

The Bazaar from a European Traveller's Perspective

Maria Graham

The bazaar occupies an important place in the European imagining of the Orient. This excerpt, from the memoirs of British author and traveller Maria Graham, provides an illustration of such imagining.* Eloquently and lucidly, Graham recounts the sights she witnessed during a trip to a Bombay bazaar in 1808. She describes the sweetmeats, grains, condiments, cotton, fruit and vegetables, betel leaves, perfumes, measurements and monies, and the processions the market played host to. She observes the special position occupied by the barber and his 'gup shop', the site of market gossip. Noting the bazaar's cosmopolitan nature, where holidays of Hindus, Muslims, Jews, Armenians, Portuguese, and English were celebrated, Graham likens it to an 'Arabian night's entertainment'.

Graham's description of the bazaar typifies European travel writing on India, grounded as it was in ideas of a subject race, a heathen culture steeped in superstition, and the native town as both exotic and troublesome. The imagery used to recreate the bazaar is replete with narrow lanes, incessant noise and activity, buyers and sellers working on principles not in keeping with 'Western' economic rationality. In many ways, the bazaar epitomized the disparity between the East and Europe. It was thus 'not a coincidence that for over a century visitors saw glimpses of the Arabian tales and biblical stories in India.† Bazaars often blurred the lines between classes, ethnic groups and races,

* Maria Graham (1785–1842) was visiting her father, a Scottish Navy Commissioner, when he was posted to India. For details on Maria Graham, see Jennifer Speake (ed.), *Literature of Travel and Exploration: An Encyclopedia* (London, Fitzroy Dearborn, 2003), Vol. II, pp. 497–9.

† See Swati Chattopadhyay, *Representing Calcutta: Modernity, Nationalism and the Colonial Uncanny* (London, Routledge, 2005), especially chapter 1. Also see Gautam Chakravarty, *The Indian Mutiny and the British Imagination* (Cambridge, Cambridge University Press, 2005), p. 172 and Emily A. Haddad, 'Better than the Reality: The

and travellers noted the cosmopolitan nature of the populace here. Not surprisingly, the bazaar worried the colonial administration which viewed the coming together of casual economy and culture in the bazaar as a potential threat to public order. As the historian Dipesh Chakraborty points out, 'The bazaar was seen as a den of lies and rumours, *bazaar gup* through which the ignorant, superstitious and credulous Indian masses communicated their dark feelings about the doings of an alien *sarkar*.'[‡]

[...] On opening one of their bales, I was surprised to find at least half of its contents of British manufacture, and such articles were much cheaper than those of equal fineness from Bengal and Madras. Excepting a particular kind of Chintz made at Poonah, and painted with gold and silver, there are no fine cotton-cloths made on this side of the peninsula; yet still it seems strange, that cotton carried to England, manufactured, and returned to this country, should undersell the fabrics of India, where labour is so cheap. But I believe this is owing partly to the uncertainty and difficulty of carriage here, although the use of machinery at home must be the main cause. The shawls are brought here direct from Cashmeer, by the native merchants of that country, so that we sometimes get them cheap and beautiful. The Banyans ought to be Hindoos, though I have known Mussulmans adopt the name, with the profession; their distinguishing turban is so formed as to present the shape of a rhinoceros' horn in front, and it is generally red.

The *Borahs* are an inferior set of travelling-merchants. The inside of a *Borah's* box is like

that of an English country shop, spelling-books, prayer-books, lavender-water, eau de luce, soap, tapes, scissors, knives, needles, and thread, make but a small part of the variety it contains. These people are Mussulmans, very poor, and reputed thieves. The profits on their trade must be very small; but the Banyans are often rich, and most of them keep a shop in the bazar, leaving one partner to attend it, while the other goes his rounds, attended by two or three koolis, with their loads on their heads.

It reminds one of the Arabian Nights Entertainments, to go through the bazar of an evening. The whole fronts of the shops are taken down and converted into benches, on which the goods are disposed, and each shop is lighted with at least two lamps. Here you see grain of every description heaped up in earthen jars; there, sweetmeats of all sorts and shapes, disposed in piles on benches, or hung in festoons about the top and sides of the shop, which is commonly lined with chintz or dyed cotton. Farther on, fruits and vegetables are laid out to the best advantage; then you come to the *paung*, or betel leaf, nut, and chunam, ready for

Egyptian Market in Nineteenth Century Travel Writing', in Diane Long Hovel and Jeffrey Cass (eds), *Interrogating Orientalism: Contextual Approaches and Pedagogical Practices* (Columbus, Ohio State University Press, 2006), pp. 72–89.

‡ Dipesh Chakraborty, *Habitations of Modernity: Essays in the Wake of Subaltern Studies* (Chicago, University of Chicago Press, 2002), p. 76. The bazaar was thus viewed as a 'place against which one needs protection' and 'which harbours qualities that threaten one's well being'. Colonial authorities were keen to turn the bazaar into 'benign regulated places, clean and healthy, incapable of producing either disease or disorder.' See Dipesh Chakraborty, 'Open Space/Public Place: Garbage, Modernity and India', *South Asia*, XIV(1), 1991, pp. 15–31.

chewing, or the separate materials; beyond are shops for perfumes, linens, oils, toys, brass, and earthen ware, all set out in order, and the owner sitting bolt upright in the middle of his sweetmeats or grain, waiting for custom. The shops of the *schroffs*, or bankers; are numerous in the bazar; you see the master sitting in the middle of his money-table, surrounded by piles of copper and silver money, with scales for weighing the rupees and other coins presented for change. But it is the barber's shop that is always most crowded, being, particularly at night, the great resort for gossip and news, on which account the natives call it *gup shop*; the barbers themselves seem to enjoy a prescriptive right to be lively, witty, and good story-tellers. I have seen some excellent buffoons among them, and a slap given to a bald new-shaven pate, in the proper part of a story, has set half a bazar in a roar. The barbers keep every body's holidays,—Hindoos, Jews, Mussulmans, Armenians, Portuguese, and English,—and reap a good harvest at each by their comic way of begging.

On first coming here, one would imagine that none of the people ever slept at night; for, besides, that the coppersmiths and blacksmiths generally work all night, and sleep all day, on account of the heat, there are processions going about from sunset till sunrise, with *tom-toms*, (small drums,) kettle-drums, citarrs, vnis, pipes, and a kind of large brazen trumpet, which requires two people to carry it, making altogether the most horrible din I ever heard. These processions, with the picturesque dresses of the natives, and their graceful attitudes, the torches carried by children, and the little double pipe blown by boys, whose wildness might make them pass for satyrs, put one strongly in

mind of the ancient Bacchanals. It is usually on account of marriages that these nocturnal feasts are held. When they are in honour of a god they take place in the day, when the deity is carried on a litter in triumph, with banners before and behind, and priests carrying flowers, and milk and rice, While hardly any one joins the procession without an offering. All this looks very well at a distance, but, on coming near, one is shocked at the meanness and inelegance of the god, and at the filth and wretchedness of his votaries.

With one procession, however, I was much pleased; it took place a month ago, on the breaking up of the monsoon, when the sea became open for navigation. It is called the coco-nut feast, and is, I believe, peculiar to this coast. About an hour before sunset, an immense concourse of people assembled on the esplanade, where booths were erected, with all kinds of commodities for sale. All the rich natives appeared in their carriages, and the display of pearls and jewels was astonishing. At sunset, one of the chief Bramins advanced towards the sea, and going out a little way upon a ledge of rock, he launched a gilt coco-nut, in token that the sea was now become navigable; immediately thousands of coco-nuts were seen swimming in the bay; for every priest and every master of a family was eager to make his offering. The evening closed, as usual, with music, dancing, and exhibitions of tumblers, jugglers, and tame snakes.

Originally published as Maria Graham, *Journal of a Residence in India* (Edinburgh, Archibald Constable and Company; London, Longman, Hurst, Rees, Orme, and Brown, 1813), pp. 33–5.

The Family Firm A Microcosm

C.A. Bayly

Family businesses have dominated business organization in India, even though the corporate structure of the firm had developed in the mid-nineteenth century with the managing agency system.*

This excerpt from the writings of historian Chris Bayly constitutes the theme essay for the selections on 'Family and Firm'. Bayly examines the distinctive styles of life and business in family firms in the context of north Indian merchant families in the transition period from Mughal to British India. Though the excerpt studies family firms in eighteenth century India, many of the themes it highlights remain pertinent in contemporary India. These include the inseparableness of family and firm, the rootedness of the firm in culture and local community, the significance of 'status' within commercial circles (symbolic capital), the importance of social relations in commercial practices, and the necessity of comprehending the family firm in the totality of its relationships. Many of these themes also resonate in the excerpts that follow.

In the context of eighteenth century India, Bayly notes that merchants considered three factors to be the bases of mercantile society: the family 'firm', its creditworthiness (*sakh*), and the totality of its relations with gods and men, with creditors and debtors. The 'firm' could not be separated from family, and could not be divorced from credit. Community consisting of families was the basis of business organization. The socio-economic status

* On the managing agency system, see Radhe Shyam Rungta, *Rise of Business Corporations in India 1851-1900* (Cambridge, Cambridge University Press, 1970). For a discussion on the larger literature on family firms, see Andrea Colli and Mary Rose, 'Family Business', in Geoffrey Jones and Jonathan Zeitlin (eds), *The Oxford Handbook of Business History* (Oxford, Oxford University Press, 2007), pp. 194-218.

of merchant families was dependent on their practice and behaviour; to be successful, merchant families had to be perceived as 'respectable' and 'trustworthy'. Merchants often invested in charity, community causes, and religious ritual to enhance their social capital among peers. The merchant household had, in Bayly's view, a dual role as a profit-making enterprise and as a constellation of relationships through which honour was acquired and conferred. As such, merchants often had to straddle two boundaries—the expected inward, frugal life of the merchant, and the kingly manner of constant giving and receiving.

THE MERCHANT FAMILY AND ITS CREDIT

From the perspective of the merchants themselves, the basis of mercantile society was the family 'firm', its credit (*sakh*) and the totality of its relations with gods and men, creditors and debtors. The 'firm' was not seen as something separate from the family; there was no commonly used word for firm as a concept, only as a location (*dukan* or *kothi*). And credit or reputation was not simply a residual category of financial benefit like 'goodwill' in a modern European firm. Without 'credit', a family could not trade or call on merchant arbitration at all. Merchant corporations kept lists of creditable merchants whose credit notes could expect rapid discount in the bazaar (*sahajog hundis*).¹ Even small dealers knew whose *hundis* were 'current' in the market and whose were not. In traditional commercial centres, the corporations imposed heavy penalties for breaches of trust in the same way that caste councils punished immorality. Sharp practice and unorthodox behaviour reflected both on the social and economic status of the group since merchant families had to be respectable marriage partners as well as trustworthy traders.

Even the word 'business' is a simplification of the term *mamle* ('concerns') which eighteenth-century merchants often used. For merchants concerns included the management of their temples, *ghats* and the ritual organisation of

the bazaars which all impinged on the life of the family. Like the peasant 'family farm', the merchant family business was a 'special kind of economic enterprise' and one in which mercantile decisions were constantly taken with a view to their wider implications for the life of the family as a social group. In most firms, cash accounts and annual profit and loss accounts were meticulously kept, but the profitability of the business was almost impossible to calculate because many of its goals were incalculable social benefits. As in the peasant family, for instance, family members, servants and agents were rarely paid a cash wage; instead they had rights and obligations within the family economy. Many of the great houses provided accommodation and commercial space for poorer relatives and caste fellows within their own premises, and these were assessed as *prajawat* (a lordship due) which was generally customary. Like the classic peasant family, the whole household was also able to expand or restrict consumption in relation to the success of the trading season. Some families observed a rule of thumb that only ten or twenty per cent of their annual income should be expended, but during years when the family was anticipating a prestigious alliance, massive expenditures on charity, feasting and ritual were contemplated.² Orthodox economic reasoning might see this as 'conspicuous consumption', but from the point of view of the family it could equally be seen as 'investment' in social relationships which

might have definite financial advantages in bad seasons, or at times when the family had to fall back on the resources of its peers to raise cash speedily.³ There are problems with this, however. We should not assume that certain types of 'uneconomic' behaviour on the part of merchant families can always be explained in terms of an underlying rationality based upon the hope of future profits. In some cases, the profit-making part of a family's concerns was simply kept moving slowly in order to provide modest resources on which it could base its strategy for acquiring higher status through marriage alliance or royal office. It is common for economic historians to report that luxurious firms engaging in unwise expenditure were ousted by shrewd new men who turned their capital over more rapidly and avoided aristocratic connections. However, from the point of view of many high-status merchant families among the Khatris or Agarwals, notoriously high rates of profit were a positive mark of discredit. These new men may have achieved success in the bazaar, but the proper area of entrepreneurship was society as a whole, and it was the cautious, pious and creditworthy who succeeded here.

This dual role of the merchant household as a profit-making enterprise and as a constellation of relationships through which honour was acquired and conferred was vividly illustrated in the standard form of account books (*bahi khata*) which all significant families kept. Besides the daily cash book (*rokad khata*) and individual's account books (*lekha khata*), there often existed separate books dealing with a family's bullion and jewellery, urban and rural property, and daily expenses. In theory, all deposits or expenditures made by any member of the household in any domain of life could be traced here. Most books begin with salutations to various deities,

lists of temple accoutrements and accounts of offerings to religious preceptors. The daily expense account (*kharach khata*) recorded constant expenditures on worship, bathing in the Ganges and gifts to Brahmins.⁴ As in other highly orthodox communities, gods were considered to be integral, living members of the family, so that elaborate provisions were made in wills and trusts to see that they were clothed, fed and fanned during the hot weather. Besides the worship of family deities, most merchant families paid regular *puja* (worship) to Lakshmi, goddess of wealth, especially at Diwali and Holi festivals which were the beginning and end of the busiest part of the trading year respectively. Brahmins were also closely involved in the daily life of the business family. Many firms employed Brahmins as their agents or debt collectors, thus acquiring spiritual merit and an added religious sanction over their debtors. Among the Benares and Patna Khatris it was even common for their Saraswat Brahmin domestic priests to enter into business partnerships in the Punjab shawl and horse trades.⁵

Merchant books also reveal how different family members operated within the total economy. In one firm where the business was undivided and carried on by three brothers, their mother (always *Maji* in the accounts) appears to have been the linchpin in the purchasing of jewellery and provisions.⁶ In general, access to family resources was determined by status within the family. In one case it was said that the elder brother was a spendthrift, but his sober younger brother was unable to 'say anything' because of his junior status. In undivided joint families where a senior partner had died, it was quite common for the uncle of the man's heirs to take over effective running of the business because of his greater experience.

More important even than these family relationships, however, was the relationship between the proprietors and their business clerks or *munims*, for it was often in their hands that the continuity and credit of the family were entrusted. Sometimes *munims* used their reputation to establish their own firms on the basis of the credit of their original employer. But *munims* often seemed to have passed on their employment to their heirs, so that an hereditary relationship grew up between the families of the principals and their clerks. *Munims* were not always of the same caste as their employers but nevertheless became an essential part of the extended household.⁷ In the epidemic-ridden conditions of nineteenth-century Indian cities, it was common when adult male members of the family died to leave a *munim* as effective manager directing the business of female and minor members. Trusted retainers were necessary for the continuity of the family, and many didactic tales were in circulation to illustrate the honourable role of the *munim* in the family's credit.⁸ One such has the spendthrift sons dismissing the aged *munim* on the death of their father. The business then goes from bad to worse. Finally, one evening a massive credit note for payment on sight (*darshani bundi*) arrives, running to lakhs of Rupees, which must be paid before the gun on the fortress signals nightfall if credit is to be retained. In a panic the young men beg the *munim* to return to the firm. At length he comes to the shop and mobilises his dead employer's friends among the merchants to provide cash to pay the *bundi*.

Finally, the books reveal the family acting as a system of ritualized occupational relationships within the city and its environs. For instance, dyers (*rangil*) appeared frequently in the expense books of the Agarwal firms.⁹ This was because the colour of the saris of female

members of these families was governed by peculiarly rigid conventions. Family priests, barbers, gold and silver workers and all sorts of artisans appear as borrowers, depositors and lenders. The hierarchy of relationships was not confined to humans either. In many of the more orthodox merchant households, cows occupied the bottom storey of the house. Their preservation and feeding was an act of religious devotion which also provided the family with milk and butter, and echoed the Vaishya scriptural occupation as cattle keepers. Men honoured the gods and the sacred animals, but a reputation for piety no doubt redounded to their commercial credit. One story has the great merchant prince Kashmiri Mull visiting his rival, the austere and orthodox Manohar Das as the latter mucks out his cow sheds. 'Watch out for your shoes' cries Kashmiri Mull; 'Watch out for your accounts!' responds the other, implying a relationship between piety, frugality and mercantile success.

The merchant account books indicate how inextricably linked were the commercial and social goals of merchant families. But there was a sense in which the books themselves were a symbolic affirmation of the unity, continuity and credit of the family. Some of the older Delhi firms actually staged an annual ritual at which the old account books were worshipped as a virtual representation of the dutiful lives of the ancestors who founded the 'firm'. The idea of the long continuity of the family's substance and credit over time was reflected in other ways. In one firm, the sum total of capital passed over from one year's books to the next was entered in the name of the founder of the firm three generations before;¹⁰ elsewhere account books which were no longer current were religiously returned year by year to the ancestral village of a family which had left it eight to ten generations before. The most crucial

span of generations for the passage of credit, however, was three. According to the Shastric texts, a man was responsible for the debts of his forefathers to this extent.¹¹ The payment of such debts was a prior duty even to the fathering of an heir, though it was only a male heir who could guarantee his own translation to the status of an honoured ancestor after death, and to ultimate salvation, through the rites of *shraddha*. Thus, the names of firms often joined together grandfather and grandsons in a three-generation span, and the evidence suggests that such relationships of credit and debt did persist over very long periods as late as the eighteenth century. When the British tried to introduce the idea of individual competence in law and temporal limitation of liability in the Bengal Regulations of 1793, there was an immediate outcry:

In bankers' concerns it is the old established rule that the descendants are responsible for and must pay the debts of four generations, whether they have inherited of a grandfather's wealth and possessions or may have been left nothing in consequence of their poverty. . . . The purport of the order in the existing regulations is that if a son shall not have inherited the wealth of his father that son shall not be responsible for his father's debts. Honourable Sir, the concerns of the bankers are decreased and their incomes ruined.¹²

Liability for debts was thus conceived to be coterminous with the ritual unit which was directly involved in the oblation rite of *pitraprajna* or *shraddha*. But the consequence of failure to repay, which was deemed a sin, should also fall on the debtor's family as a whole.

In former times when any person became bankrupt (sic) and was absconding, he absconded with all his family from apprehension of his creditors, and we who were in search of him obtained intelligence of his place of residence in consequence of his family being along with him. And then indeed being embarrassed and distressed from his being

accompanied by his family, he informed us that our money should be paid.¹³

But as a result of the Regulations, the petition went on, a debtor could 'sit quietly at his home with comfort and satisfaction to his women and children, with ornaments and numerous attendants'. Here again the slow introduction of elements of British commercial law had cut into areas of customary practice which derived from an almost physical notion of the passage of credit within a family.

This helps to explain the extreme reluctance to show books to outsiders which characterised the old-style firm. Their opening is always attended by a feeling of ceremony. When a man agrees to show 'my books' (never 'the firm's books') he is, as it were, discovering the credit of his ancestors. The most reluctant of all to do this were the Jains who maintained strong sanctions against the release of any information about ancestry, commercial or sexual practices, even to Brahmin families which had been associated with them for generations. When merchants claimed that their credit would suffer by showing their books in the ruler's court, they were not simply making a statement about commercial morality, but about the honour of the family. Hence it followed that the production of books in open court was considered superior evidence in a suit even to oaths made on Ganges water. The witness was making a solemn statement equivalent to a Muslim oath over the tombs of ancestors. For merchants of prestige even to be called upon to produce books in court was, therefore, a source of discredit:

in consequence of their books being there produced [in court] our concerns appear to foreign bankers to be unimportant and embarrassed.¹⁴

One of the features of merchant society before the middle of the nineteenth century was

the devastating consequences of loss of credit. A trader who could no longer buy and sell in the market might be reduced to penury more speedily even than a peasant who lost his land. The peasant at least retained the hope of being employed as a field labourer by the new owner. But there were cases in the Benares of Jonathan Duncan where great merchants who had participated in the business of state lost their credit and died of starvation.¹⁵

Interpretations of the behaviour of the peasant farmer in an uncertain world have stressed that his first concern was always to guarantee subsistence. Many of the seemingly irrational procedures for working land, 'hoarding' and investment seem explicable in these terms. The political and social priorities of cultivators seem to reflect what has been called the 'subsistence ethic'. The behaviour and ideals of the merchant family firm were also directed to survival first and foremost, but survival here meant above all the continuity of family credit within the wider merchant community. There is nothing to suggest that the old-style Indian merchant did not wish to make money, but questions of profit and loss had always to be set in the context of the future of the family as a whole. Like modern western business enterprises, they split up their trading operations into 'portfolios' which could be manipulated in order to avoid risks. Yet at the same time decisions in the sphere of money-making had to be adjusted to the goals of social survival and enhancement in the uncertain world of caste politics and marriage alliance.¹⁶

Business credit was a commodity which could slowly disappear if a family allowed its substance to be degraded by suspect behaviour or by unworthy marriage alliances. Marriage for all Indian families has been a most tricky and complicated aspect of life. The higher the caste, the higher the status and fewer

the options. For Indian merchants marriage posed even greater difficulties because of their commitment to a highly orthodox and Brahminical style of life. A number of suggestions have been made as to why this was so. Some commentators have argued that the 'Brahminising' behaviour of merchant people was a reaction to their somewhat ambiguous position in caste society: that they were trying to throw off the taint of inferior, Shudra status. Others have detected an instrumental relationship between the need to preserve mercantile credit or security and rigid social mores. But whatever the origin of their style of life, aspirations to higher caste status imposed severe restraints on the more prestigious merchant families. Khattris, for instance, were divided into a number of overlapping 'clans', regional 'factions' and marriage groups.¹⁷ These distinctions severely limited the number of families who could consider marriage alliances with each other. In relatively recent times, the most prestigious Khattri clans of the most prestigious subdivisions (Bahri Khattris of the Mehra, Khanna, Kapur and Seth exogamous clans) developed a further set of rules which limited even further the number of subdivisions with which they could marry. Thus the 'purest' were called the Dhaighar—'those who could only marry with two and a half houses'.¹⁸ These families exclude as marriage partners 'not only the father's clan but also such families of the mother's clan as are closely connected with her; and thus reduce the clans available for intermarriage to two and a half'. Elaborate exogamy to keep the clan 'pure' was characteristic of many other prestigious mercantile clans also, so that 'most Banias prohibit intermarriage, at any rate nominally, up to five degrees. During the nineteenth century, boundaries of this sort seem to have become stronger. As the urban population grew, families

developed stable sets of marriage patterns within their own localities. For instance, after 1780, more exclusive marriage patterns became evident among the Benares Agarwals who had at one time drawn their brides from a much wider geographical area, and probably from a much larger number of subdivisions.¹⁹ Involution as a social group went hand in hand with their metamorphosis from an open group of traders to a closed group of landowners and zamindari moneylenders.

Success as an 'entrepreneur' in marriage and social relations therefore implied a gradual narrowing of marriage circles and a gradual elimination of all practices and relationships which might endanger the purity of the family group. This tactic of withdrawal fitted well with the frugal and cautious mentality of the village or small town moneylender. But it created profound cultural tensions for those families who sought wider fields of action. Previous chapters have shown that connection with military contracting and political power offered the most rapid social advancement in north India into the colonial period. Against the background of a slow-moving, low-demand rural economy, it was state finance and revenue management which held forth the opportunities for real wealth. The conditions of the wider political economy forced merchant families to steer between the twin perils of failure in the marriage market and extinction in the commercial market. But one can recover enough of the merchant mentality from stories and random judgements of value to appreciate that failure in either sphere was a constant nightmare for them.

Two pictures of merchant behaviour can be seen in stories and legends. These might be called the 'frugal merchant' and the 'great *sahu*'. The frugal merchant avoids expense and luxury, inhabits a modest house and uses his

adequate wealth to establish relations with learned men and priests; at the age of fifty or thereabouts, he is likely to leave his business to sober heirs and become a religious mendicant. This was a professional rather than a caste model of behaviour. We hear of such and such behaviour as not being suitable for a 'professed *mahajan*' or not creditable for a 'money dealer' (*sarraf*). By contrast, the 'great *sahu*' character is both admired and disapproved of. There is a pull towards establishing oneself as a magnate or little king; but it is also realised that this behaviour is ultimately destructive of mercantile credit. The 'great *sahu*' is free spending; he lives in a great palace rather than a modest mud-brick house; often he has Muslim concubines. The 'great *sahu*' has an ancient tradition. He appears for instance in Banarsi Das's poetic autobiography of the early seventeenth century, the *Ardha-Kathanak*. Here Banarsi, a middling Jain merchant of Agra, writes of the tycoon Sehbal Singh:

He [Banarsi] went to Sahu for several days, but he [Sahu] had no time for accounts. Sahu was intoxicated with prosperity. The singers sang; the *pakhvaj* was sounded constantly in his court, and it resembled that of princes. He gave in charity incessantly, and poets and bards sang his praises . . . Banarsi did not know how the accounts could be settled. He attended on the Sahu for several months but the latter had no time to spend on business or the dispute. Whenever he spoke of the accounts to Sahu, he promised to settle them in the morning. But for one engrossed in carnal pleasures the Sun neither rises nor sets.²⁰

In anecdotes regarding the Benares of the late eighteenth century, the figure of the 'great *sahu*' is represented by Kashmiri Mull, head of the Pacchaina Khattris. His humiliation and ouster by the Agarwal family of Gopal Das is attributed to the Khattris' magnificent life-style which is contrasted with the Agarwal's piety and frugality. In one story, Kashmiri Mull, who apes

Persian manners and lives in a great Mughal-style palace, is discovered by his father smoking a *hookah* and is forced to throw it out of the window. The frugal merchant stands somewhere between the 'great *sahu*' and the despised miser figure who has no money even for Brahmins and charity. In one case, considerations of profit were allowed to override the religious objects which were part of the *mahajan's* function; in the other, the 'great *sahu*' ignored the need for profit and honour, thus undermining his credit. The aim of merchant *dharma* was to steer a middle course between these two extremes.

The one thing which could be guaranteed to draw a merchant into an uncontrollable web of demeaning social relationships was an attempt to manage land. Yet all the changes in the eighteenth- and early nineteenth-century political economy pointed in this direction. Somehow a method of indirect, covert management had to be found which did not reflect adversely on mercantile credit. Kashmiri Mull was asked by the Raja of Benares to hold the revenue-farm of Ghazipur District in 1786.

On this I replied that my business was that of a *mehajin* or banker and that partnership in land management was not my business, in consequence of which the Raja taking the Ganga or Ganges and the deity Beeshesher between us declared that the secret should not be revealed to anyone.²¹

The banker persuaded the Raja to keep the revenue-farm publicly in the name of one of the royal princes, so that the credit of his business house should not suffer. Throughout, the attitude of business houses to estate management remained ambiguous. In the nineteenth century, they were prepared to accept the enhanced status that being a landlord gave them in local society and the district office. But they rarely took an active part in running their zamindaris, preferring instead to leave this to an agent. The notorious inadequacies of

'moneylenders' as landlords derived in part from their reluctance to become entangled in the duties and rights which were appropriate to a 'little king'.

How did merchant families seek to avoid these grave social risks and still carry on their businesses? It was perhaps among the Jains that the code of conduct was most elaborate and rigid. According to Jain teaching, business provided the sustenance for members of the family who 'cannot afford to renounce the World at once.'²² A balance must be held between legitimate pleasures and comforts which result from honest business, and over-indulgence which would result in lust, greed and dishonest business. There is 'always a kind of fear while enjoying or using money earned dishonestly.'²³ For the Jains, then, there were certain danger spots in a man's life when the householder, rather than holding himself in balance for future spiritual progress, could actually degenerate into a lower moral (and material) being. He is at risk from intoxication, lust, meat-eating, boisterous and unseemly behaviour; but also from the conspicuous creation or consumption of wealth which might give rise to these vices. In particular, a man should not keep a large number of vehicles, accumulate even necessary possessions in large numbers, express envy at the prosperity of others, overload his pack-animals or in anyway take part in business which risks the destruction of life.

There emerges a code of piety and restraint in which spiritual risks can be balanced out by acts of pilgrimage, meditation and vows to limit worldly possessions (called *parigraha-parinama*), 'once having fixed the measure of one's worldly possessions, grain, cash and the like'. Banarsi Das's *Ardha-Kathanak* shows how this higher teaching might actually impinge on the life of men in the bazaar. Almost all the incidents in this poetic autobiography relate to business

and moral risks. The first can be overcome by knowledge of the market, restraint and listening to the advice of mercantile elders.²⁴ Moral degeneration can be avoided by pilgrimage, vows and meditation. To all intents and purposes, the distinction between bad moral and bad economic conduct disappears altogether. The wise merchant like Kharagsen makes a vow of restraint from the building of another house. The foolish and profligate merchant like Sehal Singh damages his accounts, his reputation and his moral being by lust and bad management.

The ideal life-style of the Jain merchant householder was, of course, modified in practice. The famous Jagat Seth himself declared that he would be unmoved if the whole tribe of Brahmins immolated itself at his door. But participation in the moral community of the Jain merchants entailed at least an outward reverence for religious values. Moral peril and economic unreliability were seen to be closely connected. When spies were sent out to ascertain the credit of firms which had applied for the farm of government monopolies, the most damning report was that they were 'expensive people', indulging in much building and retaining many servants. Family histories and stories told in merchant schools also explain the economic fortunes of different groups largely in terms of the moral conduct of family members or the rapacity of rulers. We often hear of the young men of the family pushing expenditure beyond the 10 per cent of the annual income which is considered safe. Degenerate Muslim or European ways are acquired. The family credit collapses, there is a run on the firm, and starvation looms. The cycle begins once again when a younger son refounds the business on the basis of piety and moderation.

Similar codes of conduct were current among Hindu merchants who often found themselves in close social communion with the Jains. Once

again, physical and moral 'substance' must not be endangered by contact with pollution lest marriage alliance and the continuity of the family be endangered.²⁵ There was constant pressure to withdraw from relationships or trades which might be considered harmful. Wisely perhaps, the Hindu lawgivers regarded money itself as a neutral medium, but commerce in polluting substances was avoided. Buchanan-Hamilton, for instance, noted that in Patna, wealthy and high caste traders in leather shoes were regarded as of low status.²⁶ Once they had acquired wealth oil-pressers, liquor distillers and traders in base metals generally tried to abandon their original staples and cut themselves off from those members of their castes who continued to trade in them. But insecurity was enhanced by the travel abroad, which was an essential part of merchants' lives and tended to make them suspect in the eyes of the most orthodox. Hindu merchants tried to avoid the public Mughal *sarais* and lodged with relatives and caste fellows. But beyond a point, travel took merchants into areas where the basic rites de passage of orthodox life could no longer be guaranteed. *Prayaschita*, the rites of purification which Hindus were supposed to undergo on return from travel before they could be received back into caste, originated as a system of security against social risks. It was an attempt to guarantee the continuance of trade, not as it later came to be seen, as a means of restricting contact between India and the rest of the world. Returning merchants were considered to be actually purged of foreign and impure substances by imbibing the products of the cow. That travel beyond the seas (the *kala pani*) necessitated purification is widely known. What is less well known is that the River Attock in the west Punjab formed the northern barrier of the 'safe' cultural area.²⁷ Khattri merchants moving up into Central Asia and the towns of

Balk and Astrakhan where they had substantial colonies were considered to have lost caste in the same way as sea-voyagers. Even the Himalayan Terai to the north-east appears to have been regarded as a barrier in the late eighteenth century. Caste Hindus were said to regard the area with suspicion so Gosain traders who were considered 'dead to the world' dominated the trade route at this time.²⁸

The area of the greatest and most pervasive social risk, however, was for Hindus, like Jains, the boundary between the inward, frugal life of the merchant and the kingly manner which involved constant giving and receiving. Merchant families might find themselves trapped in the limbo between these two styles of life, unable to command the power and respect of the ruler yet 'expensive' enough to forfeit credit in the mercantile sphere. For merchants necessarily became involved with political power. They needed to have a hand in the organisation of mints. They were forced to take leases and control market sites in order to guarantee the sale and passage of their goods without harassment. Since they were dealing with landowners and Muslim judicial officials, they needed some entrée into the Persian courtly culture. The service or succour of kings which was enjoined in the law books was constantly reiterated as a goal in merchant family histories.²⁹ It involved the giving and getting of political honour and tied them yet more closely into darbars. The ideal balance between merchant, king, priest and labourer could not be maintained in practice. Money was coming into a commanding place in the economy, reducing the importance of other forms of redistribution of food, land or followers through the king.

Confusion of life-styles and ideals was deepened. How, for instance, was a community like the Khattris to be ranked within the Hindu system? Under the Mughal rulers of the Punjab

they had achieved political power and influence, and many 'western' Khattris had assumed a life-style which was at least externally Islamic.³⁰ Even the four basic sub-caste divisions into which all Khattris were grouped had supposedly come about as the result of an intervention in the community's marriage practice by early Muslim rulers. Khattri family histories also display a similar ambiguity. On the one hand, they take pride in close association with the great Muslim dynasties. On the other hand, family migration is often attributed to lust by Muslim rulers for Khattri women. The dispute as to whether Khattris were of princely (Kshatriya) or mercantile (Vaishya) stock was of consuming importance, and it rumbled on throughout the nineteenth century until it was spurred into frenzy by the British Census commissioners in 1911.³¹

Merchant people adopted various stratagems which served to reduce the danger of being caught between two conflicting models of behaviour. First, they sought anonymity, avoiding publicity when they became involved in the management of land or men. Secondly, they maintained a sharper distinction between their inward and outward styles of life. For instance, amongst the Khattris of Benares in the late eighteenth century, 'Punjabi' dialect was used in the home,³² Persian outside; Persian court dress was exchanged for the *dhoti* at home; the outward magnificence of the *haveli* palace contrasted with the severity of the inner rooms; 'Khattri' jewellery was kept separate from 'Mughal' jewellery.³³ In the nineteenth century, one often finds that the very same family which built huge Mughal-style palaces on the outskirts of cities continued to inhabit small mud-walled quarters in the old central city area.

The tension between the ascetic and self-denying and the lavish and outgoing appears

also in the religious practice of merchant people. For some, indeed, lavish religious activity appears as an attempt safely to resolve this inner conflict. For, paradoxically, wealthy merchants who were noted for their restrained style of life were generally devotees of the Vaishnavite rather than of the more austere Shaivite cult.

the Vaishnava cultus, partly from the opportunities it affords for magnificent display, partly from the absence of blood-offerings, which commends it to a class deeply influenced by the Buddhistic [sic] reverence for the sanctity of life, is more popular among the rich merchants of the towns.³⁴

This love of devotional display was particularly strong among some branches of the Vallabhacharya sect which was influential in Gujerat and in Hindustani towns where there had been an early Gujerati influence. Vallabhacharya had preached that fasting and asceticism had no particular merit in themselves. He exalted the service (*sewa*) of the deity and complete surrender which included the giving up of the body, mind and worldly belongings of the devotee.³⁵ But in time, the luxury and display of the spiritual heads of the sect (the Goswamis or Maharajs) caused a reaction in favour of a simpler and more austere form of religion. The first of these movements of reform was associated with Charan Das, a Delhi teacher of the 1730s, who attracted a large following among the merchants of the commercial towns.³⁶ In Bombay in the 1850s, a similar internal movement of reform to purify the practices of the Maharajs merged with the zeal of the first generation of 'social reformers' and gave rise to one of the most notorious court cases of Victorian India.³⁷ Among the Jains also there was a similar tension between austerity and religious display. On the one hand, there were the austerities of the priestly class and the moderation of the laity; on the other hand, the dazzling images and lavish shrine building. One

need only think of the crores of Rupees spent on embellishing Mount Abu or Delhi by the great Jain families of the eighteenth century.³⁸

In the individual's mind, the lavish expenditure no doubt reflected simple devotion to the god or teacher. But this is not incompatible with the notion that it also fulfilled a social function. Lavishness—costly, regal display in worship—was enhanced precisely because the merchant life-style discouraged other forms of conspicuous expenditure. Religious donation exalted the merchant as a substantial and pious man capable of fulfilling his role in society. It was at the same time safe, since the feeding of gods and Brahmins could only redound to his spiritual credit. In Allahabad, a merchant of the early nineteenth century was in the habit of distributing fifteen *maunds* of split peas (*dal*) daily in the bazaar and feeding many hundreds of cattle.³⁹ This was a similar act to the redistribution practised by rajas, and yet it was devoid of the element of risk because it was conceived of as meritorious charity, having first been given to the gods. The merchant was able to become a king by proxy.

Merchant families in many societies have been associated with particular, sectarian forms of religious practice. But the relationship between mercantile credit and exclusive forms of worship has remained obscure despite constant debate. India provides no exception here. Quite apart from the obvious examples of Jainism and Parsi Zoroastrianism, merchants were well represented among sectarian groups which grew more directly out of the Vaishnavite Hindu tradition, such as the Vallabhacharyas, Satnamis and Radhavallabs. To what extent are we justified in regarding sectarian attachment of this sort as a tactic in the maintenance of family credit? Certainly, devotion to a *guru* or a set of precepts which attracted a group of

devotees from several different castes fulfilled the requirement that involuted social relations had to subsist with wider business contacts. In the late eighteenth century, for instance, the Jains were still increasing in numbers by incorporating Hindus of the merchant castes. The peculiar inwardness of Jain religious and social life might actually increase the credit of families which still had to work partly within a Hindu context. There was a great emphasis on secrecy. No doubt the austere nature of Jain domestic life also had its advantages during a century when rulers were always on the lookout for opulent merchants to mulct. In areas such as Malwa where Jains dominated commercial life, a shift across sectarian boundaries was not unusual. Malcolm recorded:

The Soucars, Shroffs and Bunnias in Malwa are either of the Jain or Vishnu faith, but by far the greatest numbers are of the former, and their prevailing influence and wealth attracts many converts. Almost all the Vaisya and Sudra agents and servants they employ, if not before Jains, conform to the tenets of that sect.⁴⁰

Other sects also gained adherents as a result of close commercial relations. For instance, Vallabhacharyas and Nanakshahi Sikhs continued to increase their numbers in the Gangetic cities during the eighteenth century. However, slow adaptation to a prevailing culture could also work in the other direction. In Bengal, the great Jagat Seth family which had once been among the chief donors of Jain temples throughout India, gradually abandoned their Jain practices and drifted back into the Vaishnavite business and landowning community which surrounded them. In the same way, 'western' Khattri merchants from the Punjab who moved down into the plains of Hindustan often came to place less emphasis on the Islamic and Punjabi part of their cultural inheritance as they were drawn into more

intimate communion with the orthodox life of the banks of the Ganges.

While 'changes' of religious affiliation of this sort cannot be regarded as simple utilitarian acts, they certainly enhanced the social, and hence commercial security, of trading families isolated in a new environment. Viewed from the inside of merchant family life, these were, perhaps, not dramatic events. The family was in continuous communion with a whole range of business associates, gods and men. All that happened was that a portion of family resources and worship was redirected to deities which were honoured by neighbours and business associates. Earlier religious practices usually continued alongside the new. So among Jains in Bihar in the early nineteenth century, Brahmins and Hindu deities were venerated without embarrassment.⁴¹ Similarly, in the case of the Nanakshahi Khattris, Hindu forms of worship were not felt to be incompatible with accepting the holiness of the Guru Granth Sahib (the Sikh holy book).⁴²

Before moving on from the question of the 'credit' of the merchant family, it is worth considering it in the context of the political response of the commercial community. As we have seen, genealogies exult in connections with famous rulers both Hindu and Muslim, but over-close association with rulers might lead a family into expense and depravity. In the same way, fear of the predatory ruler was a constant refrain in the demonology of merchant people. Mughal rulers and nawabs were popularly remembered for their benevolence, but their lieutenants were accused of meddling in commercial custom. In 1813–15, unease in the bazaars of Benares and Mirzapur was heightened by the comparisons which were being made between an unpopular British judge and Todar Mull, the famous Mughal financial minister.

... the townsmen consider him to be a sort of mostaufee, which means one who takes all—some such officer as Torur Mull was under Akber—how popular their likening him to Torur Mull proves him to be may be judged by the well known quatrain which gives the date of that financier's death—'when Torur Mull whose oppressions had overspread the World went towards hell, a whole world of people were rejoiced, 998 Hijree'.⁴³

The Todar Mull legend was very general. He is supposed to have enforced the standard form of account books which was used throughout India in the eighteenth and nineteenth centuries and to have been responsible for many interventions in the business of the commercial corporations.

Many other stories related to the levy by impoverished or avaricious rulers of forced loans which were never repaid. But it is important to catch the nuances of these legends. Family histories often seemed to take pride in succouring a great king with no hope of repayment, yet still remaining rich and creditable people. The great Gurwala banking family of Delhi, for instance, claimed to have lent up to ten lakhs of Rupees to the Mughals during the early nineteenth century on an interest-free loan which was never repaid.⁴⁴ Such stories were probably exaggerated, but the mentality underlying them may help further to correct some of our notions of the anarchy of the eighteenth century and the meaning of the 'Pax Britannica'. Under indigenous regimes 'plunder' (*zulum*) was expected, and could partly be insured against. Forced loans could be seen in the light of 'protection rent'. Indeed the Hindu law books themselves sanctioned the seizure of up to one quarter of the total assets of merchants during times of famine or danger. In that pregnant metaphor, the merchants were the ruler's cattle, to be milked by him if the necessity arose.⁴⁵ 'Plunder', then, was built into the theory and practice of Indian states and their

mercantile subjects. It could carry connotations of an exceptional levy or of equitable redistribution rather than the criminality and breakdown implied in the English word. In some regimes, 'plunder' took the form of a periodic readjustment in the context of a low fixed land-revenue and minimal customs charge. British observers noted with bewilderment that townsmen and peasants seemed to remain in contentment and that Hindu merchants could adjust to the direst forms of what they took to be oppression. Among the unwilling suppliants at the darbar of the ruler of Kandahar in the 1820s:

there were invariably from fifty to one hundred Hindus, some of them doubtless men of respectability and wealth, and all merchants and traders who had been seized in their houses and shops and dragged before the Durbar for the purposes of extorting money. This was not an occasional or monthly but a daily occurrence. . . . I have seen on an occasion of a festival the Hindus of this city assembled in gardens without their walls and displaying every sign of ease and wealth in their apparel and trinkets; nor were they the less grateful than they would have been in a Hindu kingdom. The gains of these men must be enormous, or they would never provide to the exactions of their governors, and without such profit operating as an offset never would submit to the indignities they are compelled to suffer.⁴⁶

But plunder, even social indignity, could be tolerated by a cohesive merchant group fortified by its own internal perceptions of credit. Merchants could only be forced to flee if the ruler appeared to push them below the margin of subsistence during a bad period, or if their credit which was the basis of their livelihood was threatened in any novel or discriminatory manner. It is against this background that we should place the many stories claiming that merchant families migrated from a particular city because its ruler had designs on their womenfolk or was forcing upon them some

practice which was obnoxious to their religious feeling. Here it was the credit, continuity, even bodily substance of the individual family which was in jeopardy, and the danger was greater than from any forced loan which could be absorbed and discounted by the community as a whole.

These notions also provide a key to the issues which brought merchants and townsmen into conflict with early colonial rulers. Almost always there was some perceived threat to the moral economy of the merchant family. The British attempted to introduce conceptions of individual legal responsibility limited to one lifetime. Earlier, debt had been a matter of family credit over several generations. As a Persian newsletter of 1837 commented,

the chain which bound the soucars [bankers] together in their trading relations is broken . . . Previously in cases of bankruptcy the whole body of the soucars would get together and award equitable reparations, but now a son could declare himself bankrupt in a civil court when his father was still in possession of lakhs.⁴⁷

The reorganisation of tolls, bazaar duties and urban taxation by the colonial authorities posed another subtle threat to merchant status because it overturned local indemnities and privileges. The sphere of mercantile custom was invaded in many minor but irritating forays. At one time or another, the colonial authorities demanded the production of bankers' books in court; they tried to suppress the 'plunder' of a failed merchant's stock or they attempted to make registers of bullion dealers which violated the basic tenets of mercantile secrecy. Finally, they blundered once or twice into policies which offended the religious interests of the commercial population. It is notable that the only times when Hindustan's bazaars closed down altogether during our period were when cattle, Brahmins and the purity of the River Ganges seemed under threat.

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NOTES

1. S. Roy, *Customs and Customary Law in British India* (Calcutta, 1911), ch. XIV ('Trade Customs'), esp. p. 536; for an earlier exposition, 46 of 1853, Kanpur, 15 Aug. 1854, ZC; one type of *bundi* required endorsement, the other made out to 'bearer' often included the words 'Make sure you pay a respectable man, for you pay to any other at your own risk'. The intrusion of subjective notions of 'respectability' into *bundi* transactions enhanced the security consciousness of the old-style firms.
2. *Panchayats* for the arbitration of separations in joint families took into account matters such as the imminence of a daughter's marriage. In one case 20% of the firm's assets are set aside for this purpose, see 199 of 1847, Saharanpur, June 1848, ZC; one branch of the Benares Shah family opened a special *khata* for the expenses of a daughter's marriage, beginning under date *Aghun Sudi*, 10, *Sambat*, 1911 (1854 A.D.), Shah Khatas (film in author's possession).
3. Communication from Prof. Alan Heston to participants in the conference on 'Risk and Uncertainty', University of Pennsylvania, 1977.
4. See, for example, the Shah *kothi's* expense and daily books, *Sambat*, 1929-33.
5. Interviews, Sri Devi Narayan; family histories, Benares, 1973.
6. Shah *kothi* expense books, *Sambat*, 1929-33.
7. Thus the families of the connection of Sir Motichand Gupta in Benares traditionally had Gujerati *munims*, while the 'Calcuttawallah' Gujerati firm had north Indian Agarwal *munims*, interview, Sri Jyotibhushan Gupta, Feb. 1974; similar cross-caste relationships of trust bound firms' principals to *gomashtras* and *arethias*; there are cases where Hindu firms retained Muslim *arethias*, particularly in the shawl trade.
8. Sri Ram Krishna and Sri Mathura Das of Benares provided many of these stories, interviews, 1972-4.
9. Daily cash books of the family firm of Bhartendu Harish Chandra, *Sambat*, 1942-3, in possession of Dr Kumud Chandra, Chaukambha.

10. Books of Gappoo Mall Kandheya Lal, Ranimandi, Allahabad.
11. Raghunandan, cit. H. T. Colebrooke, *A Digest of Hindu Law on Contracts and Succession. Translated from the Original Sanscrit* (Calcutta, 1797), pp. 1, 6.
12. Representation of the Principal Bankers of Benares, 13 Jan. 1795, PR. 13 Ibid.
14. Representation of Bankers, 15 Sept. 1790, PR.
15. Case of Manohar Das Rora, 26 Aug. 1788, 30 Jan. 1790, PR; governments might actually precipitate bankruptcy by declaring a firm insolvent, e.g., Mughal *shuqqa* declaring a Delhi bankruptcy, CPC, v, 19 Oct. 1780.
16. I am indebted to members of the SSRC Conference on 'Risk and Uncertainty', University of Pennsylvania, 1977, for discussion of these notions.
17. Kashi Nath, 'Khattris', *IA*, ii (1873), 27; Harnan Das Varma, *An Account of the Khattris as a Race of Ancient Kshatriyas* (Lahore, 1901), pp. 23-4.
18. D. Ibbetson, *Panjab Castes* (Lahore, 1916), p. 250.
19. *Agrawal Jati*, II, *passim*; Benares Agarwal family histories in author's possession; communication from Dr Anand Krishna, Rai Kishen Das, Jan. 1974; cf. R. V. Russell and Rai Bahadur Hira Lal, *Tribes and Castes of the Central Provinces* (London, 1916), II, 115.
20. Banarsi Das, *Ardha-Kathanak*, ed. R. S. Sharma, *Indica*, vii (1970), 2, 114.
21. Reply of Kashmiri Mull, 13 June 1788, PR.
22. Sri Samanta Bhadra Acharya, *Ratna Karanda Sravakachara*, tr. C. R. Jain (Arrah, 1917), p. 30.
23. H. Warren, *Jainism* (Arrah, 1912), pp. 77-8.
24. *Ardha-Kathanak*, *Indica*, vii (1970), 65; *Ibid.*, p. 114; cf. Warren, *Jainism*, p. 30.
25. Cf. McKim Marriott, 'Hindu Transaction: Diversity without Dualism', in B. Kapferer (ed.), *Transaction and Meaning* (Philadelphia, 1976); this model is useful for understanding the attitudes of north Indian merchants who are cognisant of the 'religious' way of life; it seems doubtful whether it could be extended to the 'South Asian mind' in general as the article intends.
26. Martin, *Eastern India*, 1, 369.
27. Forster, *Journey*, 11, 292.
28. E.g., Representation of Gecan Gir, 7 Sept. 1791, PR.
29. See, e.g., P. N. Mullick, *History of the Vaishyas of Bengal* (Calcutta, 1902), pp. 31-3.
30. E.g., the 'Western' Khattri families of Chipiwara, Delhi, esp. that of Munshi Raghunath Singh which appears to have had a particularly 'Islamicised' life-style, being creditor to the Mughal nobility of the area, interview, family documents, Dec. 1973.
31. H. D. Varma, *An Account of the Khattris*.
32. *Gunga Bye v. the Mother of Jwalanath*, 3 Aug. 1792, PR.
33. *Ibid.*
34. Crooke, *North Western Provinces*, p. 247.
35. N. A. Thoothi, *The Vaishnavas of Gujerat* (London, 1935), pp. 92-7.
36. H. H. Wilson, 'The Religious Sects of the Hindoos', *AR*, xvii (1832), pp. 181ff.
37. C. Dobbin, *Urban Leadership in Western India* (London, 1972), pp. 65-70.
38. Sayyid Ahmed Khan, *Asar-us Sanadid*, tr. Tassy, 'Description des Monuments de Delhi', *Journal Asiatique*, 5e série, xv (1869), 4.
39. *Agrawal Jati*, II, 15, Lala Har Bilas.
40. Malcolm, *Central India*, 11, 160.
41. Vaishnavite and Jain Agarwal families in Benares also regularly intermarried.
42. *Bedamo v. Bowanny Singh*, Benares Adalat, 6 Jan. 1792, PR.
43. Second Judge Benares to Magt., 12 Jan. 1813, BCJ, 12 July 1816, 132/43, IOL.
44. Gurwala family history, copy in author's possession; but see *Ramji Das and Narain Das v. Agent to the King of Delhi*, 91 of 1852, Delhi, June 1852, ZC.
45. P. V. Kane, *History of Dharmasastra (Ancient and Medieval Religious and Civil Law)* (Poona, 1941), II, i, 41; cf. Hocart, *Caste*, p. 39.
46. G. W. Forrest, *Selections from Journals*, p. 110.
47. 'Dishonest Sowkars', Extracts from Persian *Akhbar*, *Delhi Gazette*, 29 Mar. 1837.