pair of fish swimming in a lake (Jaini 1979:7).

For the privilege of 'possessing' these images, they were to be auctioned to the highest bidder. There were two roving 'auctioneers', one of which was the *sangha* secretary, who harried and cajoled the male members of the audience to outbid one another. But those bids were not in rupees, they are measured in *man* or maunds which approximates 37 kg. of *ghi* (clarified butter) valued at Rs.3.25 per *man*.²² I was forewarned that Laksmi (Sri), the goddess of wealth, was a particular favourite and usually realized the highest price of all the fourteen dreams; and she was duly sold to a prosperous jeweller for 14,001 *man* (Rs.45,500).²³ On this occasion, appropriately, the highest bid of all went for 'an enormous heap of jewels' at 16,001 *man* - again, to another jeweller. The final *boli* was for a miniature silver swing which represents the birth of Mahavira - a new born baby is first put in a *palna* (cradle), hence the boy in the swing at one end of the hall. All the successful bids were recorded in an account book for later collection. Although women can bid, none did on that occasion - their husbands, of course, would foot the bill. The peripatetic secretary carried a microphone into which he repeated the bids and the names of the successful donors. These were relayed through a public address system into the street outside, thus the neighbourhood could identify the *sangha's* benefactors and their donations.

At the conclusion of the final *boli*, the congregation rose to its feet and the participants tore open their soft coconuts - a symbol of auspiciousness - which they had brought with

²²This figure was fixed over a hundred years ago and bears absolutely no relation to contemporary prices of *ghi*. Bids are always in odd numbers - for example 14,001 - as these are considered auspicious.

²³Two years later in 1992, the final bid was Rs.125,000! (Surendra Bothara - personal communication).

them, and threw a piece towards the *sadhvis* on the platform, and shouted in one voice: 'Mahavira swami ki jai' (praise Lord Mahavira). Everybody queued in front of the platform to collect a handful of auspicious rice from the *sadhvis*; a little was to be taken home, the remainder deposited on the overflowing silver swing as the devotee made a wish. The swing along with the fourteen garlanded reliefs was exhibited on a table opposite the platform. This was as close as the successful bidder would get to his 'purchase' as the medallions never leave the premises of the *sangha*. Meanwhile, the devotees were greeting each other and flicking small pieces of coconut into each others' mouths.

c) *Pratistha*

The biography of the Mahavira in the *Kalpasutra* revolves around five idealized stages of a *Tirthankara*'s life, and his spiritual career is the rationalization for the re-enactment of the *panca-kalyanaka*: *garbha* (conception), *jamna* (birth), *vairagya* (renunciation) or *diksa* (initiation), *kevaljnana* (omniscience), and *moksa/nirvana* (final liberation or death). This forms a *mahapuja*, which unlike the daily ritual, is only performed on important ritual occasions, for example, on the consecration of a new temple image, *pratistha*.²⁴

A *pratistha* may involve a dozen new *murtis* (images), but not all the images would to be installed in one of the local Jaipur temples; because a consecration is only organized every one or two years, members of the sub-sect assemble from all over N. W. India

²⁴It is assumed that all new images are of Mahavira, when historically there have always been more images of the penultimate *Tirthankara*, Parsva (see Jaini 1981:194); and Parsva is often depicted as being hooded by the snake deity/guardian Dharanendra.

with their new images to be consecrated at the same time. The number of people participating and the amount of organizing this '*mahotsav*' (festival) involved, makes the paucity of these ceremonies understandable. An estimated 3-4 *lakhs* of participants from Rajasthan, Gujarat, Madhya Pradesh and Maharashtra were housed in a purpose-built tent city for a week at Jaipur's large sports stadium - the largest in the region - which, according to the nephew of the organizer, cost Rs.5 *lakhs* but that Rs.12 *lakhs* was collected in donations.²⁵ The organizer, as opposed to the sponsor, was an esteemed scholar and *sangha-pati* (community leader) of Jaipur's Kharataragaccha. The organizer's nephew argued that the justification for these ceremonies being held on a large almost regional basis, instead of as a localized single temple event as in the past, was because they were too expensive for a single community.

The stadium was dominated by an enormous marquee, at the far end casually leaning against one side of the stage were the dozen future images of various sizes, from less than a metre to one and a half metres high; they were merely stone statuary without any intrinsic divinity until consecrated. The rest of the space was thronged with devotees, the overwhelming majority of men were dressed in formal suits and the women in expensive saris and jewellery. There was an equal number of participants outside, plus the elephants that transported the successful donors. Between the main marquee and the main entrance were a score of smaller marquees and stalls, kitchens, dispensing food, drink and religious literature. There was a definite festive mood, but not everybody present would

²⁵ Both figures were a gross underestimate as Singhi in c.1985 witnessed a *pratistha* that involved approximately 10,000 people, and he estimated that around Rs.40 *lakhs* were collected from the auctions alone and the expenditure was estimated to be Rs.20 *lakhs* (Singhi 1991:149). Here we are dealing with from thirty to forty times that number of Jains.

participate or observe every ritual or event. The ritual was, of course, the centrepiece of the occasion, but there were also *vyakhyans*, *bhajans*, and plays or rather playlets illustrating excerpts from the life of Mahavira.

The ritual had a distinct dramaturgical character: The sponsor of the event, who was from Ajmer, played the part of Sakra (Indra), king of the gods, his wife played the role of Sakra's consort, Indrani, who descend to earth at the birth of every *Tirthankara*. Other members of his family played the 'parents' and 'relatives' of the future divine. For Svetambars, the Tirthankaras are always born to *Ksatriyas*, Mahavira's embryo was 'transferred' from a *Brahman* to a *Ksatriya* womb by Sakra who found its original destination unacceptable. Thus, the 'parents' were an appropriately dressed *raja* (king) and a *rani* (queen) and were congratulated with songs and dances. They were also shown pictures representing the fourteen dreams of the expectant mother that always accompany the miraculous conception of either a *cakravartin* (universal monarch) or a *Tirthankara*. The transfer of the nascent Mahavira to a *Ksatriya* womb,²⁶ and the equating of a *Tirthankara* with a *cakravartin*, signify for the Svetambar tradition the mythical origins of both Jains and the faith's founders as belonging to the *Ksatriya varna*, and Jainism's implicit anti-Brahmanism (see, Babb 1993).

For the second ritual, the birth, the images were placed atop individual *samosaranas*, metre high five-tiered silver pedestals which on this occasion symbolised Mount Meru, the *axis mundi* or centre of the Jain cosmos; in the case of the larger images, these were

²⁶This tradition is unknown to Digambar Jains; Svetambar's sometimes suggest that the embryo transfer is the sixth auspicious event in Mahavira's life (Babb 1993:5). On this controversy and the parallels with the Buddha's birth see, Jaini (1979:7-9).

substituted by smaller versions. Women relatives of the sponsor performed the *abhiseka* (anointment) of the infant with holy water representing the cosmic oceans. This ceremony was followed by a striking stately procession with most of the women from the congregation carrying silver waterpots on their heads around the nearby streets. The third ritual saw the *murtis* as an adult prince and dressed in expensive garments and jewels, and various 'deities' and 'kings' payed homage as it was the eve of his *diksa* (initiation). As a *kevalin* (omniscient), the fourth ritual was performed behind a screen of white cotton, hiding the images and the lone ritual *pandit* (specialist) from the devotees. The adornments were removed for further anointing with the eight sacred offerings of Jain worship: *jala* (holy water), *candana* (sandalwood and/or saffron paste), *puspa* (flowers), *dhupa* (burning incense), *dipa* (a flame), *aksata* (uncooked rice), *naivedya* (sweets) and *phala* (dried fruit).

Only then were the images ready to be worshipped as a *Tirthankara*; the removal of the screen and the showing of their realised divinity was greeted with extravagant cheering and singing. The last ritual, *moksa*, was later celebrated after the images had been installed *in situ* in a temple. The sequence of rituals at every stage was highly complex and the various participants were guided throughout, verbally and by example, by lay ritual specialists. The penultimate rite was performed in secret due to the sacred mantras that accompanied the ritual, and these are reserved for a few initiates.

At the end of each ritual the organizers held *bolis* for either the privilege of carrying a set of smaller images, representing, in some cases, the larger consecrated ones on specially-constructed motorized *raths* (chariots), or to participate in a *hathi* (elephant)

yatra sitting precariously atop a swaying elephant dressed as a *raja* interspersed amidst the procession. The names of the successful bidders were recorded in an account book for the amounts to be collected later, their names and their donations were broadcast throughout the stadium.

The highest bid of Rs.1 *lakh* was paid in the final auction, which preceded rather than followed the ritual. This was for the privilege of carrying one of three smaller images into the nearby temple. It was the final procession and the most popular, and it provided the one of the few occasions during the consecration to formally visit a temple. The average Jain temple can only comfortably accommodate 2 - 300 worshippers, so by the time the images arrived for their installation there was an excited and swelling throng blocking the road outside the temple. And as a final flourish, the three images were carried into the temple on the devotees heads. The temple was already packed with devotees and it would be several hours before all those outside managed to take *darsana* of the newly consecrated images. Eventually, a small plaque with the sponsor's name would be inserted into either a wall or the floor of the temple where the images were installed, alongside the other donors to the temple.

c) *Upavasa*

It has already been noted that the life of a Jain layman revolves around *dana* and that of the laywomen *tapas* (austerities), but they can be combined in the most usual form of austerity, *upavasa* (fasts). The majority of my male informants claimed to fast once or twice a year on one of Mahavira's two 'birthdays'; fasting was seen as very much a

woman's, and a married woman's, activity.

Of the Svetambar Jain laity of Jaipur, the impression from Reynell's study (1985a,1985b,1987,1991) is that her largely female Jaipuri informants are pious and conscientious to the extent of temple attendance, following dietary rules, fasting, their receptivity to the influence of the *sadhvis*, but adds that her study was of an 'orthodox community' (Reynell 1985a:284). The responses from my male informants in respect to religious observance were more varied; and in the area of attendance and fasting - the latter is prescribed for both sexes - they would invariably reply: 'No, but my wife does'.²⁷

Fasting is an ancient and traditional Indian practice and seen as contributing directly to the devotees spiritual welfare by encouraging non-attachment to the body, and is of course practised by Jain ascetics. Jains are instructed to abstain from eating and drinking on the five auspicious days of the lunar fortnight - the second, fifth, eighth, eleventh, and fourteenth. In Jaipur, many Svetambar Jain women fasted on the eighth and fourteenth days with additional fasting of between one and eight days during *Paryusana-parva*. Jain fasting is a complex affair and can involve prohibitions on certain foods to complete abstinence, and from only one meal in 24 hours to cycles of fasting that can take upto 14 years to complete. Under the rubric of *posadha* (sinlessness), there are three major ways to undertake a fast: *upavasa*, a complete fast for 24 hours, *anupavasa*, where only water

²⁷With regard to attendance at various religious rituals, commemorations, etc., men would claim that unless it coincided with a weekend or a public holiday they could not always participate as it was detrimental to their business.

is permitted, and *akasana*, to eat only one meal a day.²⁸ Fasts involving dietary prohibitions and some 24 hour fasts take place in the private confines of the home, others and longer fasts are concluded in the public arena of the *upasraya*.

The longer fasts, because the women have to refrain from all domestic activity and live like a *sadhvi*, are completed at the *upasraya* and are often undertaken communally. That is, a group of like-minded women, perhaps upto fifty or more, will perform a group fast whereby the women will spend the final three days (*tehla*) or eight days (*athai*) together in the *upasraya* meditating, singing *bhajans*, and studying Jain scriptures - often the fast is concluded in the presence of ascetics. Such fasts are commonplace, but for the assiduous devotee there is a thirty-one day marathon fast, the *masa-khamana*. On completion of the fast, the woman in whose name the fast is being sponsored, will usually hold a *bhoj* (feast) at her, or rather her husbands, expense. It is also usual for her to buy gifts for her co-*tapasvis*, usually this takes the form of stainless steel utensils and saris. On one occasion, besides the feast, they were each presented with *thalis* (trays) and saris. The total cost was estimated to have been in the region of Rs. 5,000. When completing a long cycle of fasts, the devotee will donate a set of perhaps several hundred utensils to the *sangha* to be used in one of its *dharmasalas*. Longer fasts are often concluded with a procession of the *tapasvis* through the streets of the neighbourhood.

Fasting has an obvious cachet as well; particular women, often aged, have a reputation for piety which was largely achieved through years of fasting and this reflects on the

²⁸For classifications of fasts and variants see, Williams (1963:142-49), Reynell (1985b:27-28) and Singhi (1991:143-45).

religious status of other members of the family. Reynell notes that only one member of the family - usually the senior woman - needs to be involved in religious activity. And although 'merit transfer' is theoretically untenable in Jainism, there is a widely held perception that the whole family shares the woman's meritoriousness, and this militates against 'bad *karma*' for the whole family (Reynell 1985a:59-60,134-40). But, as Singhi has noted, a regimen of fasting may signify a less than harmonious relationship between mother-in-law and daughter-in-law, and it allows the former to escape the household. Singhi claims that in this situation, the religious status achieved through fasting has an ambivalence. 'Thus, despite the limited amount of prestige which does accrue to the performer, social prestige tends to follow a reverse pattern: people tend to think that participation in these *tapas* is an indication of family problems which require the performer to retire for a time from the family scene. Thus the "part-prestige" (religious) gained is also a "part-prestige" (social) lost' (Singhi 1991:144). My male informants consistently denied such a scenario, and implied that the result was always beneficial regardless of the familial circumstances.

For Reynell, women resolve a contradiction inherent in Jainism: The religion emphasizes non-attachment and non-possession but these ideals are embraced by a business community. This is only partly resolved by the layman's *dana* and can be only fully resolved by the laywoman's religiosity, inner spirituality and morality to counteract male materialism (Reynell 1985a:196-97).

d) *Yatra*

The Kharataragaccha has two unusual features which distinguish it from other Jain sub-sects either Svetambar or Digambar. One is the reverence for four historical *Dadagurudevas* of the *gaccha*.²⁹ These Dadas (*acarya*-saints) are commemorated in *Dadabaris* all over northern India, and there is one dedicated to the last Dada, Jincandrasuri, in Jaipur. But over the centuries these Dadas have tended to be conflated into one, a singular 'the Dada'. The buildings of the *Dadabari* are set in several acres of gardens, a sea of tranquillity in the noisy bustling city that is Jaipur. All *Dadabaris* have a temple, although not all temples have memorials to the Dada, and a *dharmasala* which act as venues for socio-religious events.

The other unusual feature of the Kharataragaccha is the institution of the *Mohanbari*, a similar complex of temple, *dharmasala*, garden and memorials to highly revered *sadhus* and *sadhvis*. The Jaipur *Mohanbari* is now dedicated to two recently deceased *pravartinis*, Sajjan Sri and Vicaksan Sri, who were both cremated within its precincts and whose memorials are still under construction (1990). The former, the preceptor of the second, is especially venerated for her piety and as an inspiration particularly by women. Interestingly, she was born into a 'non-image worshipping' sect, the Terapanth. Both the Dadas and the revered ascetics are usually represented by a *caran* (feet), a simple

²⁹Jindattsuri (1075-1154), 'Manidhari' Jincandrasuri (1139-1165), Jinkusalsuri (1279-1331), and Jincandrasuri II (1537-1612) (Dundas 1992:122). The second was so precocious that he became a *sadhu* at the age of six and an *acarya* at the age of nine! The last was distinguished for his participation in the ecumenical debates of the Moghul emperor Akbar, although this is contested by the Tapagaccha who claim it was one of their ascetics, Hiravijaysuri.

unadorned pedestal with an impression of two feet;³⁰ but elsewhere in the complex there will be a more elaborate stylized bust, statue, or bas-relief of the virtuosi.

Another avenue for donation either through sponsorship and/or participation is *yatra* (pilgrimage). In this case a pilgrimage to the *Dadabari* of the third of the Dadas, Jinkusalsuri; the pilgrimage was the annual commemoration of the original *pratistha*. The *Dadabari* is situated at Malpura 95 kms. south west of Jaipur, a typical dusty Rajasthan market town usually referred to as *mofussil* (provincial). The story of the founding of the shrine is that in 1331 a devotee of the *guru* refused to believe that the latter had died at Multan in Sind. A few days later he saw an apparition of the *guru* which 'proved' to him that he was in fact dead! Simultaneously, the *caran* of the Dada miraculously appeared in a stone on the ground. Thus this was the site for the memorial erected by the initially sceptical devotee.³¹

The provenance of the Malpura shrine follows a familiar Jain folkloric matrix. It is not unknown for ancient Jain images to be uncovered by farmers while ploughing their land, and in northern India the farmers are always non-Jains. Try as they might, and no matter how many they are, they cannot extricate the stone from the ground. But on hearing of the find, the arrival on the site of a Jain from a nearby town or village miraculously facilitates the recovery of the image. The image will eventually be re-installed in an

³⁰This is a familiar pan-Indian representation for the 'footprints' of a deity or religious virtuosi.

³¹Jain divines, of whatever degree of spirituality, and like all Jains, are consistently cremated. Unlike Buddhism and Hinduism, there are no reliquaries or *samadhis* (sepulchres); neither are there beliefs in manes, thus no *sraddha* (reverence) rites as the soul goes instantly to its next incarnation at the moment of death (see, Jaini 1980).

extant or purpose-built temple.

Over the centuries, the Malpura shrine has been rebuilt several times and the current structure is about 150 years old. It is the familiar pan-Indian *dharmasala*, a walled building, a temple with the ubiquitous brass rod in the centre of a denuded desertified 'garden'. Around the edges of the structure are a continuous line of bare concrete rooms for the devotees, interrupted by several bathrooms, a dining room, and administrative offices by the main gate. Attached to the walls outside these offices are a series of plaques on which are written the names, domicile and amounts of all donations to the *Dadabari*. Many of them are from Jaipur but also from other urban centres in N. W. India. One prominent donor, for example, a Delhi jeweller, visits the shrine with his son at least once a month and makes an average donation of Rs.10,000. The reason for the shrine's popularity is the fact that since Independence in 1947, the Dada's primordial shrine at Multan is now in Pakistan and, due to the enmity between the two countries, has been virtually inaccessible to pilgrims; instead, Malpura has become his principal shrine.

Over a hundred - mainly women - pilgrims from Jaipur decided to walk the whole distance; it took a week, they spent each night at a *dharmasala* along the way, and their meals were paid for by a donation from a major Jaipuri jeweller. He also provided funds for the majority of the pilgrims to be transported to Malpura by hired buses, the remainder travelled by private car or taxi.

The first observance was a *parikrama* (circumambulation) around the town and visits to

four Jain temples, three Svetambar and one Digambar, and there are no prohibitions on devotees of either sect visiting each others temples. At each temple, *darsana* was taken of the images. The return to the *Dadabari*, about two hours later, coincided with the arrival of the Jaipuri sponsor and another 2-300 people.

The *mandir-margi* sects each have their own sets of ritual, and there are several forms Kharataragaccha *puja*: Daily routine *devapuja* and *snatra-puja*, and forms of *mahapuja* such as those that describe the five stages of a *Tirthankaras* life as in the *panca-kalyanaka*, the *Dadaguru Iktisa*, an optional panegyric to accompany *darsana* of the Dada, and the more complex *Dadaguru bari puja* (the great *puja* to the Dada).

The *Dadaguru bari puja* is performed at *Dadabaris* on, for example, the commemoration of a temple or an anniversary of an event in a Jain saint's spiritual career. It consists of eleven specific ritual acts interspersed with a cycle of *bhajans* which dictate the length of the *puja* - about four hours; the text was composed by a *yati* in Bikaner at the beginning of the century (Babb 1993:16). The text is mainly a celebration of a number of miraculous deeds performed by the Dada such as magically halting epidemics, curing illnesses, overcoming sorceresses and so on; and in the process he gained numerous Hindu converts to the Kharataragaccha *sangha*. After each set of *bhajans* a rite is performed, and like the eightfold *devapuja*, the ritual revolves around bathing the images, *abhiseka*, and offering the eight sacred substances. The majority of the devotees sit on the floor around the image and sing the *bhajans*, but a minority of the participants, the *pujaks*, will perform the ritual.

To participate the *pujak* must be in a state of ritual *suddhta* (purity), and conform to a ritual code of dressing. First, the devotee must bathe, as any Jain should before performing any *puja*, and then the men dress with two pieces of plain white cotton without any stitching. One piece, a *dhoti*, is wrapped around the lower half of the body, the other is draped around the torso and tied only over the left shoulder, women can wear only a white unstitched sari; finally, as they are to approach the images, both must wear a mask in the form of a piece of cotton over the lower half of the face, as the devotees' breath may pollute the images.

Officially Jainism has no priesthood, the devotees perform their own ritual, nevertheless this has not stopped the formation of '*pujaris*' (temple priests) in both major sects. In south India, the Digambars have developed a priestly caste of 'Jain Brahmins'; however, the Digambars in the north and the Svetambars have been reluctant to permit the formation of a separate priesthood. Nevertheless, they employ certain individuals to prepare and maintain the temples, even acting as guides to the uninitiated in the performance of rituals. But even though they are often referred to as '*pujaris*', they are not considered priests although they in fact perform that role. These *sevaraks* (attendants) in the Svetambar temples of Jaipur and its environs are Bhojak *Brahmins*.³² In respect of worship to the *Tirthankaras*, the Jains have no concept of *prasada*, whereby the devotee can eat the offerings to the image after they have been blessed by the deity. Instead, the offerings go to the attendants and their families, but offerings to the Dada and *yaksas* (demi-gods) can be eaten by the devotee as *prasada*.

³²According to Babb, in Gujarat the majority of *sevaraks* in Svetambar temples are from the *Sudra mali* (gardener) caste, others are *Brahmins* and Rajputs (Babb 1988:84n.8).

At the beginning of *puja*, outside on the steps of the temple, the secretary of the *sangha* held the auctions for whom would perform the eleven rituals, beginning with holy water that first washes the image - in this case a *caran*, as it was the image of the Dada; the winning bid of 301 *man* was the equivalent of Rs.978.25. In another *boli*, the Jaipuri sponsor paid 441 *man* (Rs.1433.25) for the privilege of offering the sweets. The average winning bid was about Rs.1200.

The most striking aspect of the ceremony was the fervour and energy unleashed, the *pratistha* had a festive character but was quite unlike the intensity engendered by the devotion to the Dada. And devotion seems to be the key word here. It is perhaps no coincidence that the cult of the living Dadas - a northern phenomenon - stretches from the twelfth to the seventeenth centuries, while the Hindu *bhakti* (devotion) cults were in the ascendant in the northern half of the sub-continent.³³

Although by no means comprehensive, the above ceremonials outline some of the variety of religious events in which the members of *sangha* participate, and often make considerable financial contributions either directly, as in the *boli*, or indirectly through sponsorship of an event. But, like a summary appearance at a wedding, attendance also has a social dimension: for example, at the lengthy *mahapujas* - particularly if they are on a working weekday - there are a host of arrivals during the last fifteen or twenty minutes. The jewellers appear and participate in the last three or four *bhajans*, perform

³³See, section iii/ *Yaksas*, Supplication and Merit below.

arti and then depart.³⁴ It shows respect for the members of one's community and its traditions. One prominent jeweller, who sponsored the *yatra* to Malpura rarely missed a major ceremonial, a condolence or a wedding, even if he was present for only a matter of minutes - thus he is seen as a major pillar of the Kharataragaccha community.

Historically, the Jain jewellers of Jaipur gave half of one anna (about 3%) to Jain charities for the upkeep of their temples and their attached libraries. Jains recognized charity as being either 'temple' i.e. religious institutions or welfare, but each sect had its own charitable trust and engaged in a variety of philanthropic activities. Annual donations to charity among my informants ranged from Rs.1000 to 'several *lakhs*'; typically, their annual donations were about Rs.10,000. One donor, gave an average of Rs.10-15,000 every year, but he gave an additional Rs.4 *lakhs* to the Kharataragaccha Sangha in 1989. He dismisses the distinction between religious and secular donations - its simply 'Jain'. Out of forty, only six householders insisted on their donations going only to religious institutions, and they made arrangements that it only went on the upkeep of, say, the *Dadabari*.

The Jaipuri Svetambar Jain Kharataragaccha Mandir Sangha (SJKMS) was responsible for thirteen religious institutions in Amber, Chaksu, Malpura and Sanganer - temples, *upasrayas*, *Dadabaris* and a *Mohanbari*. The registered membership of the *sangha* was 2010, the working committee had 31 members and 11 office-bearers, including one woman. Its official total income for the year 1989/90 was Rs.678,000 as against a total

³⁴*Arti* is circulating a flame in front of holy image at the beginning and end of a ritual to 'cleanse' the atmosphere and invoke the 'good spirits'; like much of Jain ritual it is a borrowing from Hinduism.

expenditure of Rs.422,600, which realized a profit of Rs.255,400 - or does it?³⁵ This is only the income for one year; the interest on bank deposits (Rs.27,000) could represent as much as Rs.500,000 plus already on account, and there is no indication of any other informal donations which were also given to the SJKMS, for example, the additional 4 *lakhs* as noted above. There must be other monies involved as the *sangha* is building a *dharmasala*, for the dependents of hospitalized patients visiting Jaipur, which is generally estimated will cost Rs.50 *lakhs* (5 million). In Sirohi, the committee 'who keep accounts, it is alleged, give receipts which do not mention the actual money given and thus help the donors in converting "black" money into "white"' (Singhi 1991:149). And in respect of expenditure, neither is there is any mention of wages/salaries for the *sevaraks*, gardeners, clerks, etc. Cottam Ellis notes that the finances of the *sangha* are ultimately confidential as its funds are 'must be quite considerable', and secret donations are a form of tax avoidance (Cottam Ellis 1991:96-97).

e) Sthanakvasi charity

There are two important Jain charities in Jaipur which were specifically founded for the benefit of non-Jains, the Santokba Durlabhji Trust and the Bhagwan Mahavira Viklang Sahayata Samiti (BMVSS - Lord Mahavira handicap aid society). These were both the philanthropic work of Sthanakvasis who, because they possess no temples and have less religious infrastructure to maintain, have donated instead to 'secular' charities. But a

³⁵Total income, in rupees: 126,000 donated for renovation of an *upasraya*, 164,000 donated for renovation of temples, 262,000 from all collection boxes, 12,000 donated for animal charities, 28,000 'general contributions', 34,000 rents from property, 27,000 bank interest, and 25,000 from dining halls (supplied by the secretary of the SJKMS, 17/12/1990).

Sthanakvasi informant told me that charity *per se* was an end in itself that transcended religiosity or sectarianism. Another argued that charity to non-Jains was just as meritorious as *dana* to a *sthanak* or ascetics and, anyway, all *dana* was 'good *karma*'.

The Durlabhji family is one of the largest and most important gem businesses in India, and in Jaipur their name is synonymous with emeralds. The Santokba Durlabhji Trust was founded in 1958; by 1963 it had established a modest diagnostic clinic, in 1969 a maternity home which eventually expanded into the 250 bed Santokba Durlabhji Memorial Hospital with seventeen specialities including open-heart surgery. It is the largest private medical institution in Rajasthan. Fees are based on the principle of those who can afford to should pay. The hospital has the reputation of being the 'best' - i.e. the cleanest and most efficient - among several both public and private in the city. The hospital is administered as a private family trust, and its records were not available for inspection.

The BMVSS was founded in 1975 in honour of the 2500th. anniversary of Mahavira's *nirvana*. It was founded to fund a revolutionary prosthetic limb - 'Jaipur foot' - developed by an orthopaedic surgeon at a local hospital. The technique has been so successful that nearly 60,000 have been fitted, in the fourteen years up to 1989, in eight centres in Rajasthan, and the technique has spread to other parts of India and around the world. The service, dealing as it does with the poorest strata of Indian society, is free and uniquely the charity offers economic rehabilitation whereby the handicapped are given an average Rs.1000. The total expenditure for 1989/90 was estimated to be Rs.8.3 million, of this Rs.3 million comes from the Indian government which matches the same amount raised

in donations from the state government, private patrons, and national and international agencies such as Oxfam. The limb centre hoped the remainder would be realized by fund raising.³⁶

The BMVSS is one of four interlinked charities: besides the limb centre, there is a leprosy centre at Amber, a *pinjarapole* (animal sanctuary) at the local veterinary hospital and a publishing imprint, Prakrit Bharati Academy, and each is independently financed. But all four are managed by one man, the secretary. In fact, the BMVSS is seen as his 'obsession' even though he is a gazetted IAS officer now based in Delhi. Charities in general are widely perceived as being a lone operation; a charity may have twenty five committee members but the day to day organization and decision-making is usually in the hands of one official. One informant, who had earlier sat on many charity committees, said the main aim was to get as many prominent names from the Jain community on the letterhead as possible. He had sat on many committees where attendance was nominal and, on some, which had never met at all. And, he claimed, such arrangements had led to abuses: In one incident, and he suspected there were other examples, the controlling interest had used charitable funds to invest in their own family business; of course, for the funds of a registered charity to be so invested, without the consent of all the members, was illegal. When apprehended, the offender had claimed it was for the benefit of the charity; no legal action was taken and the member simply resigned.

³⁶Data supplied by the BMVSS Administrative Officer, Jaipur, 1990.

iv/ Yaksas, Supplication and Merit

By the twelfth century, Jainism was on the defensive in both north and south India, but particularly in the Deccan. The wave of Hindu devotionalism from the south and Islam from the north squeezed the Jains out of their loci of political power, and many of their temples and religious centres were lost (Jaini 1979:194). Due to the impact of Hindu devotionalism in the medieval centuries, images of Hindu deities and *yaksas* (tutelary gods) began to appear in Jain temples. As an example, the snake god Dharanendra, and his consort Padmavati, became the protectors of the penultimate *Tirthankara*, Parsva. Many of these were female, and today many of them have their own adjoining independent shrine within the Jain temple. A popular *devi* (goddess), particularly among the women of Jaipur is Cakresvari, the *sasana-devita* (guardian spirit) of the first *Tirthankara*, Rsabha (cf.Reynell 1985a:58).

Such deities, 'are considered able to fulfil mundane wishes; they may be often be appealed to on this level by "weaker" segments of the Jaina community. Even so, they have never been allowed to usurp the primary position occupied by the *Jina* himself, despite the fact that *Jina*-worship promises no reward whatsoever save the turning of one's mind towards the goal of *moksa*' (Jaini 1979:194 - original emphasis). What a contemptuous scholar such as Jaini considers 'spiritual decay' is perhaps understandable in face of the combined impact of ongoing Hindu devotionalism and the extreme austerity demanded of the 'weaker' followers of Jainism who have always formed the overwhelming majority of the faithful. The appeal of the Dada can be seen as falling under the rubric of secondary or subsidiary deities who hold such an appeal for the

mandir-margi Svetambar Jain laity. The Dada offers a similar attraction as the *yaksas*, which are the Jain equivalent of the most important north Indian devotional cults, Rama and Krishna both avatars of Visnu, and which have historically been prominent in the Jaipur region.

It is interesting to compare contemporary Jainism to its nearest co-Sramanic tradition in neighbouring Sri Lanka.³⁷ In the modern Sinhalese Theravada Buddhist tradition, two of the most important deities are Kataragama, a variant of Siva's son Kumara Kartikeya, and Visnu, who has been elevated to the status of a 'Bodhisattva'.³⁸ Neither was allowed to usurp the primary position of the Buddha, but Kataragama is regarded as the protector of both Buddhism and the island. Further, Buddhist monks participate in popular death rituals, the worship of relics, the cult of a future Buddha (Maitreya), and developed the doctrine of merit transference. Whereas, Jaini claims, the Jains, fewer in number and small islands in a Hindu ocean, successfully suppressed any such 'heterodoxies'.

Yaksas and other demi-gods were common to the traditions of both Sramanic religions, and both had their origins in the Gangetic valley, in what is now Bihar. These deities were incorporated into Buddhist theology and iconography relatively early, for example, the serpentine Mucalindanaga Buddha. With the exception of Parsva, whose images bear an uncanny resemblance to the serpentine Buddhist image (Zimmer 1969:205-8, pl. iv-v), icons of the *Tirthankara* with their guardian deities are not found until the post-Gupta

³⁷The following comparison is condensed largely from Jaini (1991).

³⁸Perhaps to complement the Vaisnavite 're-incorporation' of the Buddha as an avatar of Visnu. This is not to be confused with the Bodhisattvas of Mahayana Buddhism.

period, after 700 A.D. But even as late as the thirteenth century, the Jain *acaryas* were castigating the laity against worshipping the deities as separate entities as there was a danger of them of usurping the *Tirthankaras*' role.

However, over the succeeding centuries separate deistic worship did become acceptable, as long as the *Tirthankaras*' retained their primary position at the apex of the Jain cosmos. This combined with the adoption of many Hindu *kriyas* (customs) and Jainized versions of the *Ramayana*, *Mahabharata* and other *Puranas*, leads Jaini to conclude that such accommodations saved Jainism from depletion by the *bhakti* cults. And in a questionable attempt to claim the moral high ground for the integrity of Jainism, as against the wholesale incorporation of heterodox practices that befell the Theravadins, Jaini asserts that:

'By making such concessions to the popular belief that Hindu gods were efficacious in world affairs, the Buddhist Sangha allowed a form of popular Buddhism to arise. The fact that shrines to these gods were erected on temple grounds proves that the Sangha officially supported "Buddhist" cults that worshipped Hindu gods³⁹....Such legitimization of *yaksa*-worship within the Jain faith may have helped to prevent the influence of Vaisnava and Saiva *bhakti* movements on the Jaina laity. All doctrinal compromises have their price, and Jaina lay-people, who previously had only worshipped the Jinas, were increasingly attracted to the worldly benefits available from the *yaksas*' (Jaini 1991:191-96).

Eventually, however, there was a reaction against any form of idolatry. In the middle of the fifteenth century, a reform movement led by a devout Gujarati layman, Lonka Shah, established the Sthanakvasi sect; he decried all forms of 'image worship' as heretical and

³⁹This simplistic view of Sinhalese Buddhism conflicts with the comprehensive account offered by Gombrich and Obeyesekere: '[The] new ecstatic religiosity need not of itself pose a threat to the leadership of the [Buddhist] Sangha and the continuation of the tradition it represents. It can be compartmentalized, both within society - being left to the laity - and, within individual lives' (Gombrich and Obeyesekere 1988:462).

unsupported by canonical scripture.⁴⁰ The sect attempted to emphasize the meditative aspects of the faith and negate all temple-oriented practices completely.⁴¹

What Jaini neglects to mention is that a religious system that has a transcendent deity that can interfere in the world, can have no place in either Jainism or Buddhism as it undermines the absolutist aetiology of the doctrine of *karma*. But we can look at the ways that 'worldly benefits' and merit-making co-exist for 'lesser mortals' even though doctrinally they would appear to contradict one another.

When we consider the austere examples of the Buddha and the *Tirthankara*, the almost impossible quest for salvation available only to the rarest of supermen, it is understandable that Jains and Buddhists needed some hope of salvation if not in this life at least in the next. And worldly success is more desirable and easier to conceptualize than nebulous *moksa* (cf. Gombrich 1971:17). The aloof austere enlightened ones are literally above and out of this world, and although their worship or rather specific images are often credited with magical powers, there is little consolation for the devotee in search of rewards in the here and now or a guarantee of a place in heaven.

Even the fourteen stages of the fourteen *gunasthanas* (stages of purification) of the ascetic ends with *ayogo-kevalin* (the activity of omniscience), and is attained in the instant

⁴⁰Nevertheless, there is archaeological evidence that the fourteenth *Tirthankara* - Ananta Jina - was worshipped in Mahavira's time, and that the latter was subject to image-worship in his own lifetime (Jaini 1979:191-92).

⁴¹Hinduism underwent a similar iconoclasm in the nineteenth century with, for example, the Brahmo Samaj and the Arya Samaj (see, Zaehner 1966:150-61).

before death. Of final spiritual liberation, 'This state, characteristic of the *siddha* (perfected being), involves total freedom from embodiment and thus is not included among the *gunasthanas*' - and is thus not even available for the most proficient ascetic (Jaini 1979:273). Ultimately, Jainism denies any theistic or fatalistic solution, the emphasis instead is on total self-reliance. But there is a theological snag: there is a quasi-fatalistic belief that some souls are designated *abhavya* (incapable of liberation); this probably comes from the observation that some individuals have not the slightest interest in their own salvation. They can be reborn in heaven but are incapable of final *moksa*; there is a possibility of deliverance but only under a nebulous set of external circumstances when the *bhavya* soul, the potential for liberation, is 'aroused' (Jaini 1979:140).

Jaini sees the demi-gods as intercessors and the *Tirthankaras* 'are above granting boons' (Jaini 1991:194-95). The appeal of the *yaksas* and the Dada is that they are seen as directly granting favours; without that, attending and giving *dana* to the temples and *dadabaris* is another avenue of acquiring *punya* (merit). Either way the devotee gains. Thus if your boon is not granted there is nevertheless the consolation of incremental merit, and merit cancels *pap* (sin), good *karma* negates bad. All temple activity is seen as meritorious and the aim is to acquire as much merit in this life as possible.

There is a distinct overtone of transactionalism in Jain views of ritual and *dana*, that it is causal, that merit is always accrued (cf. Wadley 1975:86, Furur-Haimendorf 1967:193). Spiro's description of kammatic as opposed to nibbanic merit has an exact parallel in Jainism: The soteriological aim being next to impossible, Jainism like

Theravada Buddhism, 'Is a means not so much for the extinction of desire as for its satisfaction; not so much for the cessation of rebirth as for a better rebirth; not so much for some kind of absolute Deliverance....as for the persistence of the individuated ego in a state of sensate happiness' (Spiro 1982:67).⁴²

But there should be a fundamental problem: temple going, performing ritual and giving *dana* are seen as meritorious, that through the workings of *karma* the devotees will achieve a better *gati* (birth/destiny) in their next incarnation. However, such an all-embracing belief is incompatible with veneration of a deity who in effect is interfering in the workings of *karma*. But not if the two beliefs are kept separate and compartmentalized.

The Jaipur *Dadabari* is dedicated to the fourth Dada, Jincandrasuri, and like the major Hindu deities he has his own 'day' - Monday and full-moon days. The most popular times of the day to visit the shrine are either early Monday morning or evening when the devotees can perform *puja*. This is one day when male devotees outnumber females, but most come only for *darsana* of the Dada. In fact they spend more time, and are more likely to make a donation, at the shrine of the Dada than at that of the *Tirthankaras*. And the majority are likely to make a request for good health or a good journey, or success in an examination for themselves or a relative, but usually it is for straightforward wealth

⁴²Strenski argues that merit is not a 'thing', '*kārma* is also similarly not a thing' (Strenski 1983:476n.4); but Jains do view *karma* as a physical material substance and theoretically quantifiable (see, Jaini 1979:112).

(cf. Laidlaw 1985).⁴³

The Dada's shrine is intimately connected with the Jain business community and success in business; success in business is explicitly the result of religious observance. Religious observance, being synonymous with meritorious behaviour, manifests itself with success in business. And Reynell claims that for her informants, 'religious action always results in worldly good fortune' (Reynell 1985a:56). The Dada is perceived as a particularly potent source of intervention in the world and for answering requests. The epithet most often associated with the Dada is '*adhyatmik shakti*' (spiritual power). With the exception of the more orthodox elders, all my informants had an anecdote, either personal or concerning a friend or relative, convincing them that the Dada had intervened on their behalf. When I suggested that the consequences would have happened anyway - such as, a recovery from illness, a successful business deal - this was always discounted. This conviction is reinforced by the fact that many of Dada's devotees are non-Kharataragaccha; the four historical Dadas are recognized by all sects but only the Kharataragaccha venerate them as saints - or rather 'the saint'. Their appeal is pan-Jain, particularly among young people, 'non-image worshippers', and even Digambar Jains.

But could the devotees reconcile their requests to the Dada with his miraculous powers to the fundamental tenets of *karma*? Did they understand the karmic principle? They saw merit and 'shedding *karmas*' as synonymous, thus *darsana* of the Dada is karmic (cf. Banks 1992:202n.4); and whether it was worship to the Dadas or the Tirthankaras, it was

⁴³Reynell's female informants believe that the Dada protects Jains from Muslims, and they offer prayers to the Dada for their childrens' health (Reynell 1985a:59,130).

all 'Jain'. However, when pressed, several of my informants recognized that there was a discontinuity here, but it was not a problem if the two sets of beliefs were kept strictly compartmentalized. They all recognized that, as Jains, the doctrine of *karma* was primary, but they also acknowledged that the cult of the Dada was equally traditional. For the devotees, the crux of the matter was the fact that requests to the Dada **worked**, not one had any doubts as to the effectiveness of supplication.

As the devotees of the Dada saw their cult as 'equally traditional', this implies that we have to regard it as a parallel tradition to scriptural Jainism, the 'great and little traditions', where the latter vernacular strand is as ancient or predates the former. According to Jaini, the cults of Dada and *yaksas* are by Jain criteria a relatively recent medieval phenomena and not a reversion or a substitution to an older Jain custom but the creation of a parallel tradition, mainly borrowings and influences from Hinduism. But, arguably, there was always an theistic undercurrent in Jainism if for no other reason than, as we have seen, it satisfies profound emotional needs (cf. Banks 1992:203-5).

Gombrich and Obeyesekere have argued that the great classical religions of India - Brahmanism, Buddhism and Jainism - 'censored out' the folk religion, which was considered a 'vulgar affair' where emotionalism and possession were important ingredients; but they could not suppress it and this led to a compartmentalization of divine experience. Brahmanism came to an accommodation with *bhakti* cults; however like Jains, Buddhists believe that the gods are inferior to the supreme being and only the latter can guide the way to salvation, but he is inadequate for emotional exigencies.

(Gombrich and Obeyesekere 1988:455-57).⁴⁴ To borrow a Sinhalese saying, to contrast the worldly and the supramundane, 'The Buddha for refuge, the gods for help' (Gombrich and Obeyesekere 1988:56). They cite Wilson's distinction between 'higher' and 'practical' religion:

'Whilst the higher religions at their most elevated and philosophical levels may provide a set of intellectual propositions that answer...."ultimate questions", practical religion, religion at the everyday level, has been preoccupied with other issues....[These] ultimate concerns may be of limited consequence in the everyday life circumstances of those who, nominally, embrace the teachings of one of the higher religions. The social significance of religion has rather lain in the provision of categories and symbols that facilitate simultaneously man's comprehension of his circumstances and his capacity to evaluate them and to cope with them emotionally' (Wilson 1982:10) (cf. Mandelbaum 1966).

'[Most] Jains would on reflection be happy to subscribe to two cosmographical systems, one relating to the everyday, transactional world, the other to the more profound symbolic realm' (Dundas 1992:80).

v/ Black Money, Legitimacy and Status

The Jain jewellers of Jaipur are by Indian standards an affluent community, and within that community there are some extremely wealthy business families. In respect of the Kharataragaccha *sangha*, a familiar handful or so names constantly recur when individuals are asked to compile a league table of their wealthiest members. And the same names appear whether the criteria is a ritual or a purely business context. As other scholars have noted (Reynell 1985b:24, Norman 1991:32), wealth has had a thoroughgoing impact on ritual practices to the point where a handful of competing families monopolize major ritual activity; *dana* divides the community (Reynell

⁴⁴However, in Leicester, 'certain Jains believed in a controlling, creating deity beyond the *tirthankaras*' (Banks 1992:205).

1985a:278), and a member could not fully participate unless they were inordinately wealthy. Inflationary donations to religious events were not without controversy. For the less affluent, it was scandalous that so much could '*bekar ho jana*' (run to waste) and should have been spent in other more creditable philanthropic ways (cf. Cottam Ellis 1991:97,105). Even the temples' portray this opulence, some of which date back to the foundation of the city, thus it is not a recent phenomenon; of comparable appearance would perhaps be the gold-plated Buddhas and *stupas* of Thailand and Burma.

It is generally accepted by all my informants that the bulk, if not all, this expense is financed by black money. Nevertheless, it could be argued that the rewards of economic activity are utilized for the greater moral order. This has been characterized by Bloch and Parry as, 'On the one hand transactions concerned with the reproduction of the long-term social or cosmic order; on the other, a "sphere" of short-term transactions concerned with the arena of individual competition.' And,

'It is not that what is obtained in the short-term cycle is a kind of ill-gotten gain which can be "laundered" by being converted into socially approved channels of expenditure and consumption. It is rather that the two cycles are represented as organically essential to each other. This is because their relationship forms the basis for a symbolic resolution of the problem posed by the fact that transcendental social and symbolic structures must both depend on, and negate, the transient individual' (Bloch and Parry 1989:24-25).

But profit - ill-gotten or otherwise - is legitimized in a religious arena as *dana* (cf. Reynell 1985a:172). Millman has cynically argued of Marwari philanthropy, 'Every one of their religious deeds has a price tag on it and is based on the ideas of assets and liabilities' (Millman, quoted in Cottam Ellis 1991:105).⁴⁵

⁴⁵Bayly has also suggested how religious donations were judged in terms of creditworthiness which was essential for the survival of a business (Bayly 1983:389).

We have already noted that from the medieval period, *dana* was seen as the central preoccupation of the faith. The literature is full of threats and promises to the laity in respect of good and bad practices. Citing one example, Williams paraphrases one sage as advocating, rather than the ascetic goal of *moksa*, 'that the masses must be coerced by the fear of punishment and the hope of material reward' (Williams 1963:252). For the layman, *dana* was an important mode of interaction with religious institutions and a vehicle for meritoriousness and shedding *karma*, and these activities became associated with secondary cults such as the Dada. The ritual arena acted as a means of making public and competitive donations to the *sangha*. Dundas' reading of a famous Gujarati *dana* story shows that *dana* is 'a potent force within an individual's financial and spiritual destiny'. He concludes that, 'there was general acknowledgement that commerce and Jainism alike would only flourish if money was used for religious purposes and be thus transformed into social and spiritual credit' (Dundas 1992:170). Donating had a double rationale, it established an individual layman's reputation in respect of both piety and financial status.

As Reynell has rightly argued, among the Svetambar Jain jewellers of Jaipur, *dana* was instrumentally both prestigious and - echoing Millman - a business strategy (Reynell 1985a:169-71). The religious arena was one of the major areas in which status was modulated, and religious activity was utilized as part of a wider status seeking. For Reynell, one of the most significant latent functions of the Jain religion was its input into a 'prestige system', although 'not necessarily articulated by the actors' (Reynell 1985a:277). 'Thus we see that symbolic capital, which in the form of the prestige and renown attached to a family and a name...., is perhaps *the most valuable form of*

accumulation'. Or potentially, 'a conversion of material capital into symbolic capital itself reconvertible into material capital' (Bourdieu 1977:179-80 - original emphasis). In Bloch and Parry's Durkheimian model, the conversions between their two spheres are morally evaluated: When the gains of the short-term cycle are converted into reproducing the long-term sphere, then they become morally sanctioned. 'But equally there is always the opposite possibility - and this evokes the strongest censure - the possibility that individual involvement in the short-term cycle will become an end in itself which is no longer subordinated to the reproduction of the larger cycle; or, more horrifying still, that grasping individuals will divert resources of the long-term cycle for their own short-term transactions' (Bloch and Parry 1989:26-27).

Finally, with reference to how in the preceding chapter the identity of the Svetambar Jain community is articulated between its secular and religious aspects:

'An important part of the Jain prestige system is due to the centrally significant role played by religion as the basis of identity for both the religious, economic and social group. Consequently, secular values are articulated in religious terms and male socio-economic standing is transformed into religious prestige' (Reynell 1985a:278).

I would only add that one of its most fundamental ingredients and *raison d'être* for establishing and maintaining status is creditworthiness which is the prerequisite and principle generator of commercial activity among the Jain jewellers of Jaipur, and this is reflected in the layman's religious activities most specifically in the offering of *dana*. Having explored some of the roles of religious activity in the community and its function in enhancing status, the next chapter goes on to explore other forms of cultural capital with regard to education, consumer goods and expenditure on weddings, and Jaipur's middle class milieu.

CHAPTER 7: CULTURAL CAPITAL AND CONSPICUOUS CONSUMPTION

i/ Introduction

We have noted in Chapter 2, via Beteille and Molund, that Indian society has been delineated as a combination of parameters, an explanatory model that would combine both the concepts of status group and class. This presupposes that often complex concepts of caste have far from disappeared and are contiguous with an incipient class structure; and in an Indian context, this model assumes a variability in the relationship between caste and class. Empirically, at one extreme, in an Indian rural community, the correlation between caste and class may well show a discontinuity where a *Sudra* caste had a low ritual status but possessing economic and political power and were 'dominant' over all other castes (see, Srinivas 1959). Arguably, to oversimplify, in India's major cities this was less likely to be the case as these cities often possessed a large minority of higher castes - mainly *Brahmans* and Baniyas - who as businessmen, administrators and politicians had a decisive influence on the political economy of the metropolis.

Mukherjee's study of Calcutta in the early nineteenth century demonstrates how class was already an important dimension of social stratification. The Indian urban society was dominated by the *abhijat bhadralok*, an 'aristocratic' middle class comprising of important *zamindars* (landowners), merchants and senior administrators who owned land and capital (Mukherjee 1970:52-53). In the Bombay of the mid-nineteenth century there was already an influential capitalist class of Parsis and Baniyas which, when combined with a *Brahman* 'intelligentsia', formed a composite bourgeoisie identifiable by shared political

attitudes and lifestyle (Guha 1984:141). In Calcutta at the turn of century, Marwari commercial dominance was strengthened by ties of caste, kinship, religion and a common Rajasthani origin (Timberg 1973). These groupings were to have an important influence, not least financial, in moulding the nascent nationalist movement.

After Independence, when the Indian government became an important initiator of change, the bureaucracy and the administrator - the 'file' and 'file-keeper' - became an important ally of the capitalist class (Chibar 1968:137). The link between commerce and government has been systematically explored in an important study by Kochanek. He shows how the business community established a continuous and calculated 'industrial embassy' based on family and kinship structures. A highly personalized system of liaison and lobbying developed to influence the political elite largely for individual gain; secondly, chambers of commerce, employers' federations and trade and industry associations function primarily to achieve collective rather than individual goals (Kochanek 1989:95-96).

'However diverse the social bases of the capitalist class - Marwaris, Parsis, Jains, Gujarati Baniyas, Chettiars, Khattris - this diversity has counted for little when they have attempted concerted action in advancing the collective class interests....What comes through is the quiet dominance of the capitalist class in Indian public life - urban life, if you prefer - although some of the quietude is now being dropped' (Saberwal 1977:13-14).

A number of formal and informal institutions mesh the commercial class with the bureaucracy, politics and the professions as has been well illustrated by Caplan's Madras Protestants and 'clubbism' (Caplan 1987:104-07). This group also has the resources to

cultivate important informal networks,¹ and this is reflected in the two upper strata of Faridabad's four entrepreneurial 'styles' as described by Panini. For the 'executives' and 'industrial leaders', powerful and extensive networks - 'the cocktail culture' - contribute to the growth of the firm with profitable contracts, draw the entrepreneurs into public life through their appointment to important government committees and access to political leaders, and add to their status in the wider society. He sees success in entrepreneurship as synonymous with social status. 'The style that succeeds is one which lays stress on building and articulating powerful networks'. However, 'One's resources include not merely material ones, but also the social background which influences the reach of one's network, and education which provides the know-how for entrepreneurial activity' (Panini 1977:114).

ii/ The Consumption of Education

Another important direction for the varying resources of the urban middle classes is securing employment, which may include a strong element of occupational inheritance, but importantly education for their children.

Focusing on the occupational patterns of the modern Indian city, Beteille argues that in the nineteenth century, the three Presidency towns, which were the principal centres of higher education, produced a western educated class characterized by 'moderate wealth, high or moderately high ritual status' but closely correlated to education and literacy in

¹An important formal institution are the caste associations which the Rudolphs describe as 'para-communities' that enable caste members to pursue social mobility, political power and economic advantage (Rudolph and Rudolph 1972:29) (cf. Khare 1970).

the traditional caste structure: Bombay's and Madras's higher education was monopolized by *Brahmans*, Calcutta by *Brahmans* and Kayasthas. Beteille finds that although historically there was a close association between the upper castes and higher education, this initial control has been dissipated and its growth gradually led to the formation of the heterogeneous 'urban middle classes'. (Beteille 1969b:65-67).²

On the formal system of western education, Rao maintains that the educational opportunities helped one acquire the necessary skills outside the caste structure. An English education qualified individuals for the professions of law, medicine, engineering, etc., and these professional groups are differentiated on the basis of income and the status of the profession. The development of the professions along with salaried occupations, led to the growth of the middle classes and the newly educated middle classes cut across caste lines (Rao 1972:134-35). But what Rao omits is the fact that these castes are by and large higher castes, education is a scarce good, expensive, and reflects the advantages of wealth and social origin. In a country where almost 60 % of the population is illiterate (UNESCO 1992,pt.1:12), since Macaulay's 'Minute' of 1835, and with the exception of Kerala, there never has been a successful programme of mass education. Rather a disproportionate share of available funding, due to the political influence of the middle classes, has been spent on costly higher education (Singh 1988:102,106).

The Government of India estimates that in 1980 the 'Forward Castes and Communities', both urban and rural, comprise 17.58 % of the population. This designates *Brahmans*

²The plural 'classes' reflects its differentiation, and while it may be possible although questionable to define their lower limit by some economic criteria, at the higher level they ambiguously blend into an equally equivocal 'elite'.

(including Bhumihsars), Rajputs, Marathas, Jats, Baniyas and Kayasthas, and unspecified 'Others' as thus forming one sixth - about 136 million - of a total population of 820 million (Report of the Backward Classes Commission 1980, quoted in Choudhary 1990:1934, table 3).³ Co-incidentally, journalistic estimates of the Indian middle classes both urban and rural, there are no official statistics, average at 150 million plus 5 - 10 million 'millionaires' (Business and Political Observer 1/12/1990). These caste and class classification criteria are not identical, there are poor *Brahmans* and upwardly mobile lower caste members, but there are contiguities and parallels. In varying permutations, it is the combined clout of those at the apex of both these schemes that form the dominant status classes; and it is this group that tends to monopolize the country's costly higher educational facilities (Rudolph and Rudolph 1987:296-97).⁴

The conclusion of Bourdieu's Outline of a Theory of Practice is devoted to the ways economic power conceals its nature in the guise of other forms, as 'symbolic' or 'cultural capital'. The function of cultural capital is to sustain economic dominance by enabling it to present itself as something economically neutral, 'to prevent the economy from being grasped as an economy, i.e. as a system governed by the laws of interested calculation, competition or exploitation' (Bourdieu 1977:172, original emphasis). Knowledge of cultural capital provides the link between the objective economy and the socio-cultural

³The report was largely concerned with identifying 'Other Backward Classes' and not to be confused with the *varna* scheme. Also, Scheduled Castes and Tribes form 22.56 %, 'Backward Hindu Castes and Communities' - i.e. largely *Sudra* castes - 43.7 % and non-Hindu communities 16.6 % of the total population.

⁴The numbers in full-time education for 1978-79, 72.4 million in primary, 27.1 million in secondary, and 5 million in higher education (Rudolph and Rudolph 1987:298, table 32).

behaviour of individuals; it is the realm of status, prestige, qualifications, speech, dress and so on. But the relationship between cultural capital and material capital is not a simple correlation, rather it is complex and often ambiguous. Cultural capital is a vital ingredient in the establishment of domination; for Bourdieu, symbolic domination in the accumulation of cultural capital helps explain the non-violent reproduction of classes.

But individuals must not appear to be dominated, to be subordinate and exploited, but rather to **dispose** themselves to subjugation. Bourdieu argues that in capitalist societies this is produced by the mistakenly perceived institutional separation of the processes in the acquisition of 'habitus', the interaction between conscious and unconscious practices, between interests and ethos, from the economy. And particularly the institution of formal education he sees as the primary area where the exercise of domination guarantees habitus conducive to the creation of the necessary disposition within individuals, and hence the reproduction of the capitalist system and its structure of class relations. With formal education, 'academic qualifications are to cultural capital what money is economic capital'; they further separate power relations from individual interaction, 'relations of power and domination no longer exist between individuals; they are set up in pure objectivity between institutions, i.e. between socially guaranteed qualifications and socially defined positions' (Bourdieu 1977:187).

'The educational system helps to provide the dominant class with what Max Weber terms "a theodicy of its own privilege",.... through the practical justification of the established order which it achieves by using the overt connection between qualifications and jobs as a smoke-screen for the connectionbetween the qualifications people obtain and the cultural capital they have inherited - in other words through the legitimacy it confers on the transmission of this form of heritage' (Bourdieu 1977:188).

The book ends with a precursor to his epic study of 'distinctions':

'[It] is through legitimacy-giving redistribution, public ("social" policies) and private (financing of "disinterested" foundations, grants to hospitals and to academic and cultural institutions)....[that] the dominant groups or classes secure a capital of "credit" which seems to owe nothing to the logic of exploitation....[To this] must be added another form of accumulation of symbolic capital, the collection of luxury goods attesting the taste and distinction of their owner. The denial of economy and of economic interests....thus finds its favourite refuge in the domain....of pure consumption' (Bourdieu 1977:196-97).

Following Bourdieu, Beteille has described the ways an Indian middle class family has adapted to retain control over a changing social environment, and one of the major mechanisms in this process is through education. He emphasises the necessity of taking the broadest view of familial resources rather than the narrow criteria of purely economic resources in the reproduction of inequality in India:

'[Each] family has a stock of cultural capital, comprising its command over knowledge, skills, taste, etc., that are a part of a distinctive way of life. It has its own social capital in the form of networks of relationships, partly acquired from the past and partly constructed through the initiative of its members....I would like to stress the active role of the family in transmitting to its younger members all the advantages it has at its command' (Beteille 1991:16-17).

And for the Indian middle classes, education has replaced caste when it comes to planning their childrens' future (Beteille 1992:17). He adds that 'parents do not simply wait for their children to soak up the cultural capital' of the domestic environment, but take an active part in their education (Beteille 1991:17). For these families, education and employment are intensely competitive and they expect their children to take advantage of all the benefits they can provide.

My informant Svetambar Jain jeweller families can be divided into two groups: the larger, where all the male members and most of the females had an fee-paying English-medium education, and the other smaller in number where only the sons but neither their

fathers nor their womenfolk had cognizance of the English language. Why the junior male members of this latter group had comparatively recently changed to an English-medium education was that, not only was it the *de rigueur* sign of status in India but, just as importantly, it was essential for dealing with foreign buyers and extending one's export potential. To a large extent, an important ingredient of the *lingua franca* of the gem trade was English.⁵

There was a clear distinction between the two groups in respect of costly tertiary education. In the majority of households there was an incidence of one or more sons, and a few daughters, who were graduates usually in commerce or business studies. There was one example of a Jaipuri daughter who held a Bachelor of Commerce degree and acted as bookkeeper to her husband's business in Bombay. The latest educational distinction was a postgraduate Master's degree in Business Administration (M.B.A.), preferably from the Indian Institute of Management at Ahmedabad which has the highest reputation for the course in India. Better still, money and qualifications permitting, was a place at the Harvard Business School - the ultimate accolade. One of my informants was sending a son to Ahmedabad, another was hopeful of Harvard; but they and many others would prefer their children to be educated abroad as they were distrustful of Indian degrees in general. This was due to widely-reported flagrant cheating in examinations and the commonplace bribing of examiners, a 'paper chase' that was diluting the quality of results

⁵The *lingua franca* is a broadly a mixture of Hindustani (Hindi and Urdu) and English, plus a sprinkling of local Rajasthani dialects and Marwari, which constantly shifts depending on the linguistic strengths and weaknesses of the speakers concerned. Of course, these shifts can also be utilized to exclude: for example, Svetambar Jain jewellers who were fluent in English or Bengali and Gujarati - as many of them were - can converse freely in the presence of largely Hindustani-speaking Muslims.

and bringing the whole university system into disrepute, not to mention high graduate unemployment. In the minority of households, whose first generation had or were completing an English-medium education, there were no graduates nor any members preparing for university entrance.

Jaipur's schools and colleges are of varying quality and are ranked according to both results and fees; the best schools can afford to offer the best salaries and attract the best teachers. The total number of schools in the city is unknown as the local gazetteer lists the types of schools, student populations, teacher-pupil ratios, educational standards and literacy rates for the district, and there are reputedly a number of unregistered private schools. The oldest, the Maharaja's College which despite its name was in fact established as a secondary school, was founded by the British in 1844 but is now part of the University of Rajasthan; the first girl's school was established in 1866 (Gupta 1987:683,689). The major distinction is between a small number of fee-paying expensive English-medium schools and a large number of government-funded Hindi-medium schools with nominal fees. Entrance to the best and most expensive schools is fiercely competitive and depends more on the parents' ability to pay than the capabilities of the pupils. Of course, the English-medium schools teach some Hindi language and literature, whereas the government schools' teaching of English is minimal if at all.

A number of the better secondary schools in Jaipur were originally founded as Digambar Jain charitable institutions, and were and are strictly non-denominational - open to all religions; but these schools are not free, and as one informant remarked, they rely more on fee-paying parents than philanthropy for their current existence.

One of my informant families felt that not only was the English language a prerequisite for their children's education, and essential for higher education,⁶ but that it should be practised in the home as much as possible - although its use was somewhat erratic. This was part of their belief that educational success cannot be left entirely to the schools. One member, a science graduate and something of a pedagogue, regularly helped his teenage niece and nephew with their English language homework and bought them English books; he saw his role as supplying additional stimulation to the children through the interest he took in their studies. Here the cultural capital of family was employed to pay for an advantageous education, transmit skills and motivation to the next generation.

The higher education of women is ambivalent: more girls are going on to higher education but they simultaneously are being prepared for marriage and motherhood. One of my informant families had a married daughter who uniquely was a hospital physician and a mother of two young children, another family an unmarried journalist. In a third example, an unmarried graduate in her early twenties was anxious to leave India, and undertake a postgraduate degree in America where she already had a married elder sister; her father thought she should be married, and she feared her family were already evaluating prospective husbands. But with the above exception, married women were largely confined to the affinal or natal home and religious institutions such as the meeting halls and religious events.

An English-medium education among the Indian middle classes is a marker of status and,

⁶A number of higher education courses in Indian universities are conducted in English, particularly science and the social sciences, the exceptions would be Indian languages, literatures, religions, etc.

as Saberwal has noted, 'higher education is a mechanism more for retaining and transmitting status than for social mobility' (Saberwal 1977:14 - emphasis added). Caplan characterises the middle classes as consumers of invisible 'information' goods, besides visible consumer goods, of which education is a prime example; expenditure is directed towards 'developing wide-ranging social contacts by means of which they obtain their privileges and preferments' (Caplan 1987:115). Plus, for the next generation of Jaipuri gem traders there is an additional advantage of an almost identical occupational inheritance: all have parents and relatives in the industry and they can rely on the latter's position in advancing their own careers. An academic qualification is not in any way a requirement for entry into the lapidary market, but parents are quick to point out that their son - or, in one case, even a daughter - has an additional vocational aptitude for commerce which in turn reflects on the standing of the business family.

iii/ Patterns of Consumption

Residentially, the Svetambar Jain jewellers of Jaipur are divided into those who live in the old walled city and those who have moved to the new suburbs. But residences in the old city can be seen as reflecting a continuum along which at one extremity are those basically unchanged from the eighteenth century, with just minor or no modifications; at the other extreme, are those which have been completely refurbished internally. The homes in the new city largely reflect the latter polarity; and I emphasize that the following descriptions empirically delineate the polarities of jewellers' residences. The appearance of particularly the interior of the residences provides a 'register' of the

lifestyles and consumption patterns;⁷ the justification for this is that the Jain homes' provide the most visible signs of consumption. However, this approach is at best a descriptive compendium rather than analytical for as Beteille has noted, although Bourdieu has popularized the concept of cultural capital, unlike economic capital, 'it is difficult to extract from his work any clear procedure for measuring it' (Beteille 1991:16 - emphasis added).

The *havelis* in the side streets and alleyways off Jauhri Bazaar are multi-storey structures, often built piecemeal, surrounding a central courtyard, some of the courtyards have been enclosed others remain open. Each storey, connected by dark steep stairways, has balconies opening onto the central courtyard. The inner walls are usually whitewashed, the outer stuccoed street-facing walls are more likely to be yellow rather than pink, and many of them have faded examples of traditional Rajasthani wall-paintings: dancing girls, rajas, elephants, etc. As in images of medieval Europe, many of the upper stories protrude out into the street and, in the narrower lanes, often give the impression of touching their opposite number. Due to the piecemeal construction of the buildings, the skyline is irregular and a *haveli* can be anything from two to six storeys high.

The majority of an old *haveli*'s rooms are bedrooms, a living room (for dining), kitchen, bathroom, etc., for the extended family. But at least one or two rooms are occupied during the day by the sub-contracted artisans and their grinding-wheels, often this is on

⁷The term is Appadurai's and it signifies five attributes of a commodity: 1/ 'restriction', by price or by law; 2/ 'complexity of acquisition'; 3/ 'semiotic virtuosity', has the capacity to signal fairly complex social messages; 4/ 'specialized knowledge', as a prerequisite for its consumption; 5/ 'a high degree of linkage', consumption is linked to the body, person or personality (Appadurai 1986:38).

the ground floor or the roof, and another one or two rooms are reserved for the jewellers' business transactions - the 'office'. The older most modest *havelis* have a minimum of modern furniture, 'desert coolers' for the hot summer months, squat toilets, the exceptions might be a t.v. set, a refrigerator and a telephone. The furnishings are usually in the form of *gaddis*, a series of utilitarian mattresses spread over the floor, which act as seats during the day and may double as beds at night. The interior of the building is rarely if ever decorated, and peeling paintwork and plaster are commonplace.

Although looking deceptively similar externally, some *havelis* have been extensively renovated, the interior gutted and completely rebuilt with enlarged rooms, large windows, air-conditioning, fitted and traditional carpets, modern elegant furniture, an array of video recorders, hi-fi equipment, often concentrated in one room;⁸ a kitchen with modern conveniences, pressure-cookers, micro-wave ovens and other gadgetry, western-style bathrooms, and so on. The homes in the new city follow a similar pattern except they are even more commodious and palatial, individually purpose-built in pink stone with extensive gardens and garages. But the family *havelis* in the old city have been retained, they are now quite literally offices or rather offices and workshops where the daily business is conducted, and it can act as a larger work-space for the sub-contracted artisans and/or employees. Interestingly, at Diwali when the new year's account books are inaugurated, the ritual is still held in the original family *haveli* with the family in attendance; an example of maintaining the link between the business and the former patrilocal home.

⁸Cf. Khare (1970:140) on the Kanya Kubja Brahmans displays in 'public' rooms of the household, and also U. Sharma (1986:183).

These refurbishments represent an extreme and reflect a minority of informant households, the majority are often variations on a combination of both the modest and the ostentatious. But the majority's orientation is towards the conspicuous rather than the abstemious pattern, as if consumption is incremental or a slippery slope towards more and more accumulation. But the pattern is individual and variable. For example, one shabby haveli was packed with gadgetry and possessed a car, but its householder claimed that decorating the building was a waste of money; instead, as a keen amateur photographer, he preferred to spare no expense on enlarging his collection of expensive Japanese photographic equipment. One large new house in the new town was bereft of all but the basic modern conveniences, and several of its large rooms were completely empty and unused as if waiting to be filled.

Even the most modest household had a minimum of one servant, the maximum was five, they are always non-Jain males and are usually, like the employed lapidarists, *Sudras* from Bihar and U.P. At least one will live in the household, and their often longevity as domestic servants gives them the status of valued and trusted family retainers. Commonly, they perform domestic duties: cleaning, running errands, preparing food but rarely cooking. In the larger households with several servants they act as gardeners and drivers.

The mode of transport is indicative of the household. The modest homes have one or more scooters; and although the narrow streets of the old city can be hazardous and difficult to negotiate, the refurbished residences have at least one car. The new town

residences may have several cars, usually Ambassadors (basically a Morris Oxford c.1955, which for many years was the only indigenous car available in India), but these are being superseded by Contessas and smaller Suzukis.

English-language newspapers and magazines, the state-run t.v. service, even rented videos have commercial breaks, are full of advertisements offering a plethora of Indian-made luxury commodities. The indigenous advertising industry devotes considerable resources to publicising up-market 'elite' products that will appeal to the middle classes. Although Indian-made video recorders, audio cassette players, pressure-cookers, cameras, and blenders were readily available, there was, however, a certain cachet to owning foreign-made consumer commodities.⁹ Not only was there a flourishing black market in Jaipur in both new and secondhand non-Indian goods, but no one came back from the U. S., Europe or Bangkok empty-handed, without some piece of gadgetry either for themselves or another member of the family; they may be later presented as a wedding gift. There was a fetish about brand names which were not readily available in India but which were better known more by reputation than anything else: Nikon, Sony, Levis, Rolex, et al; the biggest approbation was to own a foreign-made car, preferably a Mercedes Benz - although none of my informants' owned one, many would have liked to have to have done.

There is a further distinction that resonates through the consumption patterns of Jaipur's middle classes, the use of the terms '*desi*' ('native') and '*vilayti*' ('English'). This

⁹Foreign made consumer products can legally be imported into India but they can attract import duties, say, for a car of up to 300 %. Of course, there are corrupt means whereby importers can circumvent this and other obstacles.

distinction refers to consumer goods as either Indian, indigenous and rustic on the one hand, and foreign, imported and exotic on the other. And these distinctions are not equivalent for *vilayti* has a sophistication and superiority over the inferior *desi*. It is a reflection of the orientation of the middle classes, an appropriation of exogenous cultural capital. But although these terms are opposed, this dichotomy can best be seen as a matter of a tendency or trend rather than as, again, a polarity, a tendency that manifests itself in coveting and accumulating preferably non-Indian consumable *vilayti mal* (goods).

But this pre-occupation with imported consumer goods has, as Appadurai has argued, a dual role: that consumption is both for sending and receiving social messages, it has a 'turnstile' function, 'selecting from exogenous possibilities and then providing models....for internal tastes and production'. The goods become the markers of fashion and good taste, and their promoters 'are no less effective in limiting social mobility, marking social rank and discrimination, and placing consumers in a game whose ever-shifting rules are determined by "taste makers" and their affiliated experts' (Appadurai 1986:31-32).

Thus we have a small number, four of my forty informant households, of abstemious sumptuary Jain households who largely retain a modest lifestyle and spurn consumer goods, and the remainder who have to some degree abandoned the frugal patterns of consumption in favour of the comforts of consumerism. A comparable situation has been described by Hutson in a French Alpine village where she divides the inhabitants into the older abstemious '*non-evolues*' and the younger '*evolues*' who have embraced modern consumer culture. But the difference is not just one of style but rather reference group

and geography; the *evolues* have economic and matrimonial contacts beyond the confines of the village, their social universe extends beyond the limited horizons of the community (Hutson 1971).

Following Hutson's example, we can make some generalizations about the two modes of expenditure and correlate them to socio-economic indices such as education, business practices and marriage patterns of Jaipur's Svetambar Jains.

The abstemious Jains confined their economic and social activities to a narrow range of possibilities. They only recently embarked on giving their children an English-medium education and had no university graduates. In business, their activities were localised and restricted to Jaipur's lapidary industry, they rarely left the city on business and never travelled abroad; had minimal or no contact with non-Indians, and their lack of English precluded direct contact with the lucrative export market. They bemoaned the loss the Srimal and Oswal monopoly of the gem trade and claimed a preference in dealing only with fellow Svetambars; some, that they only dealt with Svetambars although this was unlikely if not impossible. Their marriage alliances were often with residents within the city or if not, they would insist on intra-*jati* and/or intra-sect affines - the known rather than the unknown.

But abstemiousness may not be a reflection of economic wealth, they rather adhered to older patterns of non-consumption, the image of the frugal and parsimonious Baniya; the older among them even eschewed western clothes and viewed expenditure on non-essential consumption as wasteful. The young and old among this group gave vent to their

displeasure at the conspicuous expenditure by the *nouveaux riche* on weddings, the insidious practice of dowry (see below), and the monopolization of ritual *dana*. They were pious in religion, and professed a nostalgia for a Svetambar Jain community that they characterised as religious rather than economic, when there was an equality of lifestyle if not equality of income, honesty in business, and when everyone followed the *sanskar*. Reynell notes that a minority of laymen, from what she describes as an 'orthodox community', 'even take vows to restrict food and consumer goods' (Reynell 1985a:282). Bayly claims that in the eighteenth century Gangetic Plain, Jain Baniyas restricted their expenditure to 10 % of annual income as this was considered morally and commercially 'safe'. A merchant's standing in the community was indivisible, profligacy damaged his business, his reputation and his moral being; but, 'The ideal life-style of the Jain merchant householder was, of course, modified in practice' (Bayly 1983:385).

The perceived lack of morality in the Jaipur gem trade is universally blamed on the arrival of non-Svetambars in the industry, and the Oswals and Srimals have had to adopt the *arrivistes*' 'sharp practices' to keep ahead of the game; but it is doubtful whether sharp practices are anything new to the Jains. As Reynell noted of the image of the pious Jain jeweller, '[This] image may hide a rather different, more ruthless reality, and presumably the more skilfully a man conceals his real business practices from his potential competitors within the community, the better' (Reynell 1985a:172). Rather complaints about a lack of business ethics, whether true or not, are probably symptomatic of a 'nostalgia'. Baudrillard has observed that 'when the real is no longer what it used to be [sic] nostalgia assumes its full meaning. There is a proliferation of myths of origin and signs of reality; of second-hand truth, objectivity and authenticity' (Baudrillard

1983:12-13).

The remaining jewellers had an opposing set of tendencies: as we have already seen they placed a great emphasis on proficiency in English for both secondary and tertiary education. This proficiency was carried over into the realm of business where commercial expansion is synonymous with exportation, and where the cultivation of both Indian and non-Indian business contacts at home and abroad is imperative. Many have established a relative in the lapidary business in Bombay, which is the major entrepot for the industry in India, or in the West or Bangkok, the major Asian centre. And they payed regular visits, probably once or twice a year, to their relatives and partners overseas; these business trips were, of course, a means for importing much-coveted consumer goods that were not readily available in India. The marriage pattern was more variable but, as we have already noted in Chapter 5, there was a greater predisposition for alliances that had even an implicit class element to be more likely to be inter-*jati* and inter-sect, and possibly an inter-city or inter-*varna* union. On consumption, there seemed to be no limit on expenditure, and among the most affluent families ostentatious displays of wealth had a highly competitive element. This was most evident at sumptuous weddings and in the liberality of religious donations, where the emphasis is as much as if not more on status, prestige and creditworthiness. As with Hutson's *evolues*, the conspicuous consumers are concerned with contacts, largely economic, that extend beyond the Svetambar community; they do not see their interests as being confined to that arena but have city-wide, national and international implications.

Occasionally, one of the latter Jaipuri *evolues* would paradoxically complain about the

loss of tradition and suggest that their lifestyle is undermining that tradition. The already-mentioned amateur photographer lamented the loss of equality of lifestyle, piety, honesty, that the community was 'going down', but showed no willingness to forego his expensive hobby; he felt the situation was so irredeemable that the Jains needed a reformer, 'a new Mahavira'. As we shall see, the Srimals particularly did have sumptuary laws on marriage expenditure, although these have lapsed and the regulatory Srimal Sabha is moribund and powerless; and, as one informant remarked, even if it attempted to castigate the profligate, they would simply ignore it. The ostentatious weddings are even deprecated by their perpetrators; when asked why they spend so much, they say 'we have to, it is expected' - as if they are resigned to a compulsion by force of circumstance, that is their socio-economic position. To some extent, this reply was both true and self-reinforcing, as it could be potentially damaging if they did not disburse according to the necessary high levels of expenditure. These attitudes Appadurai has characterized in the form of a powerful tension between luxury goods and sumptuary regulation, they 'are opposing poles in the social regulation of demand, particularly for goods with a high discriminatory value'. He adds, that this tension was present during colonial contact: 'Fashion, in these contexts, is the urge to imitate the new powers, and this urge is often integrated, for better or worse, with traditional sumptuary imperatives' (Appadurai 1986:38-39).

iv/ Weddings

One Jain rite of passage which my informants considered to be the most important, and on which Hindu influence has been overwhelming, is marriage. In fact, it was considered

the only formal rite of passage.

Traditionally, when both families had agreed to the suitability of the match, there were two formal *sagais* (betrothals), firstly (*vagdana*) at the groom's and subsequently (*pradana*) at the bride's home. On both occasions there was an exchange of *uphars* (gifts) between affines, and an exchange of rings between the prospective couple. Among the Srimals, there was a strict limit on gifts to affines: At the betrothal only a Rs.1 silver coin plus an auspicious coconut, fruit and sweets were given by the bride's to the groom's family - any other gifts were returned. At the *vivah* or *sadi* (marriage) twelve suits of clothing were given by the bride's family to the groom's. Dowry was not practised and derogated among many Jain *jatis* especially among the Srimals (see, Sangave 1980:328).

However, all gifts from the bride's family Reynell designates as 'dowry'. From the affinal gifts at the betrothal, the gifts to the bride from her family at time of her wedding, to the gifts to her later children she sees as actual or potential dowry payments. This is unproblematic and uncontroversial except where she suggests that the groom's family may pressurise their affines for extra remuneration, and that a few girls may become *sadhvis* as they are for economic reasons - i.e. dowry - 'unmarriageable' (Reynell 1985a:104-6,264). But although the range and the value of the bride's gifts have increased since the proscriptions noted above, my informants did not consider these *uphars* as dowry. Of course, as residence is overwhelmingly patrilocal, gifts to the bride may well be utilized by her affines, but my informants made a distinction between these gifts and the suspected large payments that the *lakhpatis* were offering or demanding as

dowry.

Dowry, as my informants defined it, was perceived as a comparatively recent phenomenon and another outlet for black money; and among the abstemious and less affluent jewellers it was universally condemned, often vituperatively. For the abstemious, it was simply '*anaitik*' (immoral), wrong, again the influence of non-Svetambars, and a break with tradition; for the less affluent, it was probably a mixture of morality and envy. The *lakhpatis*, that is those from whom I managed to elicit an opinion, were as ambivalent about dowry as they were about conspicuous expenditure on weddings *per se*. Only one, a Srimal, openly approved of dowry, as it was simply a necessity; several more argued that it was practice 'other people' undertook, but conceded that in respect of themselves it would probably become an inevitable part of every *seth's* marital arrangements.

In Jaipur, the relatives of the bride and groom are invited to *balisi notna* (join the marriage); this is a colloquial expression for thirty-two, literally thirty-two teeth i.e. a full set. The bride's and groom's parents ask their brothers to broadcast the coming event, to inform more distant kin of the marriage. Theoretically, members of the patrilineages of both bride and groom are automatically invited, but those of the maternal lineages have to be formally invited - to complete the 'thirty-two'. Many of the traditional rituals, observances and receptions have been combined due to temporal and economic circumstances. Usually, excluding the betrothal, the marriage and its attendant ceremonies are squeezed ideally into one weekend. Formerly, every observance was auspiciously timed, now the entire wedding revolves around the auspicious timing of the *phera*

(marriage ritual) on one of the auspicious days of the marriage year.¹⁰ The consequence of their being a finite number of auspicious days is that there may be several or many weddings on any one of them. There are no weddings during the monsoon season, July to October, which is considered an inauspicious period as the gods are 'sleeping' and therefore cannot witness the marriage.

Formerly, the wedding was a *jati*/community event with perhaps several thousand participants all taking food along to the *dharmasala*, where the event was usually held, and contributing to the cooking, serving, and so on; and everybody would give a token Rs.1 to offset the cost to the bride's parents who would ultimately have to pay for the wedding. In recent years, weddings always take place in one of the city's many hotels with the food supplied by outside caterers; usually both parties will each hire a hotel, to maintain the fiction of the groom's party proceeding from his 'home' to the bride's, and to accommodate visiting guests. Due to cost of a wedding, the groom's family may be asked to share the expense or they may even offer, but these arrangements are negotiable between the two parties.

The criteria on whom to invite to the wedding are complex: Firstly, start with the total number: in the following example 700, 500 of the bride's family's relatives and friends, and the groom's family said they would invite 200. On which of the bride's kin will be invited were described by one informant as obligatory 'circles of priority'. The first circle

¹⁰The astrologer initially offers a list of possible auspicious days, that specifically match the couple, for the couple's parents to consider; the parents then negotiate a date suitable for both parties. But if required, the astrologer can calculate the auspicious day for the couple.

is the bride's father's cognates: brothers, sisters, their spouses and children, and his parents. The second circle is the bride's mother's immediate cognates: her brothers, sisters, their spouses and children, and her parents. As one moves to the outer reaches of the bilateral network, more of the bride's paternal kin would be invited at the expense of the maternal branch. For example, if the bride's father's third cousins were invited, the maternal equivalent would not. If the bride's paternal grandfather were still alive, and thus is the head of the family, and some of his relatives - which otherwise could have been discounted - must also be invited, and would be included in the first circle. The circles go out to about five branches of the patrilineage, from where the excluding goes on in earnest; at that remove, those with whom familial links have been retained would be invited. Hence reciprocity is another criterion, if a distant cousin had a recent marriage and the current bride's father was not invited, then the former will not receive an invitation.

Plus there were friends of both families. Many of the Jain jewellers' have also business associates in the city, elsewhere in India and overseas. The most prominent of these would also be invited, some simply because they were the prominent jewellers in the city, others because of the degree of business the bride's father maintains with them.

The day before the wedding the respective parties gathered at their hotels for *mayra*,¹¹ the presentation of gifts to the mothers' of the couple. Marriage was always considered expensive and the bride's family must make the *bandobast* (all the arrangements) and

¹¹ This was translated by my informants as 'the gifts to the bride's mother by her brothers'; cf. *muyyi* in Kannada (Hanchett 1975:41).

traditionally be responsible for the expenditure, although latterly the groom's family may well contribute. The mother's relatives will share the burden of the expense but particularly the mother's brothers' (MBs) are expected to bear the brunt of the cost; the amount is open but the wealthier the MB is judged to be, the more that is expected. In the period when weddings were a collectivist community affair, among the Srimals, the MBs' contribution would have been a fixed amount, a *tola* (11.7 grams) of gold. But precedents can also create expectations: if the first daughter received for example Rs.1 *lakh* in gifts, then her sisters will expect at least the equivalent. The farther away in kinship terms a relative may be, the less that is expected, nevertheless, a similar gift or amount will be reciprocally expected when the roles are reversed.

The *bandobast* for the wedding was usually undertaken by the bride's eldest brother. For the *mayra*, there would be significantly more women relatives present at the hotel than men, they had come to enjoy and share in the expense although their husbands and fathers would pay; also later there would be a pre-nuptial *tamasa* (entertainment) which is considered something of a 'ladies' event. Before arriving at the bride's 'home', the women would have first visited the homes of the MBs to pay their respects, then independently made their way to the hotel.

The bride's parents stood on a low podium in the centre of the room, and the donors in strict order of familial precedence presented their gifts. Beginning with the bride's mother's oldest brother, the bride's parents alternatively put a red *tilak* on each of the donors' foreheads and then she accepted the gift. After her brothers, there followed her nephews and cousins, then her female consanguineals, and finally their spouses.

According to one informant, all these gifts were to be seen as an undifferentiated totality, as '*ek uphar*' (one gift), as individual gifts would be interpreted as estrangement between the MBs. But this was contradicted by the fact that all the gifts, who gave what, were recorded in a red account book. One of the mother's kinsman is responsible for all the marriage finances, the '*lekhpal*' (accountant) keeps a record of all gifts and monies. This tradition allows for the calculation of reciprocating wedding gifts in the future. This role may also be performed by a professional accountant should the bride's father have one has an employee.

It is rather ambivalent about whom *mayra* is actually for: it is a gathering for the bride but it is at the same time, as another informant explained, a *darsana* of her mother's family, part of the competitive 'duel' between husband and wife that has been in existence since they were married. Thus on this occasion, the object being that the bride's mother's family is just as 'good' - i.e. just as wealthy - if not better than her husband's. The bride's mother has a familial right to expect a great deal from her brothers and male kinsmen. Ostensibly, all gifts are for the bride's mother to offset the cost of the marriage. Virtually all the gifts were saris, roles of suiting, and fabrics. But the suiting would go to her husband and some of the saris would be handed on to the bride.

However, the bride has her own separate trousseau: saris, cosmetics, kitchen utensils, ornaments, cash and jewellery. This was displayed a few days earlier at a ritual called *pithi* (pulses) at the bride's home. The display was for kin invited by the bride's family to make sure they didn't duplicate the gifts already purchased, to see what was missing. The ritual was also to formally *ghosna* (announce) that the prospective couple are to be

man and wife. But at this second engagement, the groom was absent as he was undergoing an identical ritual in his own home. The ritual is so-called as it formerly involved covering the bodies of the bride and groom with a paste made from oil and *gram* (chickpeas). Also *dahi* (curd) was rubbed on their feet and knees, thus the couple were made thoroughly *saf* (clean) for the forthcoming marriage. But these rituals, like the wedding itself, were Rajasthani, or more likely specifically Rajput, rather than anything Jain.

There was a formal dinner in honour of all those who had presented *mayra* to the bride's mother. The evening ended with the *tamasa*, a sort of disco' whereby the young unmarried girls and women danced and mimed to 'filmi' songs, some individually and some in pairs and obviously rehearsed. This is seen as very much as a womens' affair and the older women and children sat in a semi-circle on the floor around the dancing area. For each performance, a seated woman would stand up, make her way towards the dancer and circulate a Rs.10 or 20 note thrice over the latter's head, then return to her seat. The men were standing in the garden talking in small groups, but one would randomly enter the room and flourish another donation. I was told that the money would be distributed to the dancers but this was not always the case; earlier, Rajasthani folk dancers and singers would have been hired to entertain the guests and collected the donations.

The following day, at the bride's hotel, the garden was largely filled with a L-shaped *shamiana* (marquee) which accommodate the wedding buffet. Behind the *shamiana* was a busy makeshift field kitchen of hyperactive cooks and *bairas* (waiters) amidst steaming

pots, mountains of salad, sweets, and utensils. Outside in the garden there was the *pan* stall where the various cocktails of betel nut were being prepared, it is one of the few occasions women and children are publicly seen indulging in the substance. The bride was ensconced with her kinswomen in intensive preparation for the arrival of the groom; he was undergoing a similar preparation at his hotel.

About twenty minutes before his expected arrival, the first strains of the band that leads the *barat* (groom's wedding procession) could be heard approaching the hotel. Virtually everybody decamped to the front of the hotel to welcome the groom's party. Every twenty metres or so the band stopped and the festive men and boys, who were segregated from and in contrast to the more soberly behaved women in the procession, performed a dance in the road for a few minutes and then moved on. The groom was at the very back of the procession on a white horse and dressed as a *raja*.

The bride's male relatives waited at the hotel entrance with the bride's father at the head and two sets of floral *malas* (necklaces), red and white; the red were for male paternal and male maternal kinsmen of the groom, white was for the remainder. This reception is the *milni* (meeting), and the bride's father greets and garlands the groom's father, similarly the bride's eldest paternal uncle welcomes the groom's eldest paternal uncle, and so on in strict male paternal precedence. This was followed by the presentation by the bride's party of a token sum of Rs.500, divided so that each participant could give to his opposite number - the amount would have been agreed in advance - and each placed a *tilak* on the forehead of the other. Gold or silver coins and coconuts were formerly prescribed as auspicious gifts at the *milni*, but latterly it is usually paper money.

After these felicitations, the groom came to the front of the procession for the first time and approached the entrance. Above the doorway was a temporary installed plaque inscribed with an auspicious swastika, but the plaque was also the *toran* (arch) and a representation of Laksmi, the *toran dwar* (main gate) to the bride's home. The groom, still on horseback, touched the *toran* with the tip of his unsheathed sword. This gesture derives from a more martial age when the requirements of Rajput chivalry may have precipitated rival suitors to fight one another for the right to capture the bride. But the Jain bride also had the right of *swayvar*, to choose her own husband, when her father would invite prospective husbands to be inspected and she would make her own choice.¹² However, a rival suitor might challenge her choice and abduct her. Thus the sword touching the *toran* signified that he has claimed the bride and would challenge anyone for that right. Then the bride's mother and kinswomen approached the groom and standing on a podium they each in turn put a *tilak* on the groom's forehead; in addition, the bride's mother passed a cloth over his head to signify protection.

Finally, the groom dismounted, and clutching his sword he made his way not into the building but around the side to the back of the hotel. At the back entrance of the hotel, outside the room where the previous evening's *mayra* had taken place, two *rajgaddis* (thrones) had been placed at the top of the steps facing the garden. All the trappings are regal, besides the thrones, the groom's horse, sword, tunic of gold thread, golden *pagri* (turban), his epithet is *dulharaj* (groom-prince) and today he and his bride will hold

¹²On the widespread historical prevalence of this custom among Jains before it was superseded by arranged marriages, see Sangave (1980:147-49).

darbar (court). The groom sat down in the right-hand chair as the bride simultaneously appeared from out of the hotel behind the thrones with her female companions - her sisters and cousins. She sat down and the couple were garlanded with red *malas* by both fathers, mothers and paternal uncles. Finally, the couple garlanded each other; her garlanding of her spouse originates with *swayvar*, when the bride chose her spouse by indicating her choice. It was now the turn of the remaining relatives to approach and greet the couple, then the other guests. Afterwards, they drifted over towards the *shamiana* for the *pristibhoj* (wedding meal).

Orthodox Jain dining is like all Baniya food is strictly vegetarian and there is, of course, no alcohol; and following Jain prescriptions, neither are there any tubers. The majority of weddings take place in the evening, but if a guest wants to eat during daylight, and thus avoid the orthodox proscription against eating after dark, each written invitation has a proviso for the buffet being available before nightfall. But I never heard of any examples of the latter offer being accepted at a wedding.

Adjacent to the hotel steps, a small separate *mandap* (canopy) had been erected where the *phera* (ritual) was to be performed; and the only auspicious timing that is generally followed is for the performance of the *phera*. The *Brahman pandit* (scholar) who performed the ritual was assisted by his father and his son. They sat on a mat surrounded by their sacred accoutrements: a picture of Mahavira, flower petals, coconuts, betel nut, sandalwood paste, rupee notes, etc. The bride and groom sat opposite the *pandit*, the bride's father next to the bride and his wife next to him; none of the groom's kin participated. The *pandit* chanted Sanskrit *mantras* invoking *agni* (fire), which he kindled

with *gobar* (cow-dung), and invited the gods to witness the marriage. Throughout the ceremony, he often forgot his *mantras* and had to refer to a ritual text and/or was prompted by his father. The bride's parents were tied together with red and yellow thread (*mauli*), his *dhori* and her *sari*. At the behest of the *pandit*, the bride's father repeated the *mantras* and put a *tilak* on the bride and groom. The bride's father made the ultimate donation - *varana* or *kanyadana* - the gift of a virgin from an inferior wife-giver to a superior wife-taker. Then the bride was tied to the groom by the bride's father, and they performed *panigranaha* - the joining of hands by the *pandit*.

The climax of the ritual was the *saptapadi* (seven steps) whereby the young couple tied together circulate the sacred fire seven times.¹³ Until this circumambulation is performed the ceremony and the marriage cannot be considered complete. Both *panigranaha* and *saptapadi* are seen by Jains as the indispensable rites of the marriage ceremony. The newly married couple were expected to remain celibate for another seven days, although most were agreed that this observance had lapsed.

The ritual lasted about an hour; and on its completion, the married couple touched the feet of the bride's parents and returned to their thrones. As the *Brahmans* were preparing to leave, the bride's father appeared and handed over several hundred rupees. He later told me that when he had first approached the *pandit*, the latter had originally asked for Rs.5000 plus the bride's father was expected to supply all the ritual ingredients. But after considerable haggling they agreed on Rs.800, Rs.300 was given in advance for his

¹³The rotations represent: i/ *sajjativā* - good society, ii/ *sadgrhastava* - household state, iii/ *sadhutva* - ascetic state, iv/ *Indratva* - Indra state, v/ *cakravaratitva* - emperor state, vi/ *Jinavaratva* - Jina state, vii/ *nirvana* - salvation (Sangave 1980:160).

materials and the balance of Rs.500 after the ceremony.

The final act was the bride's departure, a sentimental leave-taking with mock weeping and the singing of lamentations by the women. Conversely, there was a joyful welcome at the groom's hotel when the couple arrived by car; the groom's parents, many relatives and friends had slightly earlier left the wedding in order to greet them. The young couple touched the feet of the older relatives, and in return received their final *tilak* of the day.

The above was a not untypical wedding of a middle ranking jeweller, and an example of what is called an 'arranged love marriage' whereby a couple want to get married, their respective parents then negotiate to see if they can come to some accommodation. This mode of matrimony is becoming more commonplace among the urban middle classes where social intercourse between young men and women is accepted. My informants denied that there was ever an example where a couple had been married under duress, the prospective bride and groom were always fully consulted. But purely arranged marriages still exist.

This is an example of one that was being avidly discussed for months as the 'wedding of the year' in Jaipur. It was to be an Oswal match between the son of one of the *nouveau riche* jewellers of Jaipur and the daughter of a 'financial consultant' who reside in Madras. The latter's family were originally from Rajasthan and for that reason they preferred to have the wedding in Jaipur rather than Madras. The fact that it was arranged was made at the request of the groom, and the choice of bride may co-incidentally have been one of those occasions when financial and commercial considerations were

uppermost. This was certainly the main topic of the considerable gossip that surrounded the marriage, that should the groom's father ever need a line of credit...., plus the rumour that a \$1 million dowry had changed hands.

The main ostensible difference between this wedding and that described earlier was its cost and the numbers involved. The bride's party had taken over one of the larger Jaipur hotels, but the groom's family are utilising their second suburban house as a centre for their wedding party. Like many of the affluent of Jaipur, the groom's father had built a sumptuous palatial house in the suburbs of the city. The intention was to move the family out of the *haveli* near Jauhri Bazaar in the old city and into the new home. But the paternal grandmother of the groom suffered a stroke, was paralysed, and refused to leave the *haveli* which nonetheless had been considerably renovated. Thus the new residence remained empty although extensively furnished and it was only used for family parties and private events, usually in its extensive gardens.

The first event of the wedding-day was lunch at the bride's hotel with some guests from the groom's party, but without the groom or his immediate kin. However, the object of the reception was to display the gifts from her family to the bride. One large room of the hotel had been turned into literally a showroom: it was a mass of *gaddis* and cushions strewn around the floor, and displayed on these were half unrolled lavish saris and gold necklaces, pendants, earrings, nose-rings. The overwhelming impression, including many of the saris, was simply one of gold. The male observers nodded knowingly, the women formed small groups to point out and discuss individual items. Then the bride appeared with even more jewels to be filmed by both video teams - one for each family. Equally,

no expense had been spared outside: two enormous mauve marquees filled the grounds of the hotel, one which was open to the garden and which would hold the buffet was over a hundred metres long, the other an enclosed rectangle would hold the *darbar* of the putative couple.

Back at the groom's residence, the family were preparing for the evening wedding. The front drive of the house and the adjacent street was packed with Ambassadors and their drivers waiting to ferry guests to the wedding. The large garden was filled with guests of the groom's family, a *shamiana* had been erected for the buffet; and there was a separate buffet in the first floor dining room serving less spicy food for the *firangis* ('foreigners') from Britain, France, Thailand and Japan. The guests' milled around the garden plates in hand, the overwhelming majority of the men in formal suits and ties, and with the exception of the overseas guests, all the women were in saris or salwar kamiz.

Also in the garden, a second marquee had been erected for the mid-afternoon *tamasa*. Inside was a large stage with a group of folk musicians seated at its back; to the left and right were three rows of ornate armchairs, those on the left were occupied by the groom and his family, those on the right for the overseas guests - the remaining guests sat on the floor in front of the stage. The *tamasa* was a mixture of traditional Rajasthani songs and dances by professional musicians and women dancers, and the more familiar fare of 'filmi' disco' dancing performed by female members of the groom's family.

In what may have been *jajmani* remnant of a bygone age, about twenty women led by the groom's mother entered the lane at the side of the house where there was a potter selling

earthenware pots. A few of the red pots with white geometric designs were purchased by five of the women; these they put on their heads, some had two - one on top of the other - and they danced or rather twirled with difficulty while the remainder sang a Rajasthani love song.

At dusk, eight hours before the *phera*, was the time of the groom's departure. With considerable trepidation he mounted his white horse for the ubiquitous video cameras, then immediately dismounted. As the bride's hotel was several kilometres away, the groom's party were ferried to a hotel much nearer to it from where the wedding procession would depart; the groom's horse would be taken there independently. Thus the guests were transferred to an intermediate hotel's grounds by the fleet of Ambassadors, where more guests had already assembled. After some delay the *barat* departed headed by six elephants and a squad of Bengali-looking lancers surrounding the groom. The *barat* was over a kilometre long that when the elephants arrived at the bride's hotel the groom still had not departed.

And there were even more guests inside. The hotel and its gardens were festooned with electric lights and extra generators had been installed. When the groom arrived at the hotel, there was an extravagant firework display in greeting. After the formal greeting of the groom by the bride's relatives, and as he made his way towards his throne, the bride slipped out of the hotel to join him on the dais. There was still another five hours before the *phera* and this was largely taken up by the couple being congratulated by the one *lakh* plus guests. The great and the good of Jaipur society were present, and not just from the Jain or jeweller communities; the important guests included the Maharajah and

Maharani of Jaipur, the Governor of Rajasthan, a sprinkling of politicians and a 'Bollywood' starlet. All the male foreign guests of the groom's party were given distinctive red speckled Rajasthani *pagris* to wear for the occasion, and they had their own spiceless buffet on a terrace overlooking the garden.

Also on the terrace was the *mandap* where the *phera* was held at the auspicious hour of 1.30 am. After the *phera* the bride and groom retired to the hotel for more private family rituals. These concern a mutual exchange of vows to honour, loyalty, fidelity, and so on (see, Sangave 1980:161). Later the groom told me that the rituals were eventually completed at 6 am. He had asked to experience the full gamut of rituals and have an arranged marriage, rather than avoid many of them as is the usual current practice, as a kind of 'examination'; he wanted to have a complete traditional marriage. Nevertheless, for the bulk of my informants the marriage ceremony is seen as a necessary if expensive formality.

From these two accounts it is possible to judge the economies of scale between a wedding of a middle ranking jeweller and one of the *lakhpatis*. The differences were largely one of expense, elaboration, and the numbers involved, and fact that one was a 'love marriage' and the other a 'traditionally' arranged match, i.e. where the initial choice was made by the parents concerned, was coincidental. Both events were aimed at impressing the jewellers of Jaipur, Jain or otherwise; thus the core observers and assessors were the same in both cases. But the *lakhpati's* ostentatious wedding was also aimed at impressing both a wider supra-local lapidary market and the Jaipur elite.

The middle classes are involved in what Hanchett has called a 'competitive system of prestige ranking among either families or individual leaders' which is best manifested at weddings (Hanchett 1975:27). She has described Karnatic wedding expenditure as a 'potlatch' by which the bride's family gain status within a highly competitive system of reciprocity. But instead of just impressing his caste fellows and neighbours, the bride's father now uses the opportunity to reach a much wider audience. The guests may include government officials and civic dignitaries, and prestige may be gained from both the number and quality of the guests who attend. Hanchett's crucial point is that life cycle rituals and weddings in particular are used to consolidate relations with, and hopefully impress, a wider range of people than those of the immediate vicinity or caste. What she observed of village weddings is likely to be even more accentuated in an urban setting where weddings are interpreted as public events, and the potentiality to exploit the possibilities of conspicuous consumption are even greater. An urban setting increases the scope of status seeking due to the wider range of people available, and the successful acceptance of invitations can be converted into information, access to resources and credit.

Among the affluent in Jaipur, Jain and non-Jain, a wedding is an exercise in competitive maximization: the maximum number of guests, a maximum amount of food, maximum spent on gifts for the bride,.... And it is inflationary, as if the last elite wedding was estimated to have cost Rs.1 *crore* (10 million), then the holders of the next will out-spend that amount. For Oswals, the viewing of the bride's gifts especially was formerly a private affair and only for her relatives, now it is publicly displayed, and rumours of the once forbidden dowry circulate. But conspicuous consumption at weddings was only the

most prominent example from a whole gamut consumption patterns which are part of the competing families' search for commercial and prestigious advantages. For Hanchett, Karnatic society has a number of ceremonial occasions which have been turned into occasions of competitive hospitality, 'That is the purpose of facilitating communication and personal maneuvering [sic] necessary to a "modern" career' (Hanchett 1975:44).

v/ The Jaipuri Middle Classes

Peace has undertaken a class analysis of contemporary Jaipur where he divides the population into two class blocs: a heterogeneous 'lower class' who reside in the old walled city, and an equally heterogeneous 'middle class' who reside in the new town (Peace 1980,1984). The disadvantages of Peace's analysis are that he seems intent on designating Jaipur's population by a purely geographical criteria, therefore the old city merchants - including the gem/jewellers - are an anomalous if 'distinguishable economic stratum' and 'a local commercial bourgeoisie', but nevertheless lower class (Peace 1980:250-51). Thus the Pink City's merchants are left in some 'liminal' state betwixt and between the middle and the lower classes. 'Although they already experienced some social advancement it is not especially marked, and nor is it likely to become so' (Peace 1980:251).

I hope to have shown in this dissertation that with respect to the gem merchants this is far from the case; and the use of plural 'middle classes' needs to be reiterated. If for arguments' sake we accept Peace's dual model as valid, then the old city jewellers share obvious corporate interests with their partners and kindred in the new city, and can be

seen as intersecting and part of a wider heterogeneous pan-Jaipuri commercial class. He concedes that both classes are of heterogeneous origin, but his class analysis is predicated on the creation of two class blocs, anomalies or otherwise. This commercial class intersects with an equally heterogeneous middle class of administrators and professionals and can be identified with it in terms of wider class interests; for example, in their support for the B.J.P and particularly in their shared opposition to the expansion of reservation for government jobs - the implementation of the Mandal Report.

My informants were extremely circumspect in the use of the terms 'caste' and 'class'; But they were not adverse to designating individual non-Jains as '*Brahman*', 'Rajput', 'Muslim', 'Mali' 'Dhobi', 'Bihari' 'Marwari' etc., and Jains as usually either 'Oswal', 'Srimal' or 'Digambar'. There were shared perceptions of identity that mixed *varna*, *jati*, religious, occupational and geographical categories or in combination - a 'Delhi Digambar' or 'Bengali Oswal' and so on. They did not use the term '*varna*' nor, with the exception of *Brahmans*, the constituents of the four-fold scheme. Among Jains themselves their central social preoccupation was with *jati*, largely in the form of combined Srimals and Oswals and the earlier distinctions between the two castes. They were equally unhelpful about class, when questioned, they unhelpfully confused class with *varna* categories, *jatis* and communities, the exception was 'O.B.C.s' ('Other Backward Classes' i.e. *Sudras*).

However, I am sure my informants would not have objected to being labelled 'upper caste, middle class', where not only caste - *jati* - and sect but considerations of income, occupation and education were increasingly important, and this is reflected in the choice of marriage partners. Beteille sees marriage among higher income groups as paradigmatic

of a re-alignment between caste and class, as 'horizontal expansion and vertical contraction'. And even outside the context of marriage, 'particularly among the upper socio-economic strata, one sees again the emergence of overlapping social categories which do not have the rigid structure characteristic of status groups in traditional Indian society' (Beteille 1969b:73).

The conspicuous lifestyle of the Svetambar Jain jewellers blends comfortably into Jaipur's affluent middle classes of which they are an important constituent; an upper caste mix of businessmen, administrators, professionals and politicians. They set the highest standards of material affluence which those below aspire to and envy, and enjoy patterns of consumption that are comparable to those in Bombay or Delhi. Caplan's description of the Protestant middle class of Madras is equally applicable to Jaipur:

'The well-to-do thus convert income into consumer products which, not singly but in concert, make visible statements about their position in the urban hierarchy and the lifestyles to which they subscribe: in short, about the kind of social space they see themselves in and wish others to see them inhabiting. These communications are directed primarily at others of like station who understand and interpret the messages. One important effect of this kind of consumption, therefore,....is that it marks, by means of tangible symbols, the boundaries between the social classes' (Caplan 1987:97).

And the reproduction of the class system requires the affluent to conspicuously consume and ostentatiously display their wealth.

In the previous chapter, we noted that religious gifting for the Jain jewellers of Jaipur was a prestigious and commercial strategy. But fully interpreting the ramifications of accumulated cultural capital would be largely restricted to the ambit of Svetambar community. Gifts to religious institutions and philanthropy enhances both the donor's financial and moral reputation, religiosity and financial worth being crucial markers of

status and creditworthiness. Non-Jains in commerce would be cognizant with this reputation and are aware that there are divisions in the Jain community but, for example, would probably be unaware that one the major jeweller families, which bequeathed a major hospital to the city, was a Sthanakvasi and thus did not make endowments to temples.

More general conspicuous consumption in lifestyle and particularly at weddings have a wider appeal to Jaipur's middle classes beyond the confines of Jain community. The various forms of expenditure whether on education, the home, numbers of cars, even the venue for the wedding, effectively advertise the status of business families. But as the wedding was ultimately organized and bankrolled by the bride's family, it is they in demonstrating their wealth and status who were largely the focus of assessment and gossip. Bayly has argued that historically even those north Indian Baniyas who frugally restricted their expenditure could be profligate in anticipation of a prestigious marital alliance, and this could be seen as a form of 'investment' in future social and potentially commercial relationships. And this anticipation may not have been rationalized purely in terms of future profits but may have been equally concerned with acquiring status through an appropriate marriage partner (Bayly 1983:376). Doubtless both factors were present in the jewellers' decision-making where the emphasis was on the equality of marriage partners, and the alliance joins the two families in a potential commercial partnership.

CHAPTER 8: CONCLUSION: THE JAIN ETHIC, EXPENDITURE AND ECONOMIC BEHAVIOUR

'It has often been suggested that the reason the tiny Jain community wielded and continues to wield so much economic power in India is that the religion it follows, rather like Protestant Christianity, naturally inculcates principles of self-reliance and responsibility which create an appropriate environment for commercial activity' (Dundas 1992:169). One of the first to make the comparison between Jainism and ascetic Protestantism was Max Weber. He noted that Jainism had a positive relationship to economic motivation which he saw as quite alien to Hinduism (Weber 1958:193). He noted their severe asceticism, 'that the individual's state of grace in life requires proof through the endurance of hardship and pain', and the laity also observed austerities and undertook 'special vows' that paralleled those of the ascetics (Weber 1958:196,198). Their similarity to the Jews who also adopted trade for ritualistic reasons is also noted,¹ but what is more striking is Weber's comparison of the Svetambar Jain merchants with the Puritans.

After *ahimsa*, the Jains second most important commandment was limiting their possessions, but 'It may be noted that the acquisition of considerable wealth was in no way forbidden, only the striving after wealth and the attachment to riches'. This was 'rather similar' to ascetic Protestantism, '"joy in possessions"was the objectionable

¹Weber never elaborates on this parallel; earlier in the text, he had claimed that Indian traders were 'like the Jews, ritually exclusive toward one another and toward third parties, [and] were to follow their trades in one economic area'. '[The] Vania, have been called the "Jews of India", and, in this negative sense, rightly so. They were, in part, virtuosi in unscrupulous profiteering' (Weber 1958:112).

thing, but not possession or gain in itself'. He wrongly adds that their famed honesty precluded their participation in 'political capitalism' (tax farming, etc.).

'The compulsory "saving" of asceticism familiar from the economic history of Puritanism worked also among them toward the use of accumulated possessions, as investment capital rather than as funds for consumption and rent. That they remained confined to commercial capitalism and failed to create an industrial organization was again due to their ritualistically determined exclusion from industry and as with the Jews their ritualistic isolation in general....The commandment to retain no more than is "necessary"....provided but a very elastic restriction to their extensive accumulation of wealth. As with the Puritans the strict methodical nature of their prescribed way of life was favourable to accumulation. Abstinence from intoxicants and from the enjoyment of meat and honey, absolute avoidance of any sort of unchastity and strict loyalty in marriage, avoidance of status pride, of anger, and all passions are....self-evident commandments' (Weber 1958:200-01).

Of their 'social ethic', Weber notes that the Jains are famous for their charitable institutions and their highly developed mutual solidarity: 'To be sure, in essence this solidarity was....similar to the functional rationalism of Puritan welfare work, more in the nature of a discharge of good works than an expression of a religious "acosmic" love of which Jainism, indeed, knows nothing' (Weber 1958:201-02).

What is equally striking is that having delineated some remarkable affinities between Jainism and Puritanism, Weber does not pursue his researches in respect of Jainism and its adherents. His exegesis lasts only eleven pages, although the Jains are cited in the extensive notes of *The Protestant Ethic and the Spirit of Capitalism* of twelve years earlier. Perhaps it was the paucity of sources available in 1916-17; Weber acknowledges the translations of Guerinot, Jacobi, Hoernle *et al* and a text 'worth treasuring' by Mrs. Sinclair Stevenson, an ethnography of sorts by a Christian missionary in Gujarat (Weber 1958:363-66). This not unbiased tome, which for many years was the only non-indological source on Jainism and has been continually reprinted in India, concluded that 'the heart of Jainism is empty' (Stevenson 1915:292). With further socio-economic data,

Weber may have been able to confirm his intuition that parallels between Jain and certain ascetic Protestant beliefs were correlated with parallels in their everyday practices; and to note that Jains entrepreneurs have been able to exploit ready-made resource groups, comprehensive networks predicated on family, caste, region and religion.

Weber was wrong when he claimed that ritualism excluded Jains from industry. It has already been noted that Jains entered the textile industry in Ahmedabad, in 1878, although there was initially some opposition within the Jain community. And this change in the economies of scale was not restricted to a few enterprising families. By a system of accepting deposits from the public, investment in the industry was 'widely diffused throughout the upper and middle class people of the city', Jain and Hindu (Gillion 1968:86,92). Another shortcoming of Weber's study is the failure to thoroughly analyze the relationship between Vaisnavism and Hindu Baniya economic behaviour; his negative comments on the Vallabhacarya sect, for example, to which many Baniyas of northwest India belong, derive from its perceived emotionalism, orgiasticism and the pre-eminence of the *guru* (Weber 1958:314-16). But several commentators - for example, Gillion and Timberg - have argued that there is little or no difference in the economic behaviour of Baniyas from differing religious cultures.² The Hindu and Jain Baniyas of Gujarat and Rajasthan have had a decisive role in the formation of modern capitalism in India and

²But Dundas has argued that, '[It] has always been the Jains who enacted the requirements of [a] frugal and disciplined mode of life with the most assiduity, and religious giving has generally assumed for them a dimension of meaning lacking among their Hindu counterparts' (Dundas 1992:170).

were not impeded in this endeavour by their ritual practices.³

But by Weber's own criteria, there are historically several analogies between the Jains and a number of ascetic Protestant sects: Commercial activity in an urban setting, particularly the retail trade, have supplied the principle means of livelihood consistent with religious precepts for both groups. The religious ethic, their reputed honesty in business, appears to have played a major role in their commercial success. There were sumptuary proscriptions on expenditure and the outward displays of wealth and, although there were exceptions, the norm was a frugality in lifestyle. Both were noted for their reinvestment in business and philanthropy, and neither were precluded from making the change from 'commerce' to 'industry'.⁴ In neither case can it be assumed that there was an exclusive causality between religious and economic practices; nevertheless, there was undoubtedly a link between the two modes of behaviour. The link may have been in the form a nexus of mutual reinforcement over time, a combination that enhanced the solidarity of both communities within their wider societies. As Weber himself said in *The Protestant Ethic*: 'What....a really religious orientated rationalization of conduct looks like, may be seen, outside the Puritans of all denominations, in the cases of the Jains, the Jews, certain ascetic sects of the Middle Ages....however much all these may differ from each other.

³Other critics have argued that Weber failed to see the variegation of Hindu and Jain religious beliefs and practices; see, Singer (1972:278) Bayly (1983:425) and Munshi (1988). Ling argues that Weber grossly overestimated the influence of the minority of the population who were adherents to the salvationist sects (Ling 1980:92).

⁴If the Jains are to be directly compared to the Quakers, who were an element in Weber's Protestant Ethic hypothesis, then pacifism is also another important ingredient; see, Nevaskar (1971).

The essential point of the difference is (to anticipate) that an ethic based on religion places certain psychological sanctions (not of an economic character) on the maintenance of the attitude prescribed by it, sanctions which, so long as the religious belief remains alive, are highly effective....Only in so far as these sanctions work, and, above all, in the direction in which they work, which is often very different from the doctrine of the theologians, does such an ethic gain an independent influence on the conduct of life and thus on the economic order. This is, to speak frankly, the point of this whole essay....' (Weber 1976:197n.12).

But a comprehensive re-appraisal of Weber's writings on the Protestant ethic *vis-a-vis* India is beyond the scope of this dissertation. Rather, as Buss has suggested, 'Many facts and details which have been made available by modern research, obviously were unknown in Weber's time and, as far as these new findings are concerned, Weber must be corrected' (Buss 1985:5). And this ongoing revision, part of what Buss classifies as the 'second critique' of Weber, has been one of the objectives of this dissertation: Weber overestimated the role of other-worldly asceticism and ritualism as an obstacle to the Baniyas' participation in modern industry, and as I have particularly shown underestimated the Jains' role in the political economy and how their cultural tradition, religious ethic, practices and organization could facilitate the shift, in his terms, from commerce to industry.

From a recent study of Nagarattars or Naattukoottai Chettiars, a mercantile caste in Tamil Nadu, it is clear that Weber's 'Protestant' qualities are not peculiar to only Jains and north Indian Hindu Baniyas. Nishimura has successfully argued that the Nagarattars' habitus 'exactly fits into Weber's idea of relating religious discipline with an organized lifestyle'. She notes their, 'spiritual training', 'God-fearing character', 'work ethic', 'correct' behaviour, planning, and highly-regulated marriage alliances; the acquisition of wealth is not at all inimical to their religiosity, and religious donations are 'the equivalent

of accumulating wealth in heaven' (Nishimura 1993:420-21). The Nagarattars are intimately associated with their temples and religious institutions, and their religiosity and charity as a source of meritoriousness is echoed in the philanthropy of the Jains.

Among the Svetambar Jains of Jaipur religious merit-making was enhanced by wealth creation, and distribution of that wealth was indirect, voluntaristic and philanthropic. Haynes has argued that among the *seths* of Surat, Hindu and Jain, gifts for the construction of temples, wells, guesthouses, etc. and the sponsorship of festivals were historically viewed as acts of propitiation to deities and meritorious deeds. 'The notion of humanitarian service, so intrinsic to the concept of philanthropy as understood in Western cultures, was at best muted in the conceptual systems of Indian businessmen' (Haynes 1987:340). But at the beginning of the nineteenth century, as they adjusted to the impact and ideology of their new British rulers, a number of merchants began to contribute to public works and causes. In Jaipur the impact of the British was more indirect, but the ruler's attempt to modernize the city from the 1860's with a number of public works probably initiated a mercantile interest in secular philanthropy although there are no reports as such. In a city directory of 1935, from a list of 19 charitable institutions - and this list is probably incomplete - itemising libraries, schools, an orphanage, etc., eleven have a Jain provenance (Jaipur Album 1935 ch.ix:24-25).

Historically, Svetambar Jain gem merchants of Jaipur gave half of one anna or about 3% to religious organizations, although this was not exclusively for the erection and maintenance of purely religious structures, but also for Jain welfare trusts. Plus there were donations to, and the individual sponsorship of, specific religious events which may

have been volunteered or requested by the *sangha* organization or an ascetic. My Kharataragaccha informants were unanimous in claiming that an ascetic would always direct lay acolytes to make their donations to a religious rather than a secular concern, and the benefits would be ultimately advantageous to both ascetics and laity - mainly the latter. As the wealth of the community increased, the donations to its religious institutions correspondingly increased both through the size of the donations and the larger number of potential donors. And since Independence, donations have probably involved large amounts of black money - as a form of tax avoidance - which was legitimized in the moral sphere as meritoriousness.

It was in this philanthropic context that the business/religious nexus was manifested, success in business was reflected less in pious religiosity but rather through charitable activity. And the public arena of the *boli* added an important competitive dimension, the public donations became important markers of wealth, status and creditworthiness. The most significant ritual *bolis* were the annual auction of the dreams of Mahavira's mother; but if these were neither the most lucrative fund-raising events for the *sangha* nor produced the most extravagant donations from the devotees, they nevertheless were held during the most important and most public event of the Jain year. Although there were undoubtedly a number of donors who lead an abstemious lifestyle, philanthropic expenditure was mirrored in the conspicuous consumption displayed in the home, on consumer durables and notably at potlatch weddings. The result was that both modes of expenditure were perceived as the prerogative of the most affluent, and monopolized by a small number of competing families. Wealth has had such a thoroughgoing impact on religious practices that both secular and religious spending are conflated into a

mensuration of status ranking within the community.

Much of the heralded frugality and abstemiousness of the earlier Svetambar Jain Baniyas have vanished, and in Jaipur they now share the lifestyle of the urban upper caste middle classes. The individual gem merchant of Jaipur had a range of options open to him in regard to expenditure whether secular or religious, but religious gifting also conferred a moral status. The economic success of the Svetambar Jains has been of mutual benefit to both halves of community, lay and ascetic. The Svetambar Jain community of Jaipur was dependent on the entrepreneurial expertise of the gem traders centred on economic personalism. A tradition of business families reinforced by social and religious ties formed an embedded lapidary economy in Jaipur. Networks of durable personalized commercial relationships engendered information, credit, trust and minimised uncertainty; a system where economic self-interest was neither in terms of immediate short-term gains nor at the expense of long-term partnerships. The system has been successfully expanded to incorporate partners in other Indian cities and overseas, to both non-Jains and non-Indians. The personalized business style was entirely commensurate with commercial networks in other Indian centres, and compatible with a potentially capricious international market towards which much of the gem trader's profit-making is now directed.

But these commercial strategies were rationalizing mechanisms of an entrepreneurial process that was ultimately speculative and unpredictable. Casson has observed that entrepreneurial judgements are based partly on information that is not only costly to obtain but not available by direct observation at all; thus decisions are also governed by

subjective beliefs which are grounded in an individual's culture and religion, in addition to their direct observation of life. And although the behaviour of individual entrepreneur's cannot be predicted, 'the behaviour of entrepreneurs as a group is predictable' (Casson 1987:152). In respect of my informants, we can combine Casson's observations to see how cultural and religious factors - the Jain *sanskar* - were an important enabling mechanism for entrepreneurship, and thus the mutuality of these beliefs and a set of shared commercial strategies did engender predictable economic behaviour. And Casson's point that some cultures appear to give greater encouragement to entrepreneurship than others appears irrefutable.

GLOSSARY

Abhavya: incapable of liberation.

Abhiṣeka: anointing.

Ābrū: honour, reputation.

Ācārya: spiritual leader.

Ādhiyātmik-śakti: spiritual power.

Agni: fire.

Ahimsā: non-violence, non-injury.

Akasana: a fast where only one meal a day is permitted.

Akṣāta: uncooked rice.

Alankār: ornament.

Almārī: cupboard

Amānant: deposits.

Anaitik: immoral

Anekānta: 'many-pointed', principle of Jain relativism.

Antyeṣṭi: funeral ritual.

Anupavasa: a fast where only water is permitted.

Aṇuvrat: 'lesser vows' of a Jain layman.

Aparigraha: nonpossession.

Arhaṇ/Arhar: omniscient, *kevalin* (q.v.).

Ārti: rotating a flame before a sacred image.

Āryika: female Digambar ascetic.

Asteya: not stealing.

Aṣṭprakārī-pūjā: eightfold Jain worship.

Aṭhai: 8 day fast.

Atithi-saṃvibhāga: 'sharing with [ascetic] guests'.

Ayoga-kevalin: the activity of omniscience.

Bābū: clerk.

Baharānā: gifts to Jain ascetics.

Bahī-khātā: account books.

Bairā: servant.

Bakhsīś: 'a tip'.

Bal: strength.

Balīsī notrā: 'a full set', 'invitation to join marriage'.

Band: closure

Bandobast: all arrangements.

Barāt: groom's wedding procession.

Bētel: areca nut, ingredient of *pan* (q.v.).

Bhai: brother.

Bhajan: devotional song.

Bhakṭi: devotion.

Bhang: *cannabis indica*.

Bhāt: rice.

Bhaṭṭarak: 'teacher', Digambar Jain quasi-mendicant.

Bhāva: mental, internal.

Bhent: gift.

Bhoga-bhūmi: 'place of enjoyment', heaven.

Bhoj/Bhojan: feast.

Bhojansāla: dining hall.

Bhomia: stone configuration in a temple usually covered with silver paper or coloured saffron.

Bīmā: insurance.

Biradari: 'sub-caste'.

Bīs: twenty.

Bolī: bid.

Brahmacārya: celibacy.

Brāhmaṇ: priestly caste.

Buddhi: intelligence.

Cabūtrā: low platform, rostrum.

Cakravartin: universal monarch.

Candana: sandalwood paste.

Caraṇ: footprints of a religious virtuosi.

Caturmās: 'four months', monsoon season.

Dādāgurudeva: Kharataragaccha saints.

Dādābārī: 'grandfather's garden', shrine of the Dada.

Dādāguru barī pūjā: great ritual for the Dada.

Dahī: curd.

Dalāl: broker.

Dalit: 'downtrodden', Schedule caste.

Dāna: religious gift.

Darbār: royal court.

Darsāna: view, beholding an image.

Das: ten.

Dāsa: 'black', indigent, Schedule tribe.

Deśi: rustic, indigenous, unsophisticated.

Deva: male deity.

Devadravya: 'God's money', offerings to a deity.

Devapūjā: 'the lord's ritual', worship of a *Tirthankara*.

Devī: goddess.

Dewan/diwan: court minister.

Dharma: path, moral code, 'religion'.

Dharmaśāla: religious rest house.

Dhoti: 'loin cloth', male covering for the lower half of the body.

Dhūpa: burning incense.

Dīkṣā: initiation.

Dīpa: a flame.

Dīwālī: north Indian Hindu new year.

Dravyapūjā: form of worship involving material substances.

Dulhārāj: groom-prince.

Dvija: twice-born castes.

Ek: one.

Faujdār: magistrate.

Firangī: foreigner.

Gaccha: Jain sect.

Gaddī: seat, mattress.

Gali̐: alley, lane.

Gaṇa: ascetic 'family'.

Gaṇin/gaṇini: senior ascetic.

Garbha: conception.

Garbha-gr̥ha: *sanctum sanctorum* of a Jain temple.

Gati: birth, destiny.

Ghaḍī̐: '24 minutes'.

Ghaṇṭā̐: '48 minutes', period.

Ghī̐: clarified butter.

Ghoṣṇa: announce.

Gobar: cow dung

Gocari: 'grazing', ascetics alms round.

Gotra: clan.

Grām̐: chickpeas.

Guṇasthānas: stages of purification.

Guru-upāsti: listening to and veneration of one's teacher.

Guru-rekhā̐: jeweller apprenticeship lineage.

Harijan: 'children of God', Schedule castes.

Hartal̐: strike.

Hār̐: temporary street market.

Hāthī̐: elephant.

Havelī̐: courtyard house.

Himsā̐: violence, injury.

Holi: north Indian Hindu spring festival.

Hundī: bill of exchange.

Ijārā: leasehold land.

Ikṭisā: a panegyric of 31 verses.

Indratva: Indra-state.

Jāgīr: revenue landholding.

Jāgīrdār: revenue landholder.

Jajmānī: patron/client relationship.

Jala: holy water.

Jamā: birth.

Jātī: species/genus, 'caste'.

Jauhrī: jeweller.

Jina: spiritual victor, *Tirthankara* (q.v.).

Jina-āgama: Jain scriptures.

Jina-bhavana: Jain temple.

Jina-bimba: images of the *Tirthankaras*.

Jinavaratva: *Jina*-state.

Jñān : knowledge.

Kamīn: client.

Kānyadāna: gift of a virgin.

Kārkhanā: factory.

Karma: action.

Kathā: story, tale.

Kauśal: proficiency in the scriptures.

Kesacandar: saffron and sandalwood paste.

Kevalin: omniscient being.

Kevalinjnāna: omniscient.

Khadi: homespun cloth.

Khalīsa: crown lands.

Khāndān: lineage.

Kharatara: 'particularly sharp-witted'.

Khus': happy.

Kisī: any.

Kriyās: life-cycle rituals.

Kṣamā: forgiveness.

Kṣatriya: warrior and aristocratic caste.

Kṣullika: junior ascetic.

Kul: lineage.

Labdhi: miraculous-powers.

Lābha: profit.

Laḍū: large sweets of Bengali origin.

Lākhpati: 'millionaire', 'nouveau riche'.

Lekhpāl: accountant.

Madrasā: Koranic school.

Mahajan: 'lord', Baniya, Gujarati guild.

Mahāpūjā: complex ritual.

Mahāvrat: 'great vows' of a Jain ascetic.

Mahotsav: festival.

Māl: goods, commodities.

Mālā: garland, necklace.

Mālik: householder, proprietor.

Man: maund.

Mandap: canopy.

Mandir: temple.

Mandir-margi: temple-goer.

Mantra: sacred formula, litany.

Masa-khamana: 31 day fast.

Mauli: amulet.

Māyārā: 'gifts to the bride's mother from her brothers'.

Melā: fair.

Milnī: meeting.

Modī: 'grocer', Baniya.

Mofussil: provincial.

Mohalla: neighbourhood.

Mohanbārī: 'beautiful garden', shrine to a *pravatini* (q.v.).

Mokṣa: liberation, salvation.

Muh-patti: mouth covering of Sthanakvasi and Terapanthi ascetics.

Muhūrt: *ghaṇṭā* (q.v.), auspicious moment.

Mūlaguṇas: dietary restrictions.

Muni: Jain ascetic.

Mūrti: temple image.

Mūrti-pūjak: 'image worshipper'.

Nagar: town, city.

Naivedya: sweets.

Namkīn: 'Bombay mix'.

Nigoda: 'single-sense organism'.

Nirvāṇa: 'extinction', liberation.

Padma-asana: lotus position.

Padvī: office.

Pagrī: turban.

Pakkā/pucca: ripe, mature, complete.

Pān: chewable cocktail of areca nut, tobacco, lime. etc.

Panca-kalyāṇa: five auspicious events.

Panca-namaskāra: five holy beings of Jainism.

Pandit: religious specialist.

Pāṇigraṇaha: the joining of hands during a marriage ritual.

Panth: path, religious sect.

Pāp: sin.

Paramparā: tradition.

Parganā: an administrative unit of several villages.

Parikramā: circumambulation, boundary.

Parivār: ascetic 'family'.

Paryūṣaṇa-parva: 'abiding holy days'.

Pārvan: Jain holy day.

Phala: dried fruit

Pherā: marriage ritual, circumambulation around a sacred flame.

Pīnchī: peacock feather whiskbroom of Digambar ascetic.

Pinjarāpole: animal sanctuary.

Pīthī: pulses.

Poṣadha: sinlessness.

Potedar: revenue collector.

Prabhāva: influence, proselytising the Jain faith.

Pradāna: betrothal.

Prakritiśah: nature, way of life.

Prasāda: distribution of sanctified offerings.

Pratikramaṇa: ritual confession.

Pratimā: spiritual stage.

Pratisthā: consecration.

Pravatini: senior female ascetic.

Prītibhoj: wedding meal.

Pūjā: worship, ritual.

Pūjārī: temple priest.

Punya: merit.

Punya-kṣetra: field of merit.

Puṣpa: flowers.

Rājā: king, prince.

Rajoharaṇa: woollen tufted whiskbroom of Svetambar ascetics.

Rakṣā-bandhan: annual festival where sisters tie a sacred thread to their brothers' wrist,
who in return guarantee their sisters' life-long protection.

Rānī: queen, princess.

Rāstā: street, road.

Rāth: chariot.

Riddhi: prosperity.

Ryots: cultivator.

Ryotwari: cultivating system.

Sabhā: association.

Sadgrhastava: householder.

Sādhu: male ascetic.

Sādhurva: ascetic state.

Sādhvi: female ascetic.

Sādī: marriage, wedding.

Sāf: clean

Sagāi: betrothal.

Sāhab: lord, master.

Sāhu/sāhukār/sowkar: banker, Baniya.

Sajjātirva: 'good society'.

Sallekhana: ritual fasting unto death.

Samādhi: sepulchre.

Samāj: society.

Samavarsaraṇa: assembly.

Samāyika: 'equanimity', meditation.

Samosarana: five tiered silver pedestal.

Samṣāra: cycle of transmigration.

Samskāras: life-cycle rituals.

Samudāy: society.

Samyak-darsana: 'true spiritual insight'.

Samyama: self-control

Sangha: religious community or organization.

Sangha-pati: community leader.

Sanskara: cultural tradition.

Saptapadi: seven steps around the sacred fire during the *phera* (q.v.).

Saraf/shroff: bullion dealer, Baniya.

Sarfira: eccentric, mad.

Sasana-devita: guardian spirit, tutelary deities.

Satya: truth.

Seth: business magnate.

Sevarak: temple attendant.

Shamiāna: marquee.

Siddha: *kevalin* (q.v.).

Sikar: hunting.

Snatra-puja: ritual bathing of an image.

Sraddha: reverence.

Sravaka: layman.

Sravika: laywoman.

Stava: hymn of praise.

Sthairya: 'steadfastness in the faith'

Sthanak: hall.

Sthavira: elder.

Stupa: Buddhist reliquary.

Śubha: auspiciousness.

Śuddh: pure.

Śuddha: purity.

Śudra: artisan and servant castes.

Svādya: studying scriptures.

Svādestī: self-made, 'from one's own land'.

Svāyvar: a girls' choice of a potential groom.

Syadvada: 'the doctrine of may be'.

Tahsīl: sub-district.

Tamāsā: entertainment.

Tāntrik: occult.

Tapa: 'heat', austerities.

Tapvasī: one who undertakes austerities.

Tehlā: 3 day fast.

Thālī: tray.

Tilak: auspicious mark on the forehead.

Tīrthaṅkara: 'ford maker', one the 24 Jain luminaries.

Tīrtha-sevā: serving the Jain divines.

Tolā: 11.7 grams.

Topī: hat.

Toraṇ-dwār: main-gate.

Upādhyāya: religious preceptor.

Upāsāya: preaching hall.

Uphar: gift.

^a
Upñayan: initiation rite into a twice-born caste.

Upvāsa: fasting.

Vāgdāna: betrothal.

Vaid: ayurvedic practitioner.

Vairāgya: renunciation.

Vaiśya: mercantile caste, Baniya.

Vañij: Vaisya (q.v.), Baniya

Varaṇa: *kanyadana* (q.v.).

Varṇa: fourfold caste schema.

Vāsi: dweller.

Vihār: Jain ascetic wandering.

Viḷayitī: 'English', imported, sophisticated.

Vivāh: marriage, wedding.

Vrat: vow.

Vratī: one who undertakes a vow.

Vyākhyān: sermon, lecture, religious discourse.

Yakṣa: tutelary demi-god.

Yati: Svetambar quasi-mendicant.

Yātra: travel, pilgrimage.

Yuga: age, eon.

Zamindār: landowner.

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