Mark-Anthony Falzon

Cosmopolitan Connections

The Sindhi diaspora, 1860 – 2000

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by

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GLOSSARY

Note: Alternative forms of spelling—as found in travellers' accounts and the literature—are given in parentheses wherever applicable.

arati   a central ritual in and often the culmination of Hindu worship. The worshipper holds a lamp and in a clockwise direction traces a broad circle in front of the image of the deity. Symbolises the illumination of the deity as part of the process of *darshan*.

amil (*amal*)   A Hindu Sindhi jati whose members held official positions in Sind. Most of the *munshis* of the Talpur Mirs and their important delegates were *amils*, as were civil servants in British Sind. Today some *amils* have entered the business sector but most are occupied in white-collar jobs.

bahrano sahib   the ritual that involves the carrying aloft the head of the *arati thaal* (a tray containing food, fruit, *aakho* and a *mudak jo atta*) on the occasion of Jhulelal *chand*.

bania   a broad term signifying a Hindu small trader, widely used in the subcontinent.

bhagnaree   a very small and localised Hindu Sindhi jati, originally associated mainly with the foodstuffs and liquor trade.

bhaiband   lit. 'brotherhood'. A term used to denote a jati of Sindhi traders, in the past mostly associated with the Hyderabad area. Most Sindworkis are drawn from the *bhaiband* group. The term is also used in India to mean 'a fellow member of the caste/community'—so for instance two Rajput royals would belong to a *bhaiband*.

bhatia (*bhattia, bhatio*)   a trading caste of north-west India, incorporating several distinct sub-groups. Among Sindhis, *bhatias* are a jati as distinct from *bhaiband, amil*, Shikarpuri, etc. 'Bhatia' is also a common surname among Sindhis, and denotes membership of the group.

bradari   a patrilineal kinship unit, tracing lineage from a common ancestor.

chand   new moon, considered by Sindhis and by Hindus generally to be very auspicious. *Chand* is the day associated with Jhulelal and devotions directed to the god such as *bahrano sahib*.

Cheti Chand   the first new moon of the solar year, considered to be the 'Sindhi New Year' by most Sindhis and certainly the most important day of the calendar among Sindhis in India (possibly replaced by Diwali and to a lesser extent by Guru Nanak's birthday among Sindhis overseas). It usually falls between the last days of March and the beginning of April.

chhapru   a Sindhi trading jati, originally from Karachi and today centred mainly in a few urban centres in India (notably Bombay).

dalal   a broker, a middleman.

gumashta   a commercial agent, often in charge of running a business branch
        for a trader.

hari   a landless cultivator/agricultural labourer in Sind.

hatta varnka (*hat varnka, varnka, hattai, hatvanika*)   a secret script used by the
        Hindu traders of Sind, the use of which has decreased but which
        apparently is still extant especially in Ulhasnagar and the more
        bounded circles of Sindhi traders in India and possibly overseas.

hundi   a promissory note, finance instrument of Indian indigenous bankers.

ishtadeva   a 'community god'—a Hindu deity that is associated with a par-
        ticular regional, liguistic, and/or caste group.

Jhulelal (Uderolal, Daryalal, Amarlal)   the river god, today thought of as
        the *ishtadeva* of Hindu Sindhis. Variable iconography.

kothi   a business firm.

langar   a communal meal associated with Sikhism and generally held at
        the end of prayers and/or worship; in the case of Sindhi Nanakpanths,
        prasad is distributed as part of the *langar*.

lohana (*lowanna, lohano, luvana, lohanna*)   a caste incorporating several trading
        groups originating in north-west India.

mandir   a shrine, often used to mean 'temple' or 'place of worship'.

munshi   a scribe. In pre-annexation Sind, the word usually referred to
        (Hindu *amil*) assistants to the Mirs and the Muslim aristocracy, who
        were well-versed in Persian writing and therefore acted as record-
        keepers and secretaries.

murid   a follower of a Sufi *pir*.

murti   an image (usually a statue) of a Hindu deity as found in a *mandir*.

Nanakpanth   a follower of Guru Nanak but not necessarily a Sikh. Most
        Hindu Sindhis are in fact Nanakpanthis in that they believe and
        are devoted to the Hindu faith and pantheon, and at the same time
        are followers of Guru Nanak and his teachings.

pir   a Sufi holy man who has attained a high degree of self-realisation and
        is looked upon as a leader and inspiration by his *murids*.

pokarno (*pokarna, pushkarna*)   one of two types of Hindu Sindhi Brahmin
        jatis, the other being the *saraswati*.

prasad   food placed before *murtis* during Hindu worship which is later dis-
        tributed and eaten; the food is thought to be 'blessed' by the deity,
        and many believers hold that food tastes better when it has been
        offered as prasad.

sahiti (*sahta, sahita, sahiti-a-ja*)   a Hindu Sindhi jati. *Sahitis* were often 'in ser-
        vice' and are sometimes seen as 'somewhere between *bhaibands* and
        amils' in terms of prestige.

saraswati (*sarsat, sarsudh, sariswatiya, sarswat*)   one of two types of Hindu Sindhi
        Brahman jatis, the other being the *pokarno*.

satsang   a religious gathering, a prayer meeting.

seth   a merchant. Among Sindhis, used (less so today) as a title, e.g. 'Seth
        Mathradas.'

Sindhayat   'Sindhiness.'

Sindwork   the practice of doing business outside of Sind that originated in Hyderabad in the mid-nineteenth century. The term originates from the type of wares that the pioneers plied, namely the well-known and much-admired native handicrafts of Sind, i.e. 'Sind works'.

Sindworki (Sinduvarki)   a trader involved in Sindwork.

shroff   a moneylender/banker.

sukhmani path   a Nanakpanth worship session during which verses from the Sikh text the Granth Sahib are recited; among Sindhis, the session usually ends with an *arati* and a *langar prasad*.

tikana   a Nanakpanth place of worship, usually housing Hindu *murtis* as well as the Sikh text, the Granth Saheb.

wadero   a Sindhi zamindar of great wealth and prestige. In order to qualify as a *wadero*, one had to own at least 500 acres, and many waderos had holdings of 10 to 20,000 acres.

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INTRODUCTION

Hindu Sindhis are a most remarkable kind of people. Since at least 1860 they have been involved in large-scale migration—to trade, in response to shifting political situations, and as part of a wider post-War migration from the Indian subcontinent. Their shops and businesses are found in well over 100 countries, selling and trading in anything from textiles to ground nuts to Oriental handicrafts, and Sindhi names feature regularly on the various lists of the world's richest Asians. And yet, the group is all but absent from the academic literature. The notable exceptions to this dearth are Thakur (n.d., 1959?), Anand (1996), and Markovits (2000)—and then the first is an ethnological survey of 'Sindhi culture' as it existed before 1947, the second a sociological study of the group's integration in India, and the third an historical work on merchant networks during the period 1750 to 1947. To date there is no full-length anthropological work on contemporary Hindu Sindhi society and diaspora. Even in broad-sweep surveys such as *The Cambridge Survey of World Migration* (R. Cohen ed. 1995), or *The Penguin Atlas of Diasporas* (Chaliand & Rageau 1995), there is no mention of the group.

Hindu Sindhis are predominantly involved in business and long-distance commercial exchange, and it is this aspect which makes them particularly interesting. The present work is the result of anthropological fieldwork carried out during 1999 and 2000 in three localities where Hindu Sindhis are settled and engaged in business: the small Mediterranean island of Malta, London, and Bombay (Mumbai). Data from these three sources are juxtaposed, the idea being to look at Hindu Sindhi business practice from a translocal perspective in order to understand the economic aspect of the diaspora *as a whole*. The first aim of this work, therefore, is to attempt to redress the balance in favour of Hindu Sindhis by putting them on the map of global diasporas and long-distance trade. It is a small first step towards an understanding of the ethnography of the group. In a wider sense it aspires to add to the literature on Indian commercial groups which, as Tripathi (1984) and Cadène & Vidal (1997) amongst others have pointed out, remain relatively understudied—particularly in terms of mobility and translocal organisation. Among the notable exceptions

are Lamb's (1959) landmark article on Indian merchants, Timberg (1973, 1978) on the Marwaris, Washbrook (1975) on caste and occupation in south India, C.A. Bayly (1978, 1983) on trade and traders in Benares and north Indian trade in the age of European expansion, Divekar (1982) on business in eighteenth-century Maharashtra, Mines (1984) on merchants in south India, Tripathi & Mehta (1990) on business houses in western India, Mehta (1991) on the Shroffs of Gujarat, Rudner (1994) on the Nattukottai Chettiars, Cadène and Vidal's (1997) co-edited volume on Indian business communities, and Markovits' (2000) recent work on Sindhis.

Among the areas of scholarship within which the work may be oriented are those of 'merchant diasporas' and 'immigrant entrepreneurs'. The first has attracted the attention mainly of historians but not so much of social anthropologists—in fact the only monograph on Sindhi merchant diaspora to date is by an historian (Markovits op. cit.). To my mind the reason for this partiality is that social anthropologists have generally been reluctant to work with groups such as mobile merchants that do not belong to small bounded locales. There may be other, more group-specific, reasons for this lack of anthropological attention. Hindu Sindhis generally tend to keep a low profile wherever they are settled; moreover, they generally adapt swiftly to local lifestyles in terms of dress, food, language, etc. Thus, they often fail to live up to the model of a distinctive bounded culture that anthropologists traditionally were so keen on; and even when distinguishable, they may well be thought of as 'not having enough culture' (see Benson 1996) to deserve the attentions of the men in khaki and their intellectual heirs.

The second area of scholarship within which the work may be located is that of 'ethnic entrepreneurs', or 'immigrant entrepreneurs—with an emphasis on ethnic identity and resources in the former version, and on the migration process in the latter. This field has tended to attract mostly sociologists with an interest in the economic aspect of migration. As for anthropologists, it has benefited greatly from the input of people working within the Dutch context such as Boissevain, Grotenbreg, and Rath (see Boissevain & Grotenbreg 1987, 1988, Boissevain 1991, Rath 1999, Rath ed. 2000).

The present work aims to bring together the field of 'merchant diasporas', with its emphasis on large-scale social relations, and that of 'ethnic/immigrant entrepreneurs', with its concern with particular local situations—which in fact are the business end, as it were,

of these very merchant diasporas. In the case of the Hindu Sindhis, I argue, historical contingency and circumstantial group corporacy have come together to produce a people who are able to draw upon their cosmopolitan identity and networks in order to embed themselves into local markets and policy structures.

A word on 'diaspora'. In the present work I tend to de-problematise and use the word rather loosely. This is not because I am not aware of the complexities and ambiguities of the category. Clifford, for instance, has shown how difficult it is to theorise a process which is 'always embedded in particular maps and histories' (1994: 302); he points out the problems encountered by otherwise-sound theorists such as Safran (1991), who attempt to construct an ideal-type model of the notion of diaspora (this is discussed in some detail in Chapter 3). Nowhere is the difficulty of definition more evident than in the case of trade diasporas. Subrahmanyam (1996) amongst others has criticised the applicability of the notion of diaspora to an understanding of trade; the category ('trade diaspora' as theorised notably by A. Cohen 1971) runs the risk of de-historicising merchant communities by creating a form of false congruence between the activities of various groups, which are in fact varied over space and time. To my mind this is a powerful criticism, since there are radical historical differences between, say, traders exploring new markets and people uprooted forcibly from their homes—both of which phenomena would tend to be described as diasporas. Then there are other problems. Chaudhuri (1985: 224), for instance, points out that:

> (S)ome caution is needed in using the term 'trading diasporas' as an analytical tool. The argument that merchants who live and operate through dispersed communities constitute a special category because they need to work through family or common friends is not really valid as a theoretical proposition. Merchants and traders in our period conducted business through close-knit groups, irrespective of their location; whether they lived at home or in foreign lands, that is how they worked.

Chaudhuri is de-emphasising the factor of mobility (and hence diaspora) in favour of the social, political, and economic organisational factors which obtain within any commercial group—another valid point in as much as it warns us not to *assume* that a diasporic community does business on a translocal basis.

Bearing in mind these no-doubt-sound critiques but also the fact that this is *not* a work aimed at a definition of 'diaspora', I take the

notion to signify the various large-scale population movements that take place within the context of particular historical and/or ecological circumstances. In this sense, the 'Partition' phase of the Sindhi expansion is a diaspora, while the phenomenon of Sindhi traders expanding out of Hyderabad is also a diaspora. True, the latter is more akin to a 'cross-cultural trade network' in Curtin's sense (1984). But then, the term diaspora today 'shares meanings with a larger semantic domain that includes words like immigrant, expatriate, refugee, guest worker, exile community, overseas community, ethnic community' (Tölölian 1991: 4–5); I draw upon these shared meanings to equip myself with the working definition I stated above.

This work is also, though indirectly, a contribution to the social scientific interest in issues of globalisation, cosmopolitanism, and economic and cultural flows. Indirectly because, due to constraints of space, there is little attempt theoretically to locate the findings of my fieldwork within the vast literature that has flourished in this area. A contribution, because it looks at a truly cosmopolitan community and the ways in which face-to-face relations of kinship, ethnic identity, and primarily trade, can extend across space and articulate onto a global system. The implication is that social anthropology can contribute its concern with everyday face-to-face relations to our understanding of global social phenomena, communication technologies, movements of capital and personnel, and transnational corporations. The importance of studying a group like the Hindu Sindhis goes well beyond ethnographic curiosity into the very workings of contemporary political economy which, in spite of the exhortations of several recent theorists, remain relatively unexplored by social anthropologists.

Who, then, are the people of this book? Hindu Sindhis originate, as the name suggests, in the province of Sind, which from 1843 to 1947 was the northwesternmost province of British India; Sind became part of the newly-formed nation-state of Pakistan with the Independence of India and the Partition of the country in 1947. When the British conquered Sind and annexed it to their Indian possessions in 1843, the province had for several hundred years been ruled by a series of Muslim dynasties. Prior to the Muslim conquest, the population of Sind was predominantly Hindu with a strong Buddhist presence, especially in Lower Sind (Maclean 1989: 12–4). By the time of Annexation, however, it was mainly Muslim with roughly one fifth of the population being Hindu—this proportion varied according to state and locality. The Hindus of Sind were primarily urban-based

and mostly employed in trade and small business, although a very small number of them served as administrators to the Muslim royalty and aristocracy and, later, to the British. In terms of religious practice, Hindu Sindhis were and are the result of the confluence of belief systems and ideas that was pre-Partition Sind, and which has continued in the manifold localities where they are settled. Most Hindu Sindhis are Nanakpanthis. This means that they follow the teachings of Guru Nanak and perform various rituals associated with Sikhism, but at the same time have not abandoned their devotion to the Hindu pantheon or to the rituals of mainstream Hinduism. In addition, Hindu Sindhis today cultivate to a decreasing extent one religious legacy of pre-Partition Sind: Sufism and personal devotions to Sufi *pirs* (holy men). The history and structure of Hindu Sindhi religious practice is an extremely interesting topic which deserves much more ethnographic attention than it has so far attracted. However, what really concerns us in this work are not the local conditions that obtained in Sind or the rituals and beliefs of Hindu Sindhis per se, but the interface between business practices and the ongoing processes of population mobility and its corollary, cosmopolitanism, both of which have characterised Hindu Sindhi society for the last 140-odd years.

With respect to migration, Sindhis are to be understood against the background of migration from the sub-continent in general. Peach (1994) has described three phases of this migration. The first was that dominated by the Indenture movement, which was an upshot of the British Imperial system and stretched from 1834 (with the abolition of slavery) to 1920. A considerable movement of free migrants, traders, doctors, and lawyers (the so-called 'passenger Indians') coincided with this first phase. The second surge was that of the post-War period of 'free market migration'; this affected Britain in particular but also the US, Canada, some European countries, and the Middle East. The third movement is made up of the 'secondary migration' of the descendants of the first phase; this migration was often forced by political changes, as the post-War processes of de-colonisation 'unleashed the xenophobic forces of the indigenous populations into which the immigrant indentured workers and passenger migrants had been introduced' (ibid.: 45).

In a nutshell, there were two major waves of population movement out of Sind. The first, which originated with the British Annexation of the province in 1843, was confined to a group of

merchants from the small town of Hyderabad who, leaving their families behind, struck out in search of business opportunities to places as far apart as Panama and the Straits Settlements (today's Singapore). These migrants were known as 'Sindworkis' and the type of long-distance translocal commerce they practised as 'Sindwork'. To a lesser extent, the spread of the Sindworkis was mirrored by the mobile banking practices of traders from the town of Shikarpur to the north of Hyderabad, who were spread across central Asia and later the Indian subcontinent. The earliest significant population movements, therefore, were centred solely around trade and were 'trade diasporas' in A. Cohen's sense (1971).

   The second migration, on the other hand, was a direct result of the political and social strife that came with the Partition of India in 1947. Hindu Sindhis left their homes in the fledgling Pakistan en masse and moved to India or to locations in which they already had considerable business interests. (It ought to be mentioned however, that substantial populations of Hindus still live in Pakistan, notably in Sind.) Since then, Hindu Sindhis have participated in a third migration: the so-called 'Indian diaspora' that has seen millions of people move out of the subcontinent in search of opportunity. Hindu Sindhi migration, therefore, is typical of modern mass migrations from India (and South Asia generally), which have taken place within the two broad contexts, namely the Imperial world economy within which Indians left the subcontinent as indentured labourers or (as in the case of the Hindu Sindhis) independent traders, and that of free migration to western countries and the Middle East in search of better job opportunities in all sectors (Peach op. cit., see also Jayawardena 1973, Clarke et al. 1990). As a result of this series of migrations, Hindu Sindhis today are dispersed in well over a hundred countries.

   At this point I need to clarify the use of the term 'Hindu Sindhi'. My informants never used this term: they described themselves simply as 'Sindhis', and the fact that they were Hindus was implied. In fact, the word 'Sindhi' is based on region and language—living in or originating from Sind and belonging to the Sindhi linguistic group—and in its unqualified form would include the large populations of Muslim Sindhis living in Pakistan today. Muslim Sindhis, however, are unconnected in terms of social relations to the people of my study and are therefore excluded from it. One should also note that to be *Hindu* rather than *Muslim* Sindhi is a marker to a

particular sort of diasporic identity, a location within a particular historical experience of mobility and commercial enterprise. Henceforth, I will use the word 'Sindhis' to mean the Hindu Sindhis that are settled in diaspora around the world, and who ascribe to themselves common ties of language, religion, origin, and historical predicament.

The work is constructed as a dialectic between the small- and the large-scale. I simultaneously run my data through the transformative processes of 'miniaturisation' and 'magnification' of knowledge, in an attempt to show that 'such transformation keeps the knowledge that each moment has so to speak emerged from the other' (Strathern 1995a: 6). First I show how it came to be historically that Sindhis are a cosmopolitan group with a translocal sense of corporacy. The Sindhi diaspora is historicised and de-essentialised particularly through an understanding of the development of Sindwork as a template and the post-Partition crystallisation of Sindhayat ('Sindhiness'). Just as Appadurai (1995, 1996) has described processes of 'production of locality' (wherein locality is inscribed onto individual and collective being) for the 'peoples in places' that anthropology traditionally studied, I argue that a look at Sindhi social relations reveals a process of production and reproduction of *trans*locality through various means: long-distance marriage, visiting, pilgrimage, and discourses of multiple colonisation and dispersal. A main argument is that the notion of a common diasporic experience can and does co-exist with distinctive trajectories of mobility: there is no problem reconciling the one and the many.

I then trace the development in time and space of the Sindwork diaspora, which is important not merely as an historical and ethnographic fact per se but also as a template at the basis of contemporary Sindhi business set-ups. Having established Sindhis as a group that thinks and trades in terms of the world (or to put it more fashionably, a 'cosmopolitan' group) I shift my focus to the on-the-ground realities of business practices as I encountered them in Malta, London, and Bombay. The types of business that Sindhis do in these different localities vary according to the circumstances, themselves changing all the time, of each particular place; naturally, the materials I present should be seen simply as three case studies and exemplars of a much richer variety.

In my analysis of business connections I attempt as far as possible to preserve self-seeking individualism as the driving force of Sindhi business. I draw on the work of contemporary social philosophers

to argue that even if individual businessmen are primarily concerned with making profit for themselves, a wide-angle look reveals certain patterns which make it possible for one to talk in terms of 'Sindhi business' in collectivist terms. Chapter 7 argues that what really characterises Sindhis is, on the one hand, their ability to adapt themselves to a variety of contexts, and, on the other, the cultivation among themselves of contacts, knowledge, and relationships which allow them to look *beyond* these immediate local contexts and re-invent themselves in other places. In my final section I look back on my empirical materials to attempt to construct a model of commerce and diaspora that pays attention to the local-level embeddedness (or lack of it) of business groups and at the same time explains the significance of their translocal relations.

Diasporic communities are not homogenising entities but rather groups that manage to draw boundaries around a heterogeneous reality and across space. Sindhi sociality and business may be very variable phenomena, according to the conditions that obtain in the various locations of settlement, yet certain processes are at work that make group corporacy a factor to be reckoned with. It is precisely on these processes and their consequences that this book focuses.

CHAPTER ONE

THE CHALLENGE OF
TRANSLOCAL ETHNOGRAPHY

> Yet, the problem of how to get from a collection
> of ethnographic miniatures . . . to wall-sized cul-
> tures-capes of the nation, the epoch, the continent,
> or the civilisation is not so easily passed over with
> vague allusions to the virtues of concreteness and
> the down-to-earth mind. For a science born in
> Indian tribes, Pacific islands, and African lineages
> and subsequently seized with grander ambitions,
> this has come to be a major methodological prob-
> lem, and for the most part a badly-handled one.
> (Clifford Geertz, *The Interpretation of Cultures*, p. 21)

This book seeks to understand a cosmopolitan diasporic group span-
ning over many countries. My fieldwork among Sindhis was made
up of three sojourns in three places. For several months until January
1999, I did fieldwork in Malta; from March to September 1999 I
lived and did research in London; and from October 1999 to April
2000 I worked in Bombay, adding an extra stint of six weeks in
November–December of that year.

   On the one hand my fieldwork would seem to fall short of breadth
in that the chosen sites were too few to build a case for the many;
on the other, given the classical anthropological tradition of work-
ing in one place for an extended period of time, it may well fall
short of depth even as the few turn out to be too many. This chap-
ter attempts to counter this pincer-moving problem, which is the
crux of theoretical understandings of translocal ethnography—also
known as 'transnational research' (Hannerz 1998) and 'multi-sited
ethnography' (Marcus 1995). A general argument will be made for
the translocal study of diasporic groups such as the Sindhis, and the
methodological implications of such research discussed. The chap-
ter, then, attempts to plot fully and with a measure of reflexivity the
progression of my fieldwork, and to locate it within a general theo-
retical-methodological field which has much contemporary relevance.

The genealogy of an idea

During a graduate seminar in Cambridge in 1999, the point was
made by a senior academic that multi-sited ethnography in some
form or another is 'as old as the hills'. Indeed, there are numerous
examples in the anthropological literature of studies that involved
some degree of movement by the fieldworker. From Malinowski's
(1922) evocation of *kula* to Polly Hill's (1963) regimentation of migrant
cocoa farmers in southern Ghana, anthropologists have often tem-
porarily left their villages and islands in order to follow people, com-
modities, gifts, and such. The classical anthropological assumption
was, however, that a particular locality is coterminous with a dis-
cernible and definable society. Forays by anthropologists outside their
immediate territory were only undertaken because all observations
would ultimately feed into and render more complete the ethnog-
raphy of one culturally-, economically-, politically-, and spatially-
bounded society. It is interesting to note that ethnographers speak
of 'their' villages as readily as they do of 'their' tribe—the two are
often used interchangeably in fact. The bounded society becomes a
spatialised unit of intellectual property. There is a perfect analogy
with feudalism in that an anthropologist establishes their claim to a
particular fief, as it were, through the act of doing fieldwork there.
Stephen Hugh-Jones recalls attending seminars in Cambridge in the
1960s during which the inhabited world and in particular Africa was
carved up into small portions which were then assigned to students—
unless of course they had already been studied. This was done using
a map on which the names of societies were penned (pers. comm.).

   By about the late 1960s and throughout the 1970s however, one
notes a mounting critique of the bounded society that had for so
long been the supposed venue of the anthropological enterprise. The
first murmurs of discontent came, not surprisingly, from economic
anthropology and studies of peasant villages. Even as it indulged its
passion for the local, ethnography had made it obvious that peas-
ants are embedded in a network of transactions with outside mar-
kets. It was argued that at least economically and to some extent
culturally, peasants are part of the world and ought to be studied
as such. The bounded village is a myth.

   The real break with the small-scale came with 'world systems'
analysis as developed notably by Frank and Wallerstein (see for
instance Wallerstein 1979). The three premises of this school of

thought were that: a social scientist should look at social wholes; in the modern world there is only one effective whole and that is the world system; and the world system is integrated economically rather than politically. Whatever the merits or otherwise of world systems analysis, it certainly opened up a new vista in the sense that economic integration of geographically separated areas and peoples came on the agenda. The idea was seminal even if directly this type of analysis hardly produced anything that was recognisably ethnographic.

To world systems theory one can add 'anthropology of civilisations'-type analyses, the most notable of which being the work of Louis Dumont in India and Maurice Freedman in China (which included Chinese living overseas) (see Dumont 1980, Freedman 1979). Then there were several ethnographic moves away from the local. Gregory's research on rural markets in central India, for instance, involved travelling with merchants to small towns in the vicinity of the central conurbation (Gregory & Altman 1989); Strathern's work on migrants to Port Moresby was similarly constructed (Strathern 1975); and in a study of a plantation belt in Sumatra in 1985, Stoler noted that the region was characterised by the conjunction of local plantation production and Dutch colonialism—so she went on to do fieldwork not only in Sumatra but also among retired plantation managers in the Netherlands (cited in Roseberry 1989: 121).

These approaches effectively eased one of the problems that had haunted anthropology ever since it got up from the armchair and disappeared into the bush: relevance. Few had doubted the potential of a fieldworker who had lived with one localised community for several months to paint at least an interesting if not faithful picture of it, but the relevance of studying a typically small, obscure, and isolated village was not as obvious. As Geertz (1973: 23–4) points out, this problem was all too often solved in either or both of two ways: by assuming that villages were perfect microcosms of larger social and political units (the 'Jonesville-is-America' model) or that, given their pristine condition, remote islands and villages made perfect laboratories for anthropological study (the 'Easter-Island-is-a-testing-case' model). For several reasons which today seem too obvious to dwell upon, both of these models were ludicrously naïve. By broadening the object of study and incorporating the microcosmic, the new and more mobile style of fieldwork offered a new solution to the problem of relevance: because the local village was *part of a whole*, understanding that part added to our understanding of the whole.

The meaning of 'the whole' could of course be broadened even fur-
ther: as Leach put it, '(w)hat they (social anthropologists) are trying
to do is to arrive at insights which are generally true of all human-
ity . . . by observing very small-scale examples of human life' (1982:
122, my parenthesis).

By this time there had developed within anthropology (and soci-
ology) a major field—the study of 'ethnic minorities'. Concentrating
on, say, a community of Sikhs in Brixton was a convenient solution
if the fieldworker happened for some reason to be marooned at
home. The wholesale migration of the twentieth century brought the
exotic to us and, throughout the 1960s and 70s, a number of mono-
graphs on Asian and other groups in Britain appeared, many of
them derived from doctoral theses and some written by members of
the groups studied (Banks 1996). Initially these studies were hardly
if at all removed from the classical anthropological object. They were
studies of apparently small-scale, self-contained, uni-located commu-
nities; the metaphor of the island and the assumption that a space
and a culture are interchangeable still held. In this field as in eco-
nomic anthropology, however, one notes a mounting dissatisfaction
with this very notion. The break away from it came with a land-
mark volume on 'Migrants and Minorities in Britain' edited by
Watson in 1977. Half of the contributors to the volume started their
research in Britain but soon realised that they would have to visit
the migrants' original homes before their studies could really be con-
sidered complete; conversely, the other half began their projects as
conventional village studies and only after following some of the vil-
lagers abroad did they end up in Britain. All contributions were
therefore bi-local studies and this approach, even if still framed within
the confines of a minority discourse, was altogether more sensitive
to the reality of population movements.

Time and time again, researchers on diaspora and mobile trad-
ing groups would return to the theme of a multi-sited understand-
ing. Nowikowski (1984), for instance, argues (influenced by world
systems analysis) that ethnic business activity can only be understood
as part of the wider structure of political economy; accordingly her
analysis of Asian entrepreneurs in Britain begins in the 16th century
with the penetration of Western colonialism that incorporated different
societies into the world capitalist system in positions of structured
inequality. In a conference on 'Asian Entrepreneurs in Comparative
Perspective' held in Amsterdam in 1995, a substantial proportion of

the contributors emphasised the diachronic and multi-local aspects of trading groups such as the Punjabis and Gujaratis. Menkhoff, in his study of Chinese entrepreneurs in Singapore, 'intended to contextualize the findings, typologies and theoretical constructs used . . . in a further study with a wider empirical basis, *including other Chinese settings*' (1993: 13, my emphasis). There are very many examples of work, or at least pledges to work, that are sensitive to the reality of a spatially-dispersed anthropological object. Yet even at this stage, the shift to translocal ethnography was anything but accomplished. What most of these ethnographies carried out was an exercise in contextualisation and/or comparison, the rationale behind which was that in order to understand the local, one has to take into account the wider *context* which is traced by using data from other sources or by carrying out a separate project of fieldwork.

> *Method*: Self-contained uni-located fieldwork (typically in a village or on an island)
> *Anthropological object*: Local, culturally (and often economically) self-sufficient social unit
>
> —
>
> *Method*: Multi-sited fieldwork, two or more sites often combined in a comparative/contextualising agenda
> *Anthropological object*: Always spatially-bound. The contextualised locality and/or the World System, and/or a 'culture area' (e.g. the Mediterranean)
>
> —
>
> *Method*: Translocal fieldwork
> *Anthropological object*: Having an intrinsically translocal nature which gives it its significance (e.g. diaspora)

It is important to emphasise that these shifts do not rigidly follow one another chronologically. Broadly they do, but just as Lyotard (1993) has argued that modernity has always had its postmodern moments, the anthropology of located bounded societies has always had its subversive and multi-sited moments. Hence the ideas of 'culture contact' and 'acculturation', for instance, which underwrote works like Mead's *New Lives for Old* (1956) and Paul Bohannon's (1959) on the impact of cash economy on the Tiv. This point is essential since research design and a particular methodology ought to be based on responsiveness to the nature of the anthropological object and not on an adherence to chronological paradigm shifts. Responsiveness is a key issue here. Malinowski was most certainly

right in sticking to his island, simply because Trobriand society when he studied it had little to do with transnational trade or diaspora—when a particular type of gift exchange warranted a limited movement on his part, he responded promptly.[1] What I am describing is not an eschatology of anthropological knowledge but the efforts of a relatively young discipline to develop different methods of research that are sensitive to the requirements of particular objects.

The example of diffusionism is particularly apt to illustrate this point. The idea of the transmission of culture from one people to another, and the explanation of cultural phenomena by studying this transmission (diffusion) over widely separated regions, was one of the first models of thoughts in the speculative ethnology of the early nineteenth century. Monogenist ethnologists '. . . saw existing races as the historical products of movement through differing environments; by establishing physical, cultural, and linguistic connections, they sought to trace the relationships of present human groups back through time and space to a single original source' (Stocking 1996: 180–1). The fortunes of this paradigm declined after Tylor and the advent of evolutionary anthropology in the 1860s; they were to rise again, however, in the early twentieth century, first in the United States and later in Germany and England. Even in its final years of popularity in the mid-1910s, diffusionism reached new heights with Elliot Smith's 'heliolithic school' which held that cultural elements as diverse as megalithic monuments and the practice of massage had '. . . become associated "purely by chance" over an extended period in ancient Egypt, and in the centuries after 900 BC had been carried westward and eastward in a series of maritime expeditions' (op. cit.: 212). I summon diffusionism because here is an example of a methodology—one which precedes my multi-sited ethnography by at least

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[1] Note two things however. First, Malinowski apparently never actually joined a *kula* expedition—a first and last attempt in 1915 went badly wrong when the trip was forced back by adverse winds which the Trobrianders blamed on his presence (Stocking 1996: 260). Second, later authors have looked at *kula* in historical perspective and have shown how the seemingly-isolated exchange network has been affected by colonialism. Moreover, the pearl traders that Malinowski socialised with never became part of his ethnographic plot. Even so, this would have called for contextualisation rather than a multi-sited study. See A. Weiner (1988: 146–8).

a century and a half—that sees translocality as implicit to a particular paradigm, that of the diaspora, as it were, of cultural traits.

Which brings us to the study of diaspora, and the second conceptual shift in visualising society and space. In a seminal article on West African trading diasporas written in 1971, A. Cohen argued that: first, one ought to collect different sets of facts about the same diaspora at a specific time; second, concentrating on one located settlement may emphasise its uniqueness and tell us precious little about the rest of the community in diaspora; third, an institution should be studied in its manifestation throughout the extent of a diaspora and not only within one member community; fourth, the constraint on individual behaviour comes not just from the immediate community but from the whole network of communities; and finally, the demographic structure of one community cannot adequately be understood unless studied within the context of the demographic structure of the whole diaspora. This contribution was groundbreaking in that it argued that translocality is an intrinsic and essential component structuring the meaningful action of people in diaspora. One does not merely contextualise and/or compare in order better to understand; rather, doing multi-sited fieldwork is a necessary condition of studying diaspora because the very nature of diaspora has partly (and inextricably) to do with its spatial configuration.

The argument has been explored further by Marcus (1992, 1995) who takes it beyond the confines of the study of diaspora to the anthropology of the 'modern world system'. According to Marcus (1995), multi-sited ethnography defines as its objective the study of social phenomena that cannot be accounted for by focusing on a single site. Previously, the world system was seen as a framework within which the local was contextualised or compared; it now becomes integral to and embedded in multi-sited objects of study. The essence of multi-sited research is to follow connections, associations, and relationships across space (because they are not continuous in space). Research design proceeds by a series of juxtapositions in which the global is collapsed into and made an integral part of parallel, related local situations rather than something monolithic or external to them.

It is worth stepping back at this stage to clarify my use of terms, since 'transnational', 'translocal', and 'multi-sited' are often used somewhat interchangeably. 'Transnational' is something of a misnomer,

since the phenomena that multi-sited research deals with certainly extend across space but not necessarily across *national* spaces—it would be very possible to study, for instance, an aspect of urbanisation by working in a number of American cities. 'Multi-sited' is a safer term but it could be used to refer to comparative or contextualising studies: as Hannerz (1998: 247, emphasis in original) puts it, 'the formulation multisited ethnography somewhat obscures an important fact: The research may need to be not merely multilocal but also translocal. The unit, perhaps, is (in most cases) a *network* of sites, and parts of one's ethnography may have to be *between* these sites, somehow deterritorialized.' It follows that the best of the three is 'translocal'—it frames connections, flows, and networks as our object of study. (Marcus' [op. cit.] use of the term 'multi-sited' refers exactly to such an object.) My own research was multi-sited in that I worked in three places, but it was primarily translocal since my object was the Sindhi diaspora as a fluid whole. As a last observation on usage I should point out that 'multi-sited' does not necessarily mean moving around in a literal sense. Horst (2002), for example, used Internet sites and chat rooms to engage in what she calls 'transnational dialogues' with Somalis in diaspora, which ultimately fed into her fieldwork in cities and refugee camps in Somalia. Ethnography and the Internet may seem like strange bedfellows to anthropologists of the old school—indeed Horst herself wondered whether her research was 'the real thing'—but there is little doubt that in the future the two will increasingly be used in conjunction (see for instance Hine 2000).

Marcus (op. cit.: 97) goes on to emphasise that the need for multisited ethnography emerges 'in response to empirical changes in the world'—the world of 'cultural production', that is. I agree with Marcus that anthropology cannot ignore the translocal aspects of society, especially but not exclusively when society means a population in diaspora. One ought to strive to find new ways of studying the world even as the world changes. And it *is* changing. No one would doubt that population movements and trade networks that span long distances are a phenomenon of great antiquity; at the same time though one would be exceptionally myopic to see nothing new in the ways in which contemporary society superimposes space, production, kinship, identity, and such. Somewhere between the Messianic claims of global twaddle and the stubborn belief in plus ça change lies fertile ground for productive argument. It is precisely here that translocal ethnography nurtures its object.

It is essential at this point to broaden the discussion by noting that the critique of the bounded society has recently developed into what could legitimately be described as a new way of conceptualising the object of social science. Anthropologists, sociologists, and geographers seem to be converging on a discourse that describes society in terms of fluidity rather than structure. In Urry's terms (2000a: 18), the project is 'to develop through appropriate metaphors a sociology which focuses upon movement, mobility and contingent ordering, rather than upon stasis, structure and social order.' These metaphors—that, judging by the way in which Sahlins, for instance, lampoons them, are far from being universally welcomed[2]—include 'fluid', 'malleability', 'flows', 'scapes', 'networks', 'fabric', and 'routes' (see Wallerstein 1991, Appadurai 1996, Hannerz 1996, Castells 1996, Clifford 1997, Eade 1997, Albrow 1997, Olwig & Hastrup 1997, Ong 1999, Urry 2000a, b). No doubt, such formulations have been influenced by theorists such as Foucault (1980, cited in Soja 1989) and Lefebvre (1991), who argue that just as social science has focused for most of its existence on time and change, it should now shift its emphasis to space and mobility. Mobility, to be sure, has been one of the dominant images of social science for decades. Only in the metaphorical sense, however—as in 'occupational' or 'class' mobility. What people like Urry (op. cit.) are calling for is an emphasis on actual, spatial mobility—mobility in the horizontal rather than the vertical sense. Finally, one generally tends to locate this trend within the discourse of 'globalisation'; Kearney (1995), for instance, holds that globalisation impacts on the epistemological categories of anthropology and forces us to rethink them. This however, is not inevitable—the various processes of fluidity and mobility may well be researched and discussed without necessarily being integrated into an overarching framework of organisation.

To this effect I would qualify my agreement with Marcus by noting two things. First, that translocal ethnography is not exclusively a requirement of an anthropology of modernity and that there have always been objects that have warranted such a response—just as there are still today objects that are best studied uni-locally, or as

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[2] I refer to Marshall D. Sahlins' contribution to the session on 'The New Keywords: Unmasking the terms of an emerging orthodoxy', AAA 102nd Annual Meeting, Chicago, November 2003.

contextualised within a broader system. Second, that the frequency of such objects has indeed increased in modernity and that the need for translocal ethnography is becoming more urgent than ever. It is not movement per se that matters, be it of populations, gifts, items of trade, etc. Neither is it communication across vast distances. It is the ability that modern social actors have, by virtue of greatly improved means of travel and communication, to run agendas which are discontinuous in space. The relation between mobility, time, and space has changed—this is of course Harvey's (1989) notion of 'time-space compression'. Of course the world contains countless millions of people who have no access to these faster and cheaper means of translocation of personnel and information, but it also contains a considerable and growing number who do. There is no reason why anthropology should not study these people and in order to do so it needs constantly to explore new sets of methods of which multi-sited fieldwork is but one.

It is useful to draw the analogy with a shift that is taking place in the field of literature. An essential aspect of the novel is location of characters and plot, and this is increasingly changing into *trans*location—consider, for instance, the difference in locational techniques between Victor Hugo's *Notre-Dame de Paris* (1831) and contemporary novels such as V.S. Naipaul's *A Bend in the River* (1979) and Amitav Ghosh's *The Glass Palace* (2000).

From theory to practice: Fieldwork among Sindhis

Back in 1996 and well before I started to think about doing detailed work on Sindhis,[3] I happened once to be talking to Tikamdas, a Sindhi shopkeeper who lives in Malta. 'To understand Sindhis', he told me, 'you have to move around.' I can hardly say with my hand on my heart that the method of the present research was chosen out of loyalty to this remark, which I then took casually anyway. Having spent three years trying to understand Sindhis, however, I now realise how very right Tikamdas was.

The reasons for doing multi-sited fieldwork were several. While in Malta I noticed that being a Sindhi and acting like one implied

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[3] In 1995 and 1996 I did limited fieldwork in Malta for my undergraduate dissertation, which dealt with the local Sindhi community. See Falzon (1996).

some measure of translocality. All the families I knew had immediate relatives living in other countries, from Panama to Dubai to Singapore, and there was an exchange of goods and a marked movement of people between the various groups. I also found it impossible to make sense of and discuss the Sindhi trade diaspora outside of the realities of global political and social change; it was clear that the history of Sindhi trade is somewhat similar to what Rudner (1994), tracing the banking interconnections of the Nattukottai Chettiars, has described as a mercantile caste organising itself into a multi-local corporate structure. Further, I realised that Sindhis are not just *located within* the world system—they are *produced in and of* it (see Marcus 1995). During my interviews and conversations with Sindhi people in Malta, references to businesses located and relatives living in other countries were the order of the day, as were detailed descriptions of trips to Bombay for weddings and match making and mention of property purchases in the classy areas of that city. More than once, a telephone call that interrupted our conversation happened to be a daughter living in Dubai or a business partner worried about a shipment from Hong Kong. On one occasion a fax came through with news that all the Ganeshas of the world were drinking milk (see Vidal 1998), a feat which the idols in Malta duly proceeded to perform. The point here is that the way Sindhis live in Malta has to do with their being part of a much wider group of cosmopolitans. I became convinced that any analysis worth its salt would have to visualise this group in terms of its translocally produced nature. Only thus could it avoid degenerating into a minority discourse—the immigrant community vs host society framing which is so common with studies of this sort.

There seems to be, however, a flaw in this argument. One could hold that if phenomena such as diasporas and Coca-Cola are indeed translocal, and if translocality implies a commonality across space, then it should be sufficient to study them in any *one* of the sites in which they are found—there is no need to move around. To my mind, such an objection is not valid since translocality is more complex than a glib global village-type model would suggest. On the one hand, as I argued in my last paragraph, it certainly implies some degree of commonality, of flow of form and content across space. On the other, translocal phenomena are always embedded in particular geographical, historical, and social realities—very often those of nation-states. (In Chapter 5 I discuss in detail this local articulation

with respect to Sindhi business.) This dual nature has not escaped the attentions of market researchers, who warn that local understandings and culture 'pose traps for the unwary'—these being colleagues who ignore the element of embedment—when dealing with global products (see for instance Aldridge 1987). An anthropology of the translocal has to find ways of combining these two facets.

I therefore took the decision to work in more than one site. It was not a straightforward decision, for it seemed at first to be irreconcilable with the very essence of the anthropological method, namely a prolonged stay in a particular place to study a particular people or problem through the practice of participant observation. To begin with there were logistic problems: the obvious difficulties, that is, with organising a limited period of fieldwork into separate sojourns in completely different contexts. This means more travelling costs, and having to establish oneself in new surroundings each time.

More importantly, there was the methodological issue of depth: would a relatively short stay (up to eight months in my case) in any one place suffice to understand the people there? This issue was especially salient because anthropology has insisted so much, and generally productively, on long-term fieldwork. It is precisely for this reason that the case for a social science of mobility tends to be epistemologically-inclined in sociology, and methodological in anthropology; unlike the latter, sociology is able to draw upon a host of research methods and is not committed solely to ethnographic research. (Nevertheless, this has not stopped Urry [2000a: 18] from holding that an emphasis on mobility and space calls for 'new rules of the sociological method'.) As Marcus puts it, multi-sited fieldwork 'tests the limits of ethnography' (1995: 99). Seen this way, translocal ethnography threatens to disinherit anthropology of its methodological legacy. Even if the degree of participation relative to that of observation is often questionable,[4] the fact remains that the lifeblood of anthropology has, since Rivers and Malinowski, been an *engaged*, 'off the verandah'-type fieldwork.[5] An ethnography that draws in consi-

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[4] The tenuous nature of the 'participant observation' ideal has prompted sociologists, troubled as ever by methodological porosity, to construct typologies such as Junker's (1960), in which he distinguishes between complete participant, complete observer, participant as observer, and observer as participant.

[5] Although Malinowski is generally credited with establishing fieldwork as the basic tool of anthropology, it is important to realise that he had important prede-

derable part on the juxtaposition of information on social life lived outside of the fieldwork site (as represented in Map 1.1) may hardly be said to be engaged. This is the problem of depth, of course.

As I see it, the fact that multi-sited study of translocal phenomena involves a trade-off between depth and breadth need not worry us too much. I agree with Hannerz (1998: 248) who holds that the notion of a 'complete ethnography' was always something of a myth. In ethnography we hardly seek to get to the bottom of things; rather, our ambition is simply to look at social lives from some particular perspective—in this case the translocal one.

It becomes clear that any attempt at this sort of fieldwork involves a balancing act between time and resources, the fundamental beliefs of anthropology, and the mixed reality of translocal continuity and local embedment. A. Cohen argues rightly that '(m)any studies of diaspora on this (uni-local) line have tended to give a picture of only one community, thus losing sight of their major aim and becoming studies in the sociology of minorities. On the other hand, the extensive study of a whole diaspora will tend to be superficial . . .' (1971: 268, my parenthesis). This is precisely the pincer movement I alluded to in my introduction to this chapter. There were two ways in which I believe my fieldwork overcame this dilemma.

I decided that, for reasons of practicality, the maximum number of locations I could work in was three. They were not, however, chosen at random. Rather, they represent different aspects and phases of the Sindwork diaspora and the post-Partition economic reorganisation. In the case of Malta, today's Sindhis are the descendants of the Sindworkis who chose to operate on the island as early as the 1870s—the economic relations of Sindhis in Malta today, therefore, are derived from those of the Hyderabadi *bhaibands*. Not surprisingly, almost all of them are in the self-employed business sector. In London, the situation is more complex. Although a handful of Sindworkis had been present there for several decades, it was mostly in the late 1960s and early 1970s that most Sindhis arrived from East Africa. Besides, there has been a stream of immigration directly from India that has varied in intensity in response to several factors such as

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cessors—notably W.H.R. Rivers who, partly as a result of his presence on the Cambridge Torres Straits Expedition of 1898, formulated standards of method that leaned in favour of engagement with informants (see Stocking 1996).
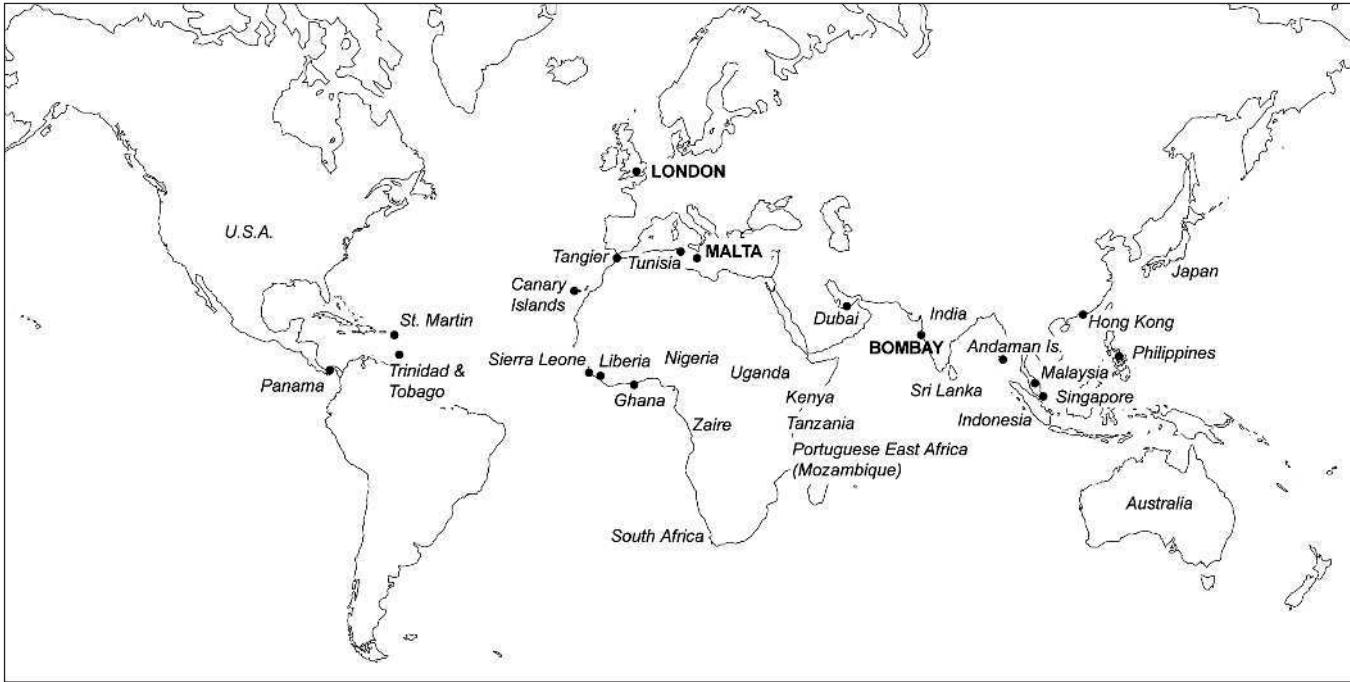
Map 1.1   Showing sites from where data for the present multi-sited work derive. Actual fieldwork locations are shown in bold capitals.

immigration policy and job opportunities in London, and 'push' factors in India such as economic conditions and policies there. Sindhis in London are therefore a varied group that includes 'old money' Sindworki families, hundreds of other people who set up their own businesses since the 1970s and have generally done well (extremely well in many cases), and many people who arrived from India—often with professional or other qualifications—and have taken up employment or business. In Bombay, the majority of Sindhis earn their livelihood from the self-employed business sector: most of these businesses were set up after Partition, often after a period of employment. Others (mainly but not necessarily *amils*, see later discussion) are in the professional and qualified employment sectors; there are also a sizeable number of people in general employment. The situation in Bombay is certainly the most heterogeneous of the three in terms of economic life, and this is of course a reflection of the post-Partition migration and settlement process.

My own choice was somewhat similar to that made by Garsten (1994) in her study of Apple, the IT firm. Garsten chose three sites from a wide range of possibilities, taking care to let each site represent a particular level of centrality. She thus did fieldwork in Silicon Valley, the main headquarters; in Paris, at the head office for Europe; and in Stockholm, a branch office in a country she was familiar with. It is clear that Marcus (1995: 100) is right when he suggests that '(m)ulti-sited ethnographies inevitably are the product of knowledge bases of varying intensities and qualities.' Taken in conjunction, my own three sites offer a broad view of the possibilities that Sindhis have explored. Of course every settlement will have its particularities, as a result of which a dialectic between the particular (= local) and the general (= translocal) is implicit throughout much of the text.

It would of course be foolish to aspire to deal in any great detail with the local circumstances of Sindhi business: each locality in which Sindhis operate has its own situational advantages and constraints, its own business history and infrastructure, and it is simply not possible for a single researcher to collect and process all this information. However, because the three sites are broadly representative of the major thrusts of Sindhi life and business, I am convinced that the material I *do* have enables me to say something meaningful about the economics of the Sindhi diaspora as a whole.

The second reason why I trust my data have some bearing on the diaspora as a whole is that during the course of my fieldwork I

did not deal merely with the three study sites, in spite of the fact
that I was working *in* these sites. I also collected hundreds of life
stories of Sindhi traders which albeit narrated in Malta, London,
and Bombay, derived from several different localities (see Map 1.1).
Sindhis move around carrying their cosmopolitan personal histories
with them and a researcher working in any one place is likely to
come across information that is not merely a product of that one
locality. Moreover the factor that decided me was that these stories,
these genealogies, these diagrammatic representations of trading links,
fed into each other. The more material I collected, the greater the
degree of overlap—these, I suppose, are the juxtapositions which
Marcus talks about. My object revealed itself to be coherent and
continuous (and therefore a legitimate focus of study) even as it was
obviously disjointed in space. As my fieldwork progressed, I found
myself 'thinking like Sindhis' about the flow of people, goods, and
information across locality. Befriending someone in London, I thought
what a good match he would make for a young lady I had met in
Malta; keen to impress an informant in Bombay, I used what I had
been taught about the god Jhulelal in London; and so forth. I became
confident that I had overcome the portrayal of minorities, the com-
parison between Malta, London, and Bombay, and the contextual-
isation of each site into the wider whole. What Geertz refers to as
the 'grander ambition' of piecing together the picture of diaspora
was possible.

   I also discovered another advantage to multi-sited work. The peren-
nial headache of ethnographers since Malinowski has been the ini-
tial period of fieldwork, during which one seeks to establish the
relations of trust with one's informants that are the basis of sound
practice. In my case I could hardly offer Sindhis tobacco. What I
did find useful, however, was the very fact that I was working in
more than one site: because Sindhis think translocally, they could
well appreciate the effort required for and the whole point of multi-
sited work, and this tended to lubricate my relations with them.
Whenever I mentioned that I had interviewed their friends or rela-
tives in London or Malta, for instance, informants in Bombay imme-
diately softened up and became more confiding.

Postscript: Anthropology and business

Before moving on to my ethnographic findings I wish to make a few points, based on my field experience, on the anthropological study of business. It would seem that this is a particularly thorny field which has stayed many a research proposal. Almost every social scientist who has carried out or attempted an ethnographic study of business remarks on the difficulty of engaging the cooperation of informants.[6] Sometimes the sense of exasperation steals its way into published volumes—consider for instance Owens & Nandy's 'one of our best informants was contacted fifteen times before he gave his first interview'(!) (1977: 25), or Vaid's '(o)nly 8 questionnaires (out of 81) were received back duly completed in all respects' (1972: 78).

To my mind there are three specific reasons why businesspeople should be less willing to talk about their commercial practices than, say, priests are about their ritual dealings. The first problem is that of quantification. Most people but businesspeople in particular are loath to give away information that might allow one accurately to quantify their worth. This may have to do with the perennial spectre of the taxman or with the adage that if one knows (read 'reveals') exactly how much one is worth, one cannot be worth very much. More importantly however, it is essential that businesspeople preserve for their worth an amorphous and elusive image: this is crucial when it comes to credit relations, in which any one particular trader would find it desirable to have a negotiable image of creditworthiness that varies according to whether one is a creditor or a debtor.

The second reason why businesspeople should be particularly secretive is that in business more than anything else, knowledge is money. Thus for example for a Sindhi merchant involved in long-distance trade, knowledge about sources and prices is the secret behind profitability, and one which (understandably) is not easily disclosed. It should be noted that the very process of obtaining information already says quite a lot about the information itself—in this sense hide and seek games between the fieldworker and the informants are to be seen as hindrances only to a certain extent.

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[6] See for instance Vaid (1972), Chugani (1995), Mirpuri (2000), and Owens & Nandy (1977). (The first three are unpublished works which deal specifically with Sindhis.) Mirpuri, himself a Sindhi, waxes desperate about the nightmarish process of contacting informants in London.

But there seems to be a third and possibly more fundamental reason. In the popular imagination a social scientist and especially an anthropologist is someone who asks questions about 'culture'—that is aspects of religion, ritual, costume, indigenous musical idioms, language, legends, and such. When informants are confronted with questions about sources, prices, and trading links they are immediately suspicious: the fieldworker does not fit into any of the categories of people they ever expected to come across. In his study of Chinese small enterprises in Singapore, Menkhoff (1993: 163) encountered such a problem: 'Although Mr. Hong was very benevolent in answering questions, he sometimes seemed to be a bit nervous since he could not imagine that the interviewer was merely interested in this kind of business for academic purposes.' In a sense therefore, social anthropology by default deals in 'culture' as understood in a particular way. One could take the argument further by saying that business is generally perceived by its practitioners as a strictly pragmatic activity, not one which is performed for consumption by journalists, scholars, or readers.

This third point is worth taking seriously because it also sheds light on the relation between business and the state. Writing on the international business bourgeoisie of the nineteenth century, Jones (1987: 8) makes the historiographic observation that '(b)usinessmen . . . although sometimes pompous, do not take themselves seriously. They see history as a story about the state; their own role is historical only in so far as it appears to support the state—through war production in the past or exports today.' What he means is that businesspeople see their own history as the poor relation of that of the state; they do not expect to be taken seriously by scholars, and are taken aback and suspicious when it happens. In my own experience this is very applicable to anthropology. Apart from 'culture' as I explained in my last paragraph, the only field in which my informants thought their lives were relevant was that of the obvious intersections between business and state—the charitable work of Sindhi firms during the Partition of India, for instance. On one occasion I spent several hours talking to a millionaire businessman in his offices at stylish Nariman Point, Bombay. He bombarded me with details, brochures, and newspaper cuttings about his charity work and his friendships with various BJP politicians, but tended to change the subject when I asked questions about his business. It was not simply that he was secretive: he just did not see the point. To him,

research 'on Sindhis' meant questions on cuisine and rituals, or on Sindhis and the (Indian) State.

These difficulties in producing ethnographic data relating to business mean that one has to cast about and draw on a number of fragmentary resources in order to begin to form an understanding of the object.[7] My primary source of information was interviews; I found that the best way to ask about business was to invite the informant to narrate their business history and then use the line of narrative to ask more general questions. My interviews were carried out at people's homes, at their offices and shops, and sometimes after prayers at the *mandir*. Of equal importance were genealogies, especially useful in tracing transnational kinship, ethnic, and trading connections. Using genealogies I was able to visualise the spatiality of Sindhi social relations, and I could also ask questions about real people in real time and space rather than vague ones about what 'Sindhis in general' do. Genealogies and maps are readily superimposed and my feeling is that this ethnographic tool, devised over a century ago, is now heading for a renaissance.

Apart from direct contact with informants I made extensive use of business directories and commercial adverts in Sindhi magazines; these enabled a measure of quantification of business lines. Business directories are generally a valuable source of ethnographic information and have been used for example by Timberg to reconstruct the trading diaspora of the Marwaris in India (1971, 1978). Throughout my fieldwork I made an effort to observe Sindhi businesspeople at work in the office or warehouse. I also tried to gain a holistic insight into Sindhi life by attending worship sessions at temples, visiting marriage bureaux, doing my best to get invited to weddings and dinner parties, and so forth. These forays outside the obvious business world were important not only because they provided countless snippets of information about my focus of research; they also proved invaluable to gain an understanding of how business decisions and actions are informed by wider social considerations.[8]

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[7] I am informed by a colleague of mine that in Korea, although men were reluctant to reveal details of their business practices, their wives were often more than willing to discuss them 'down to the last penny' (D.K. Prendergast, pers. comm.).

[8] Lachaier (1997) has carried out ethnographic research on the gunny bag business in and around Bombay and my methods turned out with hindsight to be very similar to his.

The upshot of these few observations is that I believe that there is a lot to be said for doing an anthropology of business. Like the translocal study of diasporic groups, finding productive ways of studying business is a challenge but one that can be overcome.

LOCATING HINDU SINDHIS:
ROOTS AND ROUTES OF DIASPORA

> No; but Poseidon the Earth-Sustainer is stubborn
> still in his anger against Odysseus because of his
> blinding of Polyphemus ... ever since that blind-
> ing, Poseidon has been against Odysseus; he has
> stopped short of killing him, but keeps him wan-
> dering far from his native land.
>
> (*The Odyssey*, Book I)

Anyone browsing through the multitude of Sindhi websites on the
Internet will be struck above all by the image of cosmopolitanism
as represented in anecdotes, articles, maps, jokes, and the large num-
ber of sites run by local communities around the world that describe
themselves as 'Sindhi communities.' If there is a single certitude that
emerges from my fieldwork, it has to be that Sindhis talk, and often
act, in terms of the world. This, however, was not always so. Prior
to Partition in 1947, most Hindu Sindhis were firmly located in their
small villages and towns of Sind, ensconced in regional group rela-
tions which were particular to jati and territory. For these people,
the world was the locality in Sind where they lived and worked, the
agricultural area with whose cultivators they conducted moneylend-
ing, or the restricted region within which they traded on a small,
bania-type scale. This, however, was only part of the picture. There
were also specific sub-groups of mobile, long-distance traders: the
bankers from the small northern town of Shikarpur, the Sindworkis
of Hyderabad, and a few other mercantile communities such as the
bhatias, operating mainly from Karachi. As it happened these excep-
tions, and especially the Sindworkis, were to set the template for
the spatial structure that came to characterise Sindhi society after
1947.

In this chapter I trace the historical roots and routes of the Sindhi
diaspora. I start by looking at the general demographic and social
structure of pre-1947 Sind. I then move on to explain the making
of the diaspora in terms of movement across space. The term 'Sindhi

diaspora' in effect subsumes a number of processes of migration each of which took place within a particular historical and social context.

As a result of this series of migrations, Hindu Sindhis today are dispersed in well over a hundred countries; they retain a degree of cohesion that manifests itself in marriage and kinship practices, in the politics of group identity and, most notably, in the types of business networks they engage in. It is important to point out that this cohesive tendency has a history; until Partition, what really mattered was not so much the abstract and generic designation of 'Sindhi' as the heavily connoted details and particularities of caste and regional origin. The chapter charts this process of crystallization. What is important is the fact that the change from a localised to a cosmopolitan group that has characterised Sindhis mainly during the last 140 years was (and is—the process is, as we shall see, an ongoing one) driven by and at the same time drove a distinctive type of translocal trading practice.

The social make-up of pre-Partition Sind

It is not within the scope of this work to give a full account of the type of society that obtained in pre-Partition Sind; in any case, one should not assume that this was some homogenous, unchanging entity. However, a brief discussion on the different distinctions within the Hindu Sindhi group is necessary because these distinctions have had and continue to have a bearing on the occupational patterns of the diaspora and Sindhi business practice generally.

Since the Arab invasion in 711, Sind had been governed by a series of Muslim rulers. From 712 to ca 900, it constituted the administrative province of As-Sind in the Umayyud and Abbasid empires, with its capital at Al-Mansurah. The Arab governors of As-Sind established their own rule of the region from the 10th to the 16th century, after which Sind was ruled by the Mughals from 1591 to 1700. A series of several independent dynasties followed, the last of which was that of the Talpur Mirs who ruled from 1783 to 1843, when Sind was conquered by the British and annexed to the Bombay Presidency (Bhattacharya 1967). In the case of Sind, as in other regions, the religion of the rulers is to be distinguished from the religious complexion of the society which they ruled. In fact the latter included, as I mentioned earlier, a significant and thriving minority of Hindus.

Table 2.1 Relative proportions of Hindus, 'lohana' Hindus, and Muslims in the Districts of Sind (including rural areas), 1901. As adapted from the Census of India, 1901.

District	Total Hindus	'Lohana' Hindus	Muslims	% Total Hindus
Karachi	115,240	53,098	483,474	19
Hyderabad	242,692	147,516	744,632	24
Shikarpur	218,829	166,292	797,882	21
Thar and Parkar	151,726	32,461	211,308	42
Upper Sind Frontier	22,765	13,682	209,192	10

Table 2.2 Showing the relative proportions of Hindus, 'lohana' Hindus, and Muslims in the towns of Sind, 1901. As adapted from the Census of India, 1901.

District	Total Hindus	'Lohana' Hindus	Muslims	% Total Hindus
Hyderabad	56,686	41,587	80,214	41
Karachi	49,432	11,274	78,373	39
Shikarpur	39,069	29,381	68,916	36

Due to shifting criteria of categorisation and the complex politics of census in general, the decennial colonial censuses of pre-Partition Sind must be read with caution. However, when interpreted in conjunction with my field materials and other sources, Tables 2.1 and 2.2 as adapted from the Census of 1901 show that most of the Hindu Sindhis lived in towns and to a lesser extent in villages, where they ran the local trade and acted as moneylenders. The three main towns of Sind were Karachi, Hyderabad, and Shikarpur. In Karachi, apart from localised jatis such as the *chhaprus* (see below), some merchants ran large scale trade and some Sindworkis had offices. The centre of Sindwork was however Hyderabad, from where a translocal network of business connections emanated. Shikarpur was associated with *shroffs* (bankers); in the past they had dealt mainly in Central Asia but eventually had shifted their business to India in response to changes in the political and economic landscape.

Whereas the Muslim majority had its own aristocracy and social organisation, Hindu Sindhis aligned themselves along two major types of boundary: jati based on birth and kinship metaphor, and regionality. The issue is complex, for these distinctions overlap and are not

always easy to disentangle. To deal first with jatis, the two that one comes across most frequently are the *bhaibands* and the *amils*, followed by *bhatias, sahitis*, Brahmins, *chhaprus*, and *bhagnarees* (for a simplified sketch see Figure 2.1 below). With the exception of *bhatias* and Brahmins, the various Hindu Sindhi jatis are all grouped under the *lohana* caste which subsumes a vast conglomerate of Vaishya jatis. *Lohanas* are usually distinguished as being either Sindhi or Kutchi *lohanas*: these two share a common kinship metaphor and myth of (Kshatriya) origin, as well as the common devotional cult of Jhulelal (also known as Daryalal or Uderolal), but language and territoriality distinguish them from one another and they do not intermarry.[1] Even today among Sindhis, each surname is usually associated with a particular jati although, clearly, knowledge of this sort is never clear-cut: 'we made a mistake with my cousin', a *bhaiband* told me, 'we married her off to a Mansukhani believing them to be *bhaibands*, but it turned out they were probably *amils*.'
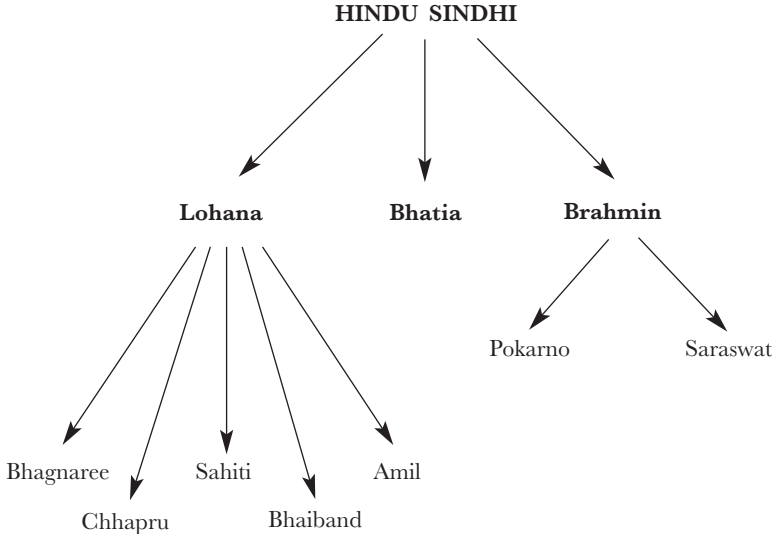
HINDU SINDHI

Figure 2.1   Showing the classification of Hindu Sindhi jatis.

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[1] Lachaier (1997) offers a recent discussion on the kinship and business organisation of the Kutchi *lohanas*. For an account of the myth of origin, see Thakur (n.d.: 56–8). For more ethnological-type information, see Burton (1851: 314–6), Baillie (1975: 93), Sorley (n.d.: 255–7), and especially Enthoven (1920–2: 381–4).

In pre-Partition Sind, occupational patterns were rather rigid and members of the different *lohana* jatis occupied different niches in the economy. *Amils* were generally involved in clerical administrative duties; the word *amil* itself is a version of the pan-Arabic 'āmil (pl. 'ummāl), which means a 'government agent'. The Muslim Talpur Mirs had the practice of employing Hindu *lohana amils* as their *munshis* (scribes) and revenue collectors, and this meant that *amils*, particularly those in senior positions, wielded a measure of prestige and considerable political clout. They were well-versed in legal matters and knew Persian well, and quite a few of them seem to have been trusted with important administrative matters. With the arrival of the British and the deposition of the Mirs, the *amils* carved out a new niche for themselves based on their past specialisation. They took to the professions and later the civil service and by the beginning of the twentieth century had successfully cultivated the image of a Westernised, English-speaking, well-qualified elite ('never cross the corpse of an *amil*', goes an old Sindhi proverb). Many of the old *amils* I met during fieldwork who were professionals or civil servants in Sind prior to Partition had done their studies and examinations in Bombay (Sind was part of the Bombay Presidency). Their present high status may have something to do with their participation in the ICS, traditionally an institution that enjoyed much prestige in British India. *Amils* were historically associated with Hyderabad, the capital of the Mirs, but increasingly adopted Karachi, the new British capital (see B.N. Advani 1975 [1919]). Without doubt, *amils* were the most prestigious group of *lohana* Sindhis. They were not the wealthiest, however—wealth as deriving from trade was the distinguishing characteristic of *bhaibands*.

Unlike *amils*, *bhaibands* were seldom employed in salaried labour. Instead, they concentrated in the commercial sector. The word '*bhaiband*' itself means 'brotherhood', and the usage was therefore something on the lines of 'brotherhood of (Hindu Sindhi) traders.' The Sindworkis of Hyderabad were drawn from the *bhaiband* jati, and they were certainly the most successful and mobile—this characteristic mobility of Hyderabadi *bhaibands* is to be noted specially, because it has had a profound influence on the contemporary situation outside of Sind. Basically, the distinction in Sind was *amil* = educated[2] = service as

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[2] In this case 'educated' means primarily knowledge of Persian and the affairs

different from *bhaiband* = uneducated = business. The large part of
the Hindu population in Sind therefore belonged to the *bhaiband* jati,
although in the smaller towns and villages the local traders and
moneylenders were known simply as *banias* (traders/moneylenders)
or even *hatvanias* ('small *banias*').

The third group of *lohanas* were known as *sahitis*. *Sahitis* were seen
as situated somewhere between *bhaibands* and *amils*; occupationally
they were less rigidly defined and could be traders or 'in service'.
Apart from these three main *lohana* jati there were other, smaller
localised ones, the most notable of which were the *chhaprus* and the
bhagnarees. *Chhaprus* were a small endogamous jati centred around
Karachi and they had their own myth of origin and occupational
specialisation—they dealt mostly in the trade of dried fruit, general
foodstuffs, and textiles.

Brahmins and *bhatias* are the only non-*lohana* Hindu Sindhis, and
they formed rather close-knit communities in pre-Partition Sind. The
Brahmins—of which there were two distinct jatis, the *pokarno* and
the *saraswat*—served as ritual specialists to the *lohana* jatis.[3] This prac-
tice has survived Partition and today many Sindhi pandits (priests,
ritual specialists) are actually Brahmins. *Bhatias* were mainly involved
in trade, often long-distance trade with and in the region of the
Gulf.[4] Before the town of Tatta declined in importance and gave
way to Hyderabad and Karachi, Tatta *bhatias* were one of the most
important trading jatis of the region (note the overlap between jati
and regionality). Indeed, *bhatias* constitute a large caste of traders
settled in various parts of northern India, and they generally attribute
to themselves Kshatriya status and, like the *lohanas*, a common myth
of origin; also like the *lohanas*, *bhatias* from different regions are dis-
tinct on the basis of language and as a rule do not intermarry. I was
once talking to a lady at a dinner party when she was introduced
to another Sindhi as 'Mrs. Rani Bhatia'—'Yes', replied the other,
'but are you *Sindhi bhatia*?'[5] It should also be pointed out that there

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of court and revenue matters before the British take-over, and an Anglophone edu-
cation after 1843.

   [3] For more information on Hindu Sindhi Brahmins, see Burton (1851: 310–3,
1877: 278–81), Enthoven (1920–2: 383), Thakur (n.d.: 60–1), and Hiranandani
(1980: 34–5).

   [4] For more information on Sindhi *bhatias*, see McMurdo (1834a: 247), Thakur
(n.d.: 58–9, 69, 72), Sorley (n.d.: 257), and especially Enthoven (1920–2: 133–45).

   [5] Her name was also typical of the fact that many Sindhi *bhatias* have taken on
'Bhatia' as a surname instead of the usual '-ani' type.

were Hindus pertaining to other jatis in pre-Partition Sind—*bhils*, for instance, and Rajputs. These groups however, were never recognised as Sindhi jatis and in fact they tended to provide histories of migration from other parts of northern India to the ethnologists of the nineteenth and early-twentieth centuries.

It is clear that in pre-Partition Sind, jatis were at least units of bounded difference, in the case of Brahmins and *bhatias* a difference charged with a relative ritual significance (most *bhatias*, for example, were strictly vegetarian and considered themselves purer and of higher caste than *lohanas*). Intermarriage between the jatis was apparently rare and certainly looked down upon as being aberrant, although a degree of it did take place between *amils*, *bhaibands*, and *sahitis*, the three main *lohana* groups. There were other small but symbolically-significant (real or perceived) differences of dress and mannerisms. The difference between *amils* and *bhaibands* was the most marked in this last category: still today, *bhaibands* are seen by *amils* as unpolished, having poor aesthetic tastes, and given to vulgar displays of wealth. If the memory of my informants is anything to go by, there was and still is a sense of hierarchy between *amils*, *sahitis*, and *bhaibands* (in descending order), but this did not translate itself into ritual prohibitions on, say, eating together, or worshipping in the same temples. This last qualification is important, since it is the reason why Sindhis always hold that 'caste was not important in Sind'. In this case they are construing 'caste' in terms of the more extreme forms of ritual prohibition, Untouchability, and hierarchy, forms which were deeper rooted in south India anyway (see Dumont 1980: 58).

The second main distinction in pre-Partition Sind was that of region. Sind was broadly divided in people's minds into two regions: lower Sind, which included the main towns of Hyderabad and Karachi and smaller towns such as Tando Adam and Tando Muhammad Khan; and upper or northern Sind, the region that included Dadu, Sehwan, Sukkur, Larkana, and the town of Shikarpur. People from lower Sind generally looked down upon those from upper Sind as being boorish and rough and the word *utradi* (northerners) was a term that caused considerable offence. Certainly the two strongest regionalities, mirroring this bi-polar distinction, were Hyderabadi and Shikarpuri. Hyderabad was seen as the heartland of the *bhaibands*, especially because it produced the Sindworkis with their prestigious and affluent lines of trade; it was also the home of the educated *amils* and widely acknowledged as one of the most affluent and

fashionable places in north-west India—the 'Paris of Sind' in fact. Shikarpur was associated with moneylenders whose status was less than that of Hyderabadi *bhaibands*. So strong was being Shikarpuri as a marker of identity that it was seen as a jati rather than a description of place of origin (which usage makes sense if we take the meaning of jati to be simply 'type'). Like jatis, regionalisms were constructed using cultural symbols, notably differences of dialect: people from lower Sind, for instance, tended to mock the dialect of those from upper Sind. The important distinctions, as summed up by an informant, were 'dress, talk, and the ability to communicate.' According to the oral recollections of a large number of informants, Hindus in pre-Partition Sind married not only within their jati but also within their region. Jatis and regionality were often superimposed: thus the term *bhaiband* subsumes categories such as Sehwani *bhaiband*, Hyderabadi *bhaiband*, and Khudabadi *bhaiband*. Although belonging to the same jati, Sehwani and Hyderabadi *bhaibands* saw themselves as quite separate in matters of marriage; Khudabadi *bhaibands* enjoyed special prestige in Hyderabad (where they lived) due to their origins in the old Kalhora capital of Khudabad; and so forth.

Associated with jati were distinctions based on lineage and clan (*bradari*) membership. Most Sindhi surnames end in '-ani', which means 'descendant of'. Each *akai* (surname) denotes patrilineal descent from a male ancestor, and represents an exogamous *bradari*. For example, Uttamchandanis are the descendants of Uttamchand; they recognise a common kinship substance and describe themselves as 'cousins', and tend not to intermarry. Like all kinship units, particular *bradaris* are associated with particular narratives. Even today certain surnames are more highly regarded than others—they represent prestige and a history of wealth and business success. An interesting document from the early twentieth century exists that seeks to trace the ancestry of all the *amil* families of Sind; the more prestigious surnames often get several pages of genealogy and associated narratives (B.N. Advani 1975).

In the towns of Sind, certain quarters tended to be associated with particular jatis or even lineages—thus in Hyderabad most *amils* lived in the suburb of Hirabad, and well-known and established *bhaiband* lineages occupied whole streets in the bazaar area of town. Again, this residential clustering is a common feature of north Indian towns and *mofussils* (small towns). The Hindus of pre-Partition Sind, there-

fore, distinguished themselves through a variety of identities which often overlapped.

These distinctions are still somewhat relevant today, though in different ways and certainly to a lesser extent. On one level they have attained a new meaning as a result of diaspora: thus, in addition to older distinctions that have their origins in pre-Partition Sind, *amils* and *bhaibands* today are different because they represent broadly different trajectories of mobility. Most of the people I talked to were of the opinion that jati and regional differences have become less important—they are more a matter of preference than necessity. The one sphere of life where they are still rather relevant is marriage. Although the practice is not as marked as in the case of, say, Gujarati Patidars, among whom circles of inter-marrying villages survived the migration to East Africa and later to Britain (Pocock 1976), Sindhis prefer like to like in terms of jati and regionality when it comes to making a match. Of course, there are other, often more important, criteria—such as level of education and wealth. Hyderabadis are considered to be 'townies' with 'refined tastes' and tend to look down upon marriages with whom they see as 'villagers' or '*utradi*'—'twice a week I share a rickshaw with a Sindhi friend whose family are *banias* from Larkana', a well-placed Hyderabadi *amil* told me, 'she has her eyes constantly on the meter, and calculates the cost of the trip a million times—I just pay and that's it'. The cultural rationale of regionality that posits 'taste' (in the vein of Bourdieu's thesis as presented in *Distinction*) as a social marker, also endures. 'If I married a girl from the north, *her* mannerisms might not be different', one young *bhaiband* told me, 'but her *grandparents'* definitely would—they would be rougher, less polished.' Mina, who is Shikarpuri, told me about the occasion when she first met her guru, a Sindhi Hyderabadi holy man who is well known as often being in the company of Hyderabadis; he jokingly tried to imitate her Shikarpuri accent and made her feel very embarrassed. It has to be said, however, that younger people tend to speak Sindhi less and less and these regional distinctions based on dialect are rarely given the chance to surface among this generation. most Sindhis under the age of 35 or so that I met, especially those living outside of India, have only a sketchy knowledge of Sindhi and are unable to construct a sentence in the language; they mostly speak Hindi and English, together with the language/s of their locality; similarly, Sindhis in Malaysia, for example, have shifted to English in their day-to-day interactions

(Khemlani-David 1998). Also true is the fact of overlap of distinctions, and this is not some artefact of ethnographic modelling. On one occasion for instance, I saw a young man at a marriage bureau write '*amil*' under the heading 'Place of origin back in Sind', when really '*amil*' and 'place of origin' belong to two different categories: jati and regionality. In this case anyone reading the application form would immediately extrapolate the region 'Hyderabad' from the jati '*amil*', but in many cases things are rather more complex. At another marriage bureau, applicants were filed under different categories that overlapped jati with regionality: there were files for *bhaibands*, Shikarpuris, 'Larkana' (people originating from that region, that is), *amil*, *sahiti*, and Hyderabadi—apart from separate files for doctors, 'green card/US VISA', 'highly educated', 'elderly', etc. Clearly, although based on birth, these are situational identities which (often multiply) attach to the person within and according to a context of socialisation.[6] Overlap may be confusing to the naïve social scientist intent on constructing a context-free system of classification, but it is less so to the people who use and negotiate these categories in everyday interaction.

   What is certain, and absolutely crucial to the present work, is that after Partition and increasingly in contemporary Sindhi society, one notes the formation of a Sindhi identity which subsumes—even as it preserves to varying degrees—all these differences. In pre-Partition Sind, 'Sindhayat' ('Sindhiness') did not exist as a separate marker of identity—all the Hindus of Sind were Sindhi. Outside of Sind, however, Sindhiness suddenly became an identity as distinct from those of the peoples living around the displaced Sindhis. As one *amil* told me, 'caste has ceased to be very important after Partition—we are all Sindhis after all.' This is important because it is onto this common identity that the characteristics discussed later of mobility and cosmopolitanism are grafted. There are certainly distinctions between different Sindhi jatis and regionalities, but even so all Hindu Sindhis consider themselves to belong to the same ethnic group or caste sharing a number of common characteristics.

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   [6] A similar situation exists among Jains (Laidlaw 1995).

Movement en masse out of Sind: Partition, 1947, and subsequent migrations

Partition as a historical event and its effect on Sindhi social relations in terms of identity, memory, and integration into politics and community interests in India and elsewhere, is a fascinating topic which, however, belongs beyond the confines of the present work. Nevertheless, a brief account of population movements out of Sind in terms of the distinctions of jati and regionality is germane to the present work because it provides one of the keys to understanding diaspora as a process.

In August 1947 India became independent and with this came the Partition of the country into the nation-states of India and Pakistan. The bloodshed and massive population shifts that accompanied these political changes are the subject of much debate and revisionism but it is safe to state that mainly but not solely through the influx of Muslim *mohajirs* (refugees) from India into Pakistan, the tense communal balance that for centuries had broadly characterised Sind was destabilised. Localised frictions and small skirmishes were the order of the day from the moment of Partition and by the time things came to a head and serious riots broke out in several parts of Sind in January 1948, the exodus of Hindus had gained momentum. Feeling increasingly disenfranchised by the new state of Pakistan and fearing for their lives, the great majority of the Hindus liquidated what assets they could, packed their belongings, and left their homeland.

The first people to leave Sind as a result of Partition, and those who did so least reluctantly (though not without the anguish of leaving one's homeland), were the Sindworkis of Hyderabad. This group was well-acquainted with travel and opportunities overseas and they also had considerable assets—mainly in the form of mobile merchant capital—in many countries of the world. Of course they lost their immovable properties in Hyderabad and elsewhere in Sind, but their means of livelihood remained intact since Sind was not at all an essential part of their business operations—Hyderabad had a social but hardly any mercantile significance. They therefore moved together with their families to the various countries of operation and settled there. For the Sindworkis, therefore, the main difference between the pre- and post-Partition days was the fact that from a community of mobile merchants with a social life located in Hyderabad, they became a cosmopolitan community in terms of both social and economic life.

The other group of people for whom the displacement from Sind proved somewhat straightforward in economic terms, was that of the well-connected Hyderabadi *amils*. Bombay was especially attractive to *amils* because many of them already had links with the city. One has to keep in mind that for a long time Sind had been part of the Bombay Presidency of which the centre was Bombay; it was natural that the elites of Sind and other areas of the Presidency nurture relations with the centre which in the case of *amils* had mostly to do with tertiary education and civil service connections. Most of the Hyderabadi *amils* therefore moved to Bombay and settled there as professionals or civil servants. Bombay was and is not of course the administrative centre of India but the thriving commercial life and huge population of the city assure employment for doctors, lawyers, and other well-qualified people. Eventually, some *amils* took to business. This was mostly in local lines such as real estate (a number of *amil* families have done very well in this line), itself often a development on what was called the 'ownership basis' construction of apartment blocks which the *amils*, with their reputations and good connections, were in an advantageous position to exploit. A very few *amils* joined Sindwork firms and eventually set up their own businesses outside of India; by and large, however most *amils* today are 'in service'.

The remaining categories of Hindu Sindhis—the Shikarpuris, the small *banias* and *bhaibands* from the villages and small towns, the *bhatias* and the Brahmins, and other small jatis such as the *chhaprus*, generally found Partition harder to weather. Almost all of them moved to India via various routes; a typical narrative runs thus:

> I come from a *lohana* family from a town in Larkana. My eldest brother was employed with the Tata company in Karachi. At Partition, he asked to be and was transferred to the one of the company's branches in Uttar Pradesh. I was only 14 then and, together with my elder brother who was in service in Karachi and my parents, we boarded a ship from Karachi to Bombay. We arrived in Bombay in December 1947. We chose Bombay because there was no alternative—the options were a ship to Bombay or a train to the East. When we arrived in Bombay our situation was so bad that we lived on the railway platform at VT (Victoria Terminus, now renamed Chatrapathi Shivaji Terminus) for 15 days.

Bombay received the main wave of migration, in particular the refugee camps in Kalyan, later to be known as Ulhasnagar. Lack of

housing and the difficulties of starting a new life in what to Sindhis was then an alien land made it very difficult for the large number of displaced people to establish themselves, but eventually they did. There was some degree of help by Government to alleviate the difficulties faced by Sindhi (and other) refugees in India—a group of well-connected *amils* led by one Choitram Gidwani, for instance, sought to obtain compensation for lost property in Sind and in 1955 the Displaced Persons Compensation Act was passed—but by and large these Sindhis settled in small business and 'service'. It is interesting to note the numbers and social characteristics of the displaced persons, as given and quantified in a special section of the 1951 Census. A total of 408,882 displaced persons were enumerated in the three States of Bombay, Saurashtra, and Kutch; the great majority of them (82.4 per cent) came from Sind and had migrated as whole families. The main influx had started immediately after Partition and was concentrated in the last months of 1947 and the year 1948; in fact, 73 per cent migrated between August 1947 and April 1948. 88 per cent settled in urban districts, the reason given in the Census being that back in Sind they had not been agriculturists. The proportion of Displaced Persons who depended on commerce and trade, in fact, was very high. In India then only 8 per cent of the general population was enumerated by the Census as being in commerce, while among displaced Sindhis the percentage was 41 per cent, with services other than agriculture constituting the bulk of the remaining 59 per cent. Another significant characteristic was the relatively high literacy rate of Displaced Persons. In fact, Sindhis had an average literacy rate of 53 per cent compared with 24 per cent for the general population; interestingly, Sindhi women had a literacy rate that was three times higher than the average for Indian women. These figures tend to support my earlier claims about the social structure and characteristics of pre-Partition Sind.

The bulk of Sindhis in India today are settled in Maharashtra, Gujarat, Madhya Pradesh, and Rajasthan. Table 2.3, adapted from the 1991 Census, gives an indication of this pattern of settlement. A word of caution, however: in the north, people with Sindhi as their mother tongue are not necessarily connected to the Hindu Sindhis of this book. In fact, the relatively high numbers for the rural areas of Rajasthan and Gujarat probably include many Sindhi-speakers in the rural and desert border areas between India and Pakistan. Even so, one notes that most (92 per cent) of Sindhi-speakers in India live

in towns and cities. The impression in India, perhaps not without some basis in truth, is that Sindhis from Karachi, Hyderabad, and Shikarpur are settled in large cities such as Bombay and Madras, while Ulhasnagar and other small places are populated mainly by Sindhis originally from the villages and small towns of Sind. Anand (1996) holds that the total population of Sindhis in India today stands at around 2.5 million, with the largest single concentration (over 1 million) being Bombay and Ulhasnagar; allowing for the many younger Sindhis who do not speak Sindhi, and who are therefore not represented in the Census, this figure is probably realistic.

Table 2.3 Showing the distribution by State/Union Territory of People in India with Sindhi as their Mother Tongue, 1991. Only places with 1000 + people are shown. Totals in parentheses show the total number for the whole of India, including those states with < 1000 people.

State/Union Territory	Sindhi as Mother Tongue	Urban	Rural
Maharashtra	492,762	487,056	5,706
Rajasthan	333,811	241,593	92,218
Madhya Pradesh	319,489	311,422	8,067
Gujarat	268,112	252,711	15,401
Uttar Pradesh	52,167	44,791	7,376
Delhi	37,367	36,808	559
Karnataka	12,736	12,651	85
Andhra Pradesh	12,309	12,221	88
Tamil Nadu	8,194	8,151	43
West Bengal	5,278	4,771	507
Bihar	4,648	4,481	167
Orissa	2,244	2,226	18
Total	*1,549,117*	*1,418,882*	*130,235*
	(1,551,384)	*(1,420,823)*	*(130,561)*

Source: Census of India, 1991.

Since their arrival, Sindhis in Bombay have tended to live in 'colonies', residential clusters of apartments collectively owned by co-operative societies; this generally holds for the many religious, ethnic, linguistic, and regional groups in the city. Some areas of Colaba in south Bombay are well known for their concentration of Sindhi colonies. Here the Kailash Parbat 'pure veg' restaurant has become an institution

well known among aficionados of Sindhi *jalebis, mithai, ragda patties*, and a host of other delicacies. A number of Sindhi Brahmins and marriage agencies also practice in the area. Since a decade or so there has been a tendency for Sindhis to move out of their colonies to live in the 'cosmopolitan' (not restricted to Sindhis that is) gated communities that are multiplying particularly in the western and northern suburbs.[7] There are a number of Sindhi panchayats in the city, generally organised on the basis of regionality and/or jati (e.g. the Khudabadi *amil* panchayat), or place of residence in Bombay (e.g. the Lokhandwala Sindhi panchayat).

By the late 1940s and early 1950s, therefore, the bulk of the Sindworkis were settled outside of India while the *amils*, Shikarpuris, and people from villages and small towns settled in India, mainly in Bombay. But this was not to be the end of large-scale population movements for Sindhis. First, as we shall see in Chapter 4, Sindwork firms worldwide increasingly drew upon Sindhi (rather than strictly Hyderabadi *bhaiband*) labour from India after Partition, with the result that people who had been local-level *banias* back in Sind became part of a cosmopolitan trade diaspora. Second, Sindhis in post-Partition India participated in the phases of migration from the sub-continent that characterised the second half of the twentieth century. From the early 1950s but mainly since the 1960s, a number of them started moving to the industrialised countries of the West—the United States, Canada, and Britain—as well as to Australia. This was part of a wider immigration movement from South Asia into these countries, which were and are seen as 'lands of opportunity' and good employment—Britain has taken at least 1.5 million immigrants in the last thirty years or so, and the US and Canada almost 800,000 (Chaliand & Rageau 1995: 154). (It should be noted that, up to the enactment of the Commonwealth Immigrants Act of 1962, citizens of the successor states of British India had the right to enter and settle in Britain—see Peach 1994.) This trend has today been fuelled by the labour requirements of the information technology sector, notably in the United States. The countries of the Gulf (notably the United Arab Emirates and in particular the city of Dubai) have also

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[7] See Falzon, Mark-Anthony (forthcoming*) Paragons of Lifestyle: Gated communities and the politics of space in Bombay*, paper read at AAA 102nd Annual Conference, Chicago, 2003.

attracted large numbers of Indians among which Sindhis are strongly represented. Again, these countries offer much opportunity because of their economic position as countries with great wealth, low populations, and labour shortages (the last particularly as an aftermath of the explosion in oil prices in 1973); they encourage migration by presenting themselves as places where one can make money. Sindhis dominate the textile trade in Dubai, and they are also known to be involved in 're-exporting' (smuggling) consumer items from South Asia and East Africa via Dubai to India and other places (most recently Russia) (M. Weiner 1982). Nevertheless, since immigrants are seldom given citizenship[8] and are prevented from owning assets without a local partner, movement to the Gulf is often seen as temporary migration—even though most Sindhis spend their entire working lives there.

Map 2.1, which traces the geographical distribution of all the members of a *bhaiband bradari*, provides an illustration of these various post-Partition population movements.[9] The Manghnani *bradari* comes from a background of local trade in Tando Adam, Sind. At Partition most Manghnanis moved to India, mainly to Bombay; since then, there have been numerous local movements within India with the result that the members of the *bradari* are now dispersed in many cities of the subcontinent. There have also been three types of movement out of India. The first and the smallest in this case is related to Sindwork and represented by the members of the *bradari* living in Spain and Africa The second, not very substantial in the case of this trading *bradari*, is migration related to qualified employment in industrialised countries—this accounts for the people living in the US and Britain. The third and very significant one is 'chain migration' (Choldin 1973) to Dubai in the Gulf, where no less than 41 members of the Manghnani *bradari* and their families are settled, mostly in business. When one adds one-offs like the University professor living and teaching in Hawaii, one is left with a highly-dispersed *bradari* which in its own small way represents some of the main global population trends of the twentieth century.

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[8] A number of Sindhis in, for instance, Bahrain, have become citizens. Many more have papers and passports languishing in the various ministries, and this is a source of considerable distress to them (A. Gardner, pers. comm.).

[9] Source: *Manghnani Bradari Directory 1860–1987*.

One has to add to the growing list of population movements of Sindhis the 'numerous small partitions' (as some informants call them) that have accompanied political changes, the most notable of which took place in East Africa, where 'Africanisation' by the Kenyan and Ugandan governments from the late 1960s to the early 1980s forced Sindhis (all Indians in fact) out of the countries where they had been living sometimes for generations. These people are what Bhachu (1985) calls 'twice migrants'. One should note, however, that this term appears to be conservative when one considers the stories of Sindhi traders such as one Tekchand Mirpuri whom I met dispensing free medicine at his private charity in Ulhasnagar: 'Our family has been through so many partitions. We lost property in Lagos, and Cambodia and Saigon in Indo-China. Now we are operating mainly from Manila in the Philippines, although I have Mirpuri cousins in many other places.' Tekchand would perhaps more properly be described as participating in 'multiple experiences of rediasporization' (Boyarin, cited in Clifford 1994: 305).

Combining these criss-crossing processes of migration, which may be seen as a number of (rather than one) diasporas, one is left with a worldwide Sindhi population. There are various quantitative estimates of this population. Markovits (2000: 280–1) for instance uses 'informed guesswork' to arrive at a figure of 120 to 140 thousand people, but for some reason he excludes Sindhis living in India from the 'Sindhi worldwide diaspora'; this is probably because he sees the diaspora as emanating from a home, India—which is clearly wrong in the case of Sindhis for whom India was as much a diasporic destination as, say, Panama. This is no doubt a conservative estimate—perhaps understandably, Markovits chooses to err on the side of caution. Kotkin (1993: 206) estimates the number of Sindhis living outside of India to be 1 million, and most indigenous sources give even higher (sometimes much higher) figures which are often obviously spurious.[10] I resist the temptation to add my own informed guesswork to the fray but suffice it to say that Sindhis are dispersed in over 100 countries with major populations in India (especially Bombay and Ulhasnagar), the US and Canada, Britain, Spain including the

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[10] In 1990, the total number of people of South Asian descent living outside South Asia ('the South Asian diaspora') was estimated at about 8.6 million (Clarke et al. 1990: 1).
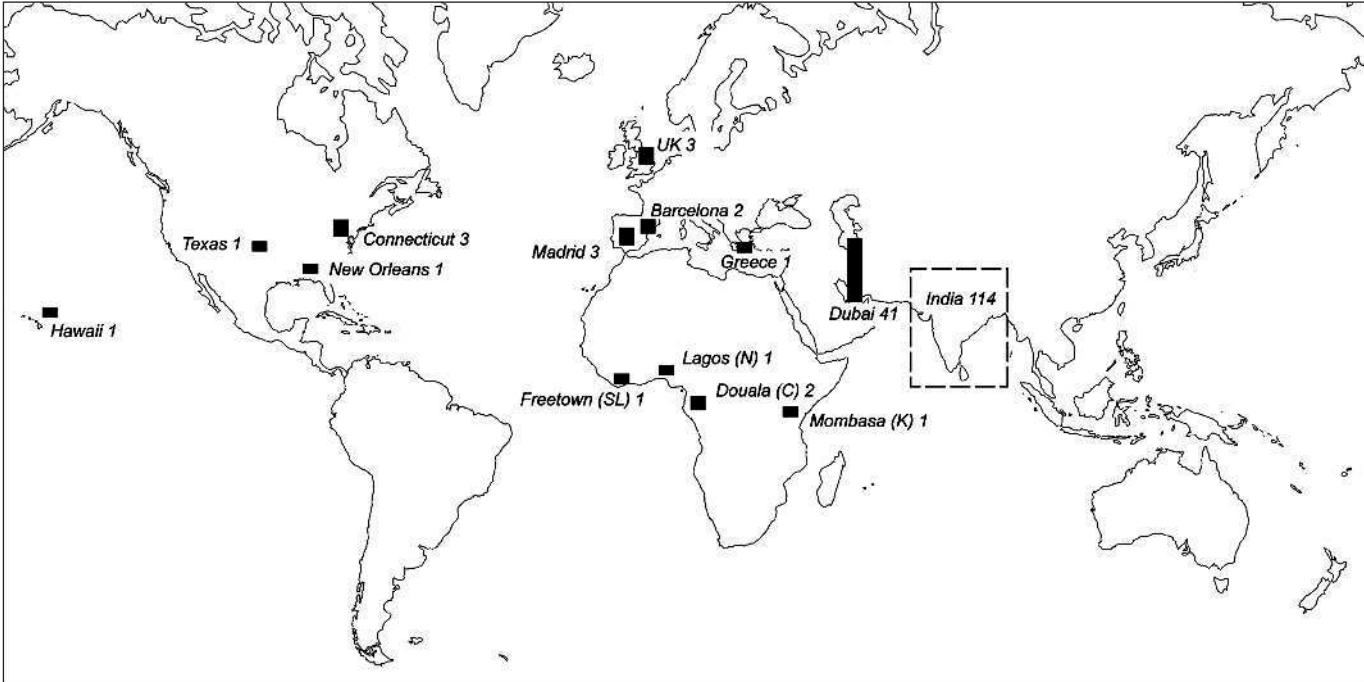
Map 2.1   Showing the geographical residential distribution of 175 members of the Manghnani *bradari*.
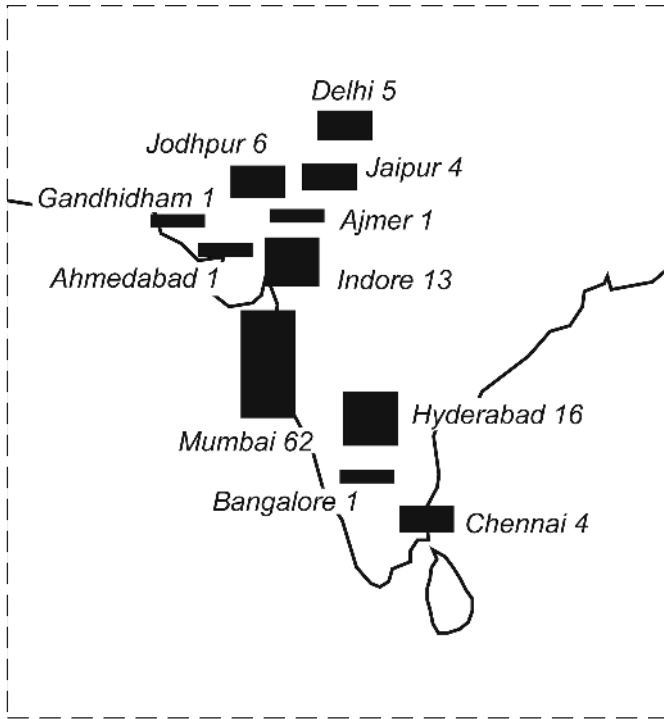
Inset to Map 2.1

Canaries, West Africa, Hong Kong, Singapore, and the countries of the Gulf (see Map 2.2).

At this point I wish to make an important qualification. When dealing with the Sindhi diaspora one ought to keep in mind that the history in pre-Partition Sind of the different jatis and regional groups, which partly explains their different routes out of Sind at Partition, left these groups in different and often unequal situations within the contexts of the national and global societies which they found themselves to be in and part of. Nothing illustrates these complexities better than the genealogies of individual Sindhi families, which are representative of particular jatis and regional groups. Hyderabadi *bhaibands*, for instance, have the most complex genealogies in terms of dispersal across space; Figure 2.2 shows a typical one—note that no less than twelve localities and nine countries are represented as places of residence and business operations among the close relatives of the informant. Figure 2.3, on the other hand,
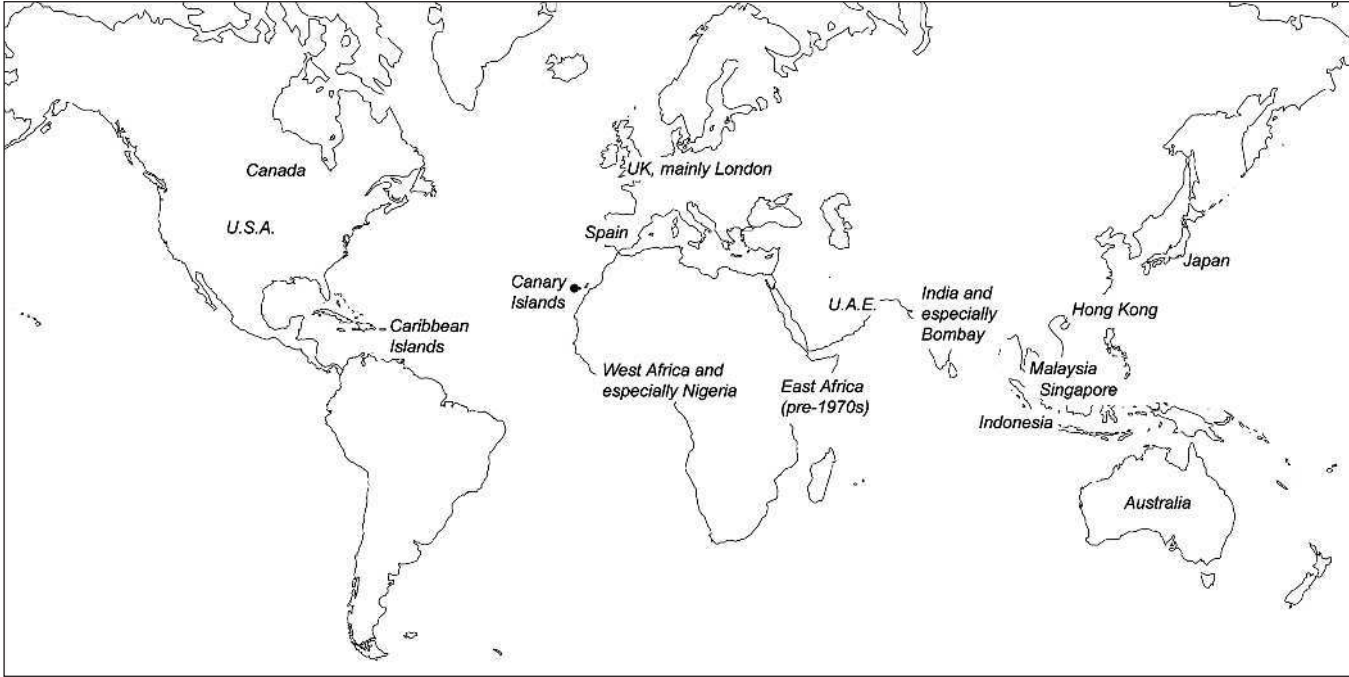
Map 2.2 Showing areas of major settlement for Hindu Sindhis (contemporary).

*
Pune, India

*
Pune, India

*
US

*
Liberia

*
Barcelona

*
Britain

*
Bombay

O = Δ
Sindhi

O = Δ
Sindhi

O = Δ
Sindhi

Δ = O
Sindhi f/
Hong Kong

O = Δ
Sindhi

Δ = O
Sindhi f/
Pune

O = Δ
Sindhi

*
Hong Kong

*
Indonesia

*
Pune

*
US

US

*
Barcelona

*
Bombay

*
Indonesia

Δ = O
Sindhi

Δ = O
Sindhi

O = Δ
Sindhi

Δ = O
Sindhi

Δ = O
Sindhi

O = Δ
Sindhi f/
Nigeria

O

Δ = O

O = Δ
1st Cousin
marriage

O

Δ

O

O   Δ

Δ   Δ

Pune   *Madrid*   *Philippines*

*
Panama

Pune   *Pune*

London

*
US

*
Cheshire, Britain

*
Britain

*
Britain

*
Britain

Δ   Δ   Δ

Δ   O   O

MI = O
Sindhi f/
Tunisia

O   Δ
Punjabi

O = Δ
British

O = Δ
British

Δ = O
British

Δ

Δ   Δ

Legend

MI   Informant
*   Informant in contact with

Figure 2.2   Genealogy of part of the Bharwani family (Hyderabadi *bhaiband*),
showing residential spread in 12 localities and 9 countries.

Sehwani *bhaibands*, moved to Bombay in 1948

Δ = O

Bombay   *United States*   *Bombay*   *Bombay*   *Bombay*   *Bombay*   *Bombay*

O = Δ   **MI** = O   O = Δ   O = Δ   Δ = O   O = Δ   O = Δ

Sindhi   Sindhi   Sindhi   Sindhi   Sindhi   Sindhi   Sindhi

United States

1   2

O = Δ = O

Sindhi   Maharashtrian

Bombay   *Bombay*   *Bombay*   *Bombay*   *U.S.*   *Bombay*   *Bombay*   *Bombay*   *Bombay*

O = Δ   O = Δ   Δ = O   O = Δ   Δ   O   Δ = O   Δ   Δ

Sindhi   Sindhi   Sindhi   Sindhi   Sindhi

Bombay   *Bombay*   *Bombay*   *Bombay*   *Canada*   *Madras*   *Dubai*   *Dubai*   *Bombay*

O = Δ   O = Δ   O = Δ   Δ   Δ = O   Δ = O   O = Δ   O = Δ   Δ

Sindhi   Gujarati   Sindhi   Sindhi   Sindhi   Sindhi   Sindhi

Legend
MI   Informant

Figure 2.3   Genealogy of part of the Lalwani family (Sehwani *bhaiband*), showing residential spread in 5 localities and 4 countries.

shows a typical genealogy of a Sehwani family originally from a small town in Sind. Five localities and four countries are represented, and then the dispersal is due solely to the post-Partition waves of migration to the US, Canada, Britain, and the Gulf. Hyderabadi *bhaibands* tend to be more widely-distributed in geographical space than other jatis/regional groups. Similarly, the historical attachment of *amils* to higher education has put them in a better position to explore the possibilities offered by countries such as the US and Britain which import highly-skilled labour, mostly in the medical and IT sectors. In fact, a disproportionate number of the Sindhis living in, say, Canada or the US, are *amils*.

Translocality, therefore, is a common feature of Sindhis, but its extent and geographical positioning varies according to jatis/regional groups, which themselves are the historical product of pre-Partition Sind. This came across during one conversation with a small businessman in Bombay, who is originally from a small village in Sind and started his life in India as a refugee in Ulhasnagar: 'People from Ulhasnagar tend to move to the city once they make money—they have an inferiority complex. Or move abroad. If one is rich, one moves to Dubai; if richer, one moves to London; and if richer still, to the US.' This mental topography of routes is typical of Sindhis who moved to India from Sind at Partition and stayed there; had my informant been a Hyderabadi *bhaiband* or someone who had joined Sindwork after Partition, his understanding of space would have been different. Sapna, for instance, a *bhaiband* woman from Malta who recently got married to a Sindworki from Nigeria, decided to commute between Malta and Nigeria simply because of the good 'convent schools' for girls in Malta. These nuanced motivations should constitute an essential element in any understanding of migration—the dry alternative is what Banks (1994: 131) calls a rigid model of 'macro-economic causality'.

Any analysis which posits, as the present work does, 'Sindhiness' as a caste and ethnic identity, must learn to live with the tension between the internal differentiations of the group and its overarching single identity and characteristics. To paraphrase Ballard (1990: 247), anyone who wishes to come to terms fully with the nature of Sindhi migration, both in terms of the increasingly salient variations in the quality of its members' lifestyles, and of the causes and consequences of those variations, has no alternative but to take these complexities aboard.

Religious beliefs and practices

A detailed discussion of the many facets of Hindu Sindhi religious belief and practice would constitute an exercise of great complexity. In this book, I shall mainly limit myself to an overview of the aspects that have a direct bearing on the meaning of Sindhayat, and consequently on business corporacy.

Hindu Sindhis are Nanakpanthis, which means that they follow the teachings of the first Guru of Sikhism, Nanak (1469–1539); however, they reject later developments of Sikhism such as the teachings of the tenth guru Gobind Singh (1666–1708) and in particular the institution of Khalsa[11]—this also means that, unlike Khalsa Sikhs, they are not bound to keep their hair uncut (*kesh*), to wear a comb (*kangha*), iron bangle (*kara*), and trousers tied with a draw-string (*kaccha*), or to carry a sword (*kirpan*). (This is relevant because it means that Sindhi Nanakpanthis, unlike Khalsa Sikhs, do not 'stand out' in the sense of obviously belonging to a particular religious group; this may be one of the reasons behind the paucity of anthropological attention they have received.) Unlike Sikhs 'proper', Nanakpanthis also follow various devotions associated with mainstream Hinduism such as the worship of Hindu gods.[12] Many Sindhis observe Hindu tenets such as vegetarianism and the practice of puja at home, where they usually have a small *mandir* with Hindu images. Invariably, colonial and travellers' accounts of the late nineteenth-early twentieth centuries describe Nanakpanth in Sind and tend to portray it as an outlandish concoction of largely-incompatible faiths. (This ought to be understood within the framework of the colonial obsession with systems of religious and sectarian classification.) Aitken (1907), for instance, holds that 'there is after all very little religion in Sind that would be recognised as Hinduism in the rest of India ... the prevailing religion of the Lohanas in Sind is a blend of the two faiths in varying proportions.'

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[11] Apparently it was a practice among some Sindhi families in the past to initiate the eldest son into Khalsa. I have not been able to verify this although many informants pointed it out. It certainly is not uncommon for Khalsa Sikh Punjabis ('*sardars*') to be present and conducting ceremonies in Sindhi *tikanas*.

[12] There has recently been a lively and often strongly-worded exchange on the Internet on the 'hypocrisy' of following Guru Nanak and worshipping Hindu gods at the same time. This included gems such as, 'Are these Hindu Sindhis the usual conniving bastards who believe that Guru Nanak Dev Ji is a deity, like the Hindu devtas?' See www.punjabi.net.

Sindhi *tikanas* (places of worship, nowadays increasingly referred to simply as *mandirs*) are fascinating places in that they embody precisely this incorporative nature of Nanakpanth belief. Take for example the 'Sindhi Community Centre' in Cricklewood, London, run by the Holy Mission of Guru Nanak (a Sindhi religious organisation founded by Dada Ishwar Balani, a *bhaiband*). In terms of layout, the building is structured on the lines of a Sikh gurdwara. Downstairs, the reception area leads to a room where shoes are deposited and a *langar* hall where people meet for a communal meal after worship; food is prepared in an adjoining kitchen. Upstairs a large hall serves as a place of worship: women cover their heads with their saris or scarves, men wear a cloth cap or a knotted handkerchief, and enter the hall which is divided in two by a red carpet rolled down the middle. They walk on the carpet up to the canopy that protects the Guru Granth Sahib, the Sikh holy book. (A man and a woman flank the canopy, each wielding a fly-whisk, a symbol of royalty and supreme power.) They bow down low, deposit a bag of fruit or *prasad* (food offering), and take their places among the congregation. Men and women squat separately on both sides of the carpet, and old people make use of the chairs that line the walls. Yet this is a Nanakpanth *tikana*, not a Sikh gurdwara. Behind the Granth Sahib there are a number of life-size Hindu *murtis* (statues), carved in white marble in India and immaculately dressed in bright colours. On the walls there are images of more Hindu deities. To go upstairs one walks past a large statue of the Hindu Sindhi god Jhulelal, another import from India.

The religious calendar displays the same degree of heterogeneity, as important *gurpurabs* (anniversary of a Sikh Guru's birth/death) rub shoulders with Ganesh Chaturthi, Mahalaxmi Sagra, and other Hindu feasts. At the Cricklewood *mandir* Sindhis meet to read the Granth Sahib, often continuously for several hours or even days by people organised in a roster; these continuous readings are known as *akhand path* and they are often sponsored by individuals or families to mark a special occasion. They get married by circling the Granth Sahib, and they take *langar*, the communal meal that rounds off Sikh worship. But, they also offer *arati* (a standard ritual device in Hinduism in which a flame is rotated in a clockwise direction to the Hindu *murtis*), they celebrate Jhulelal *chand* by circling the god's image, they offer *prasad* to Hindu deities, they celebrate Umavas and Ekadashi, and so forth.

The Cricklewood *mandir* and what it represents is broadly characteristic of the Sindhi way of worship. Most of the sacred spaces I visited in London and Bombay incorporate elements usually associated with both Hinduism and Sikhism. In Bombay, for instance, some Sindhi colonies include a couple of rooms that serve as a *tikana*; it is common for women (and retired men—working men do not often spend time in public prayer) to spend a couple of hours every morning chanting verses from the Granth Sahib, then to perform *arati*, offer some *prasad*, and leave to go about their daily lives. The various Jhulelal *mandirs* always reserve a space for the Granth Sahib, and people not uncommonly combine an offer of *prasad* to Jhulelal or Durga with a turn at the fly-whisk. The point is that Nanakpanth practice is very variable among Sindhis—it generally includes elements from both Hinduism and the devotion to Guru Nanak, but in different dosages and forms. Sindhi marriages, for instance, follow either the *anand karaj* rite in which the couple circle the Guru Granth Sahib four times, or the Vedic ceremony performed in the presence of a *havan* (sacred fire). This type of Nanakpanth ritual variability has been described for the Valmiki community in Coventry by Nesbitt (1990).

I should also add that several of my informants in Malta and London told me that the religiousness of a new family has to do with whether or not the wife is Sindhi (in Bombay they assume she would be Hindu anyway). 'Look at him', an 'aunty' told me of a young Sindhi man, 'he now has a Maltese girlfriend and she is leading him astray—he is not taking an interest in anything Sindhi, in the religion.' Women are seen as the repositories of a family's religious standards, and this tends to lend some support to Markovits' argument about the lack of female mobility in Sindwork (see Chapter 4). In my field experience, rituals such as *sukhmani path* (a particular reading from the Granth Sahib, usually followed by *arati* and *langar*) that involve a significant time commitment, attract mostly women. Women in particular, particularly older ones, tend to be well versed in Gurmukhi, the script in which the Granth Sahib is written.

Like Hindus in general, Sindhis also follow a number of devotions and holy individuals, and the images and symbols of these gurus and saints are commonly found in Sindhi *mandirs*. Satya Sai Baba (*b*. 1926) for instance enjoys a strong following and many people told me that they had been to his ashrams in Puttaparthi and Whitefield; one Sindhi in Bombay claimed to be very close to the Sai Baba and

to have given him several large donations. The Chinmaya Mission, originally set up by Swami Chinmayananda (1916–1993) and now represented by Pujya Swami Tejomayananda, is patronised by several wealthy Sindworkis and its activities and ashrams attract a good number of Sindhis worldwide. Another popular guru is Radhasoami (1818–1878); in Bombay for instance, many of the Sindhis I met were followers of Radhasoami, particularly of the Beas tradition. A small group of women in Malta have taken the Radhasoami *nam* (a sort of vow) in a special ceremony held in Cyprus; one of their brothers in Nigeria, where they originally come from, introduced them to the idea. They maintained that, although they would still describe themselves as Hindu, Radhasoami was 'very different from Hinduism'—they no longer perform *arati*, for instance, since they now abhor the worship of idols. One Sindhi in Bombay told me that whenever there is a Radhasoami *satsang* (religious gathering) in his house, he takes care to remove all images of Guru Nanak and Jhulelal.

The Sadhu Vaswani Mission, a Sindhi-founded and -run organisation based in Pune, is another very popular beacon of religious devotion. It was set up by Sadhu T.L. Vaswani (1879–1966) in Hyderabad in 1929. Dada 'Jashan' J.P. Vaswani (*b*. 1918), also of Hyderabad, took over the spiritual leadership of the movement (based in Pune since Partition) upon Sadhu Vaswani's demise, and is now considered *the* leading Sindhi guru, particularly but by no means exclusively among Hyderabadis. He has written a large number of books in Sindhi and English and travels the world constantly, spreading a message of self-improvement, religious tolerance, vegetarianism, and preservation of Sindhi identity. His *satsangs* are highly popular and include mainstream Hindu as well as Nanakpanth elements. There are 37 Sadhu Vaswani Mission centres in five continents. Meatless Day on the 25th of November has become an annual appointment among Sindhis worldwide. The crucial point here is that the Mission and in particular the person of 'Dada Jashan' act as an important centripetal force in the construction of Sindhayat.

One aspect of Sindhi religious practice that the novice often finds confusing is Sufism. Before Partition, the many Sufi shrines in Sind attracted both Muslims as well as Hindus (see Ansari 1992); not surprisingly given their involvement in a literate culture, *amils* in particular were attracted to Sufism (Narsain 1932). Although Sufism is generally considered to be a form of Islam, it is actually very common in India and elsewhere for Hindus to follow some devotion to Sufi

pirs (holy men, masters) and to invest time and resources in devotion to and patronage of shrines.

Throughout my fieldwork I met Sindhis whose Hinduism subsumed some form of attachment to *pirs* as well as Nanakpanth. Interestingly, it is often the case that the relation between *murids* (followers) and *pir* is reproduced across generations of the same family. The Malkani family of Detroit, for example, is attached to a lineage of *pirs* whose current representative is Sain Jin Damodar, a Sindhi *pir* who lives in Ulhasnagar. The relationship started with Rochaldas, Damodar's grandfather, who was himself a disciple of Sain Qutab Ali Shah of Tando Jahan Ya in the region of Hyderabad. The parents of the Malkanis became *murids* of Rochaldas and then of his eldest son Hari, Damodar's father. The current generation of Malkanis eventually also became *murids* of Hari and then Damodar, Hari's eldest son. Further, the Malkanis' teenage children are also developing a following of Damodar—and the future looks assured with Damodar's eldest son being described as 'promising'. Damodar was described to me by the Malkanis as 'a very pious man indeed, very evolved'. He is treated with great respect and a level of deference. The relation goes beyond the strictly religious and when they travel, the Malkanis stay at Damodar's flat in Bombay, where I met them while they were in *satsang*. Typically (I met other Sindhi Sufis during my work), they explained that Sufism is neither part of Hinduism nor of Islam; this is an important qualification since it allows Sindhis to continue to describe themselves as Hindus, as indeed those whom I met who were *murids* of some *pir* did.

Having looked at the rich kaleidoscope of Sindhi religious beliefs and practices, one must note that there is some evidence that Sindhis are becoming 'more Hindu' and less Sufi and Nanakpanth—as one of my informants put it, they are 'making an attempt to become more Hindu'. In Malta for instance, women told me that *sukhmani* and *akhand path* have not been practised since decades—some women followed it in the years immediately after Partition, but nowadays they 'tend to follow the Bhagavad Gita'. In Bombay, Sain Jin Damodar told me that many Sindhis have been abandoning Sufism since Partition, and that 'today real seekers have decreased—in a way, Sufism has not been marketed'. Some Sindhi Brahmins I spoke to were critical of their co-ethnics' religious eclecticism and maintained that in their view Sindhis should focus on 'pure Hinduism'.

There may be different reasons for and different contexts to this shift, the first being the influence of Hindutva, the rise of Hindu nationalism which resulted in a 'saffron wave' (Burlet & Reid 1995, Deshpande 1998, Hansen 1999, Vertovec 2000) engulfing India and the countries of the diaspora. There are historical antecedents to this: the re-interpretation in the nineteenth century of Hinduism, for instance, was followed by the spread of Arya Samaj pandits among Indian migrants worldwide (Baumann 1995). The relation works both ways; thus, some authors argue that Hindu nationalism in India has been in part fuelled by NRI Indians of the diaspora (see for instance Bilimoria 1997). Within this framework, Sufism and Nanakpanth are increasingly seen as suspiciously close to Islam and Sikhism respectively, and they fit uncomfortably with the idea of a well-defined Hindu nation with primordial claims to the motherland. This is particularly true in contexts such as the Maharashtra of the 1990s, dominated as it was by the right-wing Hindu politics of Bal Thackeray's Shiv Sena (see for instance Hansen 2001, see also my discussion in Chapter 3). The shift away from Nanakpanth and Sufism may also have something to do with the contexts that Sindhis have found themselves in. Baumann (1998) has argued that 'pan-Hindu' and 'ecumenical' forms of religious practice tend to occur in places where the size of the Hindu population is too small to set up temples in a regional or sectarian way. Thus, in contrast to the US, where Hindu temples are generally ecumenical, the internal heterogeneity of Hindu communities in Europe means that there are only few such developments; in London and Leicester, for instance, one finds regional-linguistic temples catering for Gujaratis, Punjabis, Tamils, Indo-Caribbeans, etc. By this standard, most Sindhis around the world (including the US, as my informants told me) are actually participating in 'pan-Hindu' practices and are not encouraged to recreate their own Sindhi brand of Hinduism, which is predominantly Nanakpanth infused with Sufism. Malta is an interesting case; the very small size of the Sindhi population means that they 'discovered' a type of Hinduism that drew in large part on standard, mainstream symbols. Due to the lack of a resident Sindhi pandit in Malta, worship sessions were for some time led by a Gujarati Brahmin who was a doctor at the national hospital. There is precious little at the Sindhi *mandir* in Malta that reminds one of Nanakpanth or, and even more markedly so, Sufism.

A third reason behind this shift towards a more rigid Hinduism (if that is at all a meaningful category) has a longer time-frame. Indeed, there is some evidence in the accounts of the late nineteenth and early twentieth centuries that the shift had already begun. This would make sense when one considers the colonial context and the fact that, particularly with the introduction of the census as a central element of the State apparatus and the introduction of communal representation by the Government of India Act of 1919, religious affiliations in British India began to assume a political significance (see Nesbitt 1990). It thus became increasingly pressing for the Hindus of Sind clearly to demarcate themselves as Hindus, rather than some sort of borderline case that the colonial taxonomists found bewildering anyway.

Jeko chawando Jhulelal tanhija theenda bera paar[13]

There is one aspect of Sindhi religious life that offers a crucial clue to the understanding of the shift towards a common Sindhayat: the post-Partition reinvention of the *lohana* cult-deity Jhulelal as the *ish-tadeva*, 'the (Sindhi) community god.' In pre-Partition Sind (and among Kutchi *lohanas* today—see Lachaier 1997) Jhulelal was revered as a mythical hero with supernatural powers who saved the Hindus from a tyrannical Muslim ruler. The followers of Jhulelal were known as Daryapanthis. Since Partition and particularly in the last couple of decades, Jhulelal has in many localities become the focal point of Sindhi worship and religious identity. Especially in Bombay, when I asked people what they thought was the prime Sindhi characteristic, many answered 'Jhulelal'; at any rate, Jhulelal is popular enough for the many *murti* shops in the city to include his image in their range.

The legend of Jhulelal ('rocking child'—as in a cradle) exists in many variants but the basic narrative takes us back to the eleventh century AD, when Sind came under the tyrannical rule of a Muslim king, Mirkhshah, based in Tatta. Egged on by his retainers and the promise of heaven, he summoned the *panchs* (representatives) of the

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[13] 'He who utters the name of Jhulelal shall have his desires fulfilled'—Sindhi slogan.

Hindus and gave them a number of days to embrace Islam or die. The Hindus turned to Varuna Devta, the river god; they prayed and fasted, calling upon the god to deliver them from Mirkhshah. Their prayers were answered and from the river emerged the vision of a child from whose mouth the Indus flowed, upon which was an old man sitting cross-legged on a *palla*[14] fish. They were promised that the child, their saviour, would be born at Nasarpur.

On Cheti Chand of the year 1007, one Mata Devki, wife of Ratanchand Lohano in Nasarpur, gave birth to a boy, Uderolal. Mirkhshah was told about this miraculous child and, after a series of incidents, met him face to face. The child metamorphosed into a mounted warrior and an old man in turn, and threatened to inundate Mirkhshah's palace with water (narratives are very variable at this point). He also reprimanded the king and told him that Muslims and Hindus believed in the same god and the difference was merely in the name they gave him. Mirkhshah was convinced, the Hindus were spared and religious freedom instituted in Sind. Uderolal ordered the people who witnessed the miracle to build a shrine that would be acceptable to both Hindus and Muslims and to keep alight a flame in his memory. He then gave up his earthly incarnation. Interestingly, in Sind the cult of Jhulelal seems to have had its Muslim followers, who called Jhulelal 'Khwaja Khizir' at Sukkur (Thakur n.d.) and 'Sheikh Tahit' at Uderolal (Aitken 1907).

The iconography of Jhulelal is variable. He is generally represented as a bearded old man sitting cross-legged on a red Tamarind flower that in turn rests on a *palla* fish swimming in the Indus. He reads a sacred text and sometimes holds a (Muslim?) rosary, and wears a crown with peacock feathers; he also has a red sectarian mark on his forehead. In the second form (associated with his incarnation as 'Darya Shah', 'river king') he is represented as a young mounted warrior holding a sword in his right hand and a flag in the left; he wears a plume-like hat and is at the head of a regiment. (This second form is very rare in contemporary iconography and I have only seen it once, in a 1920s picture shown to me by a Sindhi Brahmin in Bombay.) The third form shows Jhulelal standing on a *palla*, holding a staff with both hands as a symbol of leadership. I have also come across an image of Jhulelal squatting on a crocodile

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[14] A species synonymous with Sind.

instead of a *palla* (crocodiles were of symbolic relevance in Sind, where in one place they were kept in a tank and fed goats).

Jhulelal was seen by the Hindus of Sind as just one of the many deities they followed. There is evidence that devotion was not uniform; thus, many senior people I met in the field and particularly urbanites from Hyderabad and Karachi, maintained that they had never heard of Jhulelal back in Sind and that the devotion was mainly 'a thing of northerners'. In the 1950s, however, a group of Sindhis in Bombay led by the Larkana singer and cultural entrepreneur Ram Panjwani decided to recreate Jhulelal as the characteristic 'god of Sindhis'—of all the Sindhis settled in diaspora around the world, that is. A number of Jhulelal devotional songs and prayers were written and distributed among the various pockets of Sindhis, notably in India but also abroad. Pamphlets with some version of the story of Jhulelal, and images of the god, were printed and circulated in their thousands. Temples were set up where Jhulelal had pride of place—these usually also include the Granth Sahib and Hindu *murtis*. As a result of this self-conscious identity mongering, Sindhis everywhere celebrate Jhulelal Chand every month and their home shrines and *tikanas* usually contain images of the god. It is important to note that in a wider sense Jhulelal is seen as belonging to Hinduism in general; in fact, he is considered to be an avatar of Vishnu.[15] This makes sense within a model of Hinduism as an overall polytheistic structure (combined with a partially monistic superstructure for the intellectual elites) made up of the various *ishtadevatas* that Hindus individually or as groups choose to attach themselves to (see von Stietenhorn 1991).

An important ritual associated with Jhulelal is the *bahrano sahib*, during which a special preparation is immersed in the sea or river after being carried in procession. This preparation consists of a *thaal* (a big metal dish) on which rice, pure ghee, vermillion, and often flowers and fruit such as bananas and apples are placed. A *modak jo atta* (wheat flour sweet) is then prepared, given a round shape, and

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[15] As one commentator put it, 'he is nothing more and nothing less than any other Hindu God, say, Vithoba in Maharashtra.' ('Pardon, your slip's showing; article by L.G. Bhatia in *The Sunday Times of India*, 12 March 2000. This article was in response to an interview I gave to the newspaper two weeks before, in which I described Jhulelal as a 'Sindhi god'. See Nina Martyris, 'From Ulhasnagar to the USA, via Malta', *The Sunday Times of India*, 27 February 2000).

decorated with vermillion, cardamom, almonds, cloves, and milk. A lamp with five wicks, incense sticks, and sometimes a coconut covered with a red cloth, accompany the *modak* on the *thaal*. This concoction is then 'offered' (in the style of *arati*) to the image of Jhulelal, with people taking turns to offer and to hold the *thaal* on their heads and circumambulate the image (again, a standard of Hindu ritual, known technically as *pradakshina*). This is the height of the ritual and one of great emotionality, usually accompanied by music, ringing of bells, and singing (it is also the point at which the anthropologist is asked to join in).

Bahrano sahib sometimes includes a *chhej*, a special dance in which dancers hold *dunjaas* (sticks) in their hands and clap them to the rhythm of the music. I only managed to observe—and take part in—this in London, where it was a source of much merrymaking and in which both men and women took part. The final part of the *bahrano sahib* is a procession of people to the water's edge with the *thaal* held above the head and the singing of songs, notable the Jhulelal *panch bhajans* ('five sacred songs'). There, the offerings are immersed together with *prasad* in the form of rice, sugar, or wheat balls. Increasingly, Sindhi pandits are including *bahrano sahib* as one of the services they offer, in addition to the usual Satyanarayan Katha, weddings, house warming, Geeta Ramayan, etc.

Bahrano sahib, and lesser variants of this Jhulelal puja, have become since Partition and Panjwani's efforts a standard feature wherever Sindhis are located. In the Andaman Islands I joined a Sindhi trader one evening to offer *aakho prasad* (a mixture of ground rice and sugar) into the sea at Port Blair while reciting prayers to Jhulelal; he was particularly pleased when some fishes came to the surface to scoop up the *prasad*, as to him this meant that Jhulelal had accepted the offering. At the 'Sindhi Community Centre' in London, pride of place is given to a life-size statue of the god, and a version of the *bahrano sahib* that does not involve the procession to the water is performed monthly. In Malta, Sindhis have just installed a picture of Jhulelal at the Sukh Sagar ('sea of peace') community centre, and have been going to the sea at Cheti Chand to do puja. In Bombay I visited several Jhulelal *mandirs* and more than once accompanied a *bahrano sahib* procession to the sea-front. Also in Bombay, on the steps leading to the water right near the 'Gateway of India' memorial, a small *jyoti* (flame) is kept alight before an image of Jhulelal. Bombay is special because it represents as nowhere else does a concentration

of specialised Jhulelal temples and devotional rituals and sites. In Ulhasnagar for instance, a number of businesses and places bear the name of the god. It is essential to note at this stage that many Sindhis learned about Jhulelal (and purchased *murtis*, tapes with devotional songs, etc.) by way of their periodic visits to the city—this point should be emphasised because it dovetails with the argument I make about Bombay in my next chapter.

Also associated with Jhulelal is Cheti Chand, an annual feast that has become known as the 'Sindhi New Year'. According to the Hindu calendar, Cheti Chand is celebrated on the first day of the Chaitra month known as *chet* in Sindhi. The feast has its origins in pre-Partition Sind, where great *melas* (fairs) were held on the day at Uderolal and Zindapir; then, Cheti Chand in particular, like the Jhulelal cult in general, was mostly restricted to the specialised devotional group of Daryapanthis. In recent years, however, it has become *the* major Sindhi feast, in some places rivalling Diwali and Guru Nanak's birthday. Especially in India, *melas*, parties, *jhankis* (staged illustrations of auspicious occasions in the deity's life) and balls are widely held to celebrate this day. I attended a big Cheti Chand event in Bombay; held in a huge *maidan* (open space), it was attended by thousands of people and offered Sindhi cuisine, colossal automated *murtis* of Hindu deities that had been hired for the occasion, *darshan* ('seeing' the image—a potent ritual device in Hinduism) of an equally-huge Jhulelal *murti*, performances by the well-known Sindhi dancer Anila Sunder and her students, etc. In Lucknow in 2001, Cheti Chand included various *jhankis*, a religious procession, distribution of *prasad*, *bahrano sahib*, and Jhulelal *darshan* at the Jhulelal *mandir*—at which the organiser pointed out that 'a flame that was brought over from Sind at Partition has been burning continuously in the temple for 54 years'.[16] Sindhis celebrate Diwali as Hindus, Guru Nanak's birthday as Nanankpanthis, and various other feasts (such as Christmas, or Ganesh Chaturthi in Maharashtra) as residents of their various destinations. It is however Cheti Chand which unites them *as Sindhis* and which serves as a vehicle for the expression of Sindhayat.

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[16] *The Times of India*, Lucknow edition, 20 December 2001. At this event the organisers took the opportunity to petition their special guest, the Union Communications Minister, to issue a postage stamp featuring Jhulelal, as well as to launch welfare schemes for Sindhis.

The creation of Jhulelal as a 'Sindhi god', that is a god representing Sindhis within Hinduism, is an ongoing process—and one which, in the manner of Barth (1969), is managed by cultural entrepreneurs. Once, for instance, during a Hindu *janeo* (thread ceremony, a rite of passage for boys) at a *tikana* in Bombay, the owner of the place walked in shouting, 'do not forget Jhulelal—say your prayers to him as well.' During my fieldwork I often encountered people distributing pamphlets about Jhulelal, pocket-sized pictures, fridge magnets, and so forth. In London, Dada Balani would often give speeches in Sindhi about Jhulelal, interspersed with English phrases aimed specifically at children in the audience who did not speak the language. Certainly very significant in the contemporary world, where the Internet is fast becoming a prime site for the diasporic articulation of religion, there is also a burgeoning number of Sindhi websites that give prominence to Jhulelal and the rituals associated with his devotion.

The point here is that, as the writer Gobind Malhi told me, Jhulelal was popularised among Sindhis in general in order to provide a 'thread to the scattered beads and make a necklace.' The 'necklace' is Sindhis as they believe themselves to be today: a group that may subsume various sub-groups living in various localities but, in the end, is united by a common identity. The 'thread' was spun and continues to be strengthened primarily in Bombay but also and significantly in the various localities of Sindhi settlement, and in cyberspace.

CHAPTER THREE

SINDHI COSMOPOLITANS

As noted in the preceding chapter, the essential thing to keep in mind is that, notwithstanding the fact that the pre-Partition distinctions of jati and regionality still structure to a substantial extent social relations, Partition had the effect of creating a Sindhayat which largely overrides these distinctions. Moreover, this 'Sindhiness' is translocal, adaptive, and 'cosmopolitan'. This chapter looks at the production and reproduction of Sindhi 'cosmopolitanism' by focusing on the flexibility of religious practice which allows at the same time for unity and diversity, on the culture of travel and exploration, on marriage and kinship patterns, and especially on the role of Bombay as a site of connectivity. The importance of Bombay can only be fully appreciated if one studies the role it plays in relation to the two most fundamental networks that link Hindu Sindhis all over the world: business and family. I discuss the different roles played by men and women respectively in creating, maintaining, and reinforcing these two networks. While men do it principally through the medium of business (business talks, business trips, etc.), women do it through the media of marriage and family matters (family trips, marriage alliances, gossip, and such). Moreover these two nexus overlap constantly and reinforce each other.

An important theoretical argument found in this chapter concerns the relation between homeland and diaspora. I argue that one of the specificities of the Sindhi diaspora is the somewhat paradoxical fact that it is not Sind that constitutes the ultimate reference for Sindhi identity either literally or symbolically. Rather, this role is taken by Bombay which constitutes, both at a practical and imaginary level, the real epicentre of the Sindhi diaspora. Hindu Sindhis seem to have interiorised the various implications of their cosmopolitan identity and what they see in Bombay is not a pale substitute of their place of origin but a place where they have the opportunity regularly to this identity as a style of life. To understand this 'culture of cosmopolitanism' is to make a major step towards an understanding of Sindhi business practice, and it is towards this aim that this chapter is geared.

The production of the cosmopolitan imaginary

> It was not a successful visit. James remarked, 'I am very nostalgic for London.' Wilde could not resist putting him down. 'Really?' he said, no doubt in his most cultivated Oxford accent. 'You care for places? The world is my home.'... To James, master of the international theme, this was offensive. He had his own view, as an American living abroad, of floating citizens of the world... By the end of the interview James was raging.
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> (Henry James meets Oscar Wilde, Washington, 1882)[1]

There seems to be an inherent contradiction in promising a book about 'cosmopolitans' and then devoting many pages to an understanding of the roots and routes of a particular identity. For, as its etymology (Greek '*kosmos*', 'world' and '*polites*', 'citizen') suggests, to be cosmopolitan originally meant to be a 'citizen of the world', a human being dislocated from all attachment to the particular—be it tribe, native town, religious group, ethnicity, or nation. In this sense for the Soviets, for instance, the term implied a disparagement of Russian traditions and culture and was equated with disloyalty to the State.[2] Indeed, we find that throughout most of its life, the word 'cosmopolitan' has mostly been a derogatory one referring to people and groups seen as having jeopardised or severed forthright their claim to locality, identity and, by implication, rights. There were some exceptions to this negative connotation—aristocrats and especially royals, for instance, and intellectuals like Wilde attempting to shed the yoke of localism and pettiness.

The word has in recent decades come a long way since Shaw's 'hypocrites, humbugs, Germans, Jews, Yankees, foreigners, Park Laners, cosmopolitan riffraff'.[3] First, judging by the spate of scholarly books and articles that include it in their title, it has of late experienced something of a revival in academia. Second, the cosmopolitan universe is an expanding one in that more and more people are claiming cosmopolitan status for themselves both in individual and in collective terms. From exchange students to people applying for multiple citizenship, from starry-eyed hippies to executives buying

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[1] Ellmann, R. 1987. *Oscar Wilde* London: Hamish Hamilton.
[2] *The Oxford English Dictionary*, 2nd Edition, 1989, Oxford: Clarendon.
[3] 1907 usage as given in *The Oxford English Dictionary*, 2nd Edition, 1989, Oxford: Clarendon.

pricey dual-time watches, more and more people are looking for and finding ways of defining themselves as citizens of the world. There are of course good reasons for this. Cosmopolitanism ostensibly provides a counter-narrative to that of a nationalistic and/or localistic bent (although as I argue below it does not in practice actually depart from it); it overcomes awkward minority discourses and what came with them, such as 'our children are half British and half Sindhi'; it allows dislocated groups to claim an uncontested space ('everywhere'); and it also dovetails beautifully with current ideas of how people are supposed to behave in the 'global village'.

This expanding universe is also a more comfortable and accommodating one. In fact, the frequency of the image of cosmopolitanism in late twentieth-century popular discourse indicates that the meaning of the word has become broader. As Vertovec & Cohen (2002) explain, 'cosmopolitanism' today refers to one or more of many things: a socio-cultural condition, a kind of philosophy or Weltanschauung, a political project for recognizing multiple identities, an attitudinal or dispositional orientation, a mode of practice or competence, and an à la Kant political project towards building transnational institutions. As I shall show in this chapter, when Sindhis say they are 'cosmopolitan' they mean all of these except the last.[4] For Sindhis in fact, cosmopolitanism means four things: dispersal, interconnectivity, adaptability and, in Hannerz's (1990) terms, a culturally-open disposition. It means mental maps of desire and possibility that take the world (or a substantial chunk of it) as their spatial metaphor.

One of the fascinating things about the rise of cosmopolitanism is that it comes at a time when identities are being produced on an industrial scale. The fact that a growing number of groups claim cosmopolitan status is, to paraphrase Deshpande (1998: 279, emphasis in original), '*accompanied by* the growth of particularistic cultural identities of all kinds'. From 'world citizen', 'cosmopolitan' has come to signify a transnationally-situated subject who is nonetheless rooted in particular histories, localities, and community allegiances—'world' has become 'worlds', that is. In a sense this semantic ambiguity has always been present. Thus aristocrats, for instance, were such by

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[4] For a useful discussion of the political facet of cosmopolitanism at the institutional and national levels, see Beck (2000).

virtue of a hereditary attachment to an ancestral demesne, a patch of land that bore their stamp not least through the use of techniques of localisation such as coats of arms and place names; at the same time, they were seen as cosmopolitans because they were equally at ease marrying off their daughters to distant lords and speaking foreign languages. And Jews, those much maligned cosmopolitans, were attached to the ideal of a highly particularistic identity and eschatology (particularly with Zionism), and simultaneously participative in a culture of mobility and diaspora.

In addition to this attachment-detachment discourse, one must note the dialectic of power-vulnerability that is inherent in the notion of cosmopolitanism. Historically, individuals and groups have gained power through the conquest of and multiple attachments in geographical space—the Habsburgs did this through strategic marriages, for instance, Jews through migration. At the same time this often came at a price, namely that of vulnerability at the local level. In many ways these sets of dialectics are shared by the notion of diaspora, and it is not surprising that 'cosmopolitanism' is in the process of taking over and incorporating 'diaspora', both as an academic and popular notion.

Robbins (1998) points out that what we see around us is a plurality of cosmopolitanisms—alternatively, as Pollock et al. (2000: 588) put it, 'cosmopolitanism is infinite ways of being.' Paradoxically, that is, there are as many cosmopolitanisms as there are groups claiming cosmopolitanism. These are the 'actually-existing cosmopolitanisms' that Malcomson (1998) speaks of—cosmopolitanisms as experienced and lived by people, as opposed to the lofty universalistic projects of political idealists. Importantly, like diasporas, each of these cosmopolitanisms has its own history, anatomy, functions, and spatial bearings. And each of them is reacting to some very specific localism; thus, I have observed Swiss people describe themselves as 'cosmopolitan' by virtue of their rejecting the logic of cantonal and *Bürgerort* (commune of origins) attachments. It is also important to locate the historical points of entry of individuals and groups into the cosmopolitan Weltanschauung, the processes that is by which locals transform themselves into cosmopolitans. This is particularly crucial for groups, since individual personhood is hardly ever a sufficient passport to join the cosmopolitan community. Some pretext or allegiance is usually required, be it aristocratic lineage, academic excellence, millionaire status, or Sindhayat.

Let us then seek to understand one cosmopolitanism in practice by looking at Harry, a Sindhi trader living in London. Harry runs his own small import-export company from a small office in a London suburb. He tells me that his business is on a different level to that of the large Sindworki firms with their seven-figure turnovers and multitude of branches—most of his operations are small and he deals with a handful of Sindhis overseas as well as non-Sindhi retailers in Britain. Nevertheless, Harry is well aware of the trading opportunities offered by various countries around the world. He is able to converse at length about trading conditions in Nigeria and other countries of West Africa, he has an informed opinion on the direction of commerce in the Gulf, and he sporadically exports goods to a Sindhi importer in the Caribbean. He will probably never set up branches in these places but he could certainly visualise himself doing so: the point is that they are not as foreign to him as they are, say, to me.

Before proceeding with my analysis it would be useful to discuss aspects of the work of two recent theorists of the anthropology of translocality. Hannerz (1996) deals with the transnational connections—in terms of people, culture and places—that characterise, not to the exclusion of the past, the contemporary world. He focuses on amongst other things the notion of perceiving or 'imagining' the world, which is an important requisite of a transnational system. Increasingly in contemporary society, one may describe a 'global ecumene', a way of imagining and constructing one's world in terms of a global system rather than one bounded locality. Originally in the Greek, '*oikoumene*' meant 'the inhabited earth'. For the Greeks of the Hellenistic period, the inhabited earth as they knew and imagined it extended from the Pillars of Hercules (the Straits of Gibraltar) to the Eastern reaches that Alexander had touched upon—this, therefore, was the most geographically-widespread possible form of social interaction whether it be conquest, trade, or myth-mongering. There is no doubt that our ecumene is different from that of the Greeks. As Hannerz (op. cit.: 7) puts it:

> In our time, the corresponding unit is both larger, in the sense of encompassing more, and smaller, in the more metaphorical sense of connectedness and reachability . . . thus the global ecumene is the term I—and some others with me—choose to allude to the interconnectedness of the world, by way of interactions, exchanges and related developments, affecting not least the organization of culture.

Clearly, the term has shifted somewhat from its original Greek meaning to signify an interactive and not merely an inhabited world. On these lines Kopytoff has defined 'ecumene' as 'a region of persistent cultural interaction and exchange' (1987: 10). In its wider meaning of a sort of geographical extent of potential or real interaction, 'ecumene' is a useful term because it is applicable to any society or culture and the extent to which it perceives the inhabited world. Hannerz's 'interconnectedness of the global ecumene' is a description which fits the Sindhis in diaspora well, as the following sections will show.

The strength of Hannerz's contribution lies in the fact that it preserves the soul of social anthropology (namely the preoccupation with everyday face-to-face relations which derives from our methodology) within a discourse of large-scale connections and globalisation—which are often seen as the antithesis of local relations. The model of transnational communities that Hannerz proposes is a matter of 'kinship and friendship, of leisure pursuits, and of occupational and corporate communities' (op. cit.: 98). Discourse of globalisation need not be concerned solely with multinationals and unitary technologies but also with interpersonal relations that are not narrowly confined in space.

The second theoretical contribution I wish briefly to mention is Appadurai's (1995, 1996) notion of the 'production of locality'. For Appadurai (1995: 204), 'locality' is a relational and contextual word rather than a strictly spatial one; it is constituted by a set of relations between 'the sense of social immediacy, the technologies of interactivity and the relativity of contexts.' Appadurai goes on to discuss the manifold ways in which locality is inscribed on individuals as members of society. The way people imagine the world they inhabit is a product of learning in its widest sense, as well as of historical processes. Localities, for instance, almost always imply a 'moment of colonization' which marks, in the collective imaginary, the beginning of the relation between a locality and a people. These ideas are relevant to this section because it seeks to describe precisely the idea of locality among Sindhis, which is in fact a translocal one. This translocality affects their 'kinds of agency and sociality'; it is also marked by specific moments of colonisation which, true to a diaspora spanning more than 100 countries, are not one but many.

In the following pages these two contributions, as well as the current thought on cosmopolitanism, will be used as a unifying theoretical framework.

The cosmopolitan ecumene

I referred in Chapter 1 to cosmopolitanism being one of the main, if not *the* main feature in the imaginary of the Sindhi ethnic group. This point cannot be overemphasised, for it was really the one thing that all my informants, without exception, pointed out. The phrase 'we Sindhis are everywhere' accompanied me from the first to the last day of my fieldwork. Further, not only do Sindhis see themselves are dispersed all over the world, but they also visualise themselves as being connected via kinship. This is, of course, a common feature—I am tempted to say a necessary condition—of ethnic groups, but it becomes especially striking when the web of real and/or imaginary kinship encompasses over 100 countries around the world. Sindhis tend to believe that, as one informant told me, 'if you keep on going back, you will make the connection somewhere.' That somewhere could mean the Sindhi family living down the road in suburban London or, equally, one settled in Singapore or Ghana. Crucially, the kinship 'connection' invariably has commercial overtones. During fieldwork in Malta, when I told them my surname, Sindhis would often ask, 'Are you related to the Falzons of the furniture business?' (a rather far-fetched association which no Maltese would make). They would do this instinctively, without thinking: coupled with their geographical location, Sindhi surnames stand for particular families and, almost without exception, particular business engagements.

The conquest of geographical space is an important component of Sindhayat. Vernacular histories, for instance, tend to come up with narratives that, accurately or not, emphasise the mobility of the group and its sense of adventure in search of trading opportunity. As Buxani (cited in Panjwani 1987: 95, my parenthesis) writes, '(i)t has been asked, perhaps naively, in what countries Sindhuvarkis (Sindworkis) are to be found. A more appropriate question might be: where are they not to be found? A Sindhwarki post has not yet been set up in the new Antarctica settlements of scientists but a Shikarpuri who operates gold business in Alaska is believed to be working on it.' A favourite anecdote with my informants refers to a Sindhi conference held in New Delhi in October 1983, at which the then-Prime Minister of India Indira Gandhi mentioned that travelling in Sicily many years before, she had come across a shop in a little village which was run by a Sindhi. Eager to impress upon his

readers the idea of the conquest of space, Malkani (1984: 169) assures us that '(o)thers had found a Sindhi enterprise even on Falkland Islands near the South Pole.' Note the exaggerated southerly position of the Falkland Islands, which highlights the idea of exploration and wide-ranging mobility—this is also present in Buxani's quote (above), which portrays a Sindhi from Alaska thinking of setting up business in Antarctica no less. Moreover, this notion of mobility and ubiquity is presented as an ancient phenomenon. One popular theory is that the Phoenicians were in fact Sindhis (op. cit.: 153), while a more ambitious one maintains that '(r)esearch indicates there must have been Sindhvarkis in the ports where Ulysses called in the course of his 30 years Odyssey . . .' (Buxani in Panjwani 1987: 94).

Travel, therefore, is the logical counterpart of the idea that Sindhis are a cosmopolitan group. This holds especially for Sindworkis, who run translocal businesses and who have widely-dispersed families. As Mohan, a well-established lawyer in Bombay, told me, 'Sindworkis are so difficult to meet, because they are always on the move. Last week, for instance, I met an old Sindworki friend of mine but we only had time to snatch a coffee together—he had been in Bombay for barely two days and was leaving early the following morning.' This mobile lifestyle of successful Sindhis extends to their more popular gurus. Dada J.P. Vaswani has 'been around the world several times' and is known as an 'international saint'. Typically, Vaswani gives a talk (sometimes attended by hundreds of people), spends some time meeting people at semi-private events and *satsangs*, and moves on. Dada Ishwar Balani, who operates the Holy Mission of Guru Nanak in London, travels frequently and widely, conducting *satsangs*, delivering sermons, and establishing local *tikanas*. Just as the anthropologist who wishes to understand Sindhis 'must go around', a guru who aspires to recognition by the Sindhi community must be sensitive to the cosmopolitan realities of his would-be followers. And yet, both these gurus constantly exhort their audiences to preserve their culture. At a session by Vaswani I attended in London, for instance, he explained how Sindhis were isolated from their own land, like Jews. Like Jews, he said, they should remain united and preserve their language and traditional values. This discourse, coupled with the geographical spread of its context, beautifully sums up the idea of an 'actually-existing' cosmopolitanism.

Hand in hand with this notion goes that of adaptability—clearly, if such a mobile group is to thrive, it has to be able to adapt to

local circumstance. This idea of adaptability takes on various guises.
The first concerns religious practice. *'Ba Brahman "Ram Ram", ba mul-
lah "Allah Allah"'* ('When among Brahmins say "Ram Ram", when
among mullahs "Allah Allah"'), goes a Sindhi proverb. Indeed, apart
from the rise of Jhulelal, the only constant factor of Sindhi religious
practice is its variability. The words of one informant—'I am proud
to be a Sindhi but I follow only one religion: that of humanity'—
could well be those of most Sindhis, who believe themselves to be
and indeed are ready to let their Nanakpanth Hinduism take on
local hues, sometimes incorporating imagery from some other reli-
gion of the locality. In Malta for instance, I was struck by the extent
to which Sindhis take on board aspects of Catholicism (notably in
terms of ritual). Several individuals attend Sunday mass, cultivate
devotions to saints such as St. Rita, welcome the parish priest's
annual house blessing, abstain from eating meat on Wednesdays
according to the lore of the Blessed Virgin, and even accept Catholic
burial rites for their relatives. Even more striking is the adoption of
Catholic symbols. All shops, without exception, contain Catholic
images such as holy pictures and statuettes; in a couple of shops
there are shrine-like set-ups, complete with lighted candles and flowers.
This incorporative nature of religious beliefs and practices is not
exclusive to Sindhis. In Switzerland, for instance, Hindu Tamil immi-
grants cultivate a marked devotion to the cult of the Catholic Black
Madonna of Einsielden (McDowell 1996). Bharati (1976) notes that
religious ritual among Hindu merchants in East Africa was charac-
terised by a high degree of eclecticism and tolerance—although the
opposite was true of ideology.

Sindhis are aware that there is an apparent contradiction between
their self-ascription as Hindus and this characteristic of ritual eclec-
ticism. This is particularly pertinent in the context of the Semitic
religions and especially Catholicism, which invoke some measure of
centralised dogma of belief and ritual. For example, drawing on
assumptions from their own religion, Maltese Catholics are baffled
at the fact that Sindhis may attend Catholic Mass and still call them-
selves Hindus. When confronted with this dilemma, Sindhis invari-
ably summon the notion of 'openness.' Hinduism, it is affirmed, is
an 'open' religion, one that allows the believer ample space for per-
sonal liberties. 'After all', ran a favourite dictum with informants, 'it
is the same Lord with several paths leading unto him.' Several exam-
ples were used to justify this claim: in the US a new temple was in

the form of a lotus flower, 'one section for every one of the twelve
major world religions' (in fact the lotus shape derives from the reli-
gious significance of the species in Hinduism); in India universities
'cater for all religions'; and Hindu texts, 'when they talk about reli-
gion, mention Christ very often.' The attitude of religious openness
was summed up in a welcome address to the President of Malta at
a Diwali ball: 'The Hindu religion is a very old religion, it is 8500
years old. It is a very tolerant, resilient, and peace-loving religion.
Hindu dharma believes that there are no heathens or enemies.' There
is, therefore, according to this model, no problem with being a Hindu
and at the same time cultivating Catholic devotions. This also means
that Sindhis in Malta, for instance, do not stand out as a completely
different Other in the eyes of Maltese people—the dominant view
is that they are quasi-Catholics and that there is nothing to worry
about since Hinduism and Christianity have a lot in common.

Sindhis are also keen to point out that they are *especially* open-
minded, due to the historical context of pre-Partition Sind where
'Sufism, Sikhism, and Hinduism were combined'. Writing about Sufi
practice among the *amils* of pre-Partition Sind, Narsain (1932: 74)
exemplifies this discourse:

> A Sufi need not necessarily be a Mussalman. Sufism is a cauldron of
> all religions like Vedantism which endeavours to accept and co-ordi-
> nate the essential opinions and practices of all Hindu sects. Just as a
> Hindu may belong to any religion and yet call himself a Vedantin, so
> a person may be a Sufi and follow the traditional religion at the same
> time. Indeed the similarity between the attitude of the Vedantin and
> the Sufi is so great that Vedantin is called the Sufism of Hindus.

Once, during a panchayat meeting in Bombay, a non-Sindhi stood
up to make a point who was introduced as a Sufi; 'it's alright if he
is Sufi', the panchayat president told the meeting, 'after all we all
are, we are not religious, we have all gods.' Sindhis draw upon their
real or imagined past religiousness to legitimate a particularly open
and incorporative present. A Sindhi Brahmin explained to me the
difference between a Sikh gurdwara and a Nanakpanth *tikana* thus:
'A gurdwara has more rules and regulations attached to it; it is more
fanatical than a *tikana*, where everyone from any race and religion
is welcome'. And of course the story of Jhulelal, with its emphasis
on tolerance, epitomises this discourse.

Once, during a *janeo* which was taking place in a *tikana* in Bombay,
one guest told another, 'This is a typically Sindhi hotchpotch of

different religions.' Whether or not Sindhi practice of Hinduism is actually more of a 'hotchpotch' than others, the interesting point is that they see it that way. Of course, like the lack of a 'homeland', this religious eclecticism is a source of some vexation among the cultural entrepreneurs of the community, and is partly the reason why the devotion to Jhulelal was reinvented after Partition as a unitary force bringing all Sindhi devotions together.

The point is that Sindhis have responded to and at the same time created the various local conditions they inhabit, genuinely using discourse from their own religion—the notion of 'openness.' This same idea is one of the key characteristics of Hinduism: it has never agreed on certain articles of belief as essential to all Hindus and has been throughout its history remarkably decentralised and heterogeneous. Maybe one should also mention the old Indian notion of *samanvaya*, that holds that all ritual actions are compatible and combinable, provided their combination is not perceived as dissonant and/or they are not rejected by some higher authority (Bharati 1976: 331). Dumont (1980: 240) calls this incorporative nature the 'encompassing of the contrary.' In a broader sense, adherents as well as scholars of Hinduism have never quite managed to reach a definition as a unitary and cohesive religious system. This difficulty has its roots in the histories of conquest of India and the corresponding etymology of the word. The upshot is that the 'openness' that characterises Sindhis' definitions is supported by scholars—consider for instance von Stietenhorn's (1991: 21) '(t)he term "Hinduism" can be retained, but with a shift in meaning. It is not one religion, but a group of distinct Indian religions'. In this sense openness is a characteristic of Hinduism in general. Yet my informants always emphasised that in their case openness was doubly operative because they were also Sindhis. Somewhat paradoxically, openness has come to be seen as characteristic of a particular group.

Linguistic proficiency is another hue in this canvas of openness and adaptability. The Sindhi Urdu alphabet contains no less than 52 letters (Hindi, which has adopted many sounds from Urdu, has 51), and Sindhis believe that this phonetic pedigree enables them to 'pick up' any language they may encounter anywhere in the world in a short space of time. As Gobind Malhi told me, 'Not even I can pronounce all of the 52 sounds, but somewhere in my veins they are there.' Having worked with Sindhis in three places for over a year, I am tempted to take Gobind's belief in hereditary linguistic ability more seriously than reason would warrant. Indeed Sindhis

seem to be able to gain a working knowledge of any language very rapidly; no doubt this has got to do with need, since a trader and especially a shopkeeper who cannot speak the language of his clients has a serious handicap. As Hiranandani (1980: 29) puts it, '(a) Sindhi businessman thinks in English and carries on his business with his customers in the local language whether he is in Tamil Nadu or in Spain'. One interesting aspect of this linguistic shift is that Sindhis living outside of India tend to take on a 'Western', Christian name— Gul becomes Gary and Ram Ray. In the case of Harry, our trader in London, his name was originally Hardas but he prefers 'Harry' because he feels it sounds more 'Western', more cosmopolitan, possibly more sophisticated. Of course these Sindhis still have their Hindu names, which they use situationally; it is important to note that they have a special meaning to them, based as they are on horoscopes and religious significance. Parekh (1994) describes this as a common feature among Hindus in diaspora and holds that, apart from making the bearer's life easier, these double names create a misleading but useful image of a 'Hindu Christian'.

The relation between language and mobility is not always a harmonious one, of course. Sindhis in Singapore are keen on the apocryphal story of an unfortunate trader who paid the price of relying too much on his linguistic abilities. In 1959 the Indonesian Government announced a 90 per cent devaluation of the currency. A Sindhi merchant misunderstood the announcement and thought that notes were being devalued by 10 per cent. Being an enterprising fellow he instructed his shop assistants to accept notes in their original value— the idea was that a 10 per cent reduction in profit would not hurt too much and that the ploy would attract customers anyway. The story goes that it was only after some hours of 'brisk business' that he realised that he was giving his customers a 90 per cent discount! In effect, whether or not Sindhis are abler at language acquisition than other people is immaterial—the point is that the fact that they believe themselves to be so is another illustration of the cosmopolitan imaginary that I am arguing for.

As is the publishing of magazines that seek an international readership. The most popular example, *BR International* (formerly *Bharat Ratna*), is published by the Harilela family of Hong Kong but draws upon around 75 correspondents from as many different localities dispersed in at least 35 countries to carry articles and gossip pages about the activities of Sindhis in these countries. It also covers matters of local interest such as a new airport in Hong Kong or the

anniversary of the Independence of Ghana, which therefore become
items of cosmopolitan interest. The gossip pages are particularly fas-
cinating because they show Sindhis in their various countries cele-
brating weddings, family occasions, and national events; moreover,
they are joined by Sindhis visiting from different countries. Going
through these pages one really gets the feeling that one is dealing
with a group of people for whom geographical distance is a chal-
lenge but never an obstacle—indeed, it is an essential aspect of their
being as a community.

   The reader will be familiar with the bowerbird, the Australasian
species that builds an enclosure of boughs (a bower) and embellishes
it with whatever shiny and coloured objects it may find in the area.
Sindhis think of their culture as similar to a bower. Although they
are proud of the fact that it is a Sindhi enclosure cemented by Sind-
hayat, they accept that the objects one finds in it depend very much
on the local context. It hardly needs pointing out that such a way
of imagining one's own culture is extremely well-suited to the type
of cosmopolitan social relations that we are dealing with in this work.

The counter narrative

My depiction of Sindhis classifying their religion as 'open' and incor-
porative of many elements may come as a surprise to readers
acquainted with Indian politics. Indeed, some Sindhis have emerged
as key players in the Hindu nationalist movement—the most promi-
nent of whom is of course Deputy Prime Minister L.K. Advani, a
Sindhi Hyderabadi *amil* who is widely regarded as one of the hard-
liners of the BJP. Another *amil*, K.R. Malkani, was recognised as a
significant exponent of Hindu nationalism, particularly through his
various writings on the subject (1980, 1993, 2002). The RSS (Rashtriya
Swayamsevak Sangh, India's most prominent Hindu nationalist organ-
isation) was certainly very active in Sind from the 1920s until Partition.
According to my informants, the organisation was introduced locally
by 'Shriji' Rajpal Puri, and by the 1940s had strong roots all over
Sind. Advani himself, for instance, joined RSS in 1934 when, at age
14, he was approached by the *prant pracharak* (regional head) for
Sind.[5] It is not surprising that *amils*, who of course had a profound

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[5] Interview with L.K. Advani on www.rediff.com, 7 June 2003.

legacy of literate culture and structural proximity to the State, have been most active in this nationalist discourse and rhetoric. Since they are also historically less mobile than the *bhaibands*, the discourse of openness and adaptability to local circumstance rings somewhat hollow to them.

The romance with the Hindu Right, however, is not exclusive to *amils*. In India and especially in Bombay, a good number of Sindhi traders stake their claim within Hindu nationalism through the Shiv Sena. This association is resented by a small group of leftist Sindhi writers, who are keen to point out the kinship between Muslim and Hindu Sindhis, and that at Partition it was Muslim *mohajirs* (refugees) from India who caused trouble; even so, the leftist writers I met turned out to be vigorously nationalistic and, although they could 'never fully subscribe' to the BJP-RSS agenda, felt 'a certain admiration' towards it. One should also note that the relation between the Shiv Sena and Sindhis in Bombay has not always been a pleasant one; initially in fact, the Shiv Sena targeted Sindhis, among others, as not being 'sons of the (Maharashtrian) soil'. By the 1990s, however, relations had greatly improved. Many of the businessmen I spoke to, and particularly the more prominent ones, had a photo of themselves with Bal Thackeray displayed in their offices. To my mind there is an instrumentalist explanation for this which should not be too difficult to decipher considering that commercial activity is always dependent on well-lubricated relations with political contexts. 'Of course they like Thackeray', a Sindhi engineer friend of mine told me, 'when you're in trade, you need to be able to get things done'.

One Sindhi organisation that is relevant to the current argument is *Bharatiya Sindhu Sabha* (BSS). Formed in 1978, its explicitly nationalist agenda is the establishment of Sindhis as one of the essential linguistic and regional groups of Hindu India. Its objectives are to foster an awareness of Sindhi roots and cultural heritage, to build 'socio-cultural unity' among Sindhis, to promote the 'educational achievements' of Sindhis spread all over the world, and to 'restore' the Sindhi language.[6] In terms of set-up the BSS has a number of branches around India (up to 350 according to one informant)—often little more than a tiny office with a local representative. It also

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[6] BSS mission statement.

functions as a marriage bureau for Sindhis; the BSS branch in Chembur, Bombay, had 600 'candidates' on its books when I visited in 1999. It is clear that BSS is inspired by the BJP and RSS—many of its leaders are BJP supporters, in fact. The autumn issue of the monthly magazine had a picture of Ram on the front cover, and the editorial was fiercely nationalistic in tone, eulogizing the nuclear tests carried out by India, the Agni missiles, and the victory over Pakistan at Kargil. Some of my informants had a particular way of explaining their proximity to the Hindu right: Sindhis, I was told, were 'the worst sufferers of Partition'. This narrative of Muslim eviction clearly legitimates their claim to a place of honour in the Hindu nationalist movement.

It is interesting to note that Sindhis often portray themselves as some sort of aboriginal and primordial Hindus. As a BSS editorial[7] put it,

> We are not only part of India but we are the root part of India. The very name India comes from Indus. Hindu and Hind is derived from Sindhu and Sindh. Even Bharat was a Sindhuputra, after whom the whole country has been named. Pandit Nehru categorically refused to delete the name of Sindh from national anthem of India. Although Sindh is no more a part of India.

This type of discourse, often blended in with vague references to Mohenjo-Daro[8] as the dawn of Indian civilisation and the Aryan ancestry of Sindhis (about which a Sindhi has written a book—see Gidwani 1996), was not uncommon among my informants.

Even at this juncture though, one encounters this dialectic of narrative and counter-narrative. If Sindhis in India readily involve themselves in politics, the opposite is the case with Sindhis living outside of the *matrabhoomi* (motherland). The *Statute of the Indian Merchants Association of Malta*, published in 1955, states that '(t)he association is a non-political association and therefore shuns politics. It is loyal to the Queen and the British Commonwealth of which Malta forms a part.' This stance is a very typical one indeed and of course there are solid reasons behind it. First, politics is fickle business and 'outsiders' become particularly vulnerable when the tide turns. Second,

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[7] Bharatiya Sindhu Sabha magazine, Bombay, Oct.–Nov. 1998.
[8] An archaeological site in Sind, where remains of a complex urban civilisation date back over 4,000 years.

especially Sindworkis are drawn from the trading jatis of Sind, that traditionally were much less intimate with statecraft than *amils*. To most *bhaiband* traders the encounter with politics seldom goes beyond a donation to charity, or a word with the local politician at a Diwali ball.

I referred earlier to magazines that portray and serve as an exchange medium for the Sindhi cosmopolitan imaginary—*Bharat Ratna, Sindhu, Sindhi International*, etc. There are, however, a number of Sindhi magazines that are concerned with Sindhis 'keeping their roots', as it were. These magazines are almost invariably published in India in Sindhi or a combination of English, Sindhi, and Hindi; in this sense they epitomise the tension between a model of Sindhayat that emphasises Sindhis as one of India's native linguistic groups (and, due to its Indus connection, one with an aboriginal claim to the motherland), and an alternative notion of Sindhis as 'citizens of the world'. The latter, cosmopolitan, model is obviously better suited for Sindhis of the diaspora. The former model makes perfect sense in India where regionality provides access to a considerable slice of State resources; this is particularly true in the field of 'culture', where national bodies such as the Sahitya Akademi (India's 'National Academy of Letters') are organised along regional-linguistic lines. Since Partition, Sindhi intellectual elites in India have been involved in what may be termed a 'language question', a tortuous process of institutionalizing Sindhi as one of India's national languages. An 'All India Sindhi Language Literature Association' was founded in 1959 precisely for this purpose, and there has also been a long debate over whether Sindhi should be written in the Arabic (Urdu) or the Devanagari script. Sindhi was officially recognised in the Eighth Schedule of the Constitution in 1967. As writer A.J. Uttam explained to me, vernacular Sindhi magazines played a vital role in this process. Magazines such as *Naeen Duniya, Sahyog Times, Hindvasi*, and many many others are what we could call 'community magazines': written exclusively or partially in the vernacular, carrying fiction by Sindhi writers, Sindhi legends, customs, and so forth. A seemingly-far cry from publications such as *Bharat Ratna* with its adverts for international airports and bargain flights. As one publisher told me, 'the international Sindhi magazines are full of news and gossip—ours includes information on Sindhi customs, cuisine, dress, and much more.'

There are of course other aspects to this narrative that is in many ways the mirror image of the discourse of cosmopolitanism. I have

mentioned the Sita Sindhubhavan in Bombay, the Sindhi cultural
centre set up by Ram Panjwani and administered by a charitable
Trust. The idea was to create a venue for the regular performance
of Sindhi culture through dance, poetry, and music. In the base-
ment of the building a museum has been set up with beautiful mono-
chrome pictures of pre-Partition Sind and large pictures of Sindhi
'customs' done by Sindhi artists. During my fieldwork I also met
several people, notably Sindhi writers based in Bombay, who were
convinced that Sindhis need to rediscover their language, their 'roots',
and their identity. The lack of central diasporic homeland troubles
these cultural entrepreneurs of the community, who—rather like the
anthropologists of the past, it has to be said—find it hard to think
in terms of a culture which is not necessarily linked to a specific
bounded locality. The cultural entrepreneurs tend to complain that
Sindhis as a group 'burn their candle at both ends' when it comes
to business but do not really care about 'culture'. This has resulted
in a few people trying to push the idea of homelessness and to pop-
ularise the notion of adopting an alternative homeland: two sugges-
tions have been a corner of Rajasthan (Anand 1996) and the Andaman
and Nicobar Islands (Advani 1997).[9] What is interesting about these
cultural entrepreneurs, whose products find few takers among Sindhis
and who constitute the exception rather than the rule, is that they
represent the contemporary phenomenon of a 'diasporic language'
(see Clifford 1994, Vertovec 2000)—not least through a continuous
process of self-comparison with groups such as the Kurds, the Lebanese,
and, of course, the Jews. 'There were three communities in the his-
tory of humanity that lost their land', one rather ill-informed pub-
lisher of a 'community magazine' told me, 'the Palestinian Muslims,
the Jews, and the Sindhis. The Muslims got their land back as did
the Jews—we are the only bloody community that didn't.'

I should stress of course that there is not necessarily a contradic-
tion between the two narratives of Sindhayat. Indeed, the argument
I made earlier was that contemporary forms of cosmopolitanism por-
tray *particular groups* (with their specific roots and histories) as citizens
of the world. It is therefore very feasible for the narratives of dis-
persal and rootedness to co-exist.

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[9] The only reason I can think of as to why anyone would choose these locali-
ties as sites for a homeland is that there are no competing claims.

Marriage and the 'circulation of women'

Harry's cosmopolitan ecumene is evident in aspects of his life other than business. Harry has two children, a son and a daughter. His son, who works with him, has just married a Sindhi girl from the Canary Islands. The match was made in Bombay, where Harry's wife and a relative of the girl crossed paths at a marriage bureau. Harry's daughter is of marriageable age; the family has been approached informally by a businessman from Hong Kong whose son is in a similar position. Things seemed advantageous but Harry's daughter was not keen to move to Hong Kong and her parents, after a futile attempt at convincing her, accepted her decision.

One of the most consequential factors to be considered when dealing with the cosmopolitan aspect of Sindhi society is marriage. When one examines the life histories and genealogies of Sindhi families, one is struck by a constant circulation of women across space, often across vast distances. There are two aspects to this: first, Sindhis are patrilocal, and second, they are generally ready to engage in long-distance marriage-matching.

Patrilocality is a strict rule among Sindhis. This follows the general pattern of the north Indian kinship system, wherein men are expected to form their most intimate and enduring ties with agnates, their most important rights and duties existing within the context of their agnatic family and patriline. Wives, on the other hand, are expected to interact mostly with their affines, that is agnates of their spouses and their wives. This is not to say that a married woman's ties with her natal kin are not strong, or that they do not endure after marriage; but she is expected to consider them as secondary to her obligations to the conjugal family: a wife's first duties are towards her conjugal family (Vatuk 1972: 140). Sindhi girls,[10] as typical of this wider reality, are brought up with the idea that marriage involves becoming part of another family and leaving the natal home; for this reason, daughters are thought to be '*parai jai*' (belonging to someone else), because they will ultimately 'belong' with another family. The ideal wife is one who respects her husband's agnates, particularly his parents, whom she treats as her elders and superiors.

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[10] I follow the Sindhi custom of calling unmarried women 'girls' and unmarried men 'boys'. This usage holds only for situations in which marriage is being discussed.

I was once talking to a very avant-garde and highly educated young
lady at her home when her father-in-law called; as soon as she
opened the door she bent down and touched his feet in obeisance
(the gesture is called *padnamaskar* and is throughout India a common
way of showing respect to elders, politicians, gurus, and gods).

Given these expectations it is hardly surprising that patrilocality
is so important—it acts symbolically to signify the wife's transloca-
tion from one family to another, as well as in the practical sense of
making it easier for her to interact less with her natal and more
with her conjugal family. The other side of the coin is that no self-
respecting Sindhi man would consider moving to his in-laws' place
at marriage—the term for husbands who *do* move is '*ghar jamai*', lit-
erally 'son-in-law of the house', a disparaging term with a mocking
ring which denotes a man who is not capable of providing for him-
self and his family but relies on his in-laws' resources, and one who
is under the influence of his wife's natal kin. I once asked a young
Sindhi man in Malta if he would consider moving to his in-laws'
place—he looked aghast at the thought, and told me that he 'would
never dream' of doing so. Exceptions to this rule tend to occur in
cases where the girl is an only child and her father owns a thriving
business, where the father needs more trusted partners to run the
business, or when the new husband is not established in business; in
these cases, a man would consider moving to his in-laws' place—
especially if business on his side of the family is not doing well.
However, these are considered to be undesirable circumstances and
even then, the man finds it very hard to shed the image of an
unassertive *ghar jamai*.

Having underlined the centrality of patrilocality, one must qual-
ify that this does not mean that the married woman is cut off com-
pletely from her natal family or that her natal and cognatic families
do not interact. Small cash gifts, for instance, continue to be given
by the wife's to the husband's family, usually on auspicious days or
family occasions. These gifts, which are known as *karchi*, are seen as
that part of the dowry which is extended in time; other gifts such
as *mithai* (sweets), clothes, and such, are also given at regular inter-
vals long after the wedding. The symbolism of patrilocality is cer-
tainly very strong but all this means is that the woman's first, but
by no means only, duties are with her 'new' (i.e. her husband's
agnatic) family. In fact, my research has shown that men are for
instance often involved in business with their in-laws—to the extent

that one *amil* told me that 'for an *amil* in Bombay, marrying a *bhaiband* girl is a break, a chance to make some money outside of India.' (This fits in with my earlier point on exceptions to the rule.) I also came across several instances of brothers-in-law involved in business partnerships where this does not involve a man moving to his in-laws' place. Notwithstanding the fact that daughters are 'married off', their continued presence between two families brings these families together, whether to do business, exchange gifts, or attend each other's family occasions. Most importantly, since Sindhi girls are often 'married off' to far-flung places, marriage acts to bind families together across space.

I have so far been using the word 'place' rather loosely. What I mean by 'place' in this context is not necessarily a home, although extended families living under one roof ('joint families') do occur among Sindhis, especially in India. I take the word to have a directional rather than specific-spatial connotation in that whenever marriage implies movement, this usually occurs in the direction of the area of settlement of the husband's patriline. What is significant is that since marriage matches among Sindhis often take place across long distances, this results in a constant circulation of women between the various countries and localities where Sindhis are settled. I pointed out earlier that girls are brought up with the idea that marriage implies movement. I now take it a step further to say that Sindhi girls generally and those from *bhaiband* or Sindworki family backgrounds in particular, know that it is probable that they will eventually have to leave the country where they were born and brought up to settle elsewhere with their husband's family. This is particularly true of girls in countries such as Malta, where the small number of Sindhis present locally means that marriage-matching is likely to involve partners from overseas. I have often discussed this with Sindhi women and most of them say that although the move is often difficult, the distress it may cause is minimised because they are 'brought up thinking that way.' In India there also seems to be some glamour attached to marrying out of the country, and 'green cards' (temporary permits to reside and work in the US) are commonly advertised in the matrimonial pages.

This is not to say that girls are willing to move anytime to any country in the world—of course, they have their preferences. Small isolated communities of Indians such as that in Malta or Tunisia, where the total Indian (Sindhi in this case) population includes just

a handful of families, are not very desirable as places to marry into because they offer little scope for socialisation within an Indian milieu; places like London and Hong Kong, with their several thousand-strong Indian populations and specialised neighbourhoods selling anything from salwar kameez to the latest Bollywood hit, are considered better options.[11] Another consideration is the availability of domestic service. Girls are generally reluctant to move to places where they will have to do all the housework themselves due to the expensive nature of domestic labour. In this respect Bombay, with its armies of *ramas* and *bais* (common terms for male and female domestic servants respectively), is considered to be a better deal than London, where domestic service is a luxury affordable only to the rich. Apart from these and other considerations, girls and their families are aware of the risks involved in marrying into a family that is settled several hours' flight from the natal home. For instance, a woman is more prone to be mistreated by her husband or in-laws when her natal kin live far away. There are also stories circulating of women who moved, say, to America, only to discover that their husband had already been married to an American woman; these stories are common among Sindhi girls and married women in India, not least because India is seen by boys' families as a good place to locate a match since Indian-born and -brought up girls are thought to be more docile and respectful to their in-laws. When arranging such marriages therefore, families always try to work their way via trusted third persons (generally relatives of the girl's family settled in her affinal place of residence) who will act as protectors to the girl should the need arise. In this sense Sindworki families are less vulnerable since they typically have well-established cosmopolitan networks of information on which to draw.

In spite of these many considerations, the combination of these two factors—patrilocality and a readiness to match marriages across long distances—still results in a wide cosmopolitan kinship network of affines and agnates for the typical Sindhi family. They are what E. Kelly (1990), writing on Gujaratis in Lancashire, called 'transcontinental families'. The circulation of women links patrilines across

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[11] Here it is important to note that the issue is not ethnic identity but rather lifestyle. Since groups of Indians other than Sindhis—and especially north Indians such as Punjabis and Gujaratis—lead somewhat similar lifestyles, their presence in a locality is seen as a guarantor of that lifestyle.

space through ties of marriage; furthermore, because it extends the geographical extent of one's (combined affinal and agnatic) family, it results in enhanced mobility and a greater readiness and awareness of when and where to move to.

When it comes to marriage across space, the distinctions I discussed in Chapter 2 continue to be relevant. Hyderabadi *bhaibands* are more likely to engage in the long-distance circulation of women. Historically, Hyderabadi *bhaibands*—because of their ties with Sindwork—have tended to be the most geographically-dispersed Hindu Sindhi jati of all; they are also better-connected translocally than people from other jatis and regions (see earlier discussion and genealogies). So essential is this characteristic that among Hyderabadi *bhaibands* it is considered somewhat undesirable to make use of a marriage bureau (as many Sindhis do, especially in Bombay) because it may signify a lack of informal and wide-ranging connections and family reputation. Many of the people I met at marriage bureaux told me that among the rich and well-connected, information about marriageability circulates through word of mouth in business offices, at glamorous weddings, and during evenings spent playing cards at some exclusive club.

Especially interesting are women and in particular *bhaiband* women, who seem to accumulate a wealth of information on individuals and families, and the marriageability of their sons and daughters. Travel and socialising at lunch parties, 'kitty parties', and *satsangs* tend to occupy most of the time of these 'amazingly well-connected aunties' (as one young lady described them) and this fosters a context for the exchange of information which, significantly, is cosmopolitan— it is not unusual to hear two 'aunties' in London talk over tea and biscuits about the fortunes and misfortunes of a particular family in Panama, or Indonesia. When I mentioned, say, families I had met in London to 'aunties' in Malta, they invariably knew them and proceeded to give me full accounts of their histories and business prowess. (Khemlani-David [1998] mentions that Sindhi ladies in Kuala Lumpur have formed a number of groups and that they often meet for tea at hotels in the capital or at homes during the weekends to play cards.) These socialising circles of Sindhi women also constitute opportunities to show off their costliest jewellery and best saris, and hence to transmit knowledge about the wealth and prestige of their families.[12]

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[12] For an appraisal of the role of upper middle-class women's *satsangs* and kitty

Women, therefore, do a lot of circulating as well as being circulated. The wider point to be made here is that among Sindhis, the possession of translocal knowledge is an indicator of success, and gendered. For men like Harry, this is generally associated with knowledge about business conditions and opportunities in different countries. Women tend to possess a different type of knowledge, generally to do with the marriageability of boys and girls, the virtue of other women and their families, and business status. (It is interesting to note in this respect that some 'aunties' have taken up marriage-matching and brokerage as their life's work and are regularly visited by people looking for a match for their son or daughter.) Clearly, there is an overlap—marriageability is inextricable from the relative business success of a family for instance, and the suitability of a co-ethnic as a business partner is also reflected in the respectability of the women of his family—but by and large this knowledge is gendered. Most importantly, it is translocal and allows the cosmopolitan Sindhi to view the world as an accessible field of knowledge.

Finally, in the case of marriage as with narratives and counter-narratives, cosmopolitanism involves a semantic dialectic. On the one hand, the practice of making matches and circulating women across space feeds into the Sindhi discourse of cosmopolitanism as 'being everywhere'; on the other, it goes against the very spirit of 'world citizenship' because marriage matching is in effect a technique of group endogamy aimed precisely at *avoiding* universalism. This dialectic is worth emphasising for it constitutes the basis of a sound understanding of how cosmopolitanism is articulated in practice.

Bombay, 'Our cultural heart'[13]

> That man's the best Cosmopolite, Who loves his native country best.
> (Alfred, Lord Tennyson, *Hands all round*)

To catch up with Harry, our trader from London: every year in December, Harry and his wife spend a few weeks in Bombay, meeting some of their relatives and other Sindhis. They like to while away

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parties in the urban context in Bombay, see Nanda (1983) and Sethi (1996). Ward (1997: 117) has described exactly similar practices of showing off the 'finest saris and jewellery' among upper middle-class women in Udaipur.

[13] A version of this section has appeared in *Ethnic & Racial Studies* (Falzon 2003).

their evenings with friends at the Otters Club in Bandra, or sampling *bhelpuri* (a spicy snack made of crisp noodles, puffed rice, and vegetables for which Bombay is famous) at Juhu beach. Harry's ambition is to make enough money to buy a flat in Bombay, preferably in one of the posh suburbs of the city. That way, his wife and he will be able to spend longer periods in the city when he retires from work; they will also be seen as true cosmopolitans, with homes in London as well as Bombay.

Sindhi cosmopolitanism as an 'actually-existing' one is centred on Bombay as a site for cultural reproduction. It has often been noted that Indians overseas have been able to maintain ties with India in terms of marriage arrangements, kinship networks, investment in property, and religious affiliations (see for instance Clarke et al. 1990). This section looks at such a process of recreation. In the case of Sindhis the model is not one of ties with a *homeland* that *endure and survive* the migration process as much as it is of ties with a *'cultural heart'* that are *a product of* the migration process. Indeed, 'cultural heart' does not replace 'homeland' as an indispensable centre of cultural recreation; rather, it is seen by Sindhis as an important nodal point in a transnational network of diasporic social relations. It has been noted that the South Asian diaspora is not so much oriented to roots in a specific place and a desire for return as around an ability to recreate a culture in diverse locations (Ghosh 1989).

A useful starting point for a critique of the place of the notion of homeland in the diasporic imaginary is Safran's (1991) article in the inaugural issue of the journal *Diaspora*. To be sure, the two have always been associated. As Conner's (1986: 16) definition put it, a diaspora is 'that segment of a people living outside the homeland'; and of course in its original meaning diaspora meant the dispersion of Jews from a homeland, Israel. Safran, however, raised the association to an ideal-typic level and in so doing set the template for much subsequent discussion. His typology goes as follows (op. cit.: 83–4):

> I suggest that (. . .) the concept of diaspora be applied to expatriate minority communities whose members share several of the following characteristics: 1) they, or their ancestors, have been dispersed from a specific original "center" to two or more "peripheral," or foreign, regions; 2) they retain a collective memory, vision, or myth about their original homeland—its physical location, history, and achievements; 3) they believe that they are not—and perhaps cannot be—fully accepted

by their host society and therefore feel partly alienated and insulated from it; 4) they regard their ancestral homeland as their true, ideal home and as the place to which they or their descendants would (or should) eventually return—when conditions are appropriate; 5) they believe that they should, collectively, be committed to the maintenance or restoration of their original homeland and to its safety and prosperity; and 6) they continue to relate, personally or vicariously, to that homeland in one way or another, and their ethnocommunal consciousness and solidarity are importantly defined by the existence of such a relationship.

The passage leaves no doubt that for Safran, the notion of a homeland has a particular primacy in the diasporic imaginary. There is however a crucial distinction to be made. Safran's model operates on two related but not necessarily commensurable levels. First, a population only shows itself to be in diaspora if it has a relation of spatial disjuncture vis-à-vis a homeland—a place of present and/or past cultural production with an ancestral pedigree the geographical limits of which are seen as coterminous with the boundaries of the culture. This is the *definitional* aspect over which to my mind there can be little argument. On an *operative* level however, Safran is making a point about the diasporic imaginary itself.

A short caveat is necessary here. I am using the word 'imaginary' in Anderson's (1991) culturalist sense. Anderson was intrigued by the fact that people with different backgrounds and socio-economic biographies, and who may never actually interact personally, come to see (imagine) themselves as belonging to one community, in his case the nation-state. He therefore shifted the focus from the contents and discontents of national identity to the process by which a nationalist imaginary is produced and reproduced. Applying the shift to diasporas, it cannot be assumed that diasporic populations will do what they will, so to speak. Rather, the ways in which they reproduce the translocal interlinkages which enable them to imagine themselves as being 'in diaspora' should constitute our fields of analysis.

To reiterate then, 'homeland' and 'diaspora' are related in two ways. First, a diasporic population is understood to be one which is dislocated relative to a place of origin. Second, it is assumed that the homeland will continue to exert its influence on the social relations of a people in diaspora, either because they 'transport' aspects of the homeland to their diasporic destination/s or because they continue to cultivate ties with it, or both. It is ambiguous that a people are defined as being in diaspora by virtue simultaneously of their

separation from a homeland and their enduring association with it. A homeland is, as it were, something a people in diaspora are stuck with even as they are unstuck from.

I should point out that Safran's and other formulations avoid a simplistic model of the homeland and show how, in various ways and within the contexts of different diasporas, the notion is flexible and negotiable. Importantly for instance, the 'myth of return' can and often does survive even when the people in diaspora know only too well that return is not likely due to the political and/or economic realities of the homeland or the host country—thus the myth comes to resemble an eschatology of identity more than a political project. In these cases the notion of homeland is often negotiated to political ends and is therefore circumstantial rather than primordial in nature—although, of course, it is perceived and represented as an unproblematic given by the diasporic people themselves. A homeland may even be *invented* as a corollary of diaspora—in the case of the Sikhs, for instance, the ambition to create 'Khalistan' emerged both as a solution to oppression within India and as a product of the Sikh diaspora (R. Cohen 1997). And of course changes in the political context may prompt a re-definition of the relation between homeland and diaspora: for example, the collapse of the Yugoslav federation and the establishment of a Croatian state rekindled feelings about the homeland, including ideas of eventual return, among Croatians in Australia (Skrbiš 1999). The notion of homeland, then, may be used in various ways to create meanings in the collective and individual lives of a people in diaspora. The point remains though, that in each of these formulations there is a necessary operative relation—albeit 'complicated and fraught'—between diaspora and homeland (see also Vertovec 2000).

In his critique of Safran's analysis, Clifford (1994: 304) warns against the difficulties of 'maintaining exclusivist paradigms in our attempts to account for transnational identity formations'. In particular, he holds that '(t)he transnational connections linking diasporas need not be articulated primarily through a real or symbolic homeland (. . .) Decentered, lateral connections may be as important as those formed around a teleology of origin/return' (ibid.: 306). Clifford, then, doubts the applicability of generalising models; consequently he questions the usefulness of the Weberian analytical tool and suggests Wittgensteinian 'family resemblances' as an alternative. In a similar vein, Hall (1990: 235, my parenthesis) argues that 'diaspora

does not (necessarily) refer us to those scattered tribes whose identity can only be secured in relation to some sacred homeland'.

To my mind, such critiques of generalisation are to be taken seriously into account; in the case of homeland, ideal-typologies such as Safran's run the risk of overemphasising the centrality of the notion at the operative level of the diasporic imaginary. My fieldwork among Sindhis has highlighted the fact that 'centres' or 'cultural hearts' (as christened by my informants) constructed and represented as a result of the diasporic process are often of much greater practical importance than a notion of homeland which survives the process or is created and projected back in time to seem primordial. What is needed is a decentring of the notion, both in geographical and in analytical terms.

Visions of home among Sindhis

To echo my earlier point on the definitional aspect of diaspora, Sindhis are a diasporic people because they are living away from their ancestral homeland, Sind. They share a narrative of forcible displacement at Partition in 1947, after which they have existed as a dispersed and dislocated community. In this basic sense the notion of a (distant) homeland is central to the Hindu Sindhis' diasporic imaginary. It is important in another sense. Sindhis often point out the etymology of the word 'Hindu', which is derived from the Sanskrit 'Sindhu', itself the name for the river Indus which runs through Sind. This pedigree effectively anchors their primordial homeland to a primordial Hinduism. Albeit mostly Muslim, the province of Sind existed within—indeed, demarcated and christened—the geographical boundaries of Hinduism. So that *memory* of the homeland is important in defining 'the diaspora' as unquestionably Hindu.

When it comes to the operative level however, there are two important observations to be made. First, Sind is now part of Pakistan which is not merely a different nation-state but an Islamic one which is perceived as hostile and threatening by many Hindus—especially those under the influence of Hindutva groups such as RSS which, broadly-speaking, view Pakistan as a terrorism-sponsoring state doing its best to infiltrate India and undermine Hinduism.[14] Although a

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[14] The escalation of tension over Kashmir, for instance, was triggered off by an

very few of my informants, particularly those influenced by Sufism, said that they felt a bond of kinship and language with Muslim Sindhis living in Sind, most held very strong opinions about Pakistan and its alleged anti-Hindu activities. This is hardly surprising, given the extent to which Hindutva has been exported or 'transnationalised' by Hindu nationalist organisations in India (see my earlier discussion in Chapter 2, also Raj 1999). Sind as a primordial homeland with which to continue to cultivate ties, therefore, is seen as an increasingly unviable *political* prospect by Sindhis in diaspora.

Second, since Sindhis are mainly involved in business and notably in transnational trade, very few of them seriously imagine a future for themselves trading in or from an isolated valley in Pakistan. As many people told me, Partition was 'a blessing in disguise', a historical watershed which saw the formation of translocal networks of family and trade, or at least the consolidation of the networks established by Sindworkis in the nineteenth and early twentieth centuries. In an *economic* sense, therefore, the idea—whether embodied in myth or political projects—of a return to the homeland seems highly implausible to Sindhis.

In this case—and note that this is not inevitably so—these particular conditions have resulted in a marked weakening of association with the homeland. Sind exists in the Sindhi diasporic imaginary as little more than a collective memory which is giving way to a diluted social one.[15] This distancing from the homeland applies even for poets and writers who remember Sind from their childhood and who therefore possess a collective memory of their birthplace. Although their work is suffused with nostalgia and an acute sense of cultural loss deriving from de-localisation, it seldom if ever goes beyond a wistful recollection and then certainly not to create a narrative of

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armed attack on the Indian Parliament on 13 December 2001, which the Government of India blamed on cross-border terrorist groups. On a popular level, the belief that Pakistan sponsors terrorism in India is widespread among Hindus, both in India and among Indians of 'the diaspora'.

[15] Here I draw on Mitchell's (2002) typology of memory. In his view the problem with 'memory' research is that when it comes to describing social or collective processes, it fails adequately to outline the different forms taken by people's engagement with the past. Two such forms are 'collective' and 'social' memory. In the former case, autobiographical memories of personal experiences are shared by a number of people; whereas social memory is where autobiographical memory is carried across the generations even following the death of those who actually experienced the events referred to.

return to the homeland. As the author and poet Krishin Rahi sums
up in his couplet: 'My home, I carry on my shoulders.' Ram Panjwani
used to say that Sindhis have three *bhoomis* (= homelands): their *jan-
mabhoomi* (birthplace, Sind), *karmabhoomi* (their place of residence), and
matrabhoomi (motherland, India). Increasingly, *janmabhoomi* and *matrab-
hoomi* are becoming one.

I should point out at this stage that the fact that for Sindhis the
past is literally a foreign land enables people to conjure up images
of past family wealth and status with ease; most of my informants
in fact claimed that their ancestors in Sind had been diamond traders
or *zamindaris*, and extremely wealthy. One of the advantages of hav-
ing 'no roots' is that one can invent them.

'A sea into which many rivers are flowing'

I have indicated earlier that Bombay has the largest single concen-
tration of Sindhis anywhere in the world. Thousands of other Sindhis
either have second homes in Bombay or relatives living there, or
both. This is the first and most obvious lure for Sindhis to visit:
socialising with their own kind to a greater extent than they usually
do. The city, with a population of around 12 million (16 million if
one includes the satellite towns), has other attractions. In contrast
to, say, Calcutta or Delhi, Bombay developed historically as a com-
mercial centre; its fortunes are based not on a thriving intellectual
life or centres of bureaucracy, but on private commerce. The city
prides itself on its 'cosmopolitanism' (an image considerably tarnished
by the sectarian politics of the Shiv Sena and especially the com-
munal bloodshed of 1992–3) and on its fun-loving, liberal, money-
driven lifestyle. The images that linger over in one's mind long after
having left Bombay include the thousands of people enjoying the
beautiful pastel sunsets on the western shoreline, the bustle in the
ubiquitous shops and restaurants, and the evening December air
sonorous with the notes of the *shehnai* (a wind instrument widely used
by musicians at weddings and such auspicious occasions). These plea-
sures, then, are partly what attracts Harry and his wife, and thou-
sands of Sindhis from all over the world, to the city every year.

There are other reasons, perhaps less to do with Bombay per se.
December in Bombay is known as the 'wedding season', and this
has a double meaning. First, December is seen as the most attrac-
tive time of the year for holding weddings. The weather is mild and

many countries around the world celebrate Christmas, which means that wedding guests make use of their holidays to make the trip to Bombay. Second, the wedding season itself spawns more wedding seasons, in the sense that weddings are excellent venues at which to meet people, make acquaintances, and find partners for oneself or members of one's family.[16] The lavish parties that are Sindhi weddings foster an atmosphere of exchange of information of many types, notably that pertaining to marriageability. It has become widespread practice among Sindhi parents to send their unmarried boys and girls to Bombay in December, where they may meet other young people and make themselves known within the community.

A more recent similar practice involves sending boys and girls to the biennial 'Sindhi Sammelan' held in the US. The Sammelan is intended as a cultural gathering of Sindhis to 'preserve cultural heritage, promote language and history, work towards forming a Sindhi nation, and globally integrate the community by creating networks'. It attracts Sindhis from around the world and as such it offers excellent opportunities for boys and girls to mingle with each other and possibly fall in love with someone or steal the roving eye of some 'aunty'. These practices stem partly from the fact that it is a cause for concern to parents that marriage 'outside the caste'—outside the Sindhi group, that is—is increasing; accordingly, the ones who can afford it will go to any lengths to see their children marrying Sindhis. The Sammelan is particularly useful if a family is not particularly well-connected and is having difficulties finding a match—although this is not a rule without exceptions. Interestingly, a similar situation seems to obtain for exactly the same reasons among Parsis, where the biennial 'World Zoroastrian Congress' has been described by some as an 'Official Mating Congress (. . .) (that) leaves behind a nuptial trail'.[17]

As one Sindhi pandit told me, 'Bombay is the main city where one can get one's match right. It is like a huge sea into which many

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[16] Apparently weddings are also considered—in a religious rather than a merely practical sense—auspicious occasions at which to make matches. Thakur (n.d.: 185) holds that a person who fails to procure a match may approach the bride and bridegroom and ask them to 'concentrate' on his problem, upon which request that person would soon find a partner.

[17] Uday Mahurkar and Farah Baria, 'Rite of Passage', *India Today International*, 4 December 2000, pp. 42–3.

small rivers are flowing'—the 'small rivers' being the streams of
Sindhi visitors to the city from all over the world. Bombay also has
many formalised structures of match-making. *The Times of India* mat-
rimonials pages are nowadays very popular with people looking for
matches[18] and a visit to the city is a good opportunity to peruse
them or follow up potential matches. In addition there are several
well-known marriage bureaux in the city. I visited many of these
places during my period of fieldwork and they are invariably buzzing
with activity, attracting as they do Sindhis from all over the world
who would be visiting Bombay. An excerpt from 'Bombay Bubbles',
a regular column in the *Sindhu* magazine (published by the Sindhi
Merchants Association of Singapore, autumn 1959 issue) effectively
sums up the importance of Bombay as a matchmaking Mecca: 'Now
allow me to glance at my diary. Weddings do occupy a large por-
tion. Yes, Sindhis come, not only from the different cities of India
but also from practically all the cities of the world for witnessing
these great events. Bombay is truly a centre of match-arranging
people.'

Bombay (especially in December) therefore holds at least four
attractions for visiting Sindhis: pleasure, opportunities to meet rela-
tives and friends, marriage-matching, and the possibility of extend-
ing one's business connections. Because the city is considered to be
the 'cultural heart' of the Sindhi diaspora, it serves as a focal point
for identities to converge upon and radiate from. Business reputa-
tions, personal narratives, indicators of wealth, virtue, and a host of
other aspects of the person and, more importantly, the family, are
periodically transported to Bombay from every corner of the world
and, through interaction in the city, re-exported to the various local-
ities of the diaspora. The city's five-star hotels, expensive restaurants
and sari emporia provide an excellent opportunity for the type of con-
spicuous consumption for which Sindhis are stereotypically but hardly
erroneously famous wherever they are located. The patterns of con-
sumption of particular families, themselves indicative of business
success, are there for all to see. For instance, wearing diamonds at

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[18] On a typical Sunday one finds about fifty each of Sindhi boys and girls listed
in the matrimonials pages. So popular is the practice that prices for adverts are
extremely expensive—on average about Rs2000 (= £30) for a single advert. Das
(1980) shows how the medium plays an increasingly important role in contempo-
rary Indian society.

a wedding in Bombay goes a long way in establishing a family's reputation for wealth and business success. Typically, weddings are attended by many Sindhis settled in different countries and one sure item in their baggage when they leave India in January are their impressions and views of how many diamonds and *tolas*[19] of gold so-and-so wore, the richness of the *zari* (gold embroidery) on such-and-such's sari, and the luxury of the hotel room that the Daswanis stayed in. This factor caused many people to complain to me that they feel it is a shame that Sindhis segregate themselves into 'rich and not-so-rich' categories when they visit the city.

Bombay therefore serves as a node to connect sites together; or, as one may alternatively see it, it is a place for the translocalisation of the individual/family. This latter idea comes across in the following story as told to me by Gul, a Sindhi who is now in business in Bombay:

> About ten years ago I joined my cousin Santosh in Gibraltar to help him run a restaurant he had opened there. We got on very well: he trusted me with everything including money and my salary was good. Partly, my employment had to do with my knowledge of Hindi, which I used to deal with the chefs and waiters that my cousin had enrolled from India. But then things went wrong. My cousin's mother came to Bombay from Gibraltar with the intention of purchasing a flat. My brother Rajan, who lives here, took it upon himself to help her—he found her a flat and saw the deal through with the help of a bribe to a government official in order to get things done quickly. But my aunt got suspicious and decided that the bribe was a story that Rajan had made up in order to glean some money off her. Furious, Rajan told her exactly what to do with her suspicion. She went back to Gibraltar complaining about Rajan's rudeness with her son Santosh, who confronted me and told me, "You have wronged us, you have not treated us well." From that day on things changed between me and my cousin Santosh who, remember, was my employer. I took the decision to leave Gibraltar, losing most of my two-year salary in the process due to contractual arrangements.

I tell this story in full because it shows very effectively this notion of translocal family reputations that are made and unmade through visiting and long-distance communication. Perhaps this small and in itself petty narrative signifies the 'global ecumene' (Hannerz 1992) and

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[19] One *tola* = ten grams; it is commonly used in India as a unit of weight for gold.

the contemporary political economy based on flows of capital and labour as much as the Internet or transnational corporate mergers.

Symbols of translocal success: the shrines and houses of Bombay

The symbols of prestige and business success may also be deposited in, rather than merely transported to and from, Bombay. One substantial landmark in the city is the towering, state of the art, Hinduja hospital in Bandra. The hospital is the result of patronage by the well-known multimillionaire Hinduja family, who made their money in translocal business that includes a bank in Zürich and major interests in Britain. There are other hospitals built through the patronage of Sindhis: the Inlaks hospital in Chembur and the Jaslok hospital in Breach Candy for example, financed by the millionaire Sindworki families of Shivdasani and Chanrai respectively. It is not just hospitals that Sindworki families whose wealth is mostly based outside of Bombay have built in the city. KC College, as the name indicates, was built through the benefaction of the most famous Sindworki, Kishinchand Chellaram. Then there are smaller ventures such as the 'Sita Sindhubhavan' cultural centre in Santacruz, which is regularly patronised—through a donation of money or a *murti*, or sponsoring a *langar prasad*—by Sindhis living as far apart as Dubai, Hong Kong, and Japan; during their visits to the city, these benefactors are invited to the centre and 'felicitated'[20] in front of the 500 or so-strong regular audience, who in the process get to know who is doing well and where.

If Bombay is a centre of Sindhi patronage, it is equally one of Sindhi investment. First, some of the schools and especially the hospitals built and run by wealthy Sindhi families in Bombay are partly to be seen as ways of spatially distributing the assets and wealth of these families, which generally originate outside of Bombay. In the case of hospitals, although these first-class institutions are registered as charities and benefit from all the advantages of being so classified,[21]

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[20] In India this word stands for a round of eulogies, garlanding, *padnamaskar*, and flattery. It is easy for the fieldworker from Europe, and especially from the island of understatement, to mistake this for thinly-veiled sycophancy. However, as Appadurai (1990) has shown, praise and flattery occupy an important and meaningful place in the cultural topography of Hindu India.

[21] Private hospitals registered as charitable trusts are entitled to a number of concessions such as income and municipal tax exemption, import duty concessions on

they generally charge their all of their clients high rates and are in effect profit-making businesses, and therefore investments. Second, there is a high degree of direct real estate investment, the patterns of which have undergone a great change since Partition.

Before 1947 the Sindhi trade diaspora was one emanating from a centre, Hyderabad, which was also the primordial homeland. Nothing reflected the success of the Sindwork venture more than the changes in the physical aspect and lifestyle of Hyderabad that gathered momentum in the 1920s and 1930s. Areas such as Gidoo Bandar had developed into enclaves of bungalows belonging to *bhaibands*, and all over town opulent mansions sprang up that embodied the money made from Sindwork. Besides private residences, well-known Sindwork firms patronised the building of public institutions, notably schools and hospitals.

After Partition, one notable form of investment by Sindhis living in different countries around the world became the buying of property in India and especially in Bombay. (India is not the only country chosen for investment—London is another favourite locality, for instance.) In India, this is known as 'NRI investment' (NRI, a non-resident Indian, is defined as someone whose grandfather at least held an Indian passport—this excludes citizens of Pakistan, Bangladesh, and Sri Lanka) and is considered lucrative business which benefits the nation by injecting foreign cash into the economy; attracting NRI investment in bank accounts and Indian industry has been the policy of the Indian government since the early 1980s (Lessinger 1992). In Bombay today there are many lawyers who specialise in the field, and some who deal almost exclusively with Sindhis. One Sindhi lawyer has even written a number of books and set up a web-site on the subject as guides to foreign investors. Among Sindhis, the major investors are from the Gulf countries and Hong Kong. There are good reasons for this. In the Gulf countries only natives can purchase property and citizenship is impossible to obtain; in fact, some Sindhis who have been living in the United Arab Emirates for

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equipment, highly-subsidised water and electricity, and often cheap land and extra FSI (Floor Space Index). According to Dr. G.M. Bhatia of the Association of Medical Consultants, these account for 80 per cent of the running costs of a hospital (as reported in *The Times of India*, 28 December 2001). In return, the hospitals are supposed to reserve 10 per cent of their beds free of charge and another 10 per cent at concessional rates, strictly for the poor.

up to forty years, or even were born there as second generation
immigrants, still do not have citizenship. This means that Sindhis
wanting to purchase property go for the Indian market. In the case
of Hong Kong, although Sindhis are well-settled there, they have
always had a gut feeling of uncertainty about the effect of the Chinese
take-over,[22] and this has resulted in Sindhi investment in India.
African countries equally fail to inspire confidence among Sindhis
based there, especially because of their lack of democracy and polit-
ical stability. 'Sindhis', a well-known specialist lawyer told me, 'have
never felt comfortable there and they see Africa as a place where
to make money but not where to settle; they can't say that their
children will be there forever.' This nervous attitude of Indians in
the Middle East, Southeast Asia, and Africa, amongst other places,
and its relation to NRI investment in India, has previously been
noted by Lessinger (op. cit.).

A few Sindhis invest in property in India with the aim of even-
tually retiring there. Although some do retire there, what usually
happens is that by the time they reach the age of retirement their
family is well-settled in the host country. Investment on the whole
is social-based—people reason 'I must have something in India'—
but there are also good economic motives, and this latter factor
explains the differences between investment patterns coming from
different countries. NRI investment has certainly increased in the
1990s and this is due to changes in the degree of economic liber-
alisation in India. Before 1993, for instance, NRIs were not allowed
to repatriate the money made from re-sale of investments and the
removal of this hurdle has brought about a new confidence.

Regarding the type of investment, this is either real estate or busi-
ness. Typically it is a flat or very occasionally a house. This is
intended to serve as a home in case something goes wrong in the
host country, or to accommodate the family while visiting India. The
whereabouts of real estate investment depends on the budget of
the buyer (different areas fetch different market prices, of course)
and the family and friendship links—there is no point in buying
property in an isolated area where one will not be able to socialise
while visiting. In fact, Bombay is not the only place where people
buy property in India. Pune for instance has become a favourite

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[22] As, indeed, have the local Cantonese middle class.

locality, due to its being relatively cheap compared to Bombay; in
Pune, a small flat would cost about Rs10 lakhs while in Bandra, an
upmarket suburb of Bombay, the same flat would easily cost Rs1
crore. In Bombay, places like Worli, Bhulabhai Desai Road, and
Juhu tend to be favoured since they are upmarket areas and own-
ership of real estate there brings prestige and usually good oppor-
tunities for socialisation for the owners.

One last form of 'investment' by Sindhis in Bombay is charity,
which is widespread and generally high profile. During my fieldwork,
for instance, I was shown photographs of prominent and wealthy
Sindhi individuals and organisations sponsoring 'mass marriages' in
some rural site in India (these mass marriages are seen as ways of
overcoming 'the evil of dowry' and of giving poorer people a way
of getting married in some style). The many devotions that Sindhis
follow also benefit from patronage. The Dada Vaswani mission,
Brahma Kumaris, and the Satya Sai Baba ashram are major recip-
ients. 'Donors get blessings and publicity from this', one Sindhi told
me, 'there is the idea that charity leads to prosperity—it is seen as
a way to make an easy buck, as well as to avoid income tax.'

There are many ways of looking at this attitude towards charity;
the point here is not to be cynical, but to locate the social under-
pinnings of often-genuine feelings of solidarity. Some Sindhis half-
jokingly told me that wealthy Sindhis took to charity 'in order to
appease their guilt'. To my mind there is some truth to this in the
sense that, being a diasporic community and therefore 'outsiders' in
their various locations (including India), they are concerned to be
seen as integrated rather than parasitic money-makers. Charity, in
other words, is one way of overcoming the difficult relation between
business and the state (which is not exclusive to the Indian context—
see my discussion in Chapter 1); in this sense the multitude of pho-
tographs I was shown in the field of Sindhis donating cheques to
politicians and charitable trusts, may be read as a literal portrayal
of the coming together of private enterprise and the state. On another
level, charity, like dowry, is one way of expressing one's worth and
success as an entrepreneur—put simply, to give is to be able to give;
in this sense it makes sense to be charitable in Bombay because, in
the light of what I have been saying, charity in Bombay is visible
to visiting Sindhis who then export their knowledge overseas.

Another way of interpreting charitable donations is to see them
as analogous to the donations by Indian groups to their caste-specific

shrines, a means of maintaining the flexible and segmentary model
of jati. Here Anderson's (1991) understanding of pilgrimage is use-
ful. Drawing on Turner's classic work on rites of passage, Anderson
looked at how administrative units could, over time, come to be con-
ceived as 'fatherlands', partly through the role of the pilgrimage in
fostering a sense of identity. He refers back to religion, the original
context of the pilgrimage, and uses for instance the example of Mecca
and the hajj as playing an important part in the creation and recre-
ation of a Muslim 'imagined community':

> (T)he strange physical juxtaposition of Malays, Persians, Indians, Berbers
> and Turks in Mecca is something incomprehensible without an idea
> of their community in some form. The Berber encountering the Malay
> before the Kaaba must, as it were, ask himself: "Why is this man
> doing what I am doing, uttering the same words that I am uttering,
> even though we can not talk to one another?" There is only one
> answer, once one has learnt it: "Because *we* (. . .) are Muslims."

This point—as generally Anderson's idea of 'imagined communi-
ties'—is powerful not least because of its wide applicability. In our
case, one may view the 'pilgrimage' by Sindhis to Bombay as a rite
which establishes periodically the individual Sindhi as a member of
a corporate group; moreover, because the average Sindhi in Bombay
would (rather like the Berber in Anderson's example) meet Sindhis
coming from all over the world, it is a cosmopolitan corporacy that
is imagined. To carry further the imagery of the pilgrimage and
apply it to what has just been said about wealthy Sindhi families
from all over the world patronising schools, hospitals, and charities
in Bombay, I would argue that Bombay has come to signify a sort
of community shrine for Sindhis, the embellishment of which brings
prestige to the patron and giver; again, since the shrine is visited
by pilgrims from manifold localities, this prestige is correspondingly
cosmopolitan.

This point becomes important when we consider very different
but analogous situations among Indian commercial groups. Rudner
(1994), for instance, has shown how the institutions of caste shrines
and temples, in themselves bound to ancestral locations, serve to
organise the Nattukottai Chettiars as a mobile and translocal com-
mercial caste. In the case of Sindhis, the loss of the homeland all
but precludes this type of organisation centred around a locality of
ancestral ritual significance; however the hospitals, schools, and *mandirs*
that Sindhis patronise in India and especially in Bombay, may be

seen as sites of enactment of secular ritual, which itself serves to recreate a community that is otherwise dispersed and fragmented. Bombay may be a place to go to rather than a diasporic homeland in Safran's (1991) sense, but it is a very important site of enactment nonetheless.

The pitfall of typicality

My point about the significance of Bombay is that it is necessary to distinguish the city as a 'cultural heart' rather than a diasporic centre or a 'homeland'. Even so, this should not lead us into thinking that Bombay is a centre of 'typical Sindhi culture'. This was brought home to me by one trader who is also very interested in Sindhi culture and in fact publishes a magazine: 'I think the major problem with your study is that you are limiting yourself mainly to Bombay (I was not doing so). Sindhis, you see, take on local customs wherever they go, and in this sense Bombay is not typical of Sindhi culture.' What he meant was that Bombay is not a cultural melting-pot; rather, its role is primarily connective in that it serves as a site where very different lifestyles deriving from places with highly divergent histories and socio-economic realities periodically come into contact with each other, the common ground being Sindhayat.

   The city then is to be seen as the prime node of world-wide Sindhi interconnectivity, if by no means the only one. Indeed family visits are very common among Sindhis, anywhere. Rituals and rites of passage often create an atmosphere for visiting—weddings are the most important but *janeos*, naming ceremonies for infants, and *markas* (funerary ceremonies) are often occasions for family visits. When a child is born, Sindhis typically consult a Brahmin who selects an auspicious initial based on the horoscope. Brahmins in Bombay often get phone calls from all over the world for this type of consultation. Relatives from both sides of the family are invited for the naming ceremony and among wealthier Sindhis the occasion usually entails a lavish party at a hotel. *Janeos* are sometimes held during the 'wedding week', but sometimes also as separate events at some point during boys' teenage; in Malta for instance, *janeo* is sometimes given to groups of boys, in order to facilitate visiting from other countries and to make the occasion a bigger one. *Markas* too tend to be conspicuous events attended by friends, family, and erstwhile business partners of the deceased. One Brahmin complained to me that *markas*

have become occasions 'for women to show off their saris and jewel-
lery'. Again, people tend to travel to attend *markas* and I have heard
of events at which up to 500 people were present from around the
world.

Clearly, these family visits often double as business trips. In Bombay
I was once introduced to a man who took an interest in the fact
that I am originally from Malta. He asked me if there were Sindhi
importers in Malta who did business in India, and invited me to
visit his shoe factory and possibly strike a deal. It was not easy to
convince him that I was not Sindhi, and that I was more interested
in importing notes than shoes.

During family and business visits, sites which are anything but
central and certainly not primordial homelands, periodically and sit-
uationally become 'cultural hearts' in that they serve as nodes within
the translocal network which is the Sindhi diaspora. These manifold
centres, of which Bombay is the most important and the least shift-
ing, are the lifeblood of the Sindhi diasporic imaginary.

At this point one can hardly help comparing Sindhis with, for
instance, Parsis.[23] Like Sindhis, Parsis have an idea of an original
homeland (in present-day Iran) from which they were displaced in
the eighth century but with which is associated no 'myth of return'.
Rather, Bombay is seen by Parsis to be the post-dispersal centre of
religion and culture—epitomised by the famous 'Towers of Silence',
the large open wells (*dakhmas*) in which the bodies of the dead are
exposed to the elements and disposed of by vultures (the practice
known as *dokhmenashini*).[24] It is towards the Cama Arusthana Institute
in Bombay that Parsis around the world look when they wish to
train as *Dastoors* (priests) or to learn *Avestan* (ancient Persian), the lan-
guage of most Parsi prayers and scripts. Parsis living in Paris, for
instance, have been known to take their children to Bombay to per-
form their *navjyot* ceremony; and childhood holidays spent in Bombay
by the Paris born and based Parsi painter/sculptor Jehangir Bhiwnagary
'enabled him to discover his roots'.[25] For Parsis then, Bombay has
an operative significance as the centre of 'cultural regeneration'—a
quality which the original centre of dispersion, indeed the centre

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[23] I emphasise the distinction between Parsis and Iranian Zoroastrians. For a dis-
cussion of this distinction, see Hinnells 1994.
[24] Manu Joseph, 'Dead Men's Rites', *Outlook* XLI, 17, 2001, 62–3.
[25] Ranvir Nayar, 'How to be a Parsi in Paris', *Outlook* XLII, 4, 2002, 30–2.

which defines the Parsi diaspora as such, lacks. Not least because, like Sindhis, the 'real' old country is Persia, a country with which they cannot currently establish relations (Hinnells 1994). A comparative perspective is important here because it would not do to convey the impression that the structures described for Sindhis in this article exist in some sort of exclusive ethnographic enclave. 'Like the sand, we are blown everywhere' is not another Sindhi version of 'We are everywhere', but a saying commonly encountered among Senegalese Murid traders in diaspora (Diouf 2000).

Sindhis, then, retain a strong sense of cosmopolitan common identity which is not based primarily on nostalgia for their region of origin; rather, the main characteristic of this group is that dispersal is not simply an alternative possibility of life and/or employment—it is the single most determinant element of their collective identity. The whole point about the significance of Bombay is that even as Sindhis relish going there to reassert their social and cultural identity, they do so not as people in mourning for the loss of their native land and in perpetual search for a substitute, but rather as a group which has interiorised the various implications of its translocal identity. What they see in Bombay is not a pale substitute of their place of origin but a place where they have the opportunity regularly to display their translocal identity as a style of life, qualities which the primordial homeland has all but lost.

   These are the aspects of Sindhi life that foster the feature of cosmopolitanism. The circulation of women, the importance of Bombay as a central place of pilgrimage and a 'cultural heart', and the practice of visiting relatives, are all tangible forms of interaction which foster this feature which, as we shall see in the next four chapters, is such an important part of understanding Sindhi business practice. Indeed, it is onto this cosmopolitan fabric that Sindhi business practices are projected.

SINDWORK, CA 1860 TO THE PRESENT

The first great dispersal of Sindhis of which the present cosmopolitan reality is partly a result originated a decade or so after the British Annexation of Sind in 1843. It was a dispersal that had to do solely with trade—its roots drew upon the legacy of mobile trade that was present among urban Hindu Sindhis well before the British Annexation, and its routes were chalked along the lines of the expanding world economy and the new opportunities it offered. This trade diaspora was known as 'Sindwork' and its practitioners 'Sindworkis': originally, they traded in handicrafts manufactured in Sind ('Sind works'). I have chosen to retain this nomenclature because it demonstrates so well the complete overlap that existed during that period between diaspora and trade. Sindworkis only moved in order to trade, and their trade depended on their readiness to move out of Sind and explore new markets.

This chapter, which presents materials collected in archives and contemporary accounts as well as via interviews with Sindhi traders, attempts to identify the origins of the Sindwork diaspora and to trace its development through 140-odd years of history. I first outline the practices of trade in nineteenth-century Sind; this is then linked to the geographical broadening of trade networks that occurred around 1860, and an hypothesis put forward as to why this happened when and where it did. The dynamics of the diaspora in terms of recruitment of personnel, structure of businesses and lines, are also discussed.

I ought to note that, within the confines of the present work, the historical framing of Sindwork is relevant only in as much as it helps in the understanding of the present-day Sindhi diaspora and the evolution of contemporary business practice among Sindhis. The chapter, therefore, hardly does justice to the complex structure of the trade network that was Sindwork. Describing and explaining this structure per se is a job for the historian and one that has been done admirably by Markovits (2000) in his recent work on the history of the merchants of Sind from 1750 to 1947. It is not my intention, and certainly beyond the potential of my materials, to replicate this

task. This chapter, however, draws on several new sources that will serve to present a complementary picture to Markovits' work;[1] in so far as our work overlaps, we have come to very similar conclusions.

Seth Naomul Hotchand of Karachi, 1804–1878

In the year 1805, a group of Sindhi merchants together with their wives and children and up to two thousand retainers left their homes in Karachi to go on pilgrimage to Hinglaz, where they stayed for two and a half months. There they 'spent large sums of money in charity and in feeding Brahmins and fakirs' and 'acquired such renown on account of their liberality that Bhats and Brahmans chanted their benevolence in songs especially composed' (Hotchand 1915: 48). The merchants were the ancestors of Seth Naomul Hotchand, who was a well-known collaborator of the British in Sind and who, more importantly for the purposes of this study, left us his memoirs together with a history of his family.[2]

By the time Naomul was born in 1804, his family owned agencies and firms 'at about 500 places', mainly in north India and around the Arabian Sea. The family, originally from the district of Dadu in Sind, had been distinguished for its business activities at least since the late seventeenth century, when Naomul's great-great-grandfather Sujanmal owned 'a large estate in zamindari . . . (and) was besides a great merchant and banker, enjoyed a good name, and great respect among the townspeople' (op. cit.: 33).[3] His son Nanukdas 'placed his *gumashtas* (commercial agents) at Shah Bandar, Tatta,

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[1] Here I refer mainly to 'Al Idrisi's geography (in Ahmad 1960), to contemporary accounts by B.N. Advani (1975 [1919]), Baillie (1899), Hart (1840), McMurdo (1834a, b), and Ross (1883), and to Hughes' gazetteer (1874). A number of unpublished dissertations have been found to contain relevant material, and research in the Maltese archives has yielded interesting results. Most important of all were my interview materials.

[2] Seth Naomul is sometimes remembered as 'the traitor of Sind' owing to his supportive role in the British overthrow of the Talpur Mirs in 1843, as a recognition of which he was honoured at a special durbar presided over by the Governor of Bombay and held in Karachi in 1867 (Khuhro 1982). Naomul is often mentioned favourably in contemporary British accounts—see for instance the 'Memorandum of the Chiefs and Men of Importance residing in the Karachi Collectorate', *Reports & c. on the Administration of Scinde, Accounts and Papers, 1854* (henceforth *Reports & c.*).

[3] It is unlikely that Hindus ever owned large landholdings in Sind; this is discussed later in the main text.

Sonmiani, Beyla, Shikarpur, and Chandka' (op. cit., my parenthesis; see Map 4.1). Due to a family quarrel, Nanukdas' son Bhojoomal left his father's home and business and settled in Kharakbunder (a small coastal settlement close to present-day Karachi). He expanded on his father's model and established *gumashtas* at Sonmiani, Gwadur, Beyla, and Muscat; in turn, his *gumashta* at Muscat extended business and set up branches at Bushire, Shiraz, and Bahrein. Through the sea-ports of Shahbunder and Lahoribunder, business was conducted with Surat, Porebunder, and Malabar. In 1749, Bhojoomal's sons (by now running the business jointly with their uncle Kewalram after their father's death) placed a *gumashta* in Bombay, and through him traded with Bengal and China. Their agent at Muscat had trade links with Persia, Bassorah, Bahrein, and they had agencies established at Kabul, Kandahar, Herat, Khelat, and Kashmir. We are told that (op. cit.: 48):

> The members of this family acted in perfect concord, which secured them great honour and influence, and their whole conduct of affairs partook of the appearance of a petty government. They possessed a common storehouse for provisions of all kinds, tents of sorts, and furniture of variety . . . The annual private expenditure of the household at Karachi amounted to Rs 40,000 inclusive of what was paid to the *gumashtas*.

Seth Naomul's assertions about the extent of the glory and wealth of his ancestors are perhaps not to be taken literally; qualitatively, however, they offer a unique insight into the aspirations (if not the actual achievements) of an established trading family in eighteenth- and nineteenth-century Sind.[4] They show that the model of expanding the family business by placing agents and opening branch firms or agencies at strategic trading points that in turn often acted as depots—the model, that is, that was to provide the backbone of the Sindwork diaspora several decades later—was extant among Hindu Sindhi traders by at least the early eighteenth century; as was the practice of father and sons controlling common assets and running a business together, and that of extending patronage to religious and social concerns.

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[4] Such written evidence is rare. As Chaudhuri says of Indian Ocean traders of the period, '(t)he historian must conclude that these men preferred to remain faceless; neither their family history, nor even the history of the community, was for sale' (1985: 100).
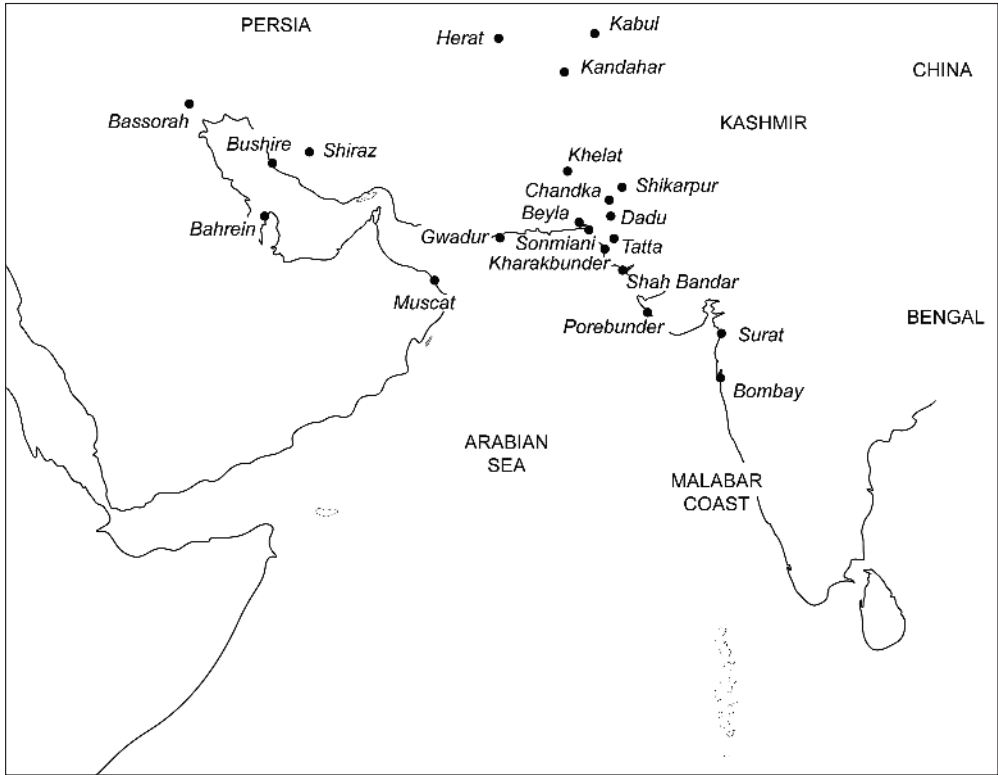
Map 4.1 Showing the extent of Seth Naomul's forefathers' trading connections, ca. 1700. All place names are given as in the original account.

Indigenous trade in Sind before the British Annexation

In their overview of a number of studies on Indian mobility, Brown & Foot (1994) hold that, whatever the reasons behind migration, many migrant Indians come from regions and groups with a tradition of movement that often stretches back centuries. Sindhis are no exception. In order to locate the Sindwork diaspora within some sort of historical framework, it is necessary first to look at the situation— of which Seth Naomul's memoirs are but one indication—of Hindu merchants in Sind before the British Annexation. Sind had for several centuries been an important node in the Indian Ocean trade networks. In a far-between and disconnected fashion, a small number of sources spanning a period of several hundred years attest to this.

The Islamic geographer 'Al Idrisi (1100–1166) has left us a detailed account of Sind and its many trading cities (Ahmad 1960: 40–5). He describes the town of Daybul, 'the commercial activities of . . . (which) people are of a varied nature and they deal in divers commodities' (op. cit.: 41, my parenthesis); the port functioned as an entrepôt, with Omani as well as Chinese and Indian traders bringing Chinese cloth, Indian aromatics and perfumes, and other goods, and the local merchants buying wholesale and later reselling, often to merchants in overseas countries. Al-Mansurah, 45 miles north of present-day Hyderabad, is described as 'a big town with a large population and wealthy merchants' (op. cit.: 43); and Al-Ror and Sharusan (situated in present-day Rohri and Sehwan respectively) were both large towns with thriving populations of merchants and busy markets, much frequented by visitors.

Another source is Shah Abdul Latif's poetry, written between 1690 and 1751. In his epic 'Sur Samundi', Latif describes the merchants of Sind and their overseas voyages. They usually set off after the monsoon with the onset of favourable winds—their boats oiled, they celebrated Diwali at home in Sind and left immediately afterwards, often for several months at a time. They went to Porbunder and Aden, to Sri Lanka in search of trade in precious materials, and sometimes further afield to the Far East. Interestingly, Latif provides us with graphic descriptions of the domestic aspects of this trade, including the lamentations of women left behind in Sind. The voyages were fraught with hazards: pirates, heavy seas, and goods spoiled through contact with the elements (Jhangiani 1987: 131–53).

There are other indications of the extent of indigenous trade in Sind before the nineteenth century: the Dutch East India Company (VOC)'s records from the seventeenth and eighteenth centuries, for instance, abound in references to local Hindu traders and their activities that often involved brokerage for the European trading companies. In 1757 the Dutch merchant Brahe met a group of merchants from 'Karaatje' (Karachi) whom he had engaged via a local broker named 'Annendramme' (= Anand Ram); the merchants inspected Brahe's spices and sugar and offered to buy them on condition that two to three months' credit would be extended, saying that they could get the same goods at better prices from the English. According to the account, these Sindhi Hindu merchants 'appeared to be very parsimonious, suspicious and wary people' (in Floor 1993–4). However, notwithstanding the telling nature of these contemporary sources, it is neither possible nor desirable within the context of the present work to attempt to trace the Sindwork diaspora to the long-term history of trade in Sind—the point, rather, is merely to indicate that the region has a long tradition of trade and merchant mobility. For it is this tradition that the group which concerns us—Sindhi Hindu traders of the late nineteenth century—is rooted in.

The process of conversion to Islam in Sind had been going on for over a thousand years, and by the last years of Talpur rule in the mid-nineteenth century Hindus made up roughly a fifth of the total population. Because of a particular division of labour, however, the significance of the group was out of proportion to its size. C.A. Bayly (1989: 229–35) has identified Sind under the Talpurs as being a 'para-colonial' state. By 1790, the Mirs had built a viable political system and fostered a stable landlord community with less complex property rights, as did their contemporaries among European colonial governors; the country also started to experience a revival of trade.

Occupationally, the population of Sind under the Talpurs can be divided into three categories. The first was that of the landed elites: the Mirs themselves, who held large tracts of agricultural land as well as wooded areas set aside specially for hunting, the *waderos* or great landowners drawn from an hereditary Muslim aristocracy, and the many thousands of smallholders. Holdings in Sind were large by Indian standards: in order to qualify as a *wadero*, one had to own at least 500 acres, and many *waderos* had holdings of 10 to 20,000 acres. The power wielded by the *waderos* in their rural estates was

often very great and depended upon their individual prestige and their ability to enrol the allegiance of, first, their own *haris* (agricultural workers) and second, the owners of the many smallholdings neighbouring their estates (Cheesman 1981a, b). All available evidence shows that the *waderos* were all Muslim; it is, however, possible that some Hindu moneylenders owned smaller landholdings through the forfeiture of mortgages. Some contemporary accounts mention explicitly that some Hindus were zamindars (see for instance the 'Replies to Revenue queries by the Collectors of Hyderabad, Shikarpoor, and Kurrachee, 28 September 1843' in *Reports & c.*), and it would seem that landowning by Hindus increased greatly during British rule—on the 30 June 1941, G.M. Sayed commented in the Sind General Assembly that '(d)uring the last 40 years the Hindu has snatched away 40 per cent of land from the Mussalman . . .' (in Lari 1994: 188). The high prestige enjoyed by landowners in Sind also means that Hindu traders were keen to attribute land ownership to their ancestors. This tendency still exists today and indeed many of the traders I interviewed told me that their families owned land in zamindari back in Sind.

The second occupational category in Sind was that of the agricultural workers, craftsmen, labourers, and the army—the overwhelming majority of who were Muslim. The third was that of the shopkeepers, merchants, traders, and moneylenders—the *banias* or commercial groups, that is. This category was made up almost exclusively of Hindus.

The first type of business that Hindus were involved in was that of rural moneylending. As in other parts of India, a landowner/cultivator-*bania* order seems to have obtained in rural Sind. The system involved the *waderos* and small zamindars, the cultivators, and the moneylenders. Many of the *waderos* were dependent upon credit advanced by *banias* in order to maintain their grand lifestyle and therefore assert their wealth and prestige. Small zamindars and cultivators operated on a system of credit the periodicity and interestrates of which ensconced them into long-term economic relations with the moneylenders. Cheesman (1982) has argued that the primary motive of the latter was not the seizure of land through forfeiture of mortgages—although this *did* happen sometimes and was the way by which many Hindus obtained land during the latter half of the nineteenth century—but the securing of a constant supply of rural produce that allowed them to combine moneylending with

trade. Whatever the intentions involved, there is ample evidence showing that throughout Sind the practice of agriculture (by Muslims) was inseparable from that of moneylending (by Hindus). Indeed, one may go so far as to describe two tiers of 'farming': the one made up of agriculturists, and the second of *banias* 'farming' their debtors into long-term credit-relations which produced a steady income.

As mentioned earlier moneylending was often combined with trade. The main centres of trade in pre-Annexation Sind were the port of Karachi in the south (which had replaced Tatta as the main commercial centre in the later decades of the eighteenth century) and the town of Shikarpur in the north. To deal first with the former, it is clear that Karachi only began to take shape as a shipping port around the mid-eighteenth century. Seth Naomul recounts how, in 1729, a group of Hindu *banias* led by his ancestors were the first to settle there in any appreciable numbers, mainly as a result of the silting-up of Kharakbunder (Hotchand 1915: 37). Pottinger (1816: 343–4), writing around the year 1813, noted that the population of Karachi had increased by more than half in less than five years. By 1843, Postans (1843: 65) was able to call Karachi the 'principal port of Sind'. The merchants of Karachi often doubled as moneylenders, and their mercantile transactions extended to, among other places, Bombay, Muscat, Surat, Kutch, Malabar, and Basra. Imports into Sind were apparently diverse and included metals such as iron, tin, steel, lead, and copper, foodstuffs including tea, sugar, spices, coconuts, and areca nuts, textiles such as chintz, muslin, gold cloth, and broad cloth, and miscellaneous items like glass and china-ware. Most of these were imported from or via India. From the West, i.e. Persia, the Khorassan, and Arabia, luxuries such as fine weapons, carpets, dates, coffee, conserve, and rose water were imported. Exports were of two kinds: home produce—saltpetre, salt, rice, cotton, ghee, oil, shark fins, calico, and felts; and goods that had been imported from the north—asafoetida, saffron, horses, leather, musk, alum, Kashmir shawls, dried fruit, and precious stones. It is clear from contemporary sources and from the range of goods they dealt in that the merchants of Karachi, some of whom owned vessels, were generally well-to-do, influential, and mobile.

Mirroring the brisk activity of Karachi was the northern town of Shikarpur that stood out more for its banking practices than for the extent of its trade. Most contemporary commentators provide descriptions of the town, its bazaar, and its bankers, sometimes known as

Multanis. McMurdo (1834b: 239), for instance, mentions that 'they are principally bankers, and possess a good deal of influence both with government and with the people. These Multanis carry on a trade with Kabul, Kandahar, Kuelat, Multan, and Bahamalpur . . .'. It is indeed probable that many of these merchants *were* in fact originally from the Multan area and had settled in Sind, mainly in Shikarpur. Indeed, according to Markovits (2000: 63), Shikarpur in the second half of the eighteenth century and onwards was a kind of '*bania* melting pot', where merchants of different origins took up residence and over time developed a specific, i.e. a Shikarpuri, identity. This rise to prominence of Shikarpur as a hub of *bania* activity had to do with the town's transformation into the financial capital of the Durrani Empire—Kandahar, the first Durrani capital, was linked with Shikarpur through the Bolan Pass and this route was well-trod by camel caravans moving between north India and central Asia. By the 1830s, Shikarpur was established as the centre of an extended merchant network encompassing most of central Asia, and Shikarpuri bills of exchange (*hundis*) were known and recognised throughout the area. The main role of the Shikarpuri bankers was that of middlemen between the merchants of Bukhara and those of north India; silk moved in the direction of India, and indigo constituted the bulk of the return trade. Although there are indications that following the collapse of Durrani hegemony in 1809 the business of the Shikarpuris suffered somewhat,[5] around the time of Annexation Shikarpur was an affluent and important centre of finance in the central Asian trade, and it had by this time also extended its activities to the foreign trade with India via Karachi (op. cit.: 57–69).

Of course, Hindu Sindhi trading groups were also involved in home trade. Both camel caravans and riverine transport on the Indus

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[5] In 1836, for instance, a 'large body of well-dressed and respectable-looking Hindoos from Shikarpore' complained (with much over-statement, it would seem) to the British Political Agent for the Affairs of Sind that 'the once-flourishing trade between Sinde (Upper) and Khorassan was utterly ruined; that immense quantities of merchandize formerly passed through Shikarpore, which was just now almost deserted from the dread of the Sikhs . . . that the promises and assurances of Runjeet Sing, the Ameers of Sinde, the chiefs of Cabool, Candahar, and Peshawar, and the Prince (Wallee) of Herat, were all of a piece, and equally false and faithless; that no trader could venture to depend on them; that they always had an excuse ready for exactions . . .' (Letter from the Political Agent for the Affairs of Sinde to the Secretary to the Government of India. *Correspondence Relative to Sinde, 1836–1843*, henceforth *Correspondence & c.*).

were used to transport goods within Sind. A set of litigations over
customs dating from 1841–2 provides us with a number of exam-
ples of the type of goods transported: wheat purchased in the Sudder
Bazaar at Sukkur to be taken by boat and sold at Larkana, or a
boat-load of ghee transported from Abadpur to Sukkur.[6] This trade
in agricultural produce, itself often procured via the exchanges involved
in rural moneylending, probably accounted for much of the business
of Hindu *banias* in rural parts of Sind, who seem to have been far
removed in both their level of wealth and the extent of their con-
nections from the urban merchants of Karachi and the bankers of
Shikarpur. This is not to say that rural *banias* were poor—they were
probably generally affluent compared to the cultivators and small-
holders[7]—but, in contrast with the great merchants (*seths*) and money-
lenders (*shroffs*) of Karachi and Shikarpur, theirs was predominantly
a local-level, 'village *bania*' trade. This distinction is still made by
Sindhis today when they describe their ancestors' business. Sindworkis
with international connections are particularly keen to point out that
Sindhi businessmen dealing in limited, local-level lines are the descen-
dants of '*banias*'—here the word has a disparaging ring, and means
a small rural trader or shopkeeper. (Of course, it is the distinction
itself rather than the truth of its application to individual families
that is of value—as has been mentioned, many people who were
local-level *banias* in Sind joined Sindworki firms after Partition and
eventually set up their own businesses.)

   What is interesting is the fact that, although a minority in a Muslim
majority-context, Hindus came to predominate as a commercial class.
Contemporary sources are rather ambiguous on this matter. Charac-
teristically, British officers and observers were full of contempt for
what they saw as the rapaciousness of Sindhi Hindu *banias*.[8] Richard

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[6] Letter from Tarachand, a merchant in the Sudder Bazaar at Sukkur, to the
Assistant Police Agent at Sukkur (1841?); Petition from Kotamul to Lieutenant Brown
(July 30, 1842) (Both in *Correspondence & c.*).

[7] In a robbery at the village of Goolam-la in the district of Sakra, that took
place on 2 March 1849, for instance, most of the items stolen were gold and sil-
ver jewellery belonging to Hindus (*Reports, & c.* pp. 489–90).

[8] Consider for example Risley's description of *banias* in *The People of India* (1908:
127), where amongst other undesirable attributes he lists a 'heart no bigger than a
coriander seed', 'less to be trusted than a tiger', and 'as a neighbour bad as a boil
in the armpit'; he also recommends that 'if a baniya is drowning you should not
give him a hand: he is sure to have some base motive for drifting downstream.'
See also Laidlaw (1995) for examples of anti-*bania* sentiment from the regions of
Rajasthan and Gujarat.

Burton's (1877: 251) remarks are symptomatic (if somewhat amplified, given his Muslim sympathies—see Ondaatje 1996) of this attitude:[9]

> The typical man is a small, lean, miserable-looking wretch, upon whose wrinkled brow and drawn features, piercing black eye, hook-nose, thin lips, stubbly chin and half-shaven cheeks of crumpled parchment, Avarice has so impressed her signet that every one who sees may read. His dress is a tight little turban, once, but not lately, white, and a waistcloth in a similar predicament; his left shoulder bears the thread of the twice-born, and a coat of white paint, the caste-mark, decorates his forehead; behind his ear sticks a long reed pen, and his hand swings a huge rosary—token of piety, forsooth! That man is every inch a Hindu trader.

On the other hand, several contemporary British sources give endless lists of the cruelties that Hindus were supposed to have been subjected to under the Mirs: forced circumcision, heavy taxation, beatings, and all sorts of humiliations. The available evidence does not support these claims—especially when one considers the *amils*, who held high positions as scribes (*munshis*) and revenue-collectors. It is probable that the British condemnation of the Mirs' policy towards Hindus was none-too-subtle propaganda tailored to justify the fact that these native rulers had been overthrown in two bloody and unprovoked battles—the fact that the British felt the weight of the dubious morality of a military action comes across in the incident concerning General Charles Napier, the conqueror of Sind, who is famous for having sent a telegram announcing his victory with the pun 'Peccavi' ('I have sinned = Sind'). Earlier accounts of Sind tend to be less damning of the Mirs, and some even describe the relations between Hindus and the Muslim rulers as being harmonious: McMurdo (1834b: 251),[10] for instance, writes that 'Hindus possess the confidence of the rulers, equally, and perhaps in a greater degree than do the followers of Muhammad; and they compose the most valuable and trustworthy part of their establishment, as officers and servants.' Also, the propaganda that came later was not with-

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[9] It is interesting to note that this disparaging attitude towards *banias* has to some extent been assimilated by Indians themselves and survives even today. For a typical example see Choksey 1983: 112.

[10] McMurdo's tracts, published posthumously in the *Journal of the Royal Asiatic Society* in 1834, were in fact written around 1812–1814. For a biographical chronology, see Bird (1834).

out its critics: thus Eastwick, writing in 1849, asked how this argument for oppression could be sustained, given that the British had encountered wealthy urban Hindu merchants in Sind even before Annexation. To my mind it is clear that Annexation, albeit justified on the basis of the Mirs' alleged tyranny, was in fact simply a step in the British Imperial march towards the consolidation of free trade.

An hypothesis for the origin of Sindwork

Sindwork was essentially an innovative phenomenon. Traders, mainly from the town of Hyderabad, discovered that there was a foreign market for the native handicrafts of Sind, and decided to explore it. While recognising the central role of individual and contingent decisions and actions driving this innovation, it makes sense to locate it within a particular set of historical circumstances. I propose that the origin of Sindwork is best understood by keeping two factors in mind: first, the local changes that the overthrow of the Mirs and Annexation brought about and second, the wider mid-nineteenth-century reality of improved communications and growing global markets.

One clue to the birth of Sindwork lies in the fact that it took place in Hyderabad and that Hyderabad was not, before Annexation, a major centre of trade in Sind; it had a thriving bazaar, to be sure, and a sizeable class of merchants, but it does not seem to have been a centre of long-distance networks of trade as were Karachi and Shikarpur. Hyderabad was, however, the capital and seat of the Mirs, and therein lies part of the answer.

Travellers' accounts of Sind from the first half of the nineteenth century invariably remark on the splendour of the court of the Talpur Mirs. Even allowing for a certain degree of exaggeration owing to the enchantment of British travellers encountering a family of 'Oriental princes', it is clear that the Mirs spent much of their money not on the building of palaces or the strengthening of the army, but on the purchase of objects of beauty and rich craftsmanship. James Burnes, who visited the Court in 1819, was in awe at the Mirs' wealth: their richly-embroidered textiles, jewels, and the enamelled firearms they used on their hunting trips (Burnes 1831). An indication of the Mirs' appetite for fine craftsmanship are the contents of some of the booty taken by the British in 1843. These included items such as a bridle set in mother-of-pearl, gold, and precious stones, a pair of slippers

with 166 pearls and emeralds sewn into the fabric, 167 gold matchlocks, gold and jewelled bedposts, and hundreds of other such objects of treasure.[11]

Sind itself was well-known for a range of artisanal products. The area had a long tradition of textile-production, often of very high quality.[12] Richly-embroidered cloths (*lungis*) were a staple of gift-exchange, especially among the higher classes of society. Pottinger, writing in 1816, mentions that the principal manufactures of Hyderabad were arms such as matchlocks, spears, and swords, and embroidered cloths. He was impressed by the quality of manufacture and maintained that the production of firearms alone afforded occupation to one-fifth of the population of the suburbs (1816: 370–1). The question of the artisanal production of Sind will be taken up later when discussing Sindwork proper; for the moment, it is important to note that the fondnesses of the court of the Talpur Mirs fostered the production of artisanware, and that this was centred on Hyderabad.

Given this local demand for luxuries and craftsmanship, it comes as no surprise that Annexation and the overthrow of the Mirs presented the Hindu merchants of Hyderabad with a problem: a market that had ceased to exist, overnight. The appetites of the Court had driven a system of import as well as local production of luxury goods; Hindus were involved in the supply rather than the actual production of these goods, but this constituted good business.[13] A contemporary traveller, for instance, notes that items of English and European manufacture such as English cloth and European damask silk were regularly worn by the Mirs (Burnes 1831: 92)—presumably these would have been obtained through exchange chains that no doubt involved at some point local merchants. The removal of the Mirs and their retainers, therefore, was potentially a disaster for these middlemen. There is contemporary evidence attesting to this: replying to an 1843 official query regarding the effects of Annexation on local traders, the Magistrates of Karachi, Shikarpur, and Hyderabad

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[11] *Catalogue of Scinde Prize Booty for sale in Bombay on the 1st of March, 1846.*

[12] For a survey of textile-production in Sind, see Askari & Crill (1997). This volume was published in conjunction with an exhibition of textiles from Pakistan at the Victoria and Albert Museum in London; high-quality textiles from nineteenth-century Sind were well-represented at the exhibition.

[13] Interestingly, the life of leisure of the Mirs as perceived by the Hindu traders themselves has survived in an idiom not uncommonly used by Sindhis today: to behave 'like a Talpur' is to be lazy and indolent.

all point out that the removal of the Mirs by the British had affected
certain sections of traders badly:

> The amil class, embroiderers, goldsmiths, dealers in silk and velvets,
> the tradesmen of the court, are all much worse off . . . Traders have
> probably found the demand for articles of Eastern luxury, in which
> they traded, much lessened by the removal of the princes and their
> families . . . The higher classes of Mahomedan and of Hindoo mer-
> chants, together with the manufacturers of loongees, embroidered cloths,
> gold and silver ornaments, swords, and all who in any way depended
> upon the Ameers and their courtiers, have lost by the change of
> Government . . . Also all importers, vendors and manufacturers of
> swords, guns, daggers, cloths, stuffs, articles of jewellery, gold and sil-
> ver ornaments, & c.; all of whom must have enjoyed a considerable
> amount of patronage from the Meers and their court, from the con-
> stant demand for arms of all sorts, khilats, presents, ornaments for
> their women, and stage equipage of every description.[14]

Given these facts, it is not unreasonable to suggest that the change
brought about by Annexation encouraged the Hindu traders of Hyde-
rabad to look for alternative markets for the goods traditionally lapped
up by the Court of the Mirs.

   They certainly had reason to think that items of Sindwork would
prove popular outside of Sind, since for some time British individ-
uals had been fond of commissioning the manufacture of local arti-
sanal wares for their own private consumption.[15] I am certainly not
suggesting inevitability—there were other places where high-con-
sumption local political elites were replaced and where local mer-
chants reacted differently. (It is interesting in this respect to note
that a contemporary British observer had logically but wrongly antic-
ipated that they would 'turn their attention to the openings for cap-
ital afforded by importing and exporting to the north, British goods')[16]
What I *am* outlining is a historical heuristic to the effect that given
a particular set of circumstances, some traders must have taken the
decision to try to sell the goods outside of Sind. There is no doubt
that this is innovative Schumpeterian entrepreneurship at its best
but, considering the legacy of mobile trade that has already been

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[14] 'Replies to Revenue Queries by the Collectors of Hyderabad, Shikarpoor, and
Kurrachee.' 28 September 1843. In *Reports & c.*
[15] This is mentioned in the 'Replies to Trade and Manufacture Queries by the
Collectors of Hyderabad, Shikarpoor, and Kurrachee', 28 September 1843. In *Reports
& c.*

discussed, it does not seem at all disjunctive. Neither does it seem illogical, considering the *ratio essendi*-type causal factors associated with the overthrow of the Mirs.

But there are other, wider considerations that as such belong to the realm of *ratio cognoscendi* causality. The world in the second half of the nineteenth century was one of rapidly-growing opportunities and a British-dominated, expanding world economy. This happened on two levels: one, the growing ease of communication and transport in north-west India and Sind itself, and two, the global reality of a growing exchange of goods and people often across vast distances.

British rule expanded the limits of communications and transport in Sind. In 1856, for instance, work started on the Karachi harbour improvement that included dredging and the building of a breakwater (the latter started in 1870). Similarly, after three years of work, the Karachi to Kotri section of the Sind railway was opened in 1861. Around the same time, the Oriental Inland Steam Company was empowered to set up the 'Indus Steam Flotilla' with the aim of establishing steamboat connections on the Indus; this apparently met with little success but it gave way to the Indus Valley Railways that eventually linked up with major lines in India to connect Karachi to Delhi—this circuit was completed in 1889 with the opening of a bridge across the Indus at Sukkur. In 1864, the Indo-European Telegraph Department laid a 1300 mile-long submarine cable between Karachi and Fao (in what was then Turkish Arabia), joining the Turkish line of telegraph and therefore linking up Sind (Karachi) with Europe (Baillie 1899, Choksey 1983, Hughes 1874).[17] The efficiency of the telegraph as a means of communication was quickly realised in the subcontinent.

On the wider front the Suez Canal, opened in 1871, proved a major impetus behind the increasing level of transport and communication. Figure 4.1 shows the rapid increase in the merchandise and shipping from and to Sind (Karachi) via the Suez Canal. In 1891−2 for instance, Sind participated in some sort of foreign trade

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[16] This comment was made by the Magistrate of Shikarpur as part of his observation that the removal of the Talpurs by the British had, overnight, destroyed a local market for luxuries. 'Report on Civil Justice', *Reports & c*.

[17] During 1871−2, the average rate of transmission from Karachi to Britain was four hours and 51 minutes by the Russian route, and one day, six hours and 35 minutes by the Turkish route (Baillie 1899).

with 37 countries as compared to 18 in 1871–2.[18] The argument
here is not merely that Sind was linked up with the (British-domi-
nated) world of enterprise and trade, but that this world was *itself*
expanding rapidly due to the British 'policy of adventure' and cul-
tivation of free trade. Besides, the case of Sind is typical in that the
second half of the nineteenth century witnessed the beginning of
large-scale communication (and other) technologies with the diffusion
of the telegraph and the invention of the telephone. The electric
telegraph in particular had been widely in existence since 1837 but
grew into a communication network, connecting the world on a large
scale, as soon as it could rely on the diffusion of electricity (Castells
1996: 34–9). The period, that has been described as the 'second
Industrial Revolution' (see for instance Singer et al. 1958), was one
of confluence of different technological developments that created
new ways of producing, travelling, and communicating.

This point is essential in order to understand the origins of Sindwork.
Although the move out of Sind by Hyderabadi traders was a reac-
tion to local circumstances, it was feasible only because of the global
realities of the latter half of the nineteenth century. It is not enough,
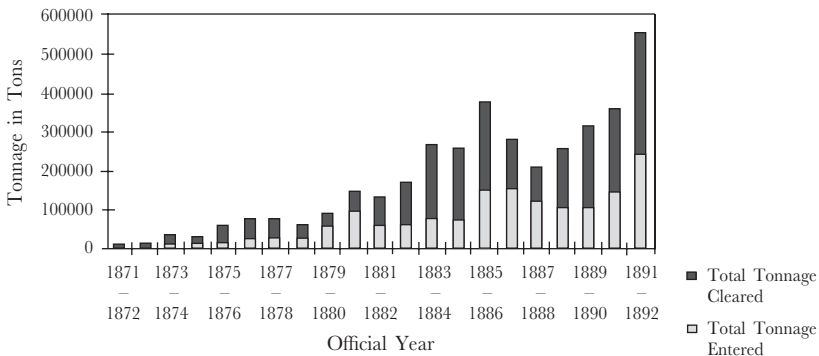therefore, to locate the diaspora at the point of departure: it only

Figure 4.1 Showing the Tonnage of Steamers which entered and cleared from
and to foreign countries at ports in the Province of Sind via the Suez Canal, in
each official Year for the period 1871 to 1891. (As adapted from the *Annual
Statements of the Trade and Navigation of the Province of Sind*)

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[18] *Annual Statement of the Trade and Navigation of the Province of Sind, 1870–1, 1890–1.*

starts to make sense when both departure and destination are taken into consideration. The Sindworkis would never have found an attractive market in Singapore (then the Straits Settlements) had not this once-insignificant settlement changed into an entrepôt of world trade under British occupation—as one contemporary commentator put it, '(t)he result of our "policy of adventure" is one of which England may well be proud. A country of which, in 1873, there was no map whatever, has been thrown open to the enterprise of the world' (Clarke 1899: 460). Similarly, the circulation by Sindworkis of Indian textiles was in part made possible by the marked increase in the output of the Bombay mills, and the production of specialised textiles for export to Zanzibar, Mauritius, Aden, German East Africa, Persia, Hong Kong, Shanghai, Arabia, and the Straits Settlements, among other places.[19] The point is not that trade and specialised production started with British Imperial expansion and hegemony, but rather that Empire fostered a certain homogeneity which itself in turn served as a boost for increased production and exchange.

One must not suppose a straightforward causal relation between these changes and the origin of Sindwork. The argument is that the incorporation of Sind into an expanding world provided the human and technological *infrastructure* that made Sindwork possible. A Hyderabadi trader wanting to explore new markets had a wider choice of destinations from Karachi harbour; an agent of a Sindwork firm could relay a telegraph to the head-office in Hyderabad in a few hours;[20] a Sindworki plying his trade of 'Oriental curios' in the Mediterranean encountered a larger volume of travellers and tourists than his ancestors would have; and so forth.

The growth and development of Sindwork

The first Sindwork firms were established in Hyderabad around 1860. After this date, one comes across Hyderabadi traders setting up business in several places around the world. They arrived in Japan a few years after the 1868 Meiji Restoration (Chugani 1995: 23); in Malta, a Sindwork firm was doing business as early as the 1880s

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[19] See *The Gazetteer of Bombay City and Island*, Vol. II, 1909, pp. 458–9.
[20] Records in the Malta archives show that the telegraph was widely used by Sindwork firms to exchange information on employees, shipments, etc.

(see next section); in 1890 Bulchand, a *bhaiband* from Hyderabad, landed on the shores of the Gold Coast in what today is Ghana;[21] around 1880, Sindhi traders went to Ceylon (Chattopadhyaya 1979); in 1870, Sindhi firms established themselves in Gibraltar, and in Sierra Leone via Mediterranean routes in 1893 (Merani & Van Der Laan 1979: 240); and in Hong Kong, 'a small Sindhi community was active by the late 1920s . . . although some arrived earlier' (White 1994: 5).

The first thrust of the diaspora seems to have been in the direction of the Mediterranean—Markovits (2000: 117) holds that the first destination was Egypt—and then India and the Far East. It is not difficult to see why: the Mediterranean was a favourite destination with travellers and tourists from Britain and the industrial countries of northern Europe, and as such constituted a profitable market for the handicrafts of Sind. The 'overland route' from Europe through the Mediterranean and the Red Sea (rather than round the Cape of Good Hope) became popular around 1840 with the coming of steamers—P.&O. vessels, for example, began plying this route in that year. Passengers would embark at the ports of the north and sail round through Gibraltar, disembarking at Alexandria and proceeding by Nile steamer to Cairo; from Cairo they went by carriage to Suez where they embarked on another boat down the Red Sea and frequently changed onto a third one at Aden according to whether their final destination was Bombay, Calcutta, or Madras (Tindall 1982: 93, 175). The names of these places come up again and again in the papers of Sindworki firms from the mid-nineteenth century.

Later, as Sindworkis diversified into curios and silk and started to draw upon sources other than the local production of Sind, they found excellent centres of sourcing in India and the Far East, particularly Bombay (where many Sindwork firms set up depots and in some cases offices functioning in conjunction with Hyderabad) and Japan. The main line of trade of Sindwork seems to have been the export of silk and curios from the East to the West. (Here the points of the compass pertain to the *provenance* of producers/consumers rather than their *location*—in the geographical sense, an Indian-made curio sold to a British traveller in Singapore, for instance, was moving from west to east.) Firms were quick to open new branches and

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[21] Peekay Mahtani, 'Origins of the Indian Community in Ghana', *BR International*, 34 (12), 1997, 14–6.

expand their networks to places as far away as Panama and Australia, generally following the lines of international travel. Not surprisingly, their expansion often converged with the advance of the British Empire, itself *the* major actor in the large-scale international human interactions of the time. Map 4.2, compiled from the letterheads of 10 firms that had a branch in Malta around 1917, shows the locations of Sindwork activities during that period. Note that, even allowing for the serious limitation of this map (by no means all Hyderabadi firms were represented in Malta—for a more exhaustive map based on a variety of sources, see Markovits 2000: 112–3), Sindwork was a truly transnational trade diaspora. A case study will help in the understanding of this network of trade.

Localised understanding: Sindwork in Malta

The case of the small Mediterranean island of Malta as a localised example of the Sindwork diaspora is an interesting one. Malta has been a centre of Sindhi business activities for well over a hundred years, and a look at the development of Sindwork on the island will serve as an introduction to the main themes and a more general discussion. The following data are mainly the result of work in the Malta National Archives, where 88 records pertaining to 10 Sindwork firms and dating from 1887 to 1928 were examined.[22] I have combined these data with the oral history of local Sindhi business as recounted to me by several senior traders.

The earliest record to date of Sindworki activities in Malta dates from 1887; in that year, the firm Pohoomull Bros. applied to the colonial authorities for the release from customs of one case containing 'Oriental goods and some fancy weapons as knives, daggers, etc.' Since the application states the firm's intention to sell these wares in its shop, it is evident that it had been operating in Malta for some time—enough time to establish a shop, that is.[23] By the first decade of the twentieth century, at least 10 Sindwork firms had set up business in Malta. For many of these firms, Malta was one node in a trade network spanning the Far East, the Mediterranean, East and West Africa, and South America (see Map 4.3 for one
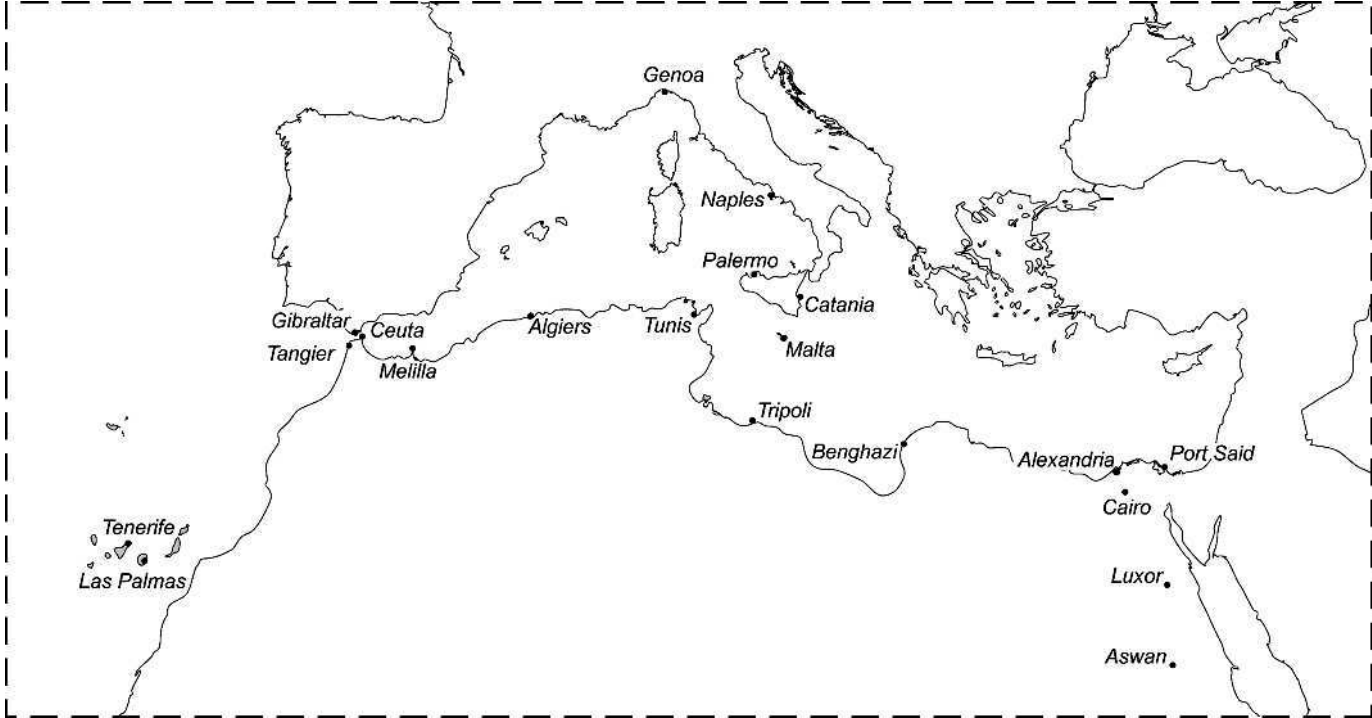
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[22] *Petitions to the Chief Secretary of Government* (CSG), 1885 to 1930.
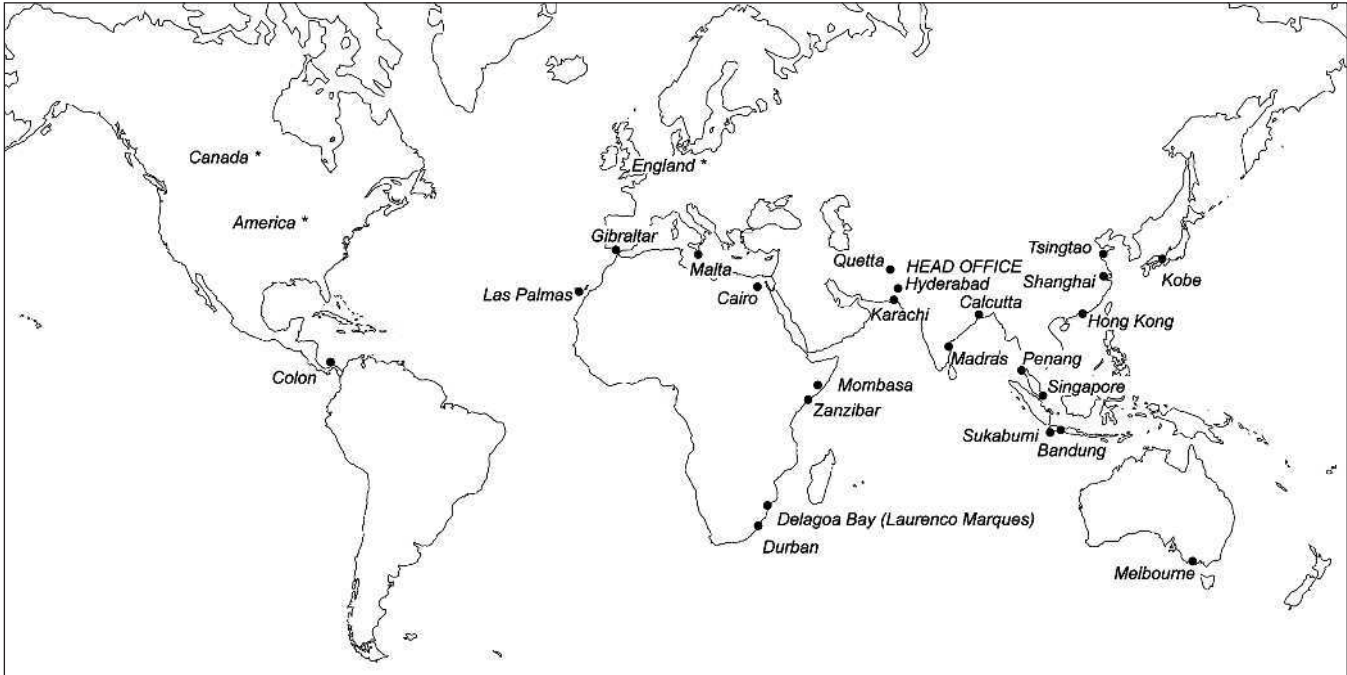[23] CSG 4949/1887.
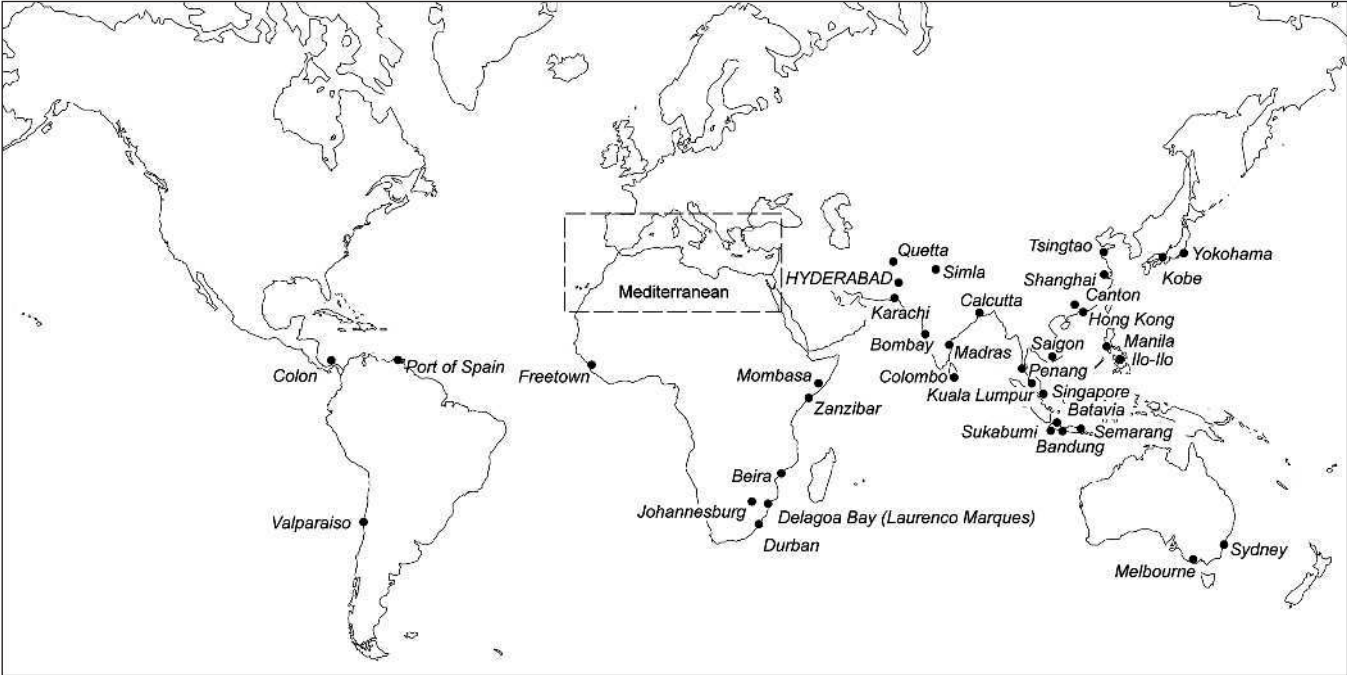
Map 4.2 Showing combined branches of 10 Sindwork firms as listed in business letterheads printed in Malta.

Inset to Map 4.2. (note coastal locations)

Map 4.3 Showing branches of the Sindwork firm N. Tarachand & Sons, as listed in business letterheads printed in Malta in 1917. Note: Localities marked (*) were probably added on to make the firm seem more widespread than it actually was.

example). Although the main trade was that of the export of silk and curio items from the Far East and India respectively to the tourist entrepôts of the Mediterranean and South America, there were significant subsidiary currents of a more localised aspect. Thus for example, there were circum-Mediterranean networks that were engaged in the re-export of goods that did not sell well in a particular place, or in the export of locally-manufactured products. In 1916, for instance, one Ramchand Kilumal applied for permission to export to Salonika (Greece) £25 worth of silver filigree, £50 worth of artificial silk goods, £50 worth of Maltese lace, £25 worth of 'fancy' embroidery, £10 worth of curios, and £50 in cash—the intention was to open a shop in Salonika, ostensibly on the grounds of slack sales in Malta.[24]

Locally, the typical establishment was an import business and a retail outlet on the main shopping thoroughfare of the island, Strada Reale (later Kingsway and today Republic Street) in the capital Valletta. As photographs from the period show, the shops were generally well laid-out and the wares arranged in an attractive way—this was a luxury market that required central locations and a quality image. Apart from the main shop and business premises, many firms ran smaller secondary shops as well as peddling lines; records show Sindhi *bhaibands* from Hyderabad brought over to Malta to work as pedlars—these operated as 'bumboatmen', itinerant waterborne retailers who plied the harbour of Valletta and sold their wares on board ships.[25]

The factor behind the presence of Sindhis in Malta was the geographical location of the island within the context of the British Empire. Most Mediterranean shipping routes included Malta on their itinerary and this meant a large presence of travellers, troops, and administrators stopping over briefly and exploring Valletta, including the main shopping area that was situated a couple of streets away from the harbour. The dependence of Sindhi firms on tourists and stop-overs was evident in the spatial location of their businesses. It represented a three-pronged effort aimed at maximising on the

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[24] CSG 1466/1916.
[25] Malta then being one of the main stop-overs in the Mediterranean, these ships with their cargoes of souvenir-hungry passengers provided excellent opportunities for the pedlars; Bonnici & Cassar (1994: 357) tell us that '. . . wares were displayed for the crew and passengers. The variety of things sold defied the imagination, considering the restricted space of the boat. There was Malta lace, soap, blades, shaving soap and sticks, postcards, perfumes, souvenirs . . .'

time the visitors spent in Malta: the main shop/s on Strada Reale, a secondary shop/s on the streets leading from the harbour to Strada Reale, and pedlars plying their wares around the harbour itself. From the time a ship dropped anchor to the time it left Malta, the visitor was tempted constantly by the Sindworkis' wares.

Their dependence on the tourist sector was also evident in the type of goods they sold. Up to around 1930, Sindhi shops in Malta were mostly engaged in the curio and luxury textiles trade; a typical Sindwork shop-front sign from 1907, for instance, read 'Grand Indo-Egyptian Persian Bazaar—Suppliers to the German Imperial Family.' They catered for the Orientalist tastes of tourists and visitors and made little effort to explore the local market. This is not to say that they had no Maltese customers; items that Sindhis dealt in, such as turn-of-the-century Japanese porcelain, are not uncommonly found in urban Maltese homes today; and items such as kimonos were occasionally bought as gifts or curiosities, again mostly by urban Maltese. Shops were stocked with Japanese porcelain and antimony wares, brassware, silk items of clothing such as kimonos (imported mainly from Japan), silver filigree, embroideries, and curios.

Interestingly, another popular item was Maltese lace. The local lace industry had gained in profile during the latter half of the nineteenth century through exposition at various International Exhibitions and the much-publicised personal liking for Maltese lace of Queen Victoria. This created an international demand and it is estimated that by the turn of the century up to 7 000 Gozitan (Maltese lace was in fact mainly produced in Gozo, Malta's sister island) women were involved in the cottage industry of lace-making (Azzopardi 1991, 1998). Sindwork firms were quick to capitalise on this demand and, apart from selling it in their shops in Malta, used their international networks to export substantial quantities of lace mainly to North Africa but also to places as far apart as Batavia in Java and Johannesburg.[26] By the first decade of the century in fact, most Sindwork firms in Malta were advertising themselves as commission agents, retailers, and even subcontractors for the manufacture of Maltese lace.

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[26] CSG 2941/1917, 1886/1917 respectively. The firm Dhunamall Chellaram, then one of the major Sindwork firms, applied for permission to export a parcel containing Maltese lace to Batavia; the firm Tarachand & Sons applied for permission to mail Maltese lace to P. Lalchand in Johannesburg through the medium of the Anglo-Egyptian Bank of Malta.

The Sindworki firms seem to have been well-organised. They had letterheads printed professionally for their correspondence, for instance, and they also enrolled the services of the town's more established lawyers when relating to the colonial government. In all cases the head-offices were in Hyderabad, where the important decisions regarding the firm networks were taken and personnel enrolled; the telegraph was widely used for rapid communication between Malta and Sind. Most Sindworkis present in Malta at the time were salaried employees. Each firm had a manager and a number of shop assistants (who apparently often doubled as cooks and servants to the managers) depending on the size of the firm. The owners of the firms are recorded as visiting Malta from time to time, presumably to check on the progress of the branch and scout for new ideas and markets.

Table 4.1 below shows the number of personnel associated with each firm during particular review periods (generally these records derive from requests for permission for the movement of personnel during wartime and/or periods of restrictions); some of the firms were clearly larger, generally those with a wide international network and well-established business—Pohoomull Bros., Dhunamall Chellaram, and Udhavadas & Co., for instance, were all major Sindwork companies with branches in several countries.

Table 4.1 Sindwork firms operating in Malta during given periods of review, and number of personnel associated with each firm during same periods.

Firm	Period Under Review	Number of Personnel
N. Tarachand & Sons	1917 to 1922	3
K. Gopaldas	1918 to 1920	2
Tahilram & Sons	1918 to 1921	7
N. Ramsami	1919 to 1922	6
Pohoomull Bros.	1899 to 1922	17
Hotchand & Co.	1917 to 1922	23
Ramchand & Thanvardas	1916 to 1920	9
Dhunamall Chellaram	1912 to 1928	14
Udhavadas & Co.	1916 to 1922	11
G. Seeroomal	1918 to 1920	4
Total Number of Personnel		96

Employees were recruited on a two-and-a-half or three year contract basis. Potential recruits were located by word of mouth, generally through kinship and/or friendship circles—inevitable in a small town like Hyderabad. One case mentions specifically that an employee was enrolled through an uncle of his who was on good terms with the owner of the firm.[27] The passage to and from Hyderabad was paid for by the firm; in the few cases where salary is mentioned, it appears that half the employees' monthly salary was sent back home to Hyderabad, and the other half given to them in lump sum when their contracts ended (this was probably only true for junior employees). During their period of employment they lived together in housing provided by the firm, usually in Valletta itself or its suburb, Floriana. Neither managers nor junior employees were allowed by the owners of the firms to bring their wives and dependants over from Hyderabad. There are several instances of relatives working together in the same firm: one Metharam Kirpalani, for instance, was working with his brother-in-law Thanvardas Nanumal, the proprietor of the firm N. Ramsami; Khushir Tahilram, the son of Tahilram Thanvardas of Tahilram & Sons, worked in Malta for at least a year in 1915; in 1919 Parmanand Udhavadas petitioned for his nephew to be allowed to travel to Malta in order to manage affairs; Ramchand Kilumal, of Ramchand & Thanvardas, was in joint business with his brother Gopaldas Kilumal.[28]

Relations between employees and their managers were not without their tensions and problems. There are instances of employees complaining to the authorities for being treated badly or sacked summarily by their managers. Two examples are particularly interesting. In the first case, the pleader is the employee's brother and is writing from Hyderabad to the colonial authorities in Malta; he holds that 'it is a well known fact here (in Hyderabad), even the local papers here decry these Sind Work merchants as notoriously cruel and a regular source of harassment for their servants (employees), whose services they secure with great inducements and promises, which they honour more in breach than in fulfilment.'[29] In the second case, a number of employees working for four different firms combined to write a letter complaining about their conditions of

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[27] CSG 1822/1906.
[28] In that order: CSG 726/1919, 2486/1916, 1499/1919, 698/1920.
[29] CSG 1822/1906, my parenthesis. See full text in Appendix 2.

work. They held that the average duration of their working day was of more than fifteen hours (7 a.m. to 10 or 11 p.m.), and that they were not allowed days of rest such as Sundays and religious holidays; they also said that they had to shoulder 'heavy responsibilities.' They asked the authorities to intervene on their behalf so that they could be given 'half a day off on Sundays and the other important days of our religion', and added that some other Sindwork firms already provided these benefits. The workers complained that their managers kept them in line by threatening to report any insubordination to the firms' headquarters in Hyderabad.[30]

Around the early 1930s, a change took place in the Sindwork business based in Malta: the main companies withdrew their interests. According to the memory of Sindhis living in Malta today, this was due to falling profits. This explanation is probably correct, given that the worldwide economic recession and the resulting flop in tourism dealt a heavy blow to the silk and curio industry—the firm Udhavadas & Co., for instance, was one of the casualties (Markovits 2000: 143). However, the shops that had belonged to these firms did not close down; rather, they were sold to the former employees (generally to the managers) of the firms, who were ready to operate at lower profits. Further proof of this change of ownership lies in the fact that today most of the premises from where the firms operated still belong to the descendants of the erstwhile employees. The shift coincided with a general change of line. Although a few shops continued to deal in the old line of curios and luxury textiles, many of them started to diversify and explore the local market, concentrating on a wider variety of textiles. By the beginning of World War Two, the strength of Sindhi businesses in Malta had become the import, wholesale, and retail of textiles mainly for the local market.

Sindwork lines of trade, changes and diversification

Originally Sindworkis specialised in 'Sind works'. Over the years, however, they have explored a number of different lines in an opportunistic fashion, as the example of Malta shows. No account of Sindwork would be complete without some understanding of the

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[30] CSG 1149/1918.

original line, also because the curio trade—which has provided and continues to provide much scope for so many Sindwork firms—is really a logical development on the trade in 'Sind work' in its literal sense, that is trade in the local artisanal products of Sind.

After the removal of the Talpur Mirs and the consequent breakdown of the local market, the traders of Hyderabad seem to have hit upon the idea of selling these products outside of Sind, mainly to European customers; in so doing they were capitalising on the local tradition of quality artisanware. Nineteenth-century British accounts of Sind almost invariably remark on the range and high quality of local handicrafts (see for instance Pottinger 1816, Postans 1843, Hughes 1874, and Ross 1883). In the seventeenth and eighteenth centuries, the major manufacturing centre of Sind seems to have been the town of Tatta.[31] Besides the production of textiles and a bustling trade, Tatta was well-known for its glazed pottery; with the decline of the town however, this craft was abandoned, and by the beginning of the nineteenth century Tatta had only a few people engaged in glazing.[32] By then the centre of production had shifted to Hyderabad and, to a lesser extent, to the small town of Hala about 50 km to the north—the rise of Hyderabad as a centre of manufacture had to do of course with the town becoming the seat of the Talpur court in 1782. The first type of manufacture was that of arms, notably the enamelled matchlocks, shields, and sabres that the Mirs were so fond of. A second type was that of leatherware and textiles and in particular *lungis* embroidered in gold, silver, and silk; carpets were also manufactured in small numbers, in Hyderabad as well as Sehwan and Shikarpur, as were ornamental silks and cottons. There was also a third type of manufacture: that of lacquered woodwork such as boxes, map- and pen-cases, flower-stands, and other such items of household or ornamental utility. These items were made from a local wood and often etched or painted with flower motifs, hunting scenes, and similar designs (Ross 1883: 32–3).

The other well-known item of 'Sind work' was Hala glazed pottery that came in many shapes and sizes such as tiles, dishes, vases,

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[31] The Victoria and Albert Museum in London houses a splendid if small collection of seventeenth-century crafts from Tatta.

[32] See Pottinger 1816, as well as 'Replies to Revenue Queries by the Collectors of Hyderabad, Shikarpur, and Karachi', 28 September 1843, in *Reports, & c*. The process of the depopulation of Tatta had started during the latter half of the eighteenth century; all nineteenth-century accounts describe it as a derelict town.

and flower-pots; it was usually glazed in transparent turquoise, dark purple, green, or brown, often with flower motifs (op. cit.: 43). Hughes (1874: 245) mentions that several thousand such objects were made annually at Hala to the annual value of Rs1500, and that these always found a ready sale.

What is interesting about this artisanal manufacture is the attention it received from British travellers, and the results of this attention. In the case of the production of arms in Hyderabad, this practically disappeared with the overthrow of the Mirs. There are indications, however, that the other two types of artisanal manufacture got a new lease of life with the arrival of British rule; early nineteenth-century sources, for instance, mention that the production of lacquered woodwork had practically gone into abeyance, while after 1860 we again have accounts of thriving, indeed booming, production. The same can be said of Hala glazed pottery. It is certainly the case that British travellers and sojourners were highly appreciative of and encouraged Sindhi artisanal production.[33] As early as 1636, Fremlen reported to the Company that '(f)or all Indian goods none are in such request as those of Synda nor finde more reddie vend as being in regaarde of their substance and coullers most requirable' (cited in Sorley 1940: 42). In 1843 Postans noted that articles of Hyderabadi lacquered woodwork, then temporarily a dying breed, were 'esteemed as great curiosities even in England' (1843: 102). In the first Industrial Exhibition ever held in Sind, opened in Karachi in 1869, the carpets manufactured in Shikarpur, the embroideries and lacquered ware of Hyderabad, and the pottery of Hala were afforded pride of place, and the Hala artisans won several prizes for quality of manufacture (Hughes 1874: 106–7, 245). Further, the reputation of 'Sind works' travelled far and wide: thus in the International Exhibition held in London in 1871, the catalogues spoke highly of the pottery of Hala as an important illustration of Sindhi art (Ross 1883: 43). Throughout, Sindhi artisanal manufacture was equated with good taste and authentic 'Oriental' (in Said's sense) design and production. One should keep in mind that this was the point at which European and notably English nostalgia for the 'authentic' craft production of a pre-industrial age really

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[33] Interestingly, prison inmates were involved in the production of several of these products; carpets, for example, were manufactured in the Shikarpur jail, and embroidered fabrics in the Hyderabad jail (Hughes 1874: 106–7).

took off,[34] especially with William Morris (1834–96) and the 'Arts and Crafts' movement, itself partly a reaction to industrial mass production evident at the London Great Exhibition of 1851. The crafts of non-industrialised countries commanded a particular fascination and aura of authenticity, as evidenced by descriptions such as Baden-Powell's on the 'arts and manufactures' of the Punjab (Baden-Powell 1872). This means that the market for Sindwork was partly a product of a change in European taste; Sindwork exemplifies translocal interconnections not least because it is the product of geographically-distant changes in taste and political and economic shifts. The upshot was that by the 1860s the traders of Hyderabad had found a new market for the wares that had previously circulated within the narrow confines of the Talpur Court and other local elites: British and European travellers eager to purchase items of 'Oriental' artisanal manufacture. This was the tourist trade in its infancy and tourists were as keen then as they are now to take home mementoes of their travels.

This, then, was the first line that the Hyderabadi traders entered and, in a sense, the line that made possible the phenomenon of Hyderabadi traders known as Sindworkis. The importance of the original line in establishing the diaspora is evidenced by the fact that the word 'Sindworki' has withstood all the diversification that has occurred; today, it may be defined as 'a Sindhi trader who plies a certain type of trade outside of India, namely an import-export trade usually encompassing several countries'—nothing to do with 'Sind works' except in the origin of the diaspora as a whole, that is. In fact, the indications are that real 'Sind works' were soon to become a memory.

The resurgence of artisanal manufacture that took place in Sind after British Annexation does not seem to have lasted very long. There is evidence to show that although local artisanware provided the original impetus behind the diaspora of Hyderabadi traders out of Sind, it was in a couple of decades to be superseded by other lines. Consider Smyth (1920: 6), for instance, who writes of the artisan industries of Hyderabad that '. . . modern commercial principles cannot be said to be applied to them. The business activities of the Sind Workis, whose home is at Hyderabad, are for the most part

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[34] See for instance Tillotson (1989), especially pp. 60–102.

in other countries'. The newly-diversified activities of Sindworkis of the late nineteenth and the first half of the twentieth century can be divided broadly into two categories: curios and textiles.

Although Sindhi traders had a long pedigree of dealing in textiles (Sind, as we have seen, was well-known for the production of fine textiles), it was only the Hyderabadi Sindworkis that began to involve themselves in the large-scale and long-distance trade in (mainly) silk between the Far East and India and the West. Although Sindhis were dealing in silk in places such as Shanghai as early as the mid-nineteenth century (Mahtani & Colterjohn 1993, cited in Chugani 1995: 24), the major impetus behind this development seems to have been their discovery of Japan as a source of good quality and affordable silk. When Yokohama, soon to be the hub of the local silk trade, opened its ports in the 1880s, a number of Sindhis established business there. By that time Japan was a world leader in the production of silk, the price of Japanese silk was half that of the silk produced by competing countries, and its quality and colour were superior—this had to do with the modernisation and industrialisation of the Meiji period (1868–1912). For a number of reasons, the Japanese relied for the export of their product on foreign merchants and their international networks of trade. Sindwork companies such as Wassiamal opened export houses in Yokohama and exported mainly to India but also to places such as the Gold Coast in West Africa. By the end of the Meiji period, the Sindworkis of Yokohama controlled a substantial portion of the Japanese silk trade (Chugani 1995).

In order to understand the mechanics of the Sindwork diaspora, it is essential to realise that developments in any particular locale moved pari passu with those in another/others. It was this interrelation that constituted the translocal aspect of the diaspora and which made it part of the emerging world political economy. Nothing demonstrates this better than the silk trade. The growth of the Japanese market (together with the input of the Chinese market, which was by no means insignificant) prompted a worldwide expansion in the silk trade of the Sindworkis. At least as early as the turn of the century, for instance, a Sindwork Silk Merchants Association had been set up in Bombay (the centre of much of the import trade into India). In Sri Lanka (then Ceylon), Sindhis specialised in silk to the extent that in an inquiry held in 1938 over the litigation between native Sri Lankans and immigrant traders over the latter group's

(lack of) employment of natives, they maintained that their employ-ees had perforce to be instructed in the silk trade from youth and even from childhood (Chattopadhyaya 1979: 145). In Malta, Sindwork shops advertised silk varieties and products such as crêpe de Chine, Japanese diaphanous and *habutai* silk, Japanese kimonos, and silk shawls and scarves. Many of these shops were run by firms that had branches/depots in Japan and China—much of the trade, therefore, was in-house.

The second main line operated by Sindworkis was that of curios. As the word suggests it is difficult to define this category,[35] but the curios that Sindhis dealt in had generally one or both of two char-acteristics: an 'Oriental' aspect, and a far-and-wide reputation for quality based on an authenticity associated with a particular region of origin. Thus for example Japanese porcelain belongs to the first category, Maltese lace to the second, and the handicrafts of Sind to both. There was a mechanism of positive feedback between the Sindwork diaspora and the trade in curios: as Sindhis expanded, they encountered more and more products that had one or the other or both of these characteristics. To use once again the example of Maltese lace, it is certain that Sindwork firms never anticipated their dealings in this product when they arrived in Malta—but its dis-covery in turn provided further scope for the expansion of trade around the Mediterranean and elsewhere. It is for this reason that the typical Sindwork firm was a network encompassing a headquarters in Hyderabad and various export-import-retail depots, agencies and branches. And of course it is worth remembering that Sindworkis did not just 'encounter' markets: they actively created them. One informant, for instance, showed me a certificate awarded to his grand-father's firm 'J.T. Chanrai of Karachi' (one of the major Sindwork firms) for 'exhibiting and promoting gift objects' and curios in Buenos Aires.

It is worth mentioning here that the Oriental aspect of the curio trade took into account 'Japonisme' which, from Whistler's paintings to Puccini's *Madame Butterfly*, constituted one of the strongest fashion trends of Art Nouveau and the late nineteenth century in general. Following the 1854 treaty between the United States and Japan, Japanese fans, ceramics, enamelwares, masks, screens, and kimonos

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[35] The OED definition is 'a rare, unusual, or intriguing object.'

flooded Europe and proved a ready source of inspiration to a range of artists. By the time of the 1862 London Exhibition, and again at the 1867 Exposition Universelle in Paris, this orientation was in full swing (Duncan 1994).

There are no hard and fast rules structuring the Sindwork curio trade except its general East to West direction (again not necessarily in the geographical sense). In Malta the list of wares advertised by Sindhi firms from the turn of the century period include ornamental firearms, gold and silver filigree work, 'Indian, Chinese, Japanese, Persian and Egyptian Art Curiosities', Japanese Damascene wares such as cigarette cases, brooches, small boxes, and vases, Indian silver tea-sets, carpets, Indian brassware and metal enamelled ornaments, 'Oriental' jewellery, 'Tenerife hand-drawn threadwork' (another example of a product encountered as a result of geographical extension and exploration of markets), and Japanese antimony and porcelain wares. In Sierra Leone, Sindwork established itself by selling 'Oriental' wares, notably Madras kerchiefs, imported through intermediate entrepôts in Cape Town, Gibraltar, and Las Palmas (Merani & Van Der Laan 1979). And Kishinchand Chellaram's first shop, opened in the British Indian hill resort of Ooty in 1918, sold woollen and silk clothing, textiles, brassware, silver figurines, and even French perfumes (Daswani 1998: 29). One could extend the list of examples—the point however is that the curio market was a highly eclectic one in terms of both wares and trade routes. It capitalised mainly on the demand for the exotic, off-beat, high-quality wares that were being mass-produced in many eastern countries.

One last point to be made about Sindwork lines concerns diversification: the silk and curio trade began to give way to a wider variety of goods. The case of Malta and the shift towards textiles in the 1930s has already been dealt with. In Japan, by the same decade, mainly cotton but also newer types of textiles had replaced silk as the major export commodity and the Sindwork firms changed accordingly (Chugani 1995). And Sindwork advertisements from Sierra Leone show that by 1939 the firms had begun importing general items from places such as Britain and continental Europe (Merani & Van Der Laan 1979). In effect, the Sindwork networks were responding to the local market conditions they encountered and of which they gained more knowledge as time went by. It was realised that profitable as it may have been, the luxury and tourist market was not just limited but also fickle and unstable; consequently, there

was a gradual shift towards the utility sectors (textiles for everyday use, household items, foodstuffs, and such lines), although the curio and silk market has survived to this day as an important source of profit for many Sindhi businesses. The Sindwork firms, with their established networks and accumulated knowledge of international trade, were well-equipped for this diversification.

A network of traders: the corporacy of the pre-Partition Sindwork diaspora

One of my first encounters with a Sindhi in Malta was with a retired trader in his late 90s who had himself established a Sindwork business spanning over fifteen countries and who had spent most of his life travelling. During our conversation, we were surrounded by a lively troupe of great-grandchildren and other relatives, who were being kept in order by his ever-so-sprightly wife. In spite of the 'navy' tattoos and the glint of the trader-adventurer in his eyes, something had kept this man's life together as a member of a group and a family. In order to exchange information and goods, people need to communicate; in order to employ people and to trade, they need long-term relations of trust; and in order to reproduce their way of life they require institutions like the family. How did human interaction and the establishment of stable social relations of various sorts function in a society where men were constantly on the move in search of trading opportunities?

First, it is important to understand that Sindwork in pre-Partition times was a trade diaspora with a centre. Although the men involved in Sindwork spent most of their lives visiting their various branches, it was in Hyderabad that they invested their homing instincts. It is simply not correct to say, as some Sindhis do today, that Hyderabad was 'a sort of retirement home'—it was that and much more. The head-offices of the Sindwork *kothis* (firms) were mostly located in the Shahi bazaar area, where the heads of the firms sat in their *pedhis*[36] and directed their affairs. The business practice of Kishinchand Chellaram as described by Daswani (1998: 51) epitomises this: 'An

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[36] A *pedhi* is the Indian counterpart of the business office, usually consisting of a room with a floor-mat where the businessman squats surrounded by correspondence, samples, and account books, and conducts his affairs with employees, customers or other businessmen. It is a common sight in business districts in India.

entire global network of close to 100 main branches, warehouses, offices and tiny outlets under the Kishinchand Chellaram umbrella was being guided by one quiet and withdrawn man who treasured the simplicity and sameness of his life in a pedhi in Hyderabad.' Although Chellaram's case was something of an exception in the sense that Sindwork bosses generally spent much time visiting their various branches outside of Hyderabad, it seems to have been the case that as individual Sindworkis became more successful and well-established, they tended to delegate visiting to their managers (be it their sons, relatives, or salaried employees) and to spend more time on strategic planning from their Hyderabad *pedhis*. The pre-Partition Sindwork diaspora, therefore, was a trade network organised around a centre.

In terms of the everyday makings of this organisation, Hyderabad had ample opportunities for socialisation. The most popular venue with the Sindworkis was the Bhaiband Club, a Victorian-style gentlemen's club with a bar, billiard tables, lounges, and a dining area. Many Sindworkis and especially the bosses used to spend their evenings socialising at the club, particularly if they happened to have just returned from an overseas trip. Hyderabad also had a Rotary Club and at least one Masonic Lodge[37]—a few affluent Sindworkis, and probably some influential *amils*, were Freemasons. Clearly these were venues where information could be exchanged. This is not to suggest that Sindworkis shared openly and willingly their business information—on the contrary, the indications are that there was a rather intense competition between the various firms—but, inevitably, socialisation implies the slippage of all sorts of information between people. Banks (1994) has shown how, in the Gujarati town of Jamnagar, word would get around among Jain traders that conditions in Africa were good, and people would migrate; similarly, the business information that circulated in Hyderabad was married to a geographical discourse. Again, I stress that a sound anthropological understanding of migration must take into account these subtle everyday relations, because they are easily as important as global shifts and technological innovations.

A degree of business information also moved through circles of women. Although women (with a few exceptions) were generally not involved in trade, they had by inference and through conversations

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[37] Freemasonry seems to have been well-established in Sind. In 1874, there were nine Masonic lodges in Karachi (Hughes 1874: 367).

with their husbands and sons a considerable knowledge of business practice. It is inevitable that they would have willingly or unwillingly shared some of it—certainly that part pertaining to the mobility of their menfolk. In the relatively small town of Hyderabad, most *bhaibands* lived in close proximity in the same few quarters of town and as such would have been neighbours. Besides, it was and still is a practice with Hindu Sindhi women to recite morning prayers and *sukhmani path* together at a Nanakpanth *tikana*. These regular meetings provided opportunities for women from different families to socialise (as they still do today wherever Sindhis are settled).

Hyderabad was the centre of life in another way. Before 1947, very few women used to join their husbands overseas. The men that *were* accompanied by their wives (only a handful, I emphasise) were generally managers or very senior employees who had been trading in a particular place for a long period of time. Markovits (2000) has argued that the reluctance of women to join their menfolk may have had something to do with the maintenance of the family's ritual purity; researchers on Indian diasporic groups are invariably puzzled by the apparent ambiguity between notions of the sea (*kal pani*—'black waters') as a ritually-polluting element across which travel is to be avoided, and the readiness of so many trading and other groups to travel outside of India in search of business and various opportunities. To my mind, the argument is somewhat far-fetched, not least because it was precisely the senior employees—hence those with most to lose if their prestige was tarnished—who did their best to have their wives and children join them in their various countries of operation. It was probably more a matter of convenience: for one, travel was expensive; second, since the Sindworkis' business was so spatially-shifty it made more sense for men to commute between Hyderabad and their various destinations than for them to become serial home-movers. In terms of the long-term stability of family and society therefore, leaving the women behind was probably the most feasible option. It has to be remembered that the women who were left behind were still part of a functional family—in the sense of the patrilocal extended family, with the families of married brothers living together under one roof and eating from the same kitchen. Some of my informants remember the style of houses in Hyderabad, which was a central courtyard with rooms on the upper floors for the various couples and their children, and common rooms and servants' quarters on the ground level.

Hyderabad was also the place where the personnel of the diaspora were recruited. Sindworkis were almost always Hyderabadi *bhaibands*, although members of other jatis and regional groups such as *bhatias, amils*, and *bhaibands* from outside of Hyderabad were occasionally represented, generally as employees. Hyderabadi *bhaiband* identity was a resource pool in the sense that Hyderabadi *bhaibands* perceived themselves to be particularly adept at Sindwork—they had the experience, their families lived in close proximity in town and therefore could establish relations of trust, and they had knowledge of *hatta varnka*, the secret language of the account books.[38] There were two means by which employees were located. The first was through kinship links: a Sindwork boss looking to expand his network would first hive his sons off to the various branches, then take on young blood relatives or men related to him by marriage. The second means was through circles of patronage within the *bhaiband* community in Hyderabad. It is clear that the more successful firm owners were under a constant pressure to take on young men known to them or their managers or families through personal contact in Hyderabad itself. It was common for an older member of the community, or someone with social connections, to plead for employment on behalf of a son or a younger member of the family—this was done by both men and women.

As regards employment itself, there were two systems in operation. The first was based on the old *gumashta* system whereby the owner of the firm employed agents to run his various branches. These agents were a type of working partners—they worked on a commission basis, and had some degree of autonomy. The second and by far the commonest type was that of the salaried employee. Employees were recruited generally on a three-year written contract that bound both employer and employee for the duration of that period. *Bhaiband* boys were enrolled at a young age (fifteen or so was a typical age for a son, slightly older for a relative or acquaintance, to leave school and join a business) and assigned to a particular branch.

Life as a junior employee of a Sindwork firm was not easy. The men were usually housed in dormitory-style accommodation although senior employees often had separate quarters. Working hours were

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[38] For a detailed account of *hatta varnka*, see Appendix 1.

long (typically 12 to 15 hours a day) and employees usually had only half a day off on Sunday—although, as the litigations from Malta show, this was by no means a fixture. Informants who remember life in the firms told me that rather than a job in the contemporary 'nine-to-five' sense, Sindwork was an all-embracing way of life. Employees were expected to be at the service of their managers round the clock—one informant even remembers having to massage his manager's feet after a day's work, and another told me how his manager would rob him of his few free hours on Sunday to help him sort out the correspondence. Various harsh words—'exploitation', 'bloodsuckers', 'slavery', and such—were used by my informants to describe their working conditions. Indeed, it is evident that as Sindwork developed the gap between employers and employees, the 'bosses' and those who were 'in service', widened. The former had business experience, trading capital, established networks of patronage, and all the trappings of prestige and affluence; the latter lived more modest lives that rested upon the hope of accumulating enough capital and experience to be able to set up their own business. Although *bhaiband* literally means 'brotherhood', it is clear that the brothers were on unequal terms; and even then it is questionable whether even the word 'brothers' is applicable, given that the more prestigious families tended to inter-marry.

Originally, wherever the Sindworkis went, they tended to keep to themselves and form little enclaves. They did not necessarily mix with other groups of Indians present in their destinations as traders or indentured workers. By the mid-twentieth century, trading associations were being formed by Sindhis around the world, usually aimed at protecting their interests as a group. Yet even within these enclaves, competition was rife. Individual firms expected complete loyalty from their employees and did not encourage them to socialise widely, especially not with the employees of other firms. (Again, as the joint petition for better conditions from Malta shows, the employees did not necessarily subscribe to this idea.) Members of particular firms ate and worked together, slept under the same roof, and sometimes did puja together—this was partly because the risk of trade information leaking to another Sindwork firm was a constant worry to the employers and considered to be too great to encourage a wider socialisation. This worry was not always unfounded: one informant told me how his employer had instructed him to circulate the news among his Sindhi friends that his hobby was stamp

collecting, and that he wished them to save stamps for him—the ploy (that was soon discovered) was to identify, through the stamps, the countries with which the other firms were doing business.

The question that comes to mind when one considers the development of Sindwork is: how had the Sindwork diaspora changed since its time of origin? What made it different from the trade that Seth Naumul's ancestors plied along the countries bordering the Arabian Sea? First, the extent of the network changed from trade within one geographical area—which, as Chaudhuri (1985) shows so well, was characterised by a remarkable degree of homogeneity—to a transnational trade that extended literally to all corners of the world. Second, the degree of involvement with the countries of destination changed from the presence of one or a few *gumashtas* in the trading hubs of the Arabian Sea (as was Seth Naomul's *gumashta* in Muscat, for example) to the formation of small enclaves of Sindworkis that, while centred in Hyderabad, started to form associations and explore the idea of diversification into the various local markets they encountered. Third, Sindwork saw the rise of firms structured and managed in the modern way, rather than one trader merely forming a partnership with another as an agent. These changes were to have profound implications on the shape that Sindhi business took after 1947, and on the character of the Sindhi diaspora as a whole.

A preliminary word on post-Partition developments

An understanding of the historical development of Sindwork is essential because, quite apart from its intrinsic interest, the model of translocal business it established continued, and to a lesser extent still continues, to structure several aspects of post-Partition Sindhi business. First, the term 'Sindwork' is still alive and well among Sindhis, and it has two usages. In its first usage it is used in the historical sense as the antecedent of contemporary Sindhi business. In the second usage, it is used in a pliable manner to signify any type of mobile, translocal contemporary Sindhi business—especially when it includes localities where Sindhis were operative already before Partition such as West Africa, South America, Hong Kong, Japan, etc.; it is used less for people operating in places such as Dubai and London, to which Sindhis migrated after Partition. In sum therefore, the term 'Sindwork' as it is used today describes a type of con-

temporary business which incorporates older geographical and organisational patterns. Above all, it is a mobility-charged term in that it describes a kind of business which is not composed of the business practices of any one locality, but which has its own translocal rationale which impinges on local situations.

I have already indicated that at Partition, most Sindworkis moved their families out of Hyderabad and settled permanently (or as long as political circumstances allowed) in their various countries of operation. If the Sindwork diaspora had not occurred, Sindhis today would be based in India and in post-1947 destinations such as Canada, Britain, and the countries of the Gulf. But because Sindwork had, already by the time of Partition, such an established translocal network of pockets of firms and their employees based in so many countries around the world, the results were rather different. In terms of lines and market strategies, each locality has its own contemporary history to recount; but in organisational terms, there is a common narrative. What happened after Partition was that Sindwork proceeded to suck young Sindhi men out of India as it had done for Hyderabad for several decades. This process is an ongoing one (albeit decreasingly), and the best way to understand it is to look at the example of Bombay.

Sindwork as such does not belong in Bombay, or anywhere; and yet, it simultaneously affects and draws upon the economic sphere of Sindhi life in the city, and a local perspective therefore sheds light on the translocal phenomenon as a whole. After Partition, Sindwork continued to absorb young *bhaibands*, as well as young men from other jatis and regionalities who were now settled in Bombay and whose families had found themselves dispossessed of their traditional occupation of small-time business in Sind. This happened in two ways. First, the large Sindwork companies such as J.T. Chanrai, K. Chellaram, and T. Choitram (known as the '3 Cs'), all of which had offices in Bombay, acted as recruitment channels for young men who were willing to become contractual salaried employees in order to leave India and seek opportunities elsewhere. Second, the process of splintering off the large companies—the tendency, that is, for employees to save some capital eventually to establish their own businesses—meant that Sindwork firms mushroomed all over the world and each looked for Sindhis to employ; kin relations living in India were usually invited to join the new business, followed by acquaintances or people who had been known to the family of the employer back in

Sind. To these categories one must add Hindu Sindhis generally who, as we have seen, increasingly saw themselves as sharing a common identity. Sindwork firms, especially those involved in retail and/or import/export, tended to prefer to employ young Sindhi men from India rather than non-Sindhi locals of the places they operated in.

In turn, many of employees eventually set up *their* own businesses, and the process snowballed. This is how the large communities of Sindhis for instance in Hong Kong and Nigeria developed, mostly after Partition but building on a foundation established by the old Sindwork firms. Most of my informants discussed this process with me, typical comments being: 'Most of the Indian shops had Indians working for them. But then, you have your own idea and you set up your own business'; 'I opened my own business; I had knowledge as well as contacts, which I had gotten while working for a Sindhi importer'; 'there is the fact that contracts usually are on a three year basis. After two or three terms, the boy makes money and decides to do some trade for himself. No one will give a newcomer credit except his erstwhile employer who in so doing earns himself both a competitor as well as a customer. And the boy starts out on his own.' Writing about Sindhis in Hong Kong, Vaid (1972: 92) also noted this process: 'Generally speaking, after 2 or 3 such trips, the employee quits his employment to start his own mail order business.' Diagrammatically, the process is as follows:

SELF-EMPLOYED BUSINESS

EMPLOYEE RESOURCE-BASE

Family/fellow Sindhis recruited from anywhere in the world as firms branch out and new ones are set up by ex-employees
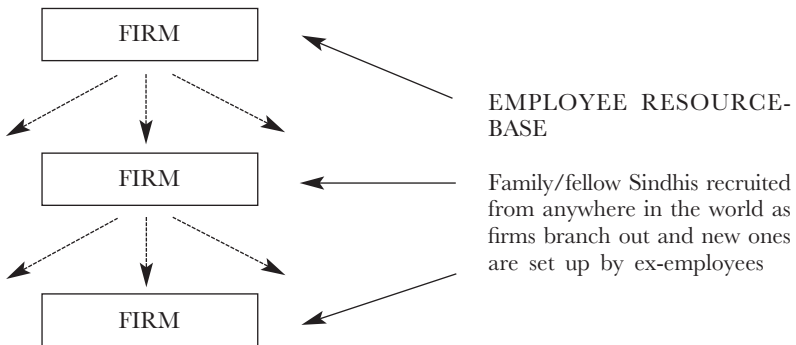
Figure 4.4 A diagrammatic idealised representation of the growth of a Sindworki business.

Although this process of enrolment into Sindwork from India is nowhere near as salient as it was in the first two or three decades following Partition, Sindwork is still an option for many young men in Bombay. The attraction of Sindwork lies in the fact that it offers a young man the opportunity to learn the ropes of international trade and to establish his reputation as a diligent and trustworthy worker within a translocal network of Sindhi traders; one also has to consider the fact that, as many people told me, salaries in India are generally not adequate to guarantee a comfortable middle-class life,[39] and Sindwork is one way of starting the process of establishing oneself in self-employed business. Therefore, although the structure of Sindwork employment can be very paternalistic and sometimes verge on the exploitative, the financial rewards are much better than those of an average job in India, and the opportunities which a good headstart within Sindwork presents are attractive. One 30 year-old informant who comes from an *amil* family but has a little more than basic education told me that ever since he was young, he dreamed of working abroad; as he came of age this wish became more compelling even as he realised that wages in India were too small to allow one to make money—they would only permit a hand-to-mouth standard of living. In 1990, at 19, he left India to go to Freetown in Sierra Leone on a 2½-year contract with a Sindwork firm—the contact had been made through a family friend. When his contract expired he had to leave the firm and got a job as a clerk in Bombay. He still feels that the salary is not enough and has been trying to obtain another Sindwork employment contract. A couple of years ago, a Sindhi *amil* who was known to the family and who had an apartment in Gandhidam offered him a job in Curaçao; this, however, did not work out due to VISA problems. His dream is to set up his own business some day.

This, then, is the general idea: through their periodic presence in Bombay and through their family and friends, Sindwork 'bosses' (employing anything from a handful to several hundred employees) offer/ed opportunities for the recruitment of young and ambitious

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[39] One ought to note, however, that opportunities for handsome salaries are on the increase in India, particularly in up-and-coming sectors such as Information Technology and corporate business. These jobs require specialised qualifications; in fact today, it is generally Sindhi men with poor qualifications that tend to seek salaried employment with Sindworki firms.

Sindhi men, generally from less well-to-do families and lacking the specialised education that would get them a good job in Bombay. These young employees, apart from earning money, thus learn the ropes of international trade and better their chances of eventually setting up their own business—Sindwork therefore acts as a stepping-stone, a way into the cosmopolitan business world. Most Sindhis in self-employed business today started as employees of Sindworki firms, where they learned not merely 'how to trade', but how to conduct a particular type of trade based on mobility, the setting up of translocal business relations, and a readiness to explore new markets and product possibilities.

It has to be said at this point, that what I have just described is only part of the picture of how Sindwork has grown and diversified. In fact, employing Sindhis as a necessary corollary of expansion has generally been on the wane (although this varies from country to country) as Sindhi companies have become more willing to employ non-Sindhis in their various countries of operation, generally based on formal qualifications and a proven record of efficiency. This decreasing reliance on community-enrolled labour has prompted Markovits to suggest that the decentring of the community in relation to Hyderabad has 'weakened' the sense of 'network' that characterised Sindwork prior to Partition—although there remain 'important linkages, and Sindhi businessmen in a given country will always prefer doing business with other Sindhis in other countries than with non-Sindhis' (Markovits 2000: 284). I agree that especially in terms of employing exclusively Sindhi labour, Sindwork is much less of a 'network' than it was when Hyderabad acted as a recruitment centre. But, as I will show in the following chapters, the use of the word 'weakened' is rather misleading in that, as after all Markovits himself holds, community-based resources are still an extremely important factor in the understanding of Sindhi business practice.

In spite of the fact that Sindwork today is somewhat different from what it was prior to Partition, the importance of the earlier phase lies in the fact that it served as a template on which subsequent translocal Sindhi business practices were modelled. What started as an explorative type of trade carried out by Hyderabadi *bhaibands* eventually developed into a category of identification (that of being a Sindworki) which, in time, overgrew the confines of the *bhaiband* jati and grafted itself onto the Sindhi group as it came to be understood after Partition. Expanding a business beyond one's immediate

locality and country, employing people who then often set up their own businesses and in turn employ other people to perpetuate the cycle, exploring as many lines as possible in as many places as possible—these and other characteristics of Sindwork are today true of Sindhi businesses worldwide. The handicrafts of Sind and the silks of Japan may no longer be sources of revenue for Sindhis, but the new way of conceptualising the relation between space and social relations which the original Sindwork ventures introduced, is alive and well. Because of its origins as a trading venture which followed the long-distance tourist and travel routes of the late nineteenth century, Sindwork re-spatialised Sindhi business practices, and therein lies its main contribution to the contemporary set-ups I encountered in the field. In a sense Sindwork, together with Partition, constitutes the historical point of entry of Sindhis into the cosmopolitan framework.

LOCALITIES AND HISTORIES

> When Armstrong landed on the moon, he found
> Sindhis there selling flags.
> > (Variant of a popular Sindhi saying)

1947 was a landmark year in the history of Hindu Sindhis. Hitherto
their sense of belonging had overlapped with the territory of Sind—
they were, broadly speaking, a located community. Even the Sindworkis
of Hyderabad, who had established wide-ranging business outside of
Sind, looked towards their native town as the place where their soci-
ety was reproduced: their homes, families, and long-term interests
were located there. In 1947, however, Hindu Sindhis left Sind en
masse and sought to settle elsewhere. This was altogether a different
type of dispersal: whereas Sindwork had been a trade diaspora organ-
ised around a focal point (Hyderabad), the post-1947 period was one
of dislocation of entire families from Sind. The change, which was
swift and mostly unforeseen, was difficult in many senses. First, Hindu
Sindhis had to find ways of organising their social relations in terms
of kinship, religion, and identity, on translocal lines. Second, most
families were dispossessed of their means of livelihood: prior to
Partition, it was only the *bhaibands* of Hyderabad and to a much
lesser extent the bankers of Shikarpur who had links outside of Sind—
the rest of the Hindu Sindhis operated locally as traders or, in the
case of the *amils*, officials and professionals.

This chapter draws on biographies of traders and other empirical
materials to make an essential point about Sindhi business practice.
The personal histories recounted to me in Malta, London, and
Bombay can be differentiated into a number of types. In Malta, they
indicate a closed system of businesses being passed down through
families and growing or shrinking according to the number of men
in those families. In Bombay, narratives generally incorporate three
elements: a period of poverty and hardship immediately after Partition,
the notions of perseverance and pride in one's (hard) work, and ref-
erences to business acumen and stereotypes. In London, most Sindhi

traders produce life histories of mobility and exploration of opportunities and markets, generally involving transnational shifts; since many people living in London arrived from India in the 1950s and 1960s, the narratives often include a 'Bombay-type' period prior to migration.

The point here is that 'Sindhi business' is very much an umbrella term for practices which vary considerably according to locality. In this chapter I seek to establish one important empirical fact about contemporary Sindhi business practice. By looking in some detail at the different set-ups and their history as located in the three fieldwork sites, I show that there is no such thing as 'Sindhi business' in the sense of a universal set of operations which manifests itself in enclaves within local majority contexts. The analysis of highly particularistic and contextual business practices I present may seem disjointed, but that is the point really. The resultant of the Sindhi diaspora is a highly diverse collection of strategies which have developed individually in response to local situations, and which are embedded in local structures of market and commercial organisation.

Malta: niche trading to embedded entrepreneurship

From the late 1930s onwards, Sindhi business in Malta was in the hands of the erstwhile managers of the Sindwork firms who had become owners of the retail outlets, and their descendants. Apart from the close relatives of the traders who moved from Hyderabad to Malta (often via a number of intermediate stops in India or elsewhere) to join their menfolk permanently, Partition produced no significant influx of Sindhis along the model of 'splintering off' the major firms and recruiting new people from India. There were two reasons behind this. First, Malta being a very small island with limited market possibilities, it was not seen as a land of opportunity as were places such as Hong Kong and Africa. Second, and more importantly, from 1952 to 1985 tight immigration laws meant that the only Sindhi men who could move to Malta from elsewhere were those who got married to local Sindhi girls. Of course this went against patrilocality and, as one informant complained to me, 'we wanted to do favours to our cousins, but we couldn't. In 1952, the doors were closed and we couldn't bring anyone to Malta. For 33 years not a single person came from India.' Sindhi business in Malta

has therefore tended to be passed down and/or to change hands within/between the same 8–10 families. The local development of Sindhi business is therefore a very interesting case study in that it shows a closed system in terms of personnel—even if, as we shall see, these people remained well-connected in terms of both family and business to Sindhis across the world.

By the beginning of World War Two the strength of Sindhi businesses in Malta had become the import, wholesale, and retail of textiles mainly for the local market. Many of the shops specialising in curios and luxury textiles had shifted towards and diversified into the general textile sector. This proved to be a wise choice. The post-War period in Malta was characterised by the growing affluence and changing expectations of Maltese society—indeed, old people in Malta today tend to differentiate strongly between the lifestyle which they led before and that which they led after the War. The textiles sector gained steadily in importance as Maltese women generally (as opposed to a small urban elite, that is) became aware of fashions and started making clothes that went beyond utilitarian principles and experimented with styles and different types of textiles. In the period between the late 1950s and the mid-1970s Sindhi retailers enjoyed a veritable bonanza of business. Through their family and trading connections in the Far East and notably Japan, they had access to affordable and good quality sources of textiles. During that period they had little competition from Maltese businessmen and monopolised the textiles market almost completely—the saying among Maltese seamstresses was: 'If it's *quality* textiles you want, ask for them at the Indians.'

Things were to change yet again, however. During the last quarter of the century Malta's female workforce increased and diversified even as sex discrimination was erased officially from wages in 1971. This meant more women with less time and more cash to spare who needed smart clothes for everyday use, and who were therefore prone to buying ready-mades. Sindhi businesses were quick to respond: by the mid-1980s, almost all of the textile shops in Valletta had changed their line to ready-mades, with an emphasis on the lower-middle end of the market. This time competition with Maltese-owned businesses was intense but the Sindhis were able to combine competitive prices with relatively good quality and managed to hold their ground in this new sector very well indeed. The proliferation of Maltese-owned boutiques in fact offered new opportunities for Sindhis, since almost

all of them became large-scale wholesalers as well as retailers; previously they had tended to concentrate on import and retail. Most boutiques owned and run by Maltese were and still are small local ventures that rely on wholesalers with established import links for their stocks. Sindhis relied on their knowledge and established networks of translocal trade (one should keep in mind that they could draw upon a long history of Sindwork) to supply these small retailers. Today around 19 Sindhi-owned businesses deal in ready-mades while four deal in textiles (see Table 5.1). The latter specialise in high quality textiles—there is still a demand for this upper end of the market since Maltese women prefer to have clothes made to measure for special occasions such as weddings.

Table 5.1   Showing the lines and respective number of shops operated and owned by Sindhis in Malta, 1999.

Line	Number of Shops/Concerns
Women's Clothing	14
General Clothing	5
Souvenirs	5
Bazaar-type/Gifts/Nick-Nacks	5
Textiles	4
Children's Clothing	2
Fashion Accessories	2
Restaurant	4
Commission Agent	2
Toys	1
Supplier to Industry	1
Real Estate	1

Not all Sindhi businessmen made the shift from curios to textiles to ready-mades, however. Two or three continued to operate in the bazaar-type line and to cater for tourists as well as for an increasing number of Maltese people looking for off-beat gifts or cheap home decorations. These bazaar-type shops were very explorative and innovative in their choice of lines. In the early 1980s for instance, cheap electronics such as watches, calculators, and games sold very well indeed; again, the Sindhis' connections in Hong Kong and other mass-production centres of the Far East placed them in an excellent position to import, retail, and wholesale to Maltese shopkeepers. Their shops, situated as they were on Malta's prime shopping street,

were almost assured brisk business provided the product was attrac-
tive. The central location of their shops also meant that the Sindhis
were excellently placed to tap one major economic boom when it
came. Throughout the 1970s and 1980s tourism grew dramatically
from an insignificant trickle and by 1989 the annual figure of one
million had been reached. A number of Sindhi businessmen (gener-
ally those in the bazaar-type line) ventured into souvenirs and at
present, a significant number of souvenir shops in Valletta belong
to Sindhis—at one point, one enterprising individual ran a chain of
four shops, all situated on the main street and all of which had
belonged at one time to the Sindwork firms.

  The following field description of 'Raju's Oriental Bazaar' (fictitious
name) serves to give one an idea of what Sindhi curio shops sell:

> The goods in this shop may be divided into two categories: souvenirs
> of Malta, generally locally-made, and 'Oriental' curios. In the former
> category are Maltese brass door-knockers, locally-crafted glass, Maltese
> costume dolls, and pottery from a local craft firm. The second cate-
> gory includes Indian-made leather horses, wooden carvings of Indian
> musicians in the Rajasthani style (but sold everywhere in India), ani-
> mal figurines, leather sandals from India, ladies' fans (Chinese?), ladies
> garments in Far Eastern style (such as kimonos), and a large collec-
> tion of fishbone carvings. A notice is displayed saying that the fishbone
> carvings would not be a problem to take through customs since they
> are not made of ivory; it also advertises a much larger collection of
> carvings available for warehouse viewing with no obligation to buy. A
> smell of incense permeates the shop.

Since the 1970s Sindhis in Malta have ventured increasingly into
new lines. One business set up in 1972 specialises in supply to indus-
try—his company employs 19 Maltese people and imports and dis-
tributes a range of products used by the local manufacturing industry.
A few have opened Indian restaurants as a subsidiary business to
their import and wholesale trade; these are staffed by chefs and wait-
ers brought over specially from India (not Sindhis, though) and two
are co-owned with Maltese partners. One young entrepreneur whose
father is in the import, wholesale, and retail of souvenirs and bazaar-
type goods has set up a separate real estate agency, again in part-
nership with a Maltese businessman.

  Worthy of mention is the fact that Sindhi traders in Malta came
together in 1955 to form the Indian Merchants' Association (Malta).
To my mind this indicates a change in the spatial perception of

business. Before Partition, when Sindworki firms were for the most part based in Hyderabad, local operations in Malta and elsewhere were seen as 'branches', as extensions of the company that is. The morphological metaphor of the branch linked geographical extensions across space to the main trunk based in Hyderabad: the tree was the firm. After Partition, when it became clear that an eventual return to Sind was unlikely, local operations were visualised as pockets of business, located quanta of firms; there was no longer a 'branch' connecting them to Hyderabad. The Association was never very active in actual terms and in 1989 it was renamed the Maltese-Indian Community, this fact supporting my argument for a shift in perception towards a located ethnic group. Today it concerns itself with community activities such as Diwali parties and running the temple and community centre.

The general trend is that while in the early days of its establishment Sindhi business in Malta was a specialised operation, it has moved in the direction of diversification, higher local investment, and embeddedness in the Maltese business world.[1] The various lines Sindhis have explored are in part a result of local market conditions, but they are also products of translocal connections which have enabled them to integrate in local economic set-ups.

'Something out of nothing': post-Partition business in Bombay

If business narratives in Malta emphasise continuity, in Bombay quite the contrary is the case. The line of narrative in Bombay is: prosperity in Sind before 1947 broken by a complete dispossession at Partition, then a ten- to fifteen-year[2] period of hardship and tentative business ventures, and eventually success, wealth, and an established and stable business. It is basically a history of 'rags to riches',

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[1] This economic embeddedness has its counterpart in other social processes; intermarriage with Maltese people, for instance, is today a significant aspect of Sindhi life on the island.

[2] This is of course variable but most people said that they were 'settled' by the 1960s. Sometimes, the narratives do not correspond to the post-Partition chronology but are described as an ongoing process: this is because some Sindhis, particularly those living in Ulhasnagar, are still in the process of 'coming up.'

of 'coming up in the world', of 'something out of nothing' (all of
which are favourite phrases with informants). Two notions drive the
narratives and give them substance: perseverance and hard work,
and business acumen. Sindhis in Bombay are very proud of the fact
that 'one will never find a Sindhi begging.' This assertion signifies
the idea that the success of Sindhi business was generated internally,
without any outside help from government or other sources. When
the Sindhis settled in Bombay after Partition, they were ready to do
menial jobs in order to survive—this applied especially to the peo-
ple living in the Kalyan refugee camps (today the township of
Ulhasnagar). Men hawked goods of small value on trains and around
the city, and women stitched and made poppadums and pickles.
Typical stories run thus:

> One man I know started out by making home-made soft drinks which
> he sealed in plastic bags and sold on the streets, hawking around town
> on his bicycle; his wife helped him at home in the manufacture and
> packaging. In three years he managed to build this small enterprise
> into a thriving business; he has now invested in machinery and operates
> from premises separate from home. He is earning one lakh[3] a month.

But the stories that perhaps best sum up the two notions of perse-
verance and business acumen are those that I (affectionately) call
'soap 'n sugar' stories, generally told with much bravado and an
almost smug humour. They are the stuff of legend among Bombay
Sindhis and are so frequently-recounted and stylised that I gave up
noting them down in detail after a couple of weeks in the field. The
only factor that varies is the product, but generally it is soap or sugar:

> I remember that when we came to Bombay, we did everything we
> could to make money. For example the shops sold sugar at, say, 1
> rupee a kilo, in bags of 50 kilos. Sindhis used to buy bags of sugar
> and sell it on the streets at 99 paise a kilo (Rs1 = 100p). The price
> being 1 paise cheaper per kilo, they sold hundreds of bags of sugar,
> of course making a loss of 50 paise per 50 kilo bag. People were
> amazed at this, wondering why people would want to work hard to
> lose money. What they did not realise was that the Sindhi would sell
> the empty bags for 1 rupee each, thus making a net profit of 50 paise
> for every bag of sugar he sold!

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[3] 1 lakh = Rs100,000 (approximately £1,600)—a very high income indeed in
Bombay, where the starting monthly salary of a teacher or a bank clerk is around
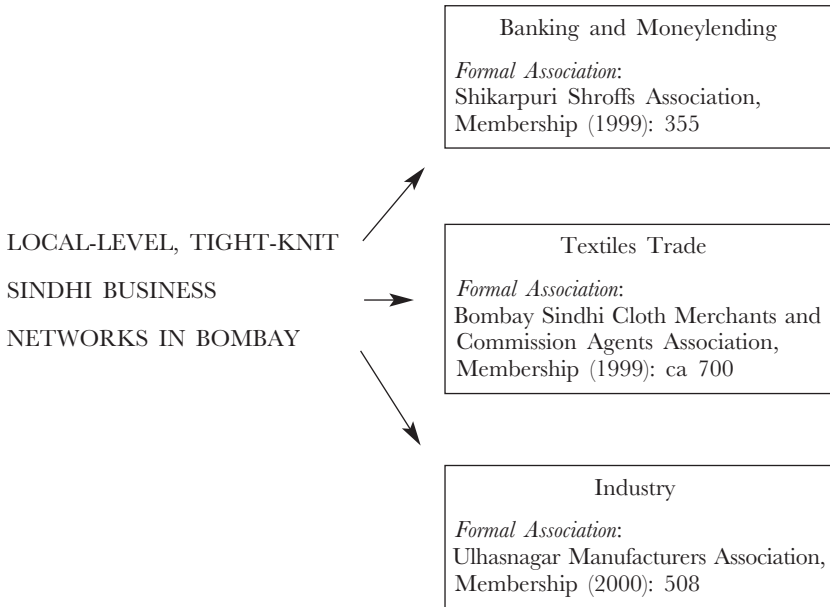Rs5,000 (= £75).

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                              ┌─────────────────────────────────┐
                              │    Banking and Moneylending     │
                              │                                 │
                              │ Formal Association:             │
                              │ Shikarpuri Shroffs Association, │
                              │ Membership (1999): 355          │
                              └─────────────────────────────────┘

LOCAL-LEVEL, TIGHT-KNIT
                              ┌─────────────────────────────────┐
                              │        Textiles Trade           │
SINDHI BUSINESS               │                                 │
                              │ Formal Association:             │
NETWORKS IN BOMBAY            │ Bombay Sindhi Cloth Merchants and│
                              │ Commission Agents Association,  │
                              │ Membership (1999): ca 700       │
                              └─────────────────────────────────┘

                              ┌─────────────────────────────────┐
                              │           Industry              │
                              │                                 │
                              │ Formal Association:             │
                              │ Ulhasnagar Manufacturers Association,│
                              │ Membership (2000): 508          │
                              └─────────────────────────────────┘
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Figure 5.1   Showing three types of Sindhi business networks in Bombay.

Many people told me that Sindhis generally were prepared to sacrifice profit margins for turnover, although a high turnover usually involved long and intensive hours of work especially in the hawking and/or small shopkeeping business. Albeit producing relatively small returns for the labour involved, this type of business required little start-up capital and as such was accessible to people who had little or no cash or assets in property.[4] With the exception of the *seths* of Karachi, the Sindworkis of Hyderabad, and the *shroffs* of Shikarpur, most Hindus in Sind had been small-time village *banias* that earned their living from local-level shopkeeping and moneylending. When Partition came, they lost what immovable property they had and what was due them by their debtors in agriculture and cottage manufacture— in fact they lost the debtors themselves in the sense that debtors are

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[4] In many cases hawking requires no start-up capital at all—the goods are advanced by the wholesaler to the hawker on credit and/or on a 'sale or return' basis. Hawking goods on trains is still very common in India; many a time, the hawker carries around a bag of cheap goods (usually costing a few rupees a piece), the volume of sales being the product of their attractiveness and his effort and skill at presenting them.

assets because of the way they are 'farmed' to produce a long-term
income (see for instance Cheesman 1982). Most people managed to
take with them their money and jewellery[5] but this was evidently
not enough to enable them to start business in Bombay that was
above hawking and other menial employment, as that would have
required a high start-up capital. There was clearly a discontinuity
between being an average *bania* in rural Sind[6] and establishing busi-
ness in the '*urbs prima in Indis*' that was even then the hub of pri-
vateering and financial and commercial enterprise in India. It was
this discontinuity that had to be bridged through hard work and
business acumen, and Sindhis seem on the whole to have done it
very well indeed.

   As Table 5.2 shows, Sindhi businessmen in Bombay have entered
many lines. A few of these, however, deserve a special mention:
banking and moneylending, the textiles trade, Sindwork (not shown
in the table), moneylending and finance, and real estate.

Banking and Moneylending

One area of business in which Sindhis maintain a notable presence
is banking and moneylending. This sector is monopolised to a large
extent by Shikarpuris and is a direct continuation of the finance
trade that this group has been involved with since the eighteenth
century (see Markovits 2000: 57–109). Prior to 1947, Sindhi Shikarpuri
shroffs were active in Central Asia and later in various parts of the
subcontinent, with around 50 firms operating in and from Bombay.
This number increased after Partition as many migrants turned to
business and today there are around 250 firms in Bombay and a
total of around 150 in other Indian urban commercial centres, notably

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   [5] It is very hard to confirm whether or not Sindhis were prepared to sell items
of jewellery in order to use the money as business capital. Daswani (1998: 18)
affirms that they did, and that the proceeds were often used to set up self-employed
businesses. Many informants mentioned the fact that jewellery was taken to India
at Partition (apparently carried by women who hid it the folds of their saris) but
no one told me explicitly that this was subsequently sold. The ownership and sale
of gold and jewellery is a sensitive subject in India generally, and one which is very
difficult to breach. Note that Daswani is a Sindhi herself, so presumably she would
be better-informed. My guess, informed especially by Ward (1997), is that jewellery
was in fact used as a form of capital.
   [6] Although most informants were likely broadly to say that their families were
'rich' before Partition, particular facts eventually mentioned often proved otherwise.

Madras (Chennai) and to a lesser extent Madurai and Trichinopoly (Tiruchirappalli) in Tamil Nadu,[7] Calcutta (Kolkata) in West Bengal, Hyderabad in Andhra Pradesh, and Bangalore in Karnataka. Shikarpuri *shroffs* are not generally concerned with agricultural credit, and this partly explains their urban location.

Table 5.2   Showing lines of 1206 Sindhi businesses in Bombay City (excluding Ulhasnagar and Thane), 1999. As adapted from the International Sindhi Business Directory, 1999–2000.

Line	Number
Export of various products (mainly ready-made garments)	228
Finance, Investment and Leasing	225
Embroidery/Textiles/Hosiery/Yarn	135
Building/Construction/Engineering	56
Appliances/Electronics	48
Jewellery	44
Foodstuffs/Beverages	42
Property/Real Estate	39
Home furnishings/Home improvement/Hardware	35
Hotels and Restaurants	30
Travel Agents	25
Computers/Computer accessories	19
Gifts/Handicrafts	18
Automobile Dealers/Spares/Accessories	13
Importers	8
Advertising	12
Audio Tapes	10
Machinery	13
Plastic manufacture/Wholesale	12
Other	194

Most *shroffs* are bankers and financiers i.e. based on their credit-worthiness, they act as intermediaries between commercial banks and borrowers. In this they fit within the official definition of 'indigenous bankers', i.e. 'those individuals and firms who accept deposits or rely

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[7] In 1959 there were 15 Shikarpuri firms in Madras, 4 in Madurai, and 1 in Trichinopoly—their numbers were gradually increasing. They dealt chiefly with the mercantile communities in these towns and the total capital invested was Rs15 to 20 lakhs. They are recorded as being 'anxious to secure a quick turnover of business', as a result of which the volume of business done by them annually was about 10 times their capital (Krishnan 1959: 39).

on bank credit for the conduct of their business and are close to or on the periphery of the organised money market and are professional dealers in short-term credit instruments for financing the production and distribution of goods and services.'[8] In the mediative exchange relation between the banks and the borrowers, the key instrument is the promissory note or *hundi* which is drawn up between the *shroff* and the borrower, and on the basis of which the former deals with the commercial bank. The *hundi* is a note of contract signed by the borrower. There are different types of *hundi* but usually they state the amount borrowed and the undertaking to repay the amount within the set credit period; just like bank notes, *hundis* have built-in features that make them difficult to forge. There is typically a 90 day credit limit and loans generally vary from Rs10,000 to Rs50,000, often much higher if the borrower's creditworthiness is highly regarded. When an individual is in need of a large loan, it is quite common for *shroffs* to combine in a collective financing operation in order to share risks. The tendency to spread risks is also evident in the fact that any one *shroff* firm will tend to have and make use of access to several commercial banks. There is also a substantial number of brokers who act as middlemen between the *shroffs* (themselves middlemen in this case) and the borrowers and in so doing spread risks even further. Such concerns make sense when one considers that *shroffs* are generally willing to provide unsecured loans— therein lies their attraction, in fact.

Some Shikarpuri *shroffs* have considerable personal financial resources and act as private moneylenders—in Bombay, for instance, they sometimes finance the Bollywood film industry, a very risky sector which is known to produce vast dividends when the gamble works out.[9] In the case of private moneylending, it is well-known that the Shikarpuri *shroffs* own a considerable amount of private capital—in 1969, the aggregate capital of 319 firms was estimated at Rs16.4 crore.[10] *Shroffs* may also draw upon the financial resources of friends

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[8] *Report of the Indian Central Banking Enquiry Committee*, Government of India, 1931, Vol. 1 Part 1, p. 73.

[9] Bollywood releases are classified, solely on a commercial basis, as 'flops' or 'hits' a few weeks after their release, a 'hit' being a film which makes very good box office takings and often huge profits for the makers and financiers. The majority of films are 'flops', which is why the sector is so risky.

[10] Source: *The Reserve Bank of India Banking Commission Report*, 1972. Extract prepared and circulated privately by the Shikarpuri Shroffs Association Ltd., Bombay,

and relatives, who are encouraged to deposit private capital with the *shroff* and earn interest—a complex web of commercial relations is thus created which is largely informal. I should point out here that Shikarpuris often combine moneylending with trade, industry or banking.

The link with Shikarpuri *shroffs* has been of crucial importance to the development of the Sindhi trading and retail business in Bombay and elsewhere. This may seem strange, considering the strong presence of commercial banks in these metropolitan settings and the relatively high rates of interest charged by *shroffs*. There are, however, good reasons behind this parallel system of finance. First, as intermediaries, Shikarpuri *shroffs* are dependent on commercial banks for their functioning—it therefore stands to reason that they can only operate in places where there is access to commercial banks. Second, Shikarpuri *shroffs*—like other indigenous bankers such as the Nattukottai Chettiars, the Marwari Kayas, and the Gujarati Shroffs—are often preferred to commercial banks by small businesses. They give prompt, flexible, personalised, and above all informal service, and the collateral is often left in the possession of the borrower who can therefore still make productive use of it. Although rates of interest are high in relation to those charged by banks, loans are tailored to meet the needs of individual borrowers. And crucially, banks are unlikely to advance loans to newcomers unless they have sound securities—the services of *shroffs* thus become particularly useful for setting up new businesses or financing young ones.

Shikarpuri *shroffs* have an especially important role in the retail trade sector. The lending by Indian commercial banks to this sector constitutes (and this is fast becoming a thing of the past as the Indian economy opens up to private enterprise) a very small proportion of their total credit disbursements, and *shroffs* were often the only source of the short-term capital that is so essential to the retail trade.[11] This was because of the relatively high processing cost of small loans, which therefore were not seen by banks to be very profitable; a huge demand existed for small, retail-business-type, short-term loans that only *shroffs* were ready to provide, albeit at the price

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p. 10. Note, however, that these figures are to be considered highly tentative—the report points out that the *shroffs* were anything but keen on revealing their holdings and practices to the Enquiry Commission.

[11] *The Reserve Bank of India Banking Commission Report*, 1972, p. 8.

of higher interest rates. The picture therefore is one of two parallel systems of finance that function on rather different principles: proven security and bureaucracy in the case of banks, and personal trust and informal dealings in the case of *shroffs*. Because most *shroffs* are intermediaries, they may be seen as brokers linking an official world of finance to an informal business sector. It is important to point out that this is not a case of either/or—commercial banks *or shroffs*, that is. At any one point in their trading life Sindhi businessmen will make use of any combination of financing, depending on the state of security of their business and the particular nature of the loan required. The view of many Sindhis is that people tend to shift their weight from the informal to the formal sector as their business grows and becomes more creditworthy; even then however, the Shikarpuri *shroffs* remain an important option.

There are two relations of trust involved in every *hundi*-based financial transaction: that between the commercial bank and the *shroff*, and that binding the borrower to the *shroff*. Successful *shroffs* have over the years built up their individual creditworthiness with the banks through a combination of hereditary reputation (a reputation for creditworthiness is passed down and recreated within the family of the *shroff*), choosing their borrowers wisely, and underwriting all transactions with the banks—in case of default by the borrower, that is, the *shroff* still deposits the amount specified in the *hundi* and thus honours his part of the bargain which concerns the bank. It was emphasised to me that 'default is an extremely rare occurrence—we Shikarpuris observe scrupulously our obligation not to default. We see it as a social obligation: to honour whatever *hundis* as are endorsed by the banks.'[12] There clearly is a notion of community as well as individual reputation that is linked directly to creditworthiness and that can be damaged by unscrupulous individuals. Thus the individual *shroff* is accountable not only to the banks for his business practice, but to the Shikarpuri *shroffs* as a community and their collective standing with the banks. The vulnerability of the credit relation is beautifully portrayed in R.K. Narayan's novel *The Financial Expert* (1995): it only takes one talkative man completely to

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[12] Note that here I am not necessarily concerned with the truth of this assertion; rather my point is that the fact that it is made shows a certain corporacy of feeling. A similar assertion is made by Jain bankers in northern India (Laidlaw 1995).

undermine the trust built over the years by the banker and money-lender Margayya—once the trust is gone, his seemingly-impregnable financial edifice crumbles in a matter of days.

Even more finely-balanced is the relation between the borrower and the *shroff*. Again, creditworthiness (like status in the Weberian sense generally) is seen to run in families but at the same time needs constantly to be recreated. Shikarpuri *shroffs* tend to do business with traders who are known to them through family and/or social circles—as a consequence, much of the *hundi*-based Shikarpuri finance trade takes place within networks of Sindhis. It is important to point out though that the ethnicity/kinship metaphor alone is not the key issue here. What is important is the knowledge and networks that come with a community that subscribes to a particular unitary metaphor. The following two separate extracts from conversations with *shroffs* convey the idea:

> In Bombay today up to 80 per cent of Shikarpuris are in the finance business. About 50 per cent of us deal in the finance of Sindhi trade. But this is not because we move within the caste,[13] but rather because we always try to finance people we know well and trust.

> There is no identification between us and Sindhi merchants. If a person is known and his creditworthiness established, we take risks. Otherwise, we take much smaller risks.

Since the *hundi* per se is an unsecured promissory note, it is in the *shroff*'s interest (and ultimately in the interest of the whole system, since repeated default and collapse would destroy an important source of trading finance) to see that high levels of social control exist that replace the institutional and official forms of sanctions that obtain in usual relations with commercial banks. One *shroff* who has been in the business for many years told me that 'news of default spreads very quickly, orally. There is a loss of confidence in the person, he loses his integrity. The trust on which everything is based is gone.' A trader who fails to honour his commitments within the credit period becomes a 'marked man' and finds it difficult to secure loans. This explains why Shikarpuri *shroffs* form such a tight network in Bombay: it is essential that information flows quickly and freely, and that a *shroff* be able accurately to gauge the creditworthiness of the borrower based upon the latter's past performance. Most Shikarpuri

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[13] 'The caste' here means 'Sindhis.'

finance firms in Bombay are clustered in and around the Kalbadevi area of the city; often, different firms occupy different apartments in the same block.

In addition to spatial proximity, there is a high degree of social-isation with places such as the CCI (Cricket Club of India) club in downtown Bombay—the haunt of many businessmen who meet in the evenings over dinner or snacks—being favourite venues. Socialisation may also take the form of formal associations: in Bombay, for in-stance, *shroffs* are represented by the Shikarpuri Shroffs Association (formed in Bombay in 1944), which in 2000 had 230 *shroffs* and 125 brokers on its list. The Association concerns itself with the obser-vance of the rules of the business by its members, the safeguarding of their interests, and relations with authorities such as the Reserve Bank of India and the Government of Maharashtra. It does not involve itself formally in litigations between individual members, which are usually settled through private legal action. The fact that many of the *shroffs* operating in Bombay are registered with the Association shows the importance of regulatory structures in such a vulnerable business. The Association's headquarters in Kalbadevi are little more than a desk and a filing cupboard, but one notes a con-stant stream of people coming and going, arguing and discussing other people's affairs—'sharing experiences', as I was told. The 'expe-riences' are of course opinions on individual people's creditworthi-ness, instances of default, etc.

Several *shroffs* told me that their business has for several years now been under threat from various directions. The primary culprits are the banks themselves. In the past, commercial banks were more than willing to do business with *shroffs*. There were various reasons for this. Since *hundis* are typically 90-day instruments, they provided a profitable short-term liquid form of investment to the banks; it was also a very secure form of investment, since bad debts with Shikarpuri *shroffs* were very rare. In addition, the *shroff*' business saved the banks substantial processing costs as they diverted a considerable number of applicants for credit. Increasingly however, banks are reluctant to endorse *hundis*.

The reason behind this reluctance is that, especially since their nationalisation in 1969, banks have been under pressure by gov-ernment to eliminate middlemen; there was a drive to encourage official finance, with 'loan *melas*' being organised—even though, as one senior *shroff* lamented, 'most of that money was never retrieved.'

The recent (and sometimes not so recent) history of relations between *shroffs* and official banking is one of the efforts of the formal at incorporating the informal sector. In 1935, for example, Shikarpuri *shroffs* were offered a full integration into the system by the Reserve Bank of India: the deal fell through when the *shroffs* refused to open their books, many of which were kept in *hatta varnka* anyway, to scrutiny. Again, compare this to the efforts of Arul Doss, the secretary of the cooperative bank in Narayan's novel, to eliminate Margayya's role as a middleman and reach the borrowers directly. *Shroff* firms are also facing competition from Non-Banking Finance Companies (NBFCs). All the indications are that Shikarpuri *shroffs* are struggling to adapt to the post-1991 process of liberalisation of the Indian economy: 'we are lagging behind (this process)', as one informant summed it up. Very few young people nowadays are willing to enter the business, and people with reserves of private capital prefer to invest in property or construction.

Small-scale industrial manufacture in Ulhasnagar

The importance of Ulhasnagar as a centre of enterprise lies in the fact that it constitutes an example of Sindhis involved in industry (primary production) rather than the more usual trading (middleman) lines.[14] This is by no means unique—Sindhis in Nigeria, for instance, are widely involved in the manufacturing industry—but it is the only such case that I managed, through several field visits as well as by consulting reports and pieces of unpublished literature, somewhat satisfactorily to document. That said, I wish to stress that a thorough study of Ulhasnagar would require separate and specific research which is quite outside the scope of the present work.

The origins of the township of Ulhasnagar—officially declared and named in 1949—can be traced to the Partition exodus. A significant number of the 341,000 Hindu Sindhis who migrated to what was then Bombay State were offered housing in a sprawling abandoned army barracks ('camps') in the Kalyan area. Since the wealthier people had the resources directly to move to Bombay and the Sindwork

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[14] A number of contributions deal with the process of small-scale industrialisation in India. See for instance Gadgil (1959), Berna (1960), Mehta (1961), Erdman (1971), Owens & Nandy (1977), Nafziger (1978), Panini (1978), Taknet (1986), and Gorter (1996).

merchants and their employees to their various countries of opera-
tion, the majority of the refugees housed in the Kalyan 'camps' had
a background of small-scale trade or employment. Quite apart from
the dire living conditions in which they found themselves, many peo-
ple resented the relocation on the grounds of a lack of economic
opportunity, more specifically commercial opportunity. They sud-
denly found themselves isolated in a dilapidated, semi-rural district
the inhabitants of which spoke a language (Marathi) of which they
had no knowledge, and where there was no scope for local com-
merce whatsoever. Attempts by Government to absorb the Sindhis
into the public and industrial sectors failed to solve the problem:
with the exception of *amils* and *sahitis*, they were generally reluctant
to sell their labour. Although initially the refugees were vociferous
in their unwillingness to accept the 'camps' as their home (on the
basis that there were no commercial opportunities whatsoever), it
became increasingly clear that the Indian Government was not going
to be able to provide them with accommodation in Bombay city
itself, burdened then as now with problems of housing shortage and
overcrowding (Vakil & Cabinetmaker 1956). There were two ways
in which this problem was approached.

First, many people did settle in Ulhasnagar but looked towards
Bombay for their livelihood, commuting between their homes and
the city; in 1956, about 10,000 residents of Ulhasnagar commuted
daily (op. cit.: 117). Bombay, however, is about 45 miles away from
Ulhasnagar and the 1½ hour or so train journey was (and is, for
the considerable number of people who still commute) a major source
of discomfort. The grim joke was that one never quite knew what
one's wife looked like, as one never got to see her face in daylight.

The second option was to develop Ulhasnagar into a sort of com-
mercial satellite of Bombay, drawing upon the enormous appetite of
the metropolis for goods and services. The Indian Government offered
help to the 'displaced persons' (the refugees from Partition, that is)
in the form of soft loans and training in industrial skills. A Vocational
Training Centre was set up in Ulhasnagar in 1948 by the Government
of Bombay with the aim of teaching technical skills—from making
bidis (a type of cheap cigarette made using unprocessed tobacco) to
bookbinding, tailoring to pickle-making. Most of the Sindhi men who
attended these courses eventually set up their own small businesses.
The Government effort at training was paralleled by an attempt to
form cooperative societies for manufacturing; these however failed

and gave way invariably to individual and family enterprise (this is discussed further in Chapter 6). By the late 1950s, Ulhasnagar had developed into a major centre of small industry and wholesale—as described in an official report, it was 'astir with small shops and small-scale industries' (op. cit.: 5). So much so, that people from the surrounding areas of Ambernath and Ordnance Estate used to go regularly to Ulhasnagar to buy goods at cheaper rates (Karunakaran 1958: 39).

Today, Ulhasnagar is a faceless and haphazard sprawl of apartment blocks, shops, workshops, and industries; contrary to Modernist expectations of urban planning, there is no clear separation between industrial and residential space—homes, businesses, and spaces of production merge into a complex yet somewhat homogenous fabric. There is a central bazaar that spans over several streets where different quarters specialise in particular wares—thus one finds the cloth bazaar, the furniture bazaar, the '*Japani*' bazaar (where a range of imported items are sold), and so forth. Many of the shops bear Sindhi names, including the ubiquitous 'Jhulelal'. Spatially the town is still divided into 'Camp 1, 2, 3, etc.': a reminder of its origins as an army barracks. Slums—settlements of huts made of plastic bags, gunny sacks and other scrap materials—are present in various places around town. According to my informants, these settlements appeared notably after the 1992–93 riots;[15] then, Sindhi factory-owners in Bhivandi (a town 15–20 km from Ulhasnagar) decided that the place was unsafe and moved their industries, mostly handloom and powerloom shops, to Ulhasnagar taking with them their Maharashtrian employees who ended up living in slums in Ulhasnagar. The town emblem is interesting in that it sums up the way in which the residents see themselves: a Hindu temple, an earthenware jug with a swastika symbol and a *palla* fish symbolise Sindhi religious practice and the cult of Jhulelal in particular; a briefcase and an academic hat represent education; and a block of apartments, a test tube, a factory, and a sewing machine signify the various trades and industries. The emblem is a proud statement of the fact that in a couple of decades Sindhis have managed to transform Ulhasnagar from a semi-ruined obscure

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[15] The demolition by Hindu nationalists of the Babri masjid in Ayodhya on 6 December 1992 sparked off a wave of communal (Hindu vs Muslim) riots in many parts of India, notably in the Bombay conurbation. See for instance Sharma (1996).

army barracks to a thriving and rounded (in the sense that educa-
tion, religious services, housing, and economic opportunity are all
locally available) township.

Apart from Government loans, there were three ways whereby
Sindhis managed to put together enough capital to start their own
industrial enterprises. The first was through saving money from hawk-
ing, running tea and sweetmeat stalls, and other small-scale retail
activities, the second was through banks, and the third through fam-
ily help. Often, these three ways were combined. Girdhar, for instance,
owns a small paints factory:

> After Partition, we left our homes hoping that we would eventually go
> back. Many of us lost everything and had to start a new life; we were
> lodged in camps and any chances of venturing into business were slim
> because we had little or no capital. People initially sold small items,
> saved money, and eventually set up thriving businesses; we got our
> capital through loans and savings, or went to Shikarpuris who secured
> us loans on *hundi*. In my case, after graduating I got a job and started
> saving money. After some years I managed to save a couple of thou-
> sand rupees but even then I had a hard time convincing the bank to
> give me a loan of Rs10,000, which I eventually got. Banks were reluc-
> tant to issue loans to people unless some form of security was avail-
> able, and many of us had nothing of the sort.

Through these various means the majority of Sindhis living in
Ulhasnagar have managed to establish small businesses which they
sometimes combine with full-time employment in the city of Bombay.
On the train to and from Ulhasnagar one notes men, their shirt
pockets brimming with pens, notes, and the essential calculator and
mobile phone, using their briefcase as a surface to do their accounts
or sift through cloth samples.

There are various estimates of the number of businesses in Ulhas-
nagar but the number is certainly not less than about 5 000; many
of these are small- to medium-sized factories and the rest cottage
industries—often a printing press housed in one tiny room, or a
small warehouse for the wholesale of ready-made clothes. Many enter-
prises are in fact subcontractors for large manufacturers, making a
particular flavour of biscuit or panels for steel cupboards. The range
of goods produced is mind-boggling: textiles, plastics, rubber, chem-
icals and paints, enamelled wares and electrical cables, pickles and
spices, fluorescent tubes and chokes, furniture, kerosene stoves, pack-
aging materials, food products such as biscuits and bread, pens and

stationery, etc. (see Table 5.3 for some examples). Although enter-
prises are typically very small, when combined they add up to quite
a huge market—the poppadum-making industry alone, for example,
has an estimated turnover of 20 crore.[16] Almost everything that is
produced in Ulhasnagar is exported, often via Sindhi traders in
Bombay, to various parts of the country and sometimes even finds
its way on the international market.

Table 5.3   Showing lines of 417 Sindhi businesses in Ulhasnagar, 1999.
As adapted from information given in the International Sindhi Business
Directory, 1999–2000.

Line	Number of Businesses	
Electrical wares	55	(mainly manufacturing)
Furniture	44	(mainly manufacturing)
Wire and Cables	44	(mainly manufacturing)
Burners	29	(mainly manufacturing)
Bakery/Biscuit making	21	
Motor dealers/accessories	18	
Transport services	16	
Textiles	14	
Soap	14	(manufacturing)
Jewellery	11	
Bathroom supplies	9	
Books/Stationery	8	
Engineering	8	
Acrylic Plastic and Sheets	7	(manufacturing)
Other	119	(mainly manufacturing)

The reputation of Ulhasnagar as a hub of small enterprise and a
hothouse of commercial energy has its counterpart in the notoriety
of its inhabitants for shady and illegal business practices. In Bombay
and neighbouring commercial areas, mention of the town immedi-
ately conjures up images of counterfeit brands and goods that turn
out to be not quite as sound as they seem. (One also has to bear

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[16] Quoted in 'Brands of Ethnicity', *Outlook*, Vol. XL No. 51, 8 January, 2001,
p. 96.

in mind that until recently India followed a relaxed patent protection.)
Apparently many goods could be found in the markets of Bombay
carrying the label 'Made in USA'—only, 'USA' stood for 'Ulhasnagar
Sindhi Association'! This was especially prevalent in the post-
Independence years up to the early 1990s, when import restrictions
and exorbitant import tariffs meant that '*phoren*' (foreign) brands,
often smuggled into the country by 'couriers', were highly desirable.

Since the liberalisation of the national economy, imported goods
have flooded the country and the label has somewhat lost its lustre
of rarity, if not its desirability. Duplicates of all sorts are still widely-
available, however, as any stroll down the main shopping streets of
Bombay past the lines of stalls selling 'Nike' and 'Reebok' shoes and
'Gucci' handbags, will show.

The Sindhis of Ulhasnagar, together with other enterprising groups
such as the leather-workers of Dharavi, are usually seen as being
behind these counterfeits. Their reaction is ambiguous: on the one
hand they hold that such stereotypes are unfair while on the other
they see duplication as an example of business acumen and manu-
facturing ability. I was once invited to dinner at the house of a very
wealthy Sindhi industrialist who owned a couple of factories in
Ulhasnagar and elsewhere; throughout, he entertained me and his
other guests by pointing out the items on the table as 'fake pop-
padums', 'fake *chikki*' (peanut crunch), 'fake whisky', and so forth—
evidently he found this quite hilarious. Stories circulate among Sindhis
in Bombay of the sly business wisdom of their Ulhasnagar co-eth-
nics. My favourite anecdote (probably true possibly not but in any
case relevant here in terms of representing a collective idea) describes
an 'insurance scheme' whereby enterprising Sindhis from Ulhasnagar
make money on the trains. Passengers participating in the ploy board
without buying a ticket but paying a small (less than the price of a
ticket, that is) sum to an 'insurer', who travels to work every morn-
ing on the same train. In the unlikely event of a ticket collector
catching them out, the 'insurer' pays the fine for them. They benefit
from cheaper 'fares' and he places his bets on the fact that the ticket
collector's visits will be sporadic enough to allow him to pay the
fines and still make a profit. (The subsidiser of this 'scheme' is of
course the railway company and ultimately the taxpayer.) These jokes
and stories portray a town whose inhabitants are obsessed with mak-
ing money and who will try any means to do so; this may well be

true but the point here is to note the hard work, risk-taking, and adaptation to local circumstance, that goes into small enterprise in Ulhasnagar.

Enterprise in Ulhasnagar is very close-knit. There is a marked element of networking among industrialists and small businessmen. Once for instance, while touring the town with a lawyer, we met a man who, after introducing himself as a member of a particular family (which the lawyer was acquainted with), told us that he ran a printing press and offered to print any law books that the lawyer should require. The size of the town means that people have an intimate knowledge of who produces and/or sells what, and they use this knowledge in their everyday business practices. A Sindhi businessman looking for a supplier of a particular product in Ulhasnagar might not know the supplier personally but he will certainly know someone who does. This tight structure is expressed formally through various formal organisations, the most prominent of which is the Ulhasnagar Manufacturers Association. The Association had 508 members on its list in 2000, '99.5 per cent' of whom are Sindhi' (according to the President). The main role of the Association is to represent its members with the authorities. Apart from the Association, some lines of manufacturing have their own guilds. All this breeds an intense competition but also an interdependence. In sum, Ulhasnagar may be seen as an enclave of Sindhi industrial enterprise.

Cloth merchants and commission agents in Bombay

Walking north from the Kala Ghoda and Fort area of Bombay, one leaves behind a cityscape of colonial neo-Gothic buildings set in wide roads and spacious maidans and enters a maze of narrow lanes teeming with people and traffic and hemmed in by dilapidated buildings. This shoddy appearance is, however, deceptive: this is Kalbadevi, for several decades one of the prime commercial districts of the city and home to thousands of importers, wholesalers, bazaar-style retailers, moneylenders, and even large merchant houses. Nor is Kalbadevi as haphazard as it seems; certain streets tend to be associated with particular trades and there are distinct if not entirely homogenous enclaves of Bohra Muslims, Marwaris and Marwari Jains, Parsis, and Sindhis, among others.

Sindhi merchants in Kalbadevi tend to be concentrated in the southern reaches of the district around the Hindu temple and Kalbadevi Road. One stumbles over cows lying nonchalantly around oblivious to the constant patting by people eager to get their blessing, to enter nondescript doorways leading onto very narrow passages separating rows of small textiles shops. No fancy office furniture here: textiles stocks line the walls and simple white mats and cushions cover the floor, on which the traders squat surrounded by samples and account books. Customers and suppliers squat round them arguing over prices and quality and sipping piping-hot chai. It is customary for a trader to welcome clients by beckoning a chai-wallah and ordering for his customer/s and himself. Wallahs constantly navigate the narrow lanes with their wire racks, dispensing the nectar of the traders in small glasses. Two such markets are the 'Swadeshi' and 'Kakad'; they are situated within a stone's throw of one another and are occupied by Sindhis as well as Gujaratis. The ground floors are taken up by shops as described while the upper floors house the offices of merchants and commission agents.

This concentration of textile merchants in Kalbadevi is another example of post-Partition business development among Sindhis. Before Partition the markets were for the most part in the hands of the trading communities—such as Marwaris, Gujaratis, and Bohras—that formed the backbone of commerce in Bombay. A number of Sindworki firms had offices in Kalbadevi from where they regulated the Bombay part of their business, generally concerned with the sourcing of handicrafts and textiles—the firm K. Chellaram for instance still owns extensive offices there. The city was certainly an important node in the Sindwork network. However, it was only after the arrival of large numbers of Sindhis post-1947 that the group established a significant presence in the area.[17] In order to do this they had often to compete with well-established interests and use all their skills to forge alliances and carve out a space in which to trade for themselves: a typical example, Kakad Market was built in the 1960s by a Marwari cloth merchant who happened to have several

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[17] And for that matter, in the city in general. Accounts of Bombay from the nineteenth and the first half of the twentieth century very seldom mention Sindhis as a recognisable group, even when discussing trading communities.

Sindhi friends. A few years later he sold the entire block to a group of Sindhi textiles traders most of whom still occupy the building. Apart from Kalbadevi, there are many Sindhi textiles traders dispersed throughout the city—the suburbs of Khar, Bandra, and Andheri are particularly well-represented.

By my informants' estimates there are around 100,000 Sindhis involved in the textiles trade in the whole of India. Places like Ahmedabad and Surat are particularly well-known, with several hundred Sindhi traders concentrated in localised markets. In Bombay the number runs approximately into a couple of thousands. Typically they buy and sell on a wholesale basis and act as middlemen between the manufacturers and the retailers. A number of businessmen are involved in the trade as commission agents, that is go-betweens between the traders and their customers. The idea is that a retailer from a different region (often some small village in the countryside) visiting the markets of Bombay on a purchasing trip would not often have an in-depth knowledge of the range of prices and quality available. They therefore make use of the services of an agent, who refers them on to particular traders depending on their requirements. The commission agent provides them with hospitality in the city. Generally, a commission agent's cut is around 1.5 to 2 per cent of the value of the transaction; sometimes they also act as moneylenders, accepting on the basis of their credit-worthiness a credit transaction with the supplier on behalf of the purchaser.

To illustrate the operations of commission agents let us follow Deepak, a Sindhi trader from a small town in Maharashtra.[18] Deepak has come to Bombay to purchase stock for his textiles retail business. In Bombay he stays at his commission agent's premises, a large room in a block of offices and apartments in Kalbadevi. Here, his host has had bedding laid out in spaces of six by three feet, enough to accommodate visiting traders for the night. While in Bombay, Deepak gets to use this space to lie for the night and sometimes to do his accounts during the day; he also gets meals and other perks such as cinema tickets to while away the end of a day of business—in short, he is treated like a house guest. The commission agent,

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[18] Deepak is an imaginary character only to an extent: he is the result of my combining several bits of fieldnotes.

with whom he has been doing business for several years, takes care
of everything: telephone calls, changing the bedding twice a day,
and so forth. Deepak is happy because it is only through the agent
that he can possibly navigate the maze of suppliers in Bombay. The
commission agent, who knows the crowded alleys of Kalbadevi well
enough, acts as a liaison because he knows both the suppliers and
visiting purchasers like Deepak. The latter group he knows 'inside
out' in fact, and these links take years to mature and sometimes
endure over generations: they are based completely on trust, itself
established over numerous successful transactions.

As in the case of Shikarpuri *shroffs* and industrial manufacturers
in Ulhasnagar, textiles traders in Bombay form a tight-knit network
of formal and informal relations. The Bombay Sindhi Cloth Merchants
and Commission Agents Association was formed in 1960 and in 2000
had around 550 cloth merchants and 150 commission agents on its
lists. The Association covers the Bombay area up to Ulhasnagar and
the statute establishes that only Sindhis may join. The main role of
the Association is the settlement of litigations between traders on its
lists; usually these arise when debtors fail to honour their credit time
limit. In case of a dispute, the Association, which has legally-bind-
ing powers established by the Arbitration Rules of 1940 and 1996,
contacts the two parties in order to establish the nature of the case
and appoints arbitrators. These are typically senior members of the
Association, themselves experienced textiles traders. The case is heard
at the Association's offices in Kalbadevi and usually takes three to
four months to resolve. The advantage of settling litigations within
the Association rather than going to Court is this efficiency of arbi-
tration; it also saves traders the 10 per cent stamp duty that going
to Court involves. Typically, disputes taken before the committee
involve small- to medium-sized transactions—those involving large
quantities of stock of high monetary value are deemed to be too
heavy a responsibility for the Association to carry, and are taken
before the Courts. The number of cases filed with the Association
(27 new cases in 1997–8, 48 in 1998–9)[19] shows that there is a
significant amount of trade and transactions involving credit going

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[19] Source: *Bombay Sindhi Cloth Merchants and Commission Agents Association. Annual Report of the Association for the Year 1998–1999.*

on *between* Sindhi textiles traders. Again a particularistic, localised response to what is essentially a localised market in India.

Other localised forms of business in Bombay

The one other line of Sindhi business in Bombay which deserves a special mention is the real estate sector. Sindhi names are very noticeable in the list of real estate entrepreneurs in the city, and there are particular reasons for this. They are historical, and have to do with the development of cooperative housing in Bombay. Bombay during the early years of Independence brought together the ingredients for the successful growth of cooperative housing: a high demand for housing from the thousands of refugees flocking into the city, and a supportive official response. So significant was the change that Sindhis in Bombay today believe themselves to have been the pioneers of cooperative housing in the city, and they are in a practical sense quite right.

Initially the Sindhi immigrants in Bombay found it very difficult to locate housing for themselves. Historically, Bombay has grown mainly through the costly process of reclamation—suffice it to say that originally, the area was made up of a group of islands and a marshy mainland. By the post-War years space in the city was at a premium and decent housing very costly indeed; the sudden increase in population due to migration as well as the shortage of building materials due to the War aggravated matters. The *pagri* (key money) system was widely practised and this meant that one could not rent lodgings without first paying a substantial sum of money. Both building one's own home and renting lodgings were therefore very difficult.

The Sindhis' answer to this obstacle was the 'ownership basis' system of housing construction. Many of today's Sindhi-owned housing cooperative societies in Bombay started life as 'ownership basis' blocks of apartments. A 1962 Government Report describes the system thus:

> The system in brief is that an enterprising individual or group of individuals secures a piece of land and constructs a building thereon consisting of a number of self-contained flats. Each flat is then sold to an individual on payment of a lump sum amount ranging from Rs10,000 to Rs125,000 according to the situation, the floor area, the amenities provided, etc. Prices sometimes differ from flat to identical flat in the same building, apart from flats on different floors. The payment is

taken either in advance or in instalments. An Agreement more or less in a standard form is executed between the purchaser and the builder on Rs1.50 stamp.[20]

In order to build an 'ownership basis' block of apartments, one needed one or preferably both of two things: personal capital and trustworthiness in the eyes of would-be buyers. Capital was needed for the purchase of land and the construction of apartments. This came either from the private resources of the individual or from credit advanced by a moneylender. Failing access to private finance or credit from *shroffs*, however, there was another means whereby an enterprising individual could enter the 'ownership basis' market. This was through activating networks of trust, as the case of Raj, a Sindhi now living in London, shows:

> In 1963, I started my own business with a capital of Rs1.75. One Friday evening I got in touch with a man who had been my friend back in Sind. He had a 700 square yard plot in Bombay which he was prepared to sell and I would find 12 people ready to buy a flat on a pre-construction deposit basis. I went to the Post Office and spent my capital on stamps and a receipt book. On the train back home I met a fellow Sindhi and 'sold' him a flat—he handed me a Rs250 deposit there and then and I wrote him a receipt. That Sunday, I got together a group of friends in Ulhasnagar and in no time at all had a list of 12 people who wanted a flat. Their first contribution was Rs2,000 and that provided me with enough money to start work. In a few years I had extended business and built a further 5 blocks of flats on an ownership basis that eventually became cooperative societies. I became a rupee millionaire—I remember a Godrej cupboard[21] stacked full of money, that I kept separate from my bank balance for tax reasons. What had helped me start was the trust that the flat buyers had in me—I had no capital at all but because I was known within the Sindhi community as an honourable man, people were ready to trust me with their money.

We must now understand why and in what ways trust was such a key player in this system. The first point concerns the quality of workmanship, a notoriously thorny issue in the Bombay building trade: there is no shortage of profiteering builders who are ready to make use of materials of inferior quality and employ second-rate

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[20] *Government of Maharashtra: Report of the Ownership Flats Enquiry Committee* 1962.
[21] A type of lockable metal cupboard manufactured by Godrej, a staple item of office furniture in India.

workers. The *Property Times* (a regular supplement of the *Times of India*, of which there is a Bombay edition) frequently carries articles on the importance of checking a builder's background. Second, because of the practice of pre-construction payments, it was essential that the would-be builder be seen as a trustworthy businessman who delivers the goods on time. Stories circulate in Bombay of builders who took money from people before they had the required permits, as a result of which a substantial number of property buyers lost money. It is at this juncture that some Sindhis were able to capitalise on their relations with co-ethnics in order to put together enough capital to be able to build ownership flats. From these beginnings many went on to become major builders in the city, and the sector represents a significant part of Sindhi business in Bombay.

The local post-Partition development of Sindhi business in Bombay (and in India generally) has occurred within and reflects a closed economic system. From Independence onwards, the Indian economy was patterned in successive Five-Year Plans along a socialist system that stressed 'self-reliance' and its corollary, protectionism. Foreign investment and the importation of foreign goods were discouraged and local industry protected; trade and industry were severely restricted in what eventually became known as the 'licence raj'. This policy was successful in catalysing the small-business sector, if disastrous on many other counts (Lessinger 1992). Sindhi business, as the examples I discussed above show, flourished within this milieu, although one has also to keep in mind the constant movement of young Sindhi men out of India in search of opportunities with Sindwork firms overseas. Now that (especially since 1991) the economic landscape is changing considerably and fast, it remains to be seen how this will affect Sindhi business practice at the local level. The point is that, as in the case of Malta, an 'enclave' model is not a useful one to apply to the development of an ethnic group in business; rather, this ought to be seen as a product of local circumstance. The following section on London will serve to further support this argument.

Doing business in a 'world city'

Sindhi business practices in London ought to be understood within the context of the economy of a city the influence of which has for centuries extended well beyond English or British shores. In general

terms, the importance of London as a node of translocal processes makes sense within the framework of thought advanced notably by Friedmann (1986), King (1990), Sassen (1991, 1994), Knox (1995), and Castells (1996).

The observation that, as Braudel (1973: 312, see also Braudel 1982) puts it, 'cities always have a measure of control over physical space through the networks of communication emanating from them' is certainly nothing new. Recent theorists, however, have suggested that in an increasingly interconnected ('globalised') world, advanced service systems tend to agglomerate in a few large metropolitan centres which go beyond the classical connective role of urban settlements and attain the status of 'world/global cities'. Sassen (1994) argues that the transformation of the world economy (a process which gained momentum around the 1960s) to one based on services and finance brought about a renewed importance of major ('global') cities as sites for certain types of activities and functions. 'World cities' are the nerve centres of the globalised economy; they are the sites of most of the leading global markets for commodities, commodity futures, investment capital, foreign exchange, and equities and bonds; and they attract clusters of specialised business services, especially those that are international in scope (Knox 1995). Moreover, as Castells (1996: 386) holds, 'the global city is not a place, but a process. A process by which centres of production and consumption of advanced services, and their ancillary local societies, are connected in a global network . . .' Of course, the importance of world cities extends beyond the economic sphere and, as Hannerz (1996) for instance shows, they serve as hubs of 'transnational connections' on levels of cultural production other than the economy.

London is no run-of-the-mill world city. It belongs with Tokyo and New York in a league of special importance, and this is partly the result of its unique history. King (1990) describes a process whereby London changed from an Imperial capital to a world city— a specialised finance and business centre and base for cultural production in an increasingly integrated new international division of labour. Especially interesting is what he calls the period of the 'internationalisation of London' from the 1950s to the 1980s, as a result of which 'London has become the arena of international capital, the site for the creation of global profit' (op. cit.: 93).

Its primacy as a world/global city and the growing post-War importance of London as a hub of international commerce and

finance crossed paths with the Sindhi diaspora in three ways. First, the migration of Sindhis to London in the post-War years is to be seen within the context of the replacement, by international labour from the former colonies, of a population which was employed in manufacturing, and which left the city as the sector gave way to financial services (op. cit.: 71). A few Sindworki firms had branches in London before Partition, but the bulk of Sindhi migration to the city (and to Britain in general) gained momentum in the 1960s. Many of the Sindhis who are now self-employed in business originally moved to London from India as young graduates of technical colleges (in some cases as students) and eventually caught up with the Sindworki firms operating there and went into business after a period of employment with these firms. We note, therefore, a shift in the sense that many of the Sindhis who moved to London as aspirants to the technical and professional salaried employment sector ended up moving on to self-employment using the Sindwork firms as stepping stones.

One of the reasons behind this shift was the degree of racial discrimination which these Sindhis encountered in London. Gul, for instance, moved to Britain from Kenya—where he had held a good clerical job with the Army—in the late 1960s: 'When I came here racism was unbelievable. People made fun of my accent, even though I spoke excellent English. After years of service with the Army in Kenya, I came here to be offered a job as a doorkeeper.' Santosh is now the proud owner of a thriving electronics business based in fashionable offices in north London: 'When I first arrived here, I worked for six weeks in a nightshift job with a dry-cleaning firm, smelling all the nice smells of piles of clothes being washed. I then joined K. Chellaram, with whom I worked for three years before setting up with my brother-in-law.' Racial discrimination was not limited to people seeking employment: Dharam, a qualified engineer who *did* get a job with a British company run by a 'particularly enlightened Britisher', remembers how 'clients would often look disappointed that the company had sent them an Indian engineer.' The factor of discrimination, then, prompted many people to seek employment with Sindworki firms that had offices in London—as one trader told me, 'at least they were Indians like us.' Of course, Sindworki bosses were only too keen to employ Sindhis, partly because, as one of them put it to me, 'English employees look at the time and ask for their rights.' The Sindworki network in London at the time was

rather tight-knit and this facilitated the entry of new arrivals into the sector. Sindworki offices were concentrated in the Moorgate area where one building in particular, Salisbury House, housed several Sindhi offices (about 50 by one informant's estimate); the owners of the firms socialised regularly at a pub there, and exchange (deliberate or not) of business information was especially easy. One trader told me how he had taken a week off from one firm in order to try another, but his boss got to know about this through the Moorgate circle and was 'very upset' about his employee's disloyalty.

Today that racial discrimination is—at least on the institutional level—much less salient than it was in the 1960s, many young Sindhis are going for well-paid middle-managerial and consultancy jobs in London. Sindhi parents tend to attach importance to their children's qualifications (even if this is not necessarily seen as the antecedent of professional employment—many of them would still wish their sons to take over their businesses, for instance) and are generally willing to finance post-graduate degrees, generally in business studies and management, at the LSE and other reputed Universities. One should note at this stage that there is no contradiction between tertiary education of this sort and business. In fact, the ability to pay for an expensive education is seen as an excellent indicator of family business success. The upshot is, however, that these young people find themselves in good positions to take up well-paid jobs in the City and elsewhere, and an increasing number are doing just that.

The second population movement of Sindhis into London was due to the 'Africanisation' programmes which took off in East Africa from the mid-1960s. British East Africa had for a long time been a major site of settlement and business operations for Sindhis, who were generally but not exclusively involved in the import and wholesale sector; these operations were of course the product of Sindwork, which had continued to attract Sindhis from India to Africa after Partition. In 1962 and 1963, however, Uganda and Kenya respectively gained independence from Britain. The Indians living there became eligible for citizenship but many of them declined it, with the exception of the 15 000-strong Ismaili community in Uganda. 'Africanisation' took off and in 1967 in Kenya, the rights of non-citizens to stay in that country for any length of time were withdrawn. Deprived of their right to do business and/or reside in the country, non-citizen Indians suddenly found themselves in an uncertain position and in the period between September 1967 and March

1968 approximately 12 000 Indians rushed to settle in Britain. In Tanzania, official restrictions on the private mercantile sector practically killed off private firms by 1970. In Uganda, when Idi Amin came to power in 1971, he accused Indians of being endogamous, socially segregated, and economically non-integrated, and informed the governments of Britain, Pakistan, and Bangladesh that they would have to take back all their nationals. A series of measures orchestrated by himself and his predecessors culminated in the expulsion of all Indians from the country in August 1972 and a total of 28 600 refugees moved to Britain between September and November of that year. In a nutshell, by the late 1960s-early 1970s it was evident throughout East Africa that the era of free commerce (and in Uganda of the right of residence) was over, and that Indians generally and Sindhis particularly had no future there (Michaelson 1983, Gregory 1993, Peach 1994). As a result, a substantial number of the Sindhis settled in London today moved there from East Africa.

By my estimate, Sindhis in London today number a few thousand. They have settled mainly in north and central London, and today distinguish themselves as 'central London Sindhis' or 'suburban Sindhis.' The former are very wealthy and generally own Sindworki firms spread over several countries, though some have made their money in London. The latter are generally people who migrated as described above from East Africa or India and are in small self-employed business or employment. This is no doubt a broad generalisation—homes in neighbourhoods such as Hampstead or Swiss Cottage often cost a lot of money—but by and large it seems to hold. It is certainly believed by Sindhis themselves, who often pointed out to me the differences in lifestyle between the two groups, and the alleged snobbishness of the 'central London Sindhis'. Lila, whose multimillionaire Sindworki family belongs squarely in this category, explained to me how she socialised with women from millionaire Gujarati, Marwari, Punjabi, and Sindhi families living in central London, and that 'wealth has a lot to play in the selection of this circle—six out of my eight best friends, including three Sindhis, live on "millionaire row"—Avenue Road near Regent's Park.' What is interesting is that a substantial number of Sindhis who lost their businesses in East Africa, or their employment with Sindwork firms there, initially took up some form of (generally low-paying) employment upon moving to Britain, only to re-establish themselves in business eventually.

The second way—after the process of post-War immigration—in which London's status as a world city and Sindhi life in it are related, pertains more directly to business. Sassen (1994) has argued that to look at the global economy in terms of international finance or global telecommunications is only part of the story; it leaves out a plethora of activities and types of workers that are intimately connected to and indirectly produce global flows. Thus, a world city consists indeed of city bankers and jet-setting financiers, but it also consists of substantial populations of people who are connected to them—whether through cleaning their offices, fitting fillings to their teeth, or selling them CD-Walkmen for their morning jogs. In turn, everyone needs the foodstore, the newsagent, and of course the curry-house. Sindhis in London have tended to go into the provision of consumer items, although a substantial number run restaurants or hotels, or provide some other service such as dry-cleaning (see Table 5.4).

Table 5.4 Showing the activities of 203 Sindhi businesses operating in London, 1997. Note that many firms involved in more than one type of business. As adapted from the Sindhi Association of UK Members' Directory, 1997–8.

Type of Trade	Number of Businesses Operating
Export	76
Import (generally incl. Wholesale/Distribution)	83
Retail	50
Trade Confirming/Finance/Agency	29
Manufacture	5
Entertainment/Restaurants/Hospitality	6
Financial/Management Advisory	4
Computer Consultancy	4
Travel Agency	5
Dry Cleaning Service	1
Property/Real Estate	8
Construction/Engineering Consultancy	3
Graphic Arts Services	1

The huge (presently around 8 million), upwardly-mobile population of a metropolis such as London creates an insatiable appetite for consumer items; moreover, its cutting-edge commercial practices demand the latest technologies and innovations, and reward the people who are in a position to provide them. Sindhis, because of their family and community connections with Japan and other manufac-

turing centres of the Far East, are in such a position. A substantial number of Sindhis in London are in the electronics line, as evidenced by their presence on Tottenham Court Road, a hub of electronics wholesale and retail. In this context it is interesting to note how profoundly the routes of Sindhi business are tied up with changing global conceptions of quality. In the early days of Sindhi operations in London (mainly from the 1930s to the 1960s) Sindworki firms often sourced products from Britain for their wholesale and retail businesses in Africa and elsewhere; then, British manufacture was synonymous with high quality in the minds of many, while Japanese-made goods were seen as second-rate—as one trader who imported from Japan to East Africa told me, 'we used to joke that they lasted a week and then died on you.' But as the image of Japanese manufacture changed from that of tackiness to that of dependable technology and affordability, established Sindhi business routes were simply reversed to tap into the new global market-trend. Interconnectedness shows up in other, similar instants. According to informants, the 'hot line' in the 1970s was the import of watches and cheap electronics from Hong Kong, Taiwan, and Korea (note the similarity to the situation in Malta)—then of course, these countries specialised in such manufacture, and again Sindhis were well-equipped in terms of business connections to exploit the change. A significant number of Sindhi businesses in London tap into their connections with India and elsewhere to cater for the 'ethnic niche' market (see Barth 1969)—that is the large numbers of people of South Asian origin settled in the city. One trader I met, for instance, made his money importing sari material through his brother based in Japan, for which he found ready sale among Bangladeshis in London. Again, this sector is to be seen within the context of the population dynamics of a metropolis, in the sense that only an urban locality attracts enough migrants from a particular place to form 'ethnic markets'—in Malta for instance, it would be inconceivable for Sindhi importers to specialise in such a sector, because the country in no way attracts thousands of migrants as London and other big cities do.

A knowledgeable and reliable informant told me that about 30 per cent of Sindhi businessmen in London constitute the top, affluent category, while the rest are mainly shopkeepers and small business-men operating from home or from small offices. Many small and medium-sized Sindhi import/export businesses in London consist of

an office and an adjoining warehouse. I noticed that generally Sindhis tend to engage with their product by running to and from office and warehouse, sifting through samples and doing their best to learn about the various qualities and types of brands. Take Roopchand, for instance, whom I met at his office-warehouse in Willesden: while we talked, he was busy going through a consignment of wooden *mandirs* (in this case 'home shrines') he had just received from India— he also pointed out to me the different types of incense he imports, and their aromatic strengths and weaknesses. Or Tim, who runs an Oriental rug import firm; after our interview he took me on a tour of the adjoining warehouse and explained to me how to tell a well-made carpet from a shoddy one by looking not at the front but at the back, and how to distinguish a Kelim from an Isfahan. This is the typical world, then, of a small to medium-sized Sindhi import/export business in London.

The third way in which the dynamics of London impinge upon and interact with Sindhi business practice has more directly to do with the city's status as a world city. Many of the major translocal Sindhi firms, with branches in several places and generally involved in import-export but also sometimes in manufacture, have offices in London which, because of its infrastructure as a world city (communications, banks, etc.) is seen as an excellent place to coordinate business and especially finance. Possibly the best example of how London serves as a hub of translocal Sindhi business is that of confirming houses, which among Sindhis were in their heyday during the 1970s and 1980s. The principle of the confirming house was summed up to me by a Sindhi who made millions in the business and now lives in a penthouse overlooking Regent's Park in Central London: 'A wants to import from B, but he has no money; B doesn't know A, so credit is out of the question; the confirming house steps in as intermediary.' 'A' in this case are Sindhis operating in West Africa (notably Nigeria and Ghana), who imported goods from Chinese and other suppliers ('B') in Far Eastern countries. Direct credit between these suppliers and Sindhis in Africa proved very hard to negotiate, and many small traders based in Africa did not have the type of creditworthiness to go directly to the international banks. (With particular reference to Nigeria, there was the additional problem that Nigerian banks would not open letters of credit on behalf of exporters in the Far East.) Sindhis in London therefore set up confirming houses specialising in financing this trade. The confirming

house in London would open a letter of credit in favour of the exporter. As soon as the goods were shipped, the exporter would get paid by the confirming house; the confirming house then allowed the importer in Africa a credit period which allowed him to sell the goods. Again in the case of Nigeria, the system was for the trader to pay his local bank, which in turn paid the confirming house in London through the Central Bank of Nigeria.

London was particularly well-suited to act a hub of the financing of Sindhi trade. It is a 'supranational' key city situated at the core of a general post-War tendency towards the globalisation of capital; and in any case the city has played an historic role as the hub of the world's financial system resulting from the accessibility of support services such as foreign-exchange brokerage, expertise in financing international trade, and good communications (King 1990: 90–1).

The Sindhi confirming houses themselves were mostly financed by British and other banks based or having branches in London, although some of them also made use of their own finances. They charged confirmation commissions of 4 to 5 per cent (occasionally 3 or 6 per cent); this depended on the liability and the stability of the country in question—as one confirming agent told me, '(t)o Liberia I may not accept 10 per cent while to the US, 3 to 4 per cent will do.' Apparently some countries imposed charges on money remittance, which practice increased the commission charges. The credit period was equally variable but was generally in the region of 90 to 120 days from the day of shipment. In addition to these charges, the importer would have to pay the commission house the interest charged by the bank, plus any other expenses.

There were two types of confirming businesses. The first were known as 'house to house' and were owned by the importing company itself, typically a large and established Sindworki firm. Apart from financing trade, 'house to house' confirming houses acted as foils to siphon money out of Africa into Britain—the 'profit' made by the London company would ultimately be coming from the African company owned by the same people—and therefore distribute the assets of that company. This distribution of assets was extremely important for companies operating in West Africa, which was seen as a very unstable region. The second type was 'third party' or 'customer finance' confirming houses, which were separately-owned financing companies. Some Sindhi confirming houses in London had a few Gujarati clients based in West Africa, but the bulk of the trade
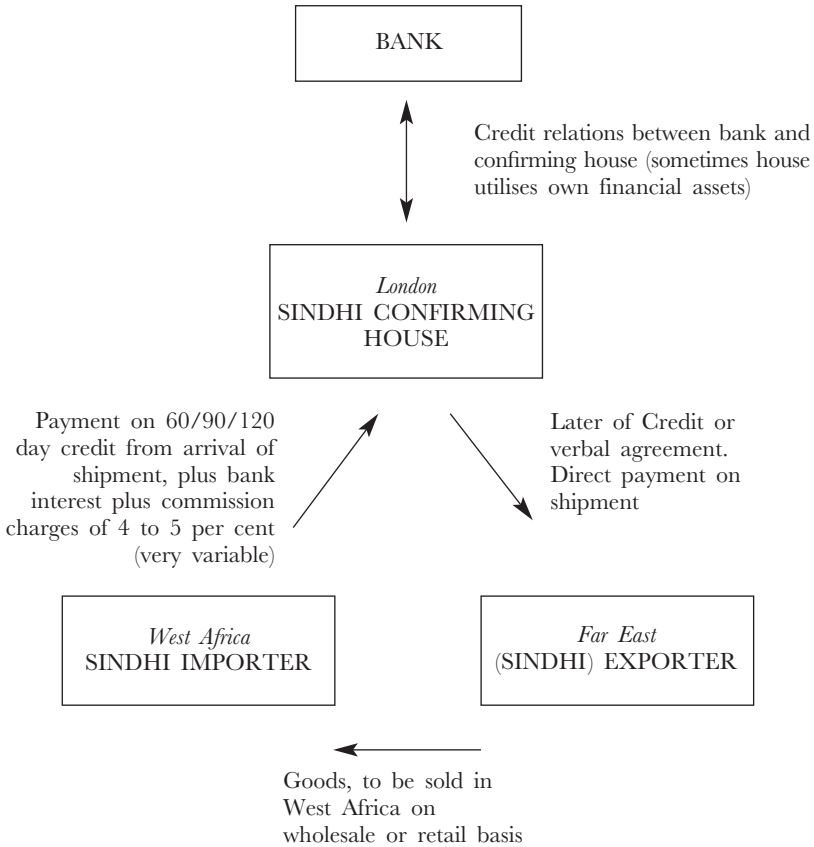
BANK

Credit relations between bank and
confirming house (sometimes house
utilises own financial assets)

London
SINDHI CONFIRMING
HOUSE

Payment on 60/90/120
day credit from arrival of
shipment, plus bank
interest plus commission
charges of 4 to 5 per cent
(very variable)

Later of Credit or
verbal agreement.
Direct payment on
shipment

West Africa
SINDHI IMPORTER

Far East
(SINDHI) EXPORTER

Goods, to be sold in
West Africa on
wholesale or retail basis

Figure 4.2   Showing a typical translocal business relation involving a Sindhi
confirming house in London enabling trade on credit between West African
importers and Far East exporters.

took place between Sindhis; note, however, that this did not neces-
sarily include the exporters, with whom relations of trust did not
matter very much given that they were getting paid by the banks.
Because they were ready to extend credit to Sindhis based on trust,
confirming houses served as excellent stepping-stones for business-
men trying to establish themselves, who would otherwise never have
managed to obtain credit from banks, let alone Far Eastern suppli-
ers—as one confirming agent told me, 'in a way it is easier to start
a business without initial capital, because of confirming houses'.

Confirming houses therefore made profits of 4 to 5 per cent on
thousands of business deals often worth vast amounts of money, and

many Sindhis in London became millionaires in a matter of a few years. The system constituted a very important node of translocal Sindhi trade for about 15 to 20 years; all my informants told me that there has been a decline in its importance since the 1990s. There were several reasons for this decline. First, apparently the confirming house—importer networks were rife with problems of betrayed trust and defaulted payments, and this prompted many businessmen to be more wary and limit deals based on trust to relatives and Sindhis they knew well. One Sindhi who worked with a confirming house in London for four years told me that he observed several instance of malpractice by the firm, such as changing the date of receipt of payment from Africa and thus 'nicking a few days' more interest', claiming higher interest than the bank in London actually charged, and taking deposits from the Sindhi importers based in Africa before the letter of credit was opened, thus earning bonus interest on this money (which was deposited in banks). In addition to these problems there were those brought about by economic and political shifts—the main reason behind the decline of the London—Nigeria link, for instance, was the major slump in Nigerian trade in 1984–5 due to falling oil prices.

This chapter has established one important empirical fact about contemporary Sindhi business practice. By looking in some detail at the different set-ups and their history as located in the three fieldwork sites, it has been shown that there is no such thing as 'Sindhi business' in the sense of a universal set of operations which manifests itself in enclaves within local majority contexts. The resultant of the Sindhi diaspora is a highly diverse collection of strategies which have developed individually in response to local situations, and which are embedded in local structures of market and commercial organisation. Even London and Bombay, which tempt one to subsume variability under the term 'urban economy', are very different. Sindhis on the moon don't just sell anything—they sell flags. Just as in Malta, the development of Sindhi business has to be understood in terms of a small and somewhat-isolated (because of immigration laws) community operating within the context of a small nation-state with limited and shifting local markets; in Bombay, the combination of a particular process of Sindhi immigration and a post-Independence inward-looking economy based on the premise of self-sufficiency and protectionism resulted in Sindhis exploring local lines such as real

estate and manufacturing; and in London, Sindhi business practices have drawn for their nourishment on the dynamics of a world city and its needs and translocal connections. At first glance, therefore, the evidence on the ground is that there is no such thing as 'Sindhi business'—Sindhis do business, to be sure, but in disjointed and locality-specific ways.

In the next two chapters I shall adopt a collectivist perspective and show that this first impression is deceptive if taken in isolation. The point is that these local activities are connected via the links that kinship and Sindhayat afford. Although local conditions cannot be overemphasised, there are factors which allow us to talk in terms of a vertebrate Sindhi diaspora and its corollary, Sindhi business.

THE MEANING OF CORPORACY

> *Homo oeconomicus* has no feeling of affection for his fellow man. He wishes to see in front of him only other economic agents, purchasers, vendors, borrowers, creditors, with whom he has in theory a purely economic relationship.
> (Ardant, cited in Braudel 1982, p. 165)

In a short epilogue to his historical work on Sindhi business, Markovits suggests that '(g)lobally, Sindhi businessmen have remained a community of traders', and that '(i)nternational trading linkages created by the dispersion of Sindhi families across the world are the key . . . to the success of Sindhi firms' (2000: 284). The point, which is after all at the basis of the present work, belies an important question which cannot be ignored: that of the meaning and anatomy of the notion of 'community'. As I see it, assuming a 'Sindhi community' and going on to show how Sindhi firms operate within it would constitute a blatant collectivism which leaves no room for agency and entrepreneurship. What I encountered in the field were individual traders who were keen on making money through self-seeking economic choices—entrepreneurs in the neoclassical sense, that is. And yet, the fact that they were part of a wider group of people, a cosmopolitan 'community' of Sindhis, profoundly affected their individual business practices.

In this chapter I seek to establish a theoretical basis for the notion of collectivity or group corporacy which preserves the individual economic actor. I do this in a somewhat circuitous fashion. First, I take an empirical look at one facet of Sindhi business practice—that of occupational choice and the commoditisation of labour (or rather the lack of it)—in order to establish whether or not occupational choice is indeed patterned on the lines of community. I then propose a way of understanding such a phenomenon based on the notion of 'collective intentionality' as developed by contemporary social philosophers. I suggest that the age-old problem of how individuals 'add up' to produce society is in reality a hollow one which draws

upon a wrong model of intentionality, and I show how the exam-
ple of occupational choice among Sindhis fits into the collective inten-
tionality approach. The point is that *homo economicus* and 'Sindhi
business practice' can and often do coexist.

Occupational choice and the commoditisation of labour

The question

The one major occupational distinction made by Sindhis is that
between 'business' and 'service'. 'Business' in this sense includes any
type of commercial and/or industrial self-employment such as shop-
keeping, trading, brokerage, industrial manufacture, etc. 'Service'
includes public service employment as well as employment with pri-
vate companies (including Sindwork firms). There are categories that
are considered to be somewhat betwixt and between these two, such
as the professions, but by and large most Sindhis classify themselves
and others as being either 'businessmen' or 'in service'.

   This distinction seems to have historical antecedents. Many nine-
teenth-century travellers' accounts point out the difference between
traders and government employees. Consider the following example:[1]

> The Lohano may be divided into two great classes according to their
> several occupations:
>
> First   The amils or civil servants
> Second   The sahukars, hathwara, pakhwara, etc. i.e. merchants,
>   shopkeepers, agriculturists, & c. & c.

It is not easy in these historical accounts to disentangle indigenous
distinctions from Orientalist constructions—they will in fact have
affected each other. But even if it is clear that to some extent British
colonial descriptions at least crystallised this distinction between com-
mercial and other communities, the fact remains that the two poles
of occupational categorisation are service and business. This is not
exclusive to Sindhis: Kutchi Lohanas for instance, a closely related
group, share this classification (see Lachaier 1997);[2] Jains use it too

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[1] *Reports & c.*, p. 347.
[2] 'Whatever their position in this commercial hierarchised network, all these agents
normally consider themselves self-employed (rather than "independent") business-
men. To be self-employed is dignified. An employee may be a trustworthy relative;
he would then consider his work "service" (seva)' (Lachaier 1997: 33).

(J. Laidlaw, pers. comm.), as do Indians in Fiji (J.D. Kelly 1992); and I have also come across it several times in India generally.

This distinction between business and service is not neutral but hierarchised. With the exception of the *amils*, Sindhis see business as being a superior occupation to service. Moreover, the community is synonymous with business. They see themselves and are seen as a business community that has perfected the practice of moneymaking to a fine art. Among Sindhis, wealth and business acumen are seen as the key elements of a person's worth. As Vaid (1972: 74) describes for Hong Kong, '(m)ost of the Sindhi elite . . . are known for their business acumen. The only Sindhi in Hong Kong to whom community service mattered more than business was the late F.T. Melwani . . .'. I was once talking to a man who had just retired from service (a salaried job with a telecom company) in London, when a well-known Sindhi religious leader walked past without greeting us. 'Look at him', I was told bitterly, 'he would certainly have stopped to talk to me if I had been rich.' Wealthy Sindworki bosses are seen as the pinnacle of success within the community. I once witnessed a man who was trying to convince his wife to organise a small wedding reception in a *tikana*, rather than an expensive do at a hotel. 'Consider the trouble this will create', he told her, 'people will come and say "I am Ramchand, I am a big businessman, I only drink Black Label, and I do not want to sit there with those people".' The Sindhis that other members of the group look up to are almost always wealthy and well-established businessmen—the Harilela family of Hong Kong, the multinational Hinduja family, and famous Sindworkis like Kishinchand Chellaram and Kewalram Chanrai. These names came up countless times in my conversations in the field—unlike the names of the 'cultural entrepreneurs', I should add.

The prestige that business is held in comes across also in marriage-matching. Many matrimonial adverts in the *Times of India* and Internet websites carry the words 'well settled in business.' There are other occupations that are considered desirable—the professions (especially medicine and engineering) and information technology stand out—but by and large the person who is doing well in business is most eligible. As one lady told me, 'a good match is what matters. If one is educated, the match should be educated—like that. Naturally, business is very well settled.' Coming up in the business world is seen as the ultimate form of personal ability and worth: 'What would I look for in a match for my daughter? I'll tell you:

will and the strength to succeed. My daughter is married to a Sindhi based in Nigeria, and her husband owns four plastics factories. He was originally evicted together with his family from Cambodia, and they fled to India and eventually to Nigeria where he established a business. He started out in poverty and eventually succeeded.'

This prominence of Sindhis in the world of business often causes a tension with more politically-inclined Sindhis (in terms of community politics, that is), who denounce their co-ethnics as interested in making money and little else. One of the more interesting aspects of my fieldwork were the conversations I had with self-styled 'community leaders'—these tended generally not to be businessmen but rather in service. Their conversations took the form of diatribes lamenting the lack of interest shown by Sindhis in their history, culture, and identity, which lack is often seen to be a direct result of their obsession with money: as one told me, 'we are too materialistic, we earn tons of money but the cultural roots are not there.'[3] Or, as the editor of a Sindhi cultural magazine put it, 'we have a reputation as traders but human beings need more than that. When one makes money, what does one fall upon? Apart from the field of trade, how many prominent people do we have?' During the first few weeks of my fieldwork I felt drawn to this view that money-making is, as it were, inimical to culture; however, as my work progressed, I began to realise that for Sindhis doing business and making money is not just a way of earning one's keep. It is often an end in itself, the measure of an individual's worth and prestige. Both my politically-inclined informants and I were looking for 'cultural roots' in the wrong places and making the mistake of thinking that because it is 'rational' or 'instrumental', business is therefore not 'cultural'. In fact, what I was looking at was a culture of making money through business.

Sindhis believe that two things in particular equip them to succeed in business: shrewdness and hard work. The first quality has already been discussed in the section on Ulhasnagar in Chapter 5, and was a recurrent theme during my fieldwork; it is also understood ambiguously by Sindhis, who are on the one hand proud of

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[3] Of course, since anthropologists present themselves as being interested in culture, these informants assumed a sympathetic ear. Note also that for the 'community politicians' emphasising culture is a self-interested matter of building up rent-seeking credentials and not at all non-'materialistic.'

their business acumen and on the other sensitive to accusations of slyness and maverick practices. I was once sharing some *gantia* (a snack made of fried gram and green chillies) with a small group of Sindhi men outside a shop in Bombay, when a young Sindhi friend of theirs came up to us and asked what I was doing. When I told him I was researching Sindhis, he warned me: 'We started out with nothing and made good. Be careful of us, we are more dangerous than the millennium bug!'.[4] Everyone laughed at this, but they also told him off and emphasised to me that he was 'only joking.' Two common jokes among Indian communities are: 'What do you do if you meet a snake and a Sindhi. Kill the Sindhi first', and 'How do one hundred Sindhis fit into a Maruti car? Throw in a one rupee coin.' Some informants told me that Sindhis could easily outwit Marwaris at business, while others boasted that they could 'sell shit' or 'sell snow to Eskimos.' Bollywood film writers too have been quick to capitalise on the comic potential of such depictions. The list of examples is too long and stereotypical to be presented in any detail.

Sindhis believe their work to be high in quality as well as quantity. Sindhi shopkeepers tend to pride themselves on their manners and persuasive abilities with customers. Several times during my fieldwork I witnessed transactions in shops and my observations certainly support the view that Sindhi shopkeepers are very forthcoming in their methods. Once, for example, I was talking to a Sindhi in his textiles shop in Malta when a lady walked in who liked a particular product but did not have the pattern to sew the dress—he offered his patterns and promptly sent his shop assistant to photocopy a couple of pages. Another time a shopkeeper gave one of his assistants a loud and angry dressing-down in front of customers because she had shown reluctance to take them through the various types of textiles in the shop. Joseph Conrad's words in *The Secret Agent* (p. 6) that '(i)n a commercial transaction of the retail order much depends on the seller's engaging and amiable aspect', would sound very familiar to these shopkeepers. Sindhis are also known to work very hard at their businesses, as the following quotes exemplify: 'I was mostly occupied with my cousins; we worked long hours from Monday to Saturday, till eight in the evening in fact. The only

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[4] This was late 1999 when the predicted 'millennium bug' brought out the Jeremiah in many and became a favourite catchphrase and topic of conversation.

recreation was to go to a movie and even then that was the late
night show on Sunday'; 'My father used to say that he used to open
the shop early in the morning and stay there until late at night,
basically until the last customer walked out. They did not have lunch
hours; they opened on Sundays. Nowadays I don't open on Sundays
but those who are in the tourist souvenir line still do.'

Important though it is to capture self-/ascriptive images, any proper
discussion of this sort must get beyond stereotypes and look at the
hard evidence. There can be no doubt that the main occupational
choice among Sindhis is self-employed business, especially but by no
means exclusively trade (import, export, wholesale, and retail, that
is). Partly because Sindhis are generally naturalised (or subsumed
simply under the category 'Indian') and therefore not distinguishable
from the rest of the population for the purposes of official census, I
do not have detailed statistics to demonstrate this. All the evidence
that I *do* have, however, shows that the majority of Sindhi men are
businessmen. In the (sparse) literature, Sindhis are always equated
with business. In Hong Kong, Vaid (1972: 24) calculated that '(a)ll
excepting about 300 businessmen are Sindhis'; White (1994: 122,
123) confirms that Sindhis 'form the backbone of . . . (the) Indian
business world . . . Sindhis are typically engaged in business, (although)
some young people are turning to law, academia, and journalism'.
In Sri Lanka, Sindhis are among the groups 'whose principal con-
cern is trade and commerce' (Chattopadhyaya 1979: 104). 100 per
cent of 79 'Indians' (a sizeable number of who were Sindhis) in
Ghana in 1948 were occupied in the business sector, although 69
of them were employed as managers and wage-earners (Acquah 1958:
44)—these were undoubtedly Sindworki employees. Chugani's work
on Sindhis in Japan notes that business is their predominant activ-
ity (1995). Markovits holds that 'the vast majority of Sindhi com-
munities, outside North America and the UK, are still exclusively
or mainly engaged in trading' (2000: 280–1)—though his assertion
that for instance Hong Kong Sindhis are an '*exclusively* trading' (my
italics) community is a whiff over-enthusiastic. Finally, Rosenfeld
(1997) goes so far as to *assume* that Sindhis are synonymous with
business and discusses an issue of nomenclature—'merchant network'
vs 'trade diaspora'—apparently without feeling the need to justify
her emphasis on this occupational category.

My work supports these observations. In Malta the percentage of
Sindhi men choosing business over other activities is at least 95 per

cent; as described in Chapter 5, Sindhis in Malta have tended to establish shops that are passed on from father to son/s, with the result that young Sindhi men take up their fathers' businesses. Of course many go on to expand and diversify, but always in the self-employed business line—and there is no indication that this is changing. I do not have reliable statistics for London but my estimate (based on my informants' estimates, my fieldwork observations, and information given in the *Directory of the Sindhi Association of UK, 1997–8*) is that approximately 70 per cent of Sindhi men there are in business—this percentage may be decreasing slightly as more young men take up salaried jobs which reflect their high qualifications. In Bombay, the majority of Sindhi men are in business; it proved to be very hard accurately to quantify this assertion but my estimate is that around 65–70 per cent of Sindhis in Bombay are in the self-employed business sector.[5]

Table 6.1   Showing the occupations of 692 registered life members (retired people excluded) of the Lokhandwala Sindhi Panchayat, Bombay, 1997.[6]
As adapted from information given in the panchayat Directory, 1997.

Occupation	Number	Percentage (approximated)
Engineering	14	2
Business	395	57
Medical Profession	21	3
Service	106	15
Housewife	85	12
Accountancy	7	1
Estate Agents	16	2
Journalism	2	< 1
Miscellaneous services	25	4
Advocates	10	1
Finance & Shares	4	< 1
Construction	3	< 1

[5] It should be kept in mind that a significant number of people combine salaried employment with self-employed business. I suggest, however, that 'combine' may be a misleading word here. Interviewing some of these people I got the impression that their ultimate goal was to devote themselves entirely to business. Many never manage to actualise this goal of course, but the fact remains that these people do not 'combine' as much as hierarchise two ways of earning a living. For many Sindhis being 'in business', therefore, is often an end and being 'in employment' a means towards it.
[6] Lokhandwala is a sizeable area of high-rise apartment blocks and shopping

Table 6.1 gives an indication of this trend by enumerating the occupations of members of the Lokhandwala Sindhi panchayat. Note that estate agents, constructors, financiers, and miscellaneous service workers may all be grouped under 'self-employed business'; note also that the significant number of members who describe themselves as 'housewives' are in many cases women living (in most cases together with their children) in Bombay while their husband is away for long periods of time on Sindwork, generally in West Africa. For this panchayat, therefore, the percentage of people in the self-employed business sector is considerably higher than 65 per cent (76 per cent in fact)—but then Lokhandwala is an upmarket area which tends to attract high earners.

The case of Bombay also offers a real-life situation which shows Sindhis in an historical situation choosing self-employed business over other occupations. In Chapter 5 I described the establishment and growth after 1947 of an industrial and trading enclave of Sindhis in the satellite township of Ulhasnagar. During the first ten years or so of settlement in Ulhasnagar, there was an effort by Government to provide jobs in technical and other sectors to the 'displaced persons'; there was even some reservation of jobs in State Government departments and offers of agricultural land on annual lease to encourage Sindhi refugees to settle as farmers. The part of the story which is germane to this discussion is that this effort was for the most part unsuccessful. An official report (Vakil & Cabinetmaker 1956) and a sociology dissertation (Karunakaran 1958), both contemporary, suggest that the main reason behind this lack of success was the Sindhis' general reluctance to sell their labour and settle in stable paid jobs in the industrial and clerical sectors. Very few Sindhi refugees took up the offer of agricultural land and even when they did they showed little interest in cultivation and soon hired Maharashtrian labourers to do the work for them while they concentrated on establishing business. The owners of private industrial enterprises (such as Century Rayon, National Rayon Corporation and the Ordnance establishment) in the neighbouring town of Ambernath at first offered employment to the Sindhis but by the 1950s they realised that this had not been a good idea. Sindhis were found to be ill-suited for technical

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centres in Andheri (West), a suburb of Bombay. It is one of the more recent additions to upmarket real estate in the city.

jobs, they were 'ambitious and enterprising and did not stick to such jobs' (Karunakaran 1958: 39), they '(did) not have the necessary aptitude and interest for technical jobs . . . (they were) always anxious to shift from one job to another within the establishment' (op. cit.: 78), and their employment generally led to a high labour turnover in an organisation as many of them in technical or clerical jobs left to set up businesses as soon as they gained skills and/or capital. Further, many of the Sindhis trained in the (Government) Vocational Training Centre in technical jobs, on completion of their training set up business and hired employed workers to do the technical and manual work. The key point here is that '(i)n all cases, it was not due to non-availability of technical jobs. But it may be considered as an inherent desire on the part of the Sindhi youth to be away from such technical jobs' (op. cit.: 79). Similarly, most of the Sindhis engaged in the clerical service sector soon resigned and went in search of other occupations, generally self-employed business. This situation is interesting in that it is a real-life historical example of the general fact that Sindhis tend whenever possible not to sell their labour and even if and when they do, they tend eventually to establish (or at least to attempt to do so) self-employed business. It is especially relevant since evidently salaried employment, as well as the option of agriculture,[7] was available to the Sindhis in this case.

In other places in India the situation is heterogeneous, but predominantly Sindhis are in self-employed business. In Deolali (a small township near Nasik in Maharashtra) for instance, 'the local business is run entirely by the Sindhi population'; in Gandidham-Adipur 'the local business is controlled largely by the Sindhis'; in Ajmer in Rajasthan '(t)he Sindhis . . . belong to all walks of life from big textile merchants to petty shopkeepers to common tonga drivers and porters at the railway station' (Daswani & Parchani 1978: 10–2). I am told that in Calcutta most Sindhis have set up shop as self-employed businessmen tapping a diverse variety of lines. In Delhi there are many *amil* Sindhis who work as senior civil servants (and who live in Delhi precisely for that reason) but the rest are in business. According to my informants, Sindhis 'everywhere' (and this

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[7] Probably agriculture was never much of an option, notwithstanding the fact that land was made available. Land does not a cultivator make and the fact that it was offered them reflects the ignorance of policy-makers more than anything else.

Table 6.2   Showing the occupations of 138 male members of the Manghnani
bradari (*bhaiband*), ca 1987. As adapted from information given in the
Manghnani Bradari Directory 1860–1987.

Occupation	Number	Percentage (approximated)
Unspecified 'Business'	75	54
Service	31	23
Hotel Business	10	14
Finance Broker	4	3
Manufacturer	2	1
Management	2	1
Merchant & Commission Agent	1	< 1
Accountant	2	1
Advocate/Solicitor	2	1
Doctor	1	1
Engineer	3	2
Academic (Professor)	1	< 1
Sales Executive	1	< 1
Insurance Representative	1	< 1
Maritime Officer	2	1

includes specific mention of European countries such as Spain and
Italy, the countries of the Gulf, West and East Africa, Australia, the
Far East and Southeast Asia, and several localities in India) are
mostly occupied in the business sector.

Table 6.2 is a unique example of quantification in that I was able
to find out the occupations of all the male members of a particular
Sindhi *bradari* which extends over several countries (see Chapter 2).
The data support my point that most Sindhi men—around 73 per
cent in this case—are in business. This evidence from the literature
as well as from field research settles decisively, then, that Sindhis in
diaspora around the world tend generally to go into the self-employed
business sector. There is one caveat I need to add: the practice of
employment within Sindwork.

The labour component of Sindwork was, and to a lesser extent
still is, made up of Sindhi men who engage in renewable contrac-
tual employment with the firms. The rapid expansion of Sindwork
after 1860 was in fact based on these networks of firms and employ-
ees, originally restricted mainly to Hyderabadi *bhaibands* but after
1947 becoming less exclusive. This seems to contradict my assertion

that Sindhis are reluctant to sell their labour and generally prefer
self-employed business as an occupational choice. A closer look, how-
ever, shows that the contrary is the case. Employment with a Sindwork
firm was seldom seen as a long-term occupation; rather, a three-
year contract with such a firm was a means of establishing oneself
in the trading world with the aim of eventually setting up one's own
business. The traders I spoke to were very clear on this:

> The Sindworki firms used to employ young Sindhi men at very low
> wages and bad conditions. They were housed in hostels and were
> under the thumb of the boss. The good ones used this employment
> to get experience after which they generally branched out on their
> own.

> Both my father and my father-in-law worked with C. (a well-known
> Sindwork firm) for many years. They always said it was slavery—low
> salaries and often five people living in one room. Of course because
> Sindhis like to be their own boss, they knew that eventually their
> employees would try to set up their own businesses.

This is not to say that in practice all employees of Sindwork firms
eventually went on to become self-employed owners of firms in their
own right. But a very significant number of them did and, more
importantly, those who did not generally look back on their career
as a missed opportunity. The idea was that through the hands-on
experience of employment one would learn the tricks of the trade
and maybe cobble together enough capital to start one's own busi-
ness. It might be supposed that such a shifting occupational structure
and high turnover of labour (a labour-force made up of temporaries
on three-year contracts) was unhealthy for the Sindwork firms. But
employees realised that within the tight-knit network of trade often
based on face-to-face relations, establishing oneself as a trustworthy
and able man of business was what made or unmade one's future.
It could make the difference between a contract being renewed or
not, or determine one's future creditworthiness as an independent
businessman. These two factors—the idea that Sindwork was a nec-
essary stepping stone into the world of trade, and loyalty towards
one's temporary employer aimed at establishing a good name for
oneself—were in fact what enabled Sindwork firms to expect so much
from their employees, with the result that they were sometimes seen
to be exploiting people (see Appendix 2). The point here is that
Sindwork employment is not really an exception to the rule that
Sindhis as a group tend to be self-employed in business.

Possible answers

The question as to why Sindhis are a 'business community' can be
approached in different ways. It could be argued, for instance, that
the fact that Sindhis tend to concentrate in business is a direct result
of the diaspora being predominantly a trade diaspora: that is, given
that the people migrated as traders with the intention of trading, it
is not surprising that most of them retain this occupation. This is
partly true, at least as far as Sindwork is concerned, but two fac-
tors mitigate the argument. The first is its obvious circularity: to say
that Sindhis are a business community because they originated as a
trade diaspora is really a historicism which explain historical conti-
nuity in terms of itself, since a trade diaspora is only such because
it is the product of a business community in the first place. To some
extent arguments from (historical, in this case) contingency are always
circular and this does not necessarily make them less robust, but a
more sophisticated understanding that *includes* historical contingency
is desirable whenever possible.

The second reason why the argument is generally unconvincing
is that not all phases of the Sindhi diaspora were motivated by trade.
In London for instance, many Sindhis arrived between the 1950s
and 1970s and took up employment, only to turn to business *even-
tually*, when they had enough capital and familiarity with the eco-
nomic environment. Sunil, now well-established in the children's
clothes line, explained his father's first years in Britain:

> My father came to London from India in 1959. He came with noth-
> ing, but at the time the UK was advertising opportunities. He did not
> have money to start a business so he worked for Ford at Dagenham
> for a few years. Eventually he started buying small quantities of rugs
> and selling them at markets. In 1968 he opened a small shop in
> Whitechapel and also ran a stall in Petticoat Lane market. I remem-
> ber going with him to Petticoat Lane, and it was bloody hard work.

Sunil's story is typical of many Sindhis now well-established in busi-
ness in London.

Another localised example which counteracts the 'origins' argu-
ment is that of Bombay. My fieldwork in Bombay shows that occu-
pational choice among Sindhis does not necessarily have anything
to do with migration being a trade diaspora. In Bombay in fact,
most migrants arrived as refugees from all parts of Sind, rather than
as traders or employees of Sindwork families or *shroffs* from Shikarpur.

Their way of life as localised *bania*-type traders in Sind had been shattered and their migration was related to political unrest and not to the pursuit of trade opportunities—theirs was certainly not a trade diaspora in the sense of a population movement organised around the pursuit of trading opportunity (as described for instance by A. Cohen 1971). One might therefore expect occupational choice in Bombay to be at least more heterogeneous than in other places. As we have seen, it is, but the fact still remains that even in Bombay a disproportionate number of Sindhis choose business over other occupations. Clearly, a structural-historical model alone cannot explain the occupational clustering of Sindhis into the business sector.

Before proposing my own understanding of occupational choice (as an example of 'community'-based social relations), I should discuss at least the principal ways in which social scientists have approached this problem. I choose to ignore other types of models, of which there have been many. In this latter group are personality explanations, which attempt to construct a typology of personalities and link it to a person's life choices; or psychoanalytic models, which hold that there is a causal link between one's unconscious impulses and the resultant occupational choices one makes. When one considers, say, Zilboorg's example (cited in Ginzberg et al. 1951: 21) of a 'patient' whose father 'devoted a great deal of time, thought, and conversation to regulating and checking upon his children's bowel movements; the patient became a successful businessman dealing in bathroom and toilet fixtures', it should not be hard to see why I ignore these types of models.

Broadly speaking, economics has assumed the entrepreneurial individual and the entrepreneurial community as the sum of individuals. The task of understanding entrepreneurship as a form of sociality has been left to other social sciences, within which field explanations have tended to group themselves into three types. No doubt influenced by Weber's *The Protestant Ethic and the Spirit of Capitalism*, culturalist models argue that certain cultural factors—notably religion, kinship, and other social institutions such as caste—predispose particular groups towards the pursuit of entrepreneurial goals. Notable exponents of this thesis are McClelland (1961), Hagen (1962), and Geertz (1963); the idea is that a certain culturally-based frame of mind, an ethos or value-orientation are essential for entrepreneurship, and that these are necessary conditions for economic development. The discussion was taken up in the 1970s and 1980s by people studying

'ethnic entrepreneurs' in Europe and the US (see Boissevain & Grotenbreg 1988). A number of comparative studies were produced the aim of which was to explain the difference in business success of different groups—notably the different levels of achievement of 'Asians' and 'Blacks'.

To my mind, the problems with exclusively culturalist models are: their emanationist tendency to explain something by invoking a hypothetical level of reality (be it 'culture', 'ethos', 'habitus', 'schema', or whatever); their method of working backwards, establishing logical but not necessarily historical connections between observed behaviour and opportunistically-selected elements from a cultural portfolio (be it religious texts, elements of language, or kinship structures); and their assumption that culture is some sort of timeless capital that drives people's actions, and which groups can convert into behavioural attitudes when the need arises. Also, this kind of approach assumes that all relevant 'cultural' factors are things about the specific group concerned, rather than being more widely spread or located elsewhere.

Situationalist models[8] emphasise circumstance and, rather than resorting to notions of innate dispositions, argue that entrepreneurship is best understood as a product of economic, social, and political situations obtaining in specific localities at particular points in history.[9] One of the best-known and most influential situationalist models of (ethnic) entrepreneurship is Bonacich's 'middleman minority theory' (1973). Bonacich's thesis, which has antecedents in contributions such as Blalock's (1967), holds that ethnic minorities are discriminated-against and are outsiders; this gives them a motive to set up on their own. Because they remain oriented towards their country of birth, they regard their enterprises as a temporary arrangement. They do not reinvest heavily, preferring to keep their accumulated capital as liquid as possible; they also save for an eventual return home. Because they plan to return, they develop few relations with the indigenous population, their integration thus being fur-

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[8] These are generally called 'structural' (see for instance Boissevain and Grotenbreg 1988) but I find this confusing when one considers the background especially of British social anthropology, where 'structure' meant an intrinsic factor of a group rather than the situations it finds itself in. I choose the word 'situational' instead.

[9] For a more comprehensive comparative discussion of culturalist and situationalist models see Jenkins (1984).

ther hampered by their isolation from the natives and the intensity of their relations with members of their own ethnic group. Their most striking characteristic is that they trade exclusively with the indigenous community: they export. An earlier version of Bonacich's middleman minorities approach (though set within a somewhat different framework) is found in Weber's descriptions of 'pariah people' such as the Jews and Gypsies, as well as in Toynbee, who sees trade diasporas as service agents fillings the cracks between established, localised societies (= civilisations). Immigrants exploit the only economic niche that is open to them and ensure their hegemony over that niche via observance of exclusionist (cultural and other) practices (R. Cohen 1997). There is something to be said for these models: they probably work in cases in which a population is suddenly translocated and left to fend for itself in an alien milieu—the notion of reaction, that is. There is also a multiplicity of variations on the theme. Nowikowski (1984), for instance, suggests that one should adopt a world systems perspective and visualise migrant groups within the framework of global entities such as imperial expansion. Such forces leave different groups in different 'structural' positions that enable or inhibit their propensity to conduct successful business activities.

Although this line of thought does seem to take us further than culturalist explanations (especially through its sensitivity to history), my problems with it are that it portrays the economy of immigrant groups as essentially reactive, and fails to accommodate groups among which enterprise *precedes* immigrant status (such as Sindworkis), or which take to enterprise even as they assimilate (such as Sindhis in London); moreover it tends to marginalise immigrant groups, describing their entrepreneurial practices as a product of their inability or reluctance to assimilate.

There have been other, more accommodative, models of entrepreneurship. The collection co-edited by Waldinger in 1990 exemplifies this third type of understanding in that it adopts an interactive or polymorphic stance, where cultural and situational factors combine to produce the entrepreneurial spirit. Indeed some authors have tended to draw up lists of 'entrepreneurial resources'—access to loyal and cheap labour, a patriarchal family structure, access to capital, access to a network of contacts, willingness to take risks, and so forth—deliberately without distinguishing between culture and situation (see for instance Boissevain 1991). In this sense, the entrepreneurial

resources of Sindhis would neither be seen in cultural terms as prod-
ucts of a tradition of doing trade, nor as situational products of
Empire, political processes, and phases of modernisation—they would
be seen as resources to be understood per se.

To my mind the main problem with approaches that distinguish
culture from situation is the inevitable degree of semantic overlap
which ends up undermining the distinction. Let us take for instance
the point that is often put forward that Jews have a culture of busi-
ness as a result of a particular situational vacuum at a particular
point in history which was itself the result of the practice by other
religions of condemning moneylending. But if the culture is a result
of situation, is that culture cultural or situational? And, to take it
further, if a religious culture defined a situation (the vacuum in
moneylending which the Jews are supposed to have filled, that is),
is that situation situational or cultural? It may well be that the his-
torical aspect of the argument is right but the sociological categories
of explanation of culture and situation that seem to follow from it
clearly lead us nowhere near a clear analysis.

The third way, Waldinger et al.'s 'interactive model'—although,
as Rath & Kloosterman (2000: 667) say, it is 'more of a classification
than an explanatory model'—is appealing in that it does not create
the wobbly analytical categories of the first two frameworks. However,
it avoids doing so at the expense of theory and the construction of
general models of explanation and understanding. I agree with Rath
(2000: 9–10) that 'the interactive model contains a valid and inter-
esting basis for theoretical consideration and empirical investigation
of entrepreneurial immigration, but it is not the theoretical author-
ity that some researchers consider it to be.'

There is another problem common to all of these approaches. In
their effort to argue away from the assumptions of neoclassical eco-
nomics and understand entrepreneurship in terms of sociality, social
science and reform economics have overstated the discourse of 'com-
munity'—'ethnic entrepreneurs' became more 'ethnic' than ever, and
the individual self-seeking economic actor disappeared to make way
for 'community-based resources', 'cultural attributes', etc. As Grano-
vetter puts it, they have been 'oversocialised' (1985: 481). I would
add that Indian trading groups are probably even more susceptible
than others to this sort of oversocialisation since, as S. Bayly (1999
especially pp. 213–25) points out, they are almost inextricable from
the meta-narrative spin which, in a relatively recent process that con-

tinues in contemporary India and among Indians of 'the diaspora', constructs them in terms of *bania* or *mahajan-saukar* culture. (My earlier discussion of Sindhi stereotypes touches on this point, of course.) To my mind, one should avoid such explanations as are likely to result from a priori assumptions about the fixity and abilities of, say, 'trading castes', and consider instead individuals and groups on their own merits and in terms of a continuous process of occupational choice and self-seeking individualism. Since very recently, the emphasis has started to shift in this direction: in his many contributions, Rath, for instance, has increasingly urged that social anthropological analyses open up to inputs from economics (2000); and in the fifteenth World Congress of Sociology held in Australia in 2002, ethnic business was 'considered in relation to human agency, as a processual development embedded not only in social, economic, legal and political structures, but also in biographical process structures.'[10] Within the context of the present work, any discourse of a 'Sindhi business community' has to build on a model combining individual choices with collectivity.

Collective intentionality: the case for corporacy

The two fields on which I draw for my inclusive model are philosophy and economics. A number of contemporary social philosophers are, to quote Searle (1995: 3ff), 'obsessed with certain general structural features of human culture'—and these include the ontology of social action. As for the latter field, I am able to draw upon a considerable body of economic thought which at least since Polanyi has been less sanguine about the sacredness of the neoclassical tenet that the economy is an analytically-separate realm of society that can be understood in terms of its internal dynamics. Philosophy and economics in this case seem to converge on a common problem: sociality, in this case the sociality of entrepreneurship. On the basis of this convergence I will build an anthropological argument.

My premise is to avoid any notion of a (reified) entity—be it culture, situation, habitus, schema, or such—as the 'essence' from which choice emanates, and to concentrate instead on the phenomenology

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[10] International Sociological Association (ISA): call for papers for the XVth ISA World Congress of Sociology.

of choice. What I mean by 'phenomenology' is that I will endeavour to understand, as Husserl put it, 'the meaning of the absolutely given' (1964: 7). An analysis which, for instance, posits culture as the hidden framework from which social actions and social facts emanate, is assuming a dichotomy, and sometimes a disjuncture, between essence and appearance. This leads to a circularity: behaviour is explained by resorting to 'culture' or 'structure' or both, which in turn are defined by behaviour. I therefore reject the essence/appearance dichotomy and focus on the phenomenon as available in fieldwork notes and our reading of them. In my case, judging from my encounters in the field, I subscribe to the idea of the individual *homo economicus* striving to maximise personal material benefits. On one major condition, however: the notion of the 'individual' has to be redefined in line with two things: recent ideas in the philosophy of social action, and the anthropology of identity and especially of situational groups and multiple positioning.

Assuming the notion of the individual self-seeking actor, we must understand how individuals add up to intersubjective and community-bounded economic values. This understanding is forced upon us by empirical observation. It is clear that when added up, the actions of individual actors lead not to chaos, but to very specific social patterns. To ignore, for instance, the link between business choices and ethnic identity is to write off a mountain of evidence—including Markovits' and much of the present work in the case of Sindhis. This evidence may be partly an artefact created by social scientists eager to discuss entrepreneurship in ethnic terms (just as some economists assume a homogeneity and take anything ethnic or religious to be a hindrance to the project of understanding *homo economicus* as an abstract, dislocated, and calculating being); but even after allowing for such a falsehood, it remains amply clear that economic decisions are patterned and uneven. Durkheim, ever the collectivist, has emphasised that even the economic contract itself—a basic element of any transaction—rests on noncontractual elements, both buyers and sellers requiring certain cultural understandings before it is possible for them to agree on terms (Block 1990: 24). This heterogeneity is noted not least by financial institutions, which judge potential clients not only in individual but also in 'community' terms. In contemporary Britain, for instance, banks see 'Asian business' as having much less of a risk factor than 'Black business', with the result that credit is more easily accessible for the former;

this leaves the banks open to the charge of racism.[11] Similarly, many informants pointed out to me that for several years the Banco di Bilbao was very popular with Sindhis; it was forthcoming in its credit to Sindhi businessmen—'it was relatively easy to get credit, because the managers were told "With Sindhis, the sky's the limit."'

It could of course be argued that the patterns I refer to only emerge as a result of the statistical analysis of large populations, and that society is nothing more than the sum total of its individuals. In this case a particular pattern of occupational choice would be the resultant of the sum total of individual economic choices. I agree with this line of thought only in as much as it emphasises that there is no 'higher level of consciousness' such as a Hegelian 'world spirit' or a Durkheimian 'group mind.' I disagree with it because it dismisses the whole point of sociality as a sort of aggregate individuality. Moreover, it is true that patterns often emerge as a result of statistical analysis, but then the whole point of statistical correlation is the establishment, through quantification, of patterns in order not to write them off, but to require their explanation. Influenced by Durkheim, anthropology has generally tended to assume that collectivity is of value in and of itself (see Kuper 1992); my point is not to break with this assumption but to link it to a functional individualism.

The notion of 'collective intentionality'[12] as developed by various contemporary philosophers (see especially Tuomela 1984, Tuomela & Miller 1988, Bratman 1992, Searle 1995) serves precisely the purpose of allowing us to link individual economic choice with social patterns and group corporacy. I introduce this notion because it mirrors the question posed by economists as to how self-seeking individuals produce social patterns; in fact, it asks the question: 'How do individual thought-processes result in sociality?' Indeed, as Tuomela & Miller put it, 'we-intentions are important because it is commonplace that one's group (via its members) affects one's thoughts and actions, and conversely' (1988: 367).

In order to develop the argument, I draw heavily on Searle (op. cit.). The problem in a nutshell is that it is clear that a model of

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[11] Richard Wolffe, 'Minorities make their mark.' *Financial Times*, 20 November 1997.

[12] 'Intentionality' here is used as a 'technical term meaning that feature of representations by which they are about something or directed at something. Beliefs and desires are intentional in this sense. . . . Intentionality, so defined, has no special connection with intending' (Searle 1995: 7ff).

sociality must start with the individual mind-brain, which phenom-
enologically defines the limits of all thought processes. And yet, there
is no way in which a number of 'I-intend' propositions can add up
to 'we-intend' ones: 'I-ness' and 'we-ness' are either incommensu-
rables or they are not separable in the first place. Linking up with
my earlier argument for anthropology's (justified) emphasis on the
self-referentiality of collectivity, the point about 'we-nesses' is that
they are not the statistical aggregate of 'I-nesses', because 'I-nesses'
which 'lead to' 'we-nesses' are a particular kind of 'I-nesses' which
exist only in and of a collectivity. As Searle (op. cit.: 24–5) puts it:

> There is a deep reason why collective intentionality cannot be reduced
> to individual intentionality. The problem with believing that you believe
> that I believe, etc., and you believing that I believe that you believe,
> etc., is that it does not add up to a sense of *collectivity*. No set of "I
> consciousnesses", even supplemented with beliefs, adds up to a "We
> Consciousness." The crucial element in collective intentionality is a
> sense of doing (wanting, believing, etc.) something together, and the
> individual intentionality that each person has is derived from the col-
> lective intentionality that they share.

He goes on to illustrate this point using the example of the difference
between two violinists playing in an orchestra and two violinists prac-
tising in different rooms who suddenly discover that they are playing
in a synchronised fashion. Clearly, the latter is not a case of sociality.

'I-intentionality', therefore, can only add up to 'we-intentionality'
if an extra ingredient is added. Enter culture, habitus, schema, and
such, and exit all hopes of a phenomenology of choice. The device
which allows us to avoid this trap is to view collectivity as existing
in individual mind-brains *already* as we-intentions. Although mental
life originates and indeed exists in the individual mind-brain, 'it does
not follow from that that all my mental life must be expressed in
the form of a singular noun phrase referring to me . . . The inten-
tionality that exists in each individual head has the form "we intend"'
(Searle 1995: 25).

I believe that the device of we-intentionality allows us to approach
the subject of collectivism from an individualist angle. Because we-
intentions are produced in and of individual thought processes, the
model locates society firmly at the individual level and at the same
time enables one to think in terms of a Heideggerian *Mitsein*, a sort
of 'we-being-in-the-world'. Thus, the problem of how to reconcile
the individual *homo economicus* with collective economics is false, because

the individual *already* thinks in collective terms. In this model, the proposition 'I will choose thus in order to maximise the welfare of my group' is replaced by 'I, as part of us—hence we-intentions— will choose thus in order to maximise my welfare.' That is why, when asked why they choose business, Sindhis often reply 'Because we are all traders'—and go on to explain the individual circumstances that led to that particular occupational choice in their particular case. The point here is not the subordination of the individual to the collective, but rather that the individual is only able to think in terms of 'we'. Individuality exists, but it is always patterned in terms of a collectivity. This idea, therefore, allows us to preserve the individual actor within a model which allows for collectivity, and as such to move one step closer towards an understanding of economic social patterns in terms of individual self-seeking economic choice. As it is, however, it is deficient on one count.

What we encounter during fieldwork is not an abstract sociality, a vague sense of 'we-ness' that enables amongst other things the production of we-intentions, but rather very definite patterns of sociality that include (often spatial and historical) boundaries of identity. This is not the first time that this question has come up. Utilitarian thinkers, for instance, hypothesised a universality in the sense of 'the greatest benefit for the greatest number' in order to marry a descriptive theory of behaviour to individual economic action. But, as Sen (1977: 318–9) has argued, '. . . between the claims of oneself and the claims of all lie the claims of a variety of groups—for example, families, friends, local communities, peer groups, and economic and social classes. The concepts of family responsibility, business ethics, class consciousness, and so on, relate to these intermediate areas of concern, and the dismissal of utilitarianism as a descriptive theory of behaviour does not leave us with egoism as the only alternative.' It is at this juncture that anthropological thought has much to contribute to philosophical notions of collective intentionality. It would not do to view the individual as existing within a system of monolithic 'we-nesses' which would devalue collective intentionality to inevitable collectivity. The trick is to filter collective intentionality through recent understandings of flexible group identity.

Anthropology has always been concerned with the distinctiveness of groups; indeed, aspects of culture were seen to be inextricable from the group context within which they belonged. Culture, it was thought, comes in quanta which are defined by the boundaries of

ethnic or other types of identity. Since the publication of Barth's
Ethnic Groups and Boundaries in 1969, however, the focus has shifted
from the 'cultural stuff' of ethnic groups (and by inference other
types of groups united by other types of identity) to their corporacy
in ascriptive and self-ascriptive terms. Groups see themselves as exist-
ing within boundaries which, albeit often viewed popularly as fixed
and culturally-charged, are in fact fluid, situational and historical.

More recent research, especially work conducted in 'multi-cultural'
contexts, has rendered this model more sophisticated by showing that
any one individual is able (often simultaneously) to position them-
selves within a multiplicity of such groups.[13] Sociality, we-intentions,
and collective intentionality, therefore, come located within shifting
quanta (we-nesses) the salience of which is the result of an ongoing
process of situational negotiation. This implies historical contingency,
and it also shows how the individual possesses and acts according
to self-seeking individualism only as part of a collective which is sit-
uational and fluid. The notion is also important in the method-
ological sense. Anthropologists have often been accused of visualising
society strictly along the lines of defined groups—*Sindhi* business prac-
tice, or the *Sindhi* diaspora, for instance. Certainly, this constitutes a
focus on one type of corporacy that an individual may situate them-
selves in, namely that of being Sindhi. But as long as one acknowl-
edges that the possibilities are manifold, there surely is nothing wrong
in focusing on one brand of corporacy (which itself may incorporate
other types in a segmentary fashion, as we shall see) and discussing
its relation to economic patterns.

There are two aspects to an understanding of how a particular
corporacy (a particular 'we-ness' that spawns particular 'we-intentions',
that is) is made. First, the historical point of departure: how does
corporacy come about at a particular point in history? It is here
that I believe that arguments from historical contingency have their
place. In Chapter 4 I outlined an hypothesis for the origins of
Sindwork, noting that it was as much the direct and indirect result
of an economic situation as it was a contingent and by-no-means-
inevitable entrepreneurial choice. As Sindwork developed, it was par-
alleled by the growth of a Sindworki group identity which, as we

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[13] See for instance Barth (1992), Young (1995), and Werbner & Modood (1997).

have seen, eventually overflowed the edges of the *bhaiband* jati to become a wider Sindhi self-ascriptive category.

There is a second example which shows the historical production of corporacy. In Bombay and India generally, information technology is increasingly seen as one of the most prestigious occupations—indeed, 'IT' is what anyone who is anyone knows well or at least knows about. A number of highly-regarded IITs (Indian Institutes of Technology) have sprung up which attract the best people in the field. This is certainly not the place to discuss these fascinating institutions and their meritocratic structure and gruelling selection procedures, but suffice it to note that IITs are seen as stepping-stones into the international (mainly the American) world of information technology, with its handsome salaries, numerous opportunities, and perks. In California's Silicon Valley alone, Indians hold 40 per cent of high-tech jobs, earned $60 billion in 1999, and run 750 technology companies.[14] IITs have attracted their fair share of young Sindhi men, who see themselves, *as Indians*, as part of this lucrative IT industry and make occupational choices accordingly. In this case, the collectivity is of fairly recent historical production.

This type of analysis has precedents in the study of Indian traders. Owens & Nandy (1977) have shown how, among the Mahisyas of Howrah (a town near Calcutta), a 'new identity' as industrial entrepreneurs developed parallel to a shift from cultivators to industrialists; this new identity in turn patterned occupational choices for new generations of Mahisyas. Even more directly, Tarlo (1997) has discussed the relation between individual and collective enterprise by charting the rise of a specialised market dealing in Gujarati embroidery. She shows how, through a combination of individual entrepreneurship and collective effort, some members of the occupationally-diverse Vaghri group have succeeded in breaking away from low social and economic status and forging a new identity built around the foot-path embroidery trade to the extent that they now refer to themselves and are perceived by most of their customers as *bharatkamwalas* (embroidery people)—*bharatkamwalas* 'have become a business community in their own right' (op. cit.: 71). In turn, this newly-found identity affects their occupational choices in a flexible way—it is fluid

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[14] Ben Barber, 'Indian-Americans use cash to aid "motherland"', *The Washington Times*, 25 February 2000.

and operates in response to circumstance. These two examples, together with my own material on Sindwork and the IT sector, are important because they look at corporacies in terms of documented historical production. The point is that they have a beginning and an end, and are historical processes.

The second aspect of understanding deals with how these corporacies are articulated and reproduced—in a sense, how a person becomes part of a group. I was once having dinner with a Sindhi family in London when I asked the father if he had ever considered setting up his own business (he was employed in a senior position with a Sindwork firm). He told me that the reason was 'probably laziness' on his part, but he was also drawing a very good salary and did not mind being employed. His wife, who obviously felt exasperated at this view, disagreed: 'This is where our backgrounds clash', she told me, 'I'm *bhaiband*, he's not—we like to be our own bosses.' Their teenage daughter reacted to this, saying that she thought that there was nothing wrong with being employed in a good job. To my mind, this situation captures the whole essence of what corporacy means. The Sindhi people I met in the field had two (generally coexisting) explanations as to why Sindhis generally are in business, and why this occupational choice is skewed according to jati. The first conjured up the image of inherited substance, of blood or even genes, to explain continuity. 'It's a matter of birth', one *bhaiband* told me, 'all *bhaibands* are in business, from several generations.' Another was more assertive: 'This involvement of *bhaibands* in business will continue. It's in the genes, in the blood. If you asked me to name a *bhaiband* artist or musician, I couldn't.' The second explanation is based on the development of the individual person within the family and a wider group. As a well-known astrologer and match-maker put it, 'a person's choice depends on the mannerisms that have been put into their thoughts. *Amils* believe that one must study and earn one's own living, *bhaibands* provide luxurious things for their children from the beginning and teach them that "you are the boss".' A member of one of the wealthiest Sindworki families told me how he was introduced to business: 'I would call it a very strong and subtle indoctrination . . . all we heard was business, and everything revolved around the father as the head of the business.' Of course, these two explanations really represent a nature/nurture view which, however, is not contradictory. The way most Sindhis see it is that natural though nature may be, it needs to be nurtured in order to

be fulfilled. One inherits a 'substance' but it is only through being brought up in a business environment that that substance becomes practice. This, therefore, is the ontological content of corporacy in the case of Sindhi occupational patterns.

The applicability of the model

I wish to illustrate my argument for situational and historically-contingent corporacies by looking at empirical aspects of Sindhi business practice.

The first is the differences that emerge upon a close examination of the occupational composition of Sindhis. If by and large about 65 per cent of Sindhis are in business, this number is not randomly distributed but patterned along the lines of jati. There are two facets to this. In a locality such as Bombay, where the population of Sindhis is large and the result of largely non-selective migration at Partition, the category 'Sindhi' includes Brahmins, *bhaibands*, Shikarpuris, *bhatias, amils, sahitis, chhaprus*, and *bhagnarees*. If the percentage of Sindhi men doing business is indeed around 65 to 70 per cent, this is not uniform across these jatis but is skewed. Figures 6.1 and 6.2 are an attempt to quantify this pattern. They are based on a questionnaire I distributed in a Sindhi college in Bombay and, although the sample sizes are rather small, they give an indication of the occupational choice in practice of the various jatis. It is clear from the data that the occupational choice for *bhaibands* tends overwhelmingly to be business, mainly service and the professions for *amils*, somewhat evenly-distributed for *sahitis*, and mainly business for Shikarpuris.

The fact that business as an occupational choice resides mainly in the *bhaiband* and Shikarpuri jatis affects the occupational structures of Sindhi jatis in their various locations. A comparative look at Malta and London, for instance, shows that in Malta the percentage of men in business is much higher than in London. This is partly because the Sindhi community in Malta is a direct extension of Sindwork and therefore all the families located there are Hyderabadi *bhaibands* and in fact still known as Sindworkis. This is the case in places like West Africa, the Canary Islands, Singapore, Panama, and other localities with a long tradition of Sindwork. In London, on the other hand, migration has been less homogenous and most Sindhi jatis are represented there. Although there are many Sindworkis
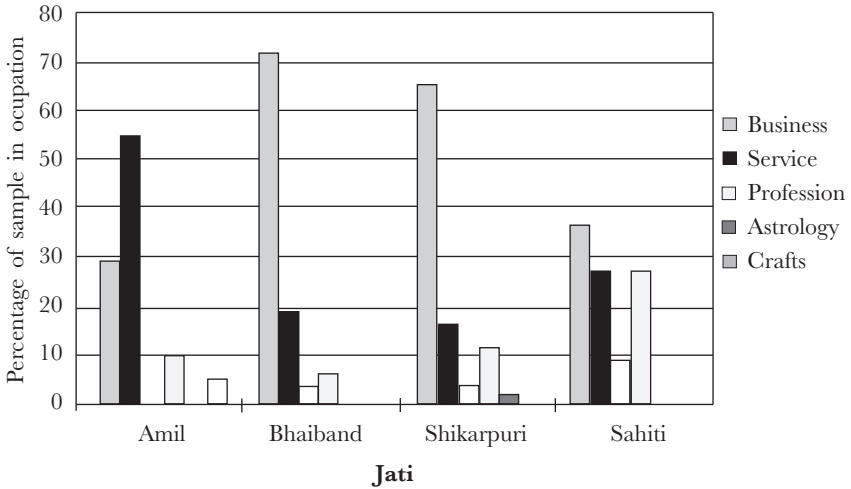
Figure 6.1   Showing the occupational distribution by percentage of a sample of 114 Sindhi men (Sample size breakdown: Amil = 20, Bhaiband = 32, Shikarpuri = 51, Sahiti = 11).
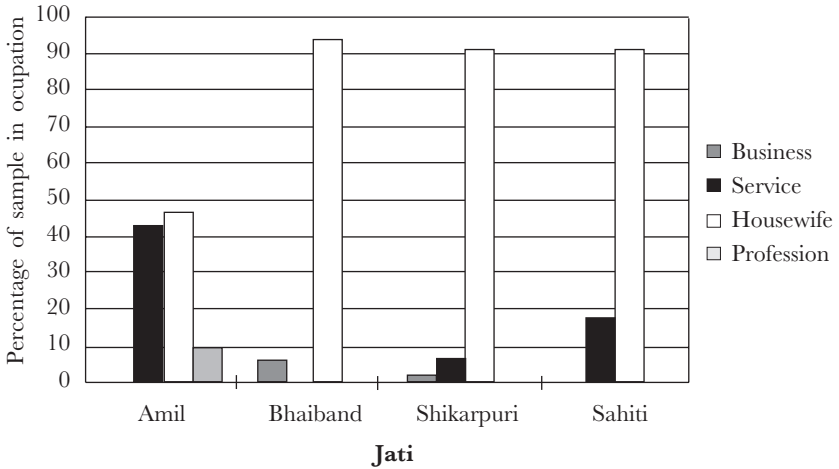

Figure 6.2   Showing the occupational distribution by percentage of a sample of 116 Sindhi women (Sample size breakdown: Amil = 21, Bhaiband = 33, Shikarpuri = 51, Sahiti = 11).

living and doing business in London (often with branches elsewhere), there are also many people who migrated in search of opportunities. As I have already discussed, a significant number of these turned eventually to business, but an equally-significant number did not and there is a correlation between jati and occupational choice. Sindhi corporacy therefore, subsumes many differences which may or may not become important in the individual trader's life.

The second example is women's labour. The general view among my informants is that Sindhi women as a rule limit themselves to the domestic labour sector. In fact, the business success of a family and the venturing of its women outside of the domestic sphere are seen as inversely correlated. Put simply, when women work in a shop or a government department or a college or wherever it is only because they *need* to do so (to supplement the family income, that is). This is especially true for married women, for whom working outside of the domestic sphere is seen as compromising the worth of their husband as an independent self-employed earner. When I met her, Kavita was a 23-year old *bhaiband* lady living with her family in Malta. She spent most of her day running one of her father's shops as well as overseeing the family wholesale business; on all counts she was an assertive and able manager and her father trusted her with the business as he trusted his sons. Kavita also had a blossoming relationship with a Sindhi 'boy' (an unmarried man, that is) from an established Sindworki family, and a wedding had been planned. This is how she saw her situation:

> I enjoy my work today because I know I won't be doing it tomorrow. That's a fact. I studied, and then I went into business because it was intended for me, my father was in business. I think it's a valuable experience. But I don't intend to work after I get married: I will not work in my husband's business. I've had my fair share now. I did this in order to be able to understand my husband.

When Kavita gets married, she will live the life of a married Sindhi *bhaiband* woman. She will leave Malta and make new friends and become part of a new family elsewhere. She will take care of the house with the help of servants; in fact, she will probably limit herself to doing the interesting part of the cooking. She will spend her mornings with her clique of friends, socialising at *satsangs* and kitty parties. If her husband does very well, she might join an exclusive group of Sindhi women who meet to play cards and lunch together

at a club in London's Mayfair. She will spend the evenings with her husband and children and they will go to the *tikana* or to the *mandir* together on full moon and other auspicious days. She will also discuss the family business with her husband, perhaps warning him that a particular person is untrustworthy, or telling him that her *satsang* friend let slip an important clue about a good source of textiles in India. In many ways Kavita is typical, in many ways she is not.

The image that Kavita represents is a very simplistic one. First, it is a fact that since Sindhis left their homes at Partition, married women have tended increasingly to work in the family business. There are two sides to this. Many informants told me that Partition represents a watershed because many women had to take up occupations that went beyond the domestic sphere. These stories are especially common in Bombay and even more so in Ulhasnagar, where the dominant narrative includes a period of hardship as a result of displacement. During this period, many Sindhi women apparently took to making poppadums, stitching sari petticoats, making pickles, and such, as a source of income. This, however, is more part of the Partition narrative than anything else, and is certainly not the case with Sindhis who were financially well-off before Partition and for whom displacement was a relatively mild affair in terms of economic hardship. This period and type of women's labour is therefore seen as a response to necessity, in a similar way as has been discussed earlier—it does not really represent a change of direction.

More important is the fact that it is becoming increasingly common for married women to work in the family business. This I found to be especially true in London and to a lesser extent in Malta, and is certainly the result of the acceptance by Sindhis of local understandings of the relation between gender and labour. Sunil, for example, runs an import-export business together with his brother in Harrow in north London. He spends most of his day in his office sending and receiving faxes, arguing with customs officials over the phone, and checking shipping schedules. Meanwhile, his wife runs a chandeliers shop just round the corner from her husband's office. Bhagwan and his wife run a lingerie and fashion accessories store in Harlesden; he tends to concentrate on the import and wholesale side of the business while she runs the shop. I have no doubt that both Sunil and Bhagwan's incomes from their side of the business would be more than enough to 'support the family', but even so their wives have chosen to work outside the domestic sphere and

contribute in no small way to the family income. This is a very common practice in London where all but the richest Sindhi women (the ones who play cards in Mayfair) involve themselves to different degrees in the business, some perhaps by spending a couple of hours at the shop or the office. In Bombay it is less common, although I did for instance notice Sindhi women helping run shops in the tourist area of Colaba. In Bombay I was also able to observe differences that need to be addressed.

These differences in fact relate to the jatis within the Sindhi group. I refer back to Figures 6.1 and 6.2 in order to support my argument. There is a huge difference between *amils* and the rest of the jatis, especially *bhaibands* and Shikarpuris. The majority of *amil* women work outside the home, and this difference was brought to my notice several times during fieldwork. Shila is a principal at one of the Sindhi colleges at Churchgate; she herself is unmarried and had this to say about women's labour:

> In the past, Sindhi women used to make *poppads* (poppadums) and sell them on the streets when circumstances were bad—although even today there are quite a few Sindhis who commute daily from Ulhasnagar to sell petty goods or foodstuffs on the streets of Bombay. Lots of Sindhi women then took to stitching, an activity which requires no specialist knowledge. In the past a Sindhi woman never participated in her husband's business but today this is changing. *Bhaiband* women however still tend not to work and are into fashion shows, kitty parties, designing, and so forth. The old adage was and to some extent still is: "Our family doesn't need its women to work."

My contention is that business is still widely seen as a male activity; even when married women *do* work in their husbands' businesses, it is usually as 'helpers'—never explicitly as managers or decision-takers. The fact that unmarried women like Kavita involve themselves more than married women is a reflection of the fact that the unmarried woman is considered to be a person who has not yet 'taken their state in the world'. In contrast to business, many other occupations are not seen as predominantly male activities. Notable among these are teaching and office work: two occupations where one may find a significant number of *amil* women. The point here is that women's labour is seen differently within the various Sindhi jatis.

Another important aspect of the relation between gender and labour (and therefore showing the circumstantial nature of corporacy for this example) is education. Because an important part of

business (or other) earnings is devoted to the education of children—sending one's children to a private school is a must for any Sindhi worth their salt—Sindhi women are generally well-qualified and are often University graduates and even post-graduates. This equips them very well for the job market and in fact quite a few of them take up good jobs; matrimonial adverts are a good indication of this trend, with degrees and even salaries regularly being advertised. This does not necessarily mean that they plan careers. Many women resign from their jobs when they get married and in effect never use their qualifications; in addition, qualifications are often obviously geared towards householding—'my daughter holds certificates in fashion designing, personality development, and etiquette and entertainment, as well as a diploma in office automation', I was once told by a man who was asking me if I knew of any potential matches. By and large, however, the trend seems to be for Sindhi women increasingly to take up jobs related to their education.

There are of course a multitude of elements at play in the gender-labour relation. The rule of patrilocality, for instance, certainly does not help in encouraging women to keep working outside of the domestic sphere after marriage—it often deposits young women in foreign countries where they have to learn a language and a way of life from scratch. My point in this section, however, is to show the fluidity and negotiability of corporate mind-sets in the case of occupational choice. At any one point in her lifetime a Sindhi woman's salient corporacy may be that of jati (i.e. *bhaiband* vs *amil*), local constructions of gender (a cosmopolitan woman in London), family ('our family doesn't need its women to work'), or even ethnicity/caste (a Sindhi woman). These situational corporacies form the frameworks within which 'we-intentions' are produced, which in turn are part and parcel of individual self-seeking choice. Only thus do collectivist statements such as 'Sindhi women tend not to work outside of the domestic sphere' make sense.

It becomes clear at this point that this theoretical elaboration on situational and historically-contingent corporacy structuring individual self-seeking choice via the mechanism of we-intentions, is germane well beyond the confines of the discussion of occupational choice. In fact, the question guiding my next chapter will be: What forms does this corporacy take in the case of Sindhi cosmopolitan business practice? We shall see that corporacies are not just vague imagin-

ings but are of great practical significance, since people often engage in economic contracts in their terms. Much of what I will say could be phrased in a discourse of community but, as I see it, 'we-intentionality' is a much more sophisticated and correct way of talking about sociality in general and trading collectivities in particular.

COSMOPOLITANS IN BUSINESS

Chapters 2, 3, and 4 traced the historical formation of a corporacy, in terms of business and a wider 'cosmopolitan culture', among Sindhis—the factors, that is, that transcend (even as they exist within) the realities of the localities in which Sindhis are settled and enable us to speak in terms of the Sindhi diaspora as an object with its own form and characteristics. In chapter 6, I presented a model for the anatomy of such a corporacy. I have argued that there is really only one privileged approach towards understanding why Sindhis have produced and continue to reproduce such a strong sense of collective identity, and that is to recognise the practical significance of such a sense in diverse domains of their lives such as marriage and travel. In this chapter I look at the ways in which this corporacy has a bearing on Sindhi business.

The corporacy of Sindhis as a business group in terms of practice—the exchange relations, that is, between members of a family and, on a broader level, of an ethnic group/caste—is analysed with the help of examples. To understand this corporacy is partly to move closer to an understanding of that most crucial of all notions underpinning business, namely credit; as C.A. Bayly (1978: 375–93) and Cadène & Vidal (1997: 13–8) amongst others argue, the interface between the availability of credit and family, caste, and business relations is the key to understanding a business community. I also look at the ideas of mobility and exploration held and practised by Sindhi traders, and the ways in which they affect patterns of consumption and investment. The chapter, then, attempts to understand the practical significance of the translocal corporacy of Sindhi business practice which, as I shall discuss in my Conclusion, exists in a constant dialectic with localised business set-ups around the world.

'Homo economicus' has relatives too

The first type of corporacy that needs to be examined is that deriving from immediate kinship, more specifically from what is gener-

ally termed 'the family'. I emphasise the word 'immediate' because it is well-known that other forms of identity, such as caste membership and ethnicity, may include the metaphor of kinship. Used in the narrower sense, I take 'the family' to mean the known extent of relatives, that is all the specific individuals to whom the person is able to trace what is believed to be an actual blood or marriage link. I will not pretend that this rough definition is unproblematic—however, from my experience in the field, there is a clear difference between what people mean when they say 'my cousin is a member of the family' as opposed to 'Sindhis are all part of one big family.' This section will deal with the first meaning. The question to be addressed is: how, if at all, does the family structure Sindhi business practice? Alternatively, in what ways can the family be considered as a factor that bridges the gap between individual economic rationality and social economic patterns?

There is of course a limitless volume of literature dealing with the theme of the relations between kinship and the economy. It is not my intention and certainly not possible within the context of the present work, to deal with it. I wish however to introduce one source which I see as providing a useful backdrop to my own research. This case study hails not from the anthropology of Indian commercial groups but from an historian of Tudor England.

Bratchel (1996) has examined the corporacy and organisation of the family in a small community of about 70 Italian merchants who were based and did business in London in the sixteenth century. They were mostly involved in banking and the importation of fine cloths of silk and gold, and were usually members of Italian families whose mercantile activities spanned several countries—rather like Sindworkis, in fact. Bratchel makes four very important points in his analysis. First, he distinguishes between types of family cohesion in business. At its simplest level, this involved occupational stability from one generation to the next, and a measure of trust fostered by blood relationships. A sixteenth-century Italian merchant in London might be expected to equip his sons with the rudiments of a business education, and he might also sell goods on generous credit to his kin relations. The next level of cohesion involved brothers acting together as one corporation; in such cases all writings, bills of exchange and transactions were made in the name of the eldest brother and his society. Lastly, a family could be at the base of a network of business connections of a far more extensive character than simple filial

and fraternal ties; commercial expansion was sometimes based on the family unit and the firm was an organisation bound together by family relationships and investments. This first point, then, advises us to take care not to dissolve rather distinct set-ups into the one category of 'family cohesion'.

Bratchel's second point outlines the limits of family cohesion. He notes that even in the most ostensibly cohesive of families, business connections seldom survived a second or third generation; generally, individual members eventually set up their own business.

The third point concerns the situationality of the relation between business and the family. He contends that the sixteenth century was a difficult period for Italian mercantile cities, a time of 'shrinking horizons.' In reaction to this situation Italian mercantile families attempted to consolidate their wealth by consolidating the family unit and reducing costs through living under one roof and pooling assets: 'The remarkable business solidarity displayed by the vast Bonvisi clan throughout the sixteenth and early seventeenth centuries may well be viewed as a defensive reaction at a time of limited opportunities and economic uncertainties' (op. cit.: 14). So significant was this response to a difficult economic climate that even the tendency of individual businessmen to break away from the family unit (the subject of the second point, that is) was somewhat checked and family connections for a while seemed to be able to endure the passing of generations.

Finally, Bratchel looks at the inter-familial relations of this group of merchants, which generally extended to other Italians living in London. The passage (op. cit.: 20) is worth citing:

> More significant than the simple fact that Italian mercantile dynasties continued to recruit agents from outside of the close family circle is the nexus of extra-familial and subsidiary partnerships which characterised business relationships in early Tudor London. These partnerships reflect short and long-term alliances between important mercantile families, sometimes sealed by matrimony, between their component parts and independent merchants . . . The nexus of partnership agreements binding together individual members of London's Italian community was clearly very complex indeed.

There coexisted, therefore, two types of business connections: those based on close familial ties, enduring and recreated through marriage, and those based on short-term partnerships between people unrelated through marriage but related through a common Italian

identity. In this second category of business relations were often to be found transactions of capital, or sporadic independent trading by people who at the same time were operating as members of families.

Bratchel's analysis avoids 'importance of family'-type sweeping statements and examines the levels of actual empirical set-ups which link the notions of family and business. This empirical grounding is very essential for a proper understanding of Sindhi business practice: all too often, Indian commercial groups are assumed to function along the rationale of the family rather than the individual.[1] Often there are solid (if not valid) reasons for this hasty conclusion. For instance among Sindhis, the individual businessman is often judged as a member of a family—this may lead one to assume that this denotes corporacy, that is a family which functions as a corporation. But as we shall see this is not necessarily the case, and it is essential to avoid the Romanticisation of kinship as an organisational feature.

To apply Bratchel's typology to Sindhi business, the first level of linkage between family and business is somewhat obvious if no less important. The family is often the venue where a particular type of corporacy is manufactured in two senses. First, the practical one. It is common for Sindhi children and particularly boys to spend time at their father's workplace, learning the ropes of running a business; this is especially true if that business is a shop, where the children can act as shop assistants or learn how to balance the accounts at the end of each working day. This is characteristic of contemporary Sindhi society where helping in the family business jostles for space with schooling and recreational activities. Initiation into business was much more direct in the past, especially among Sindworkis. The following (Daswani 1998: 22) is an extract from a biography of Kishinchand Chellaram who, as regards the learning process, was a typical Sindworki:

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[1] See for instance Gupta (2000: 82–94), who sees the kinship-based model of Indian business (which he establishes in a couple of lines and some sketchy statistics) as a hindrance to proper corporate business development. Or Nafziger, who first says that '(f)ew data are available on the general impact of the Indian extended family on entrepreneurial activity. However, the Indian case might be expected to be similar to the Nigerian case, where one study indicates that the extended family, with its ability to mobilize large resources, facilitates the acquisition of entrepreneurial training and the establishment of firms'—and then goes on to conclude that '(t)o summarize, in many cases the extended family is the unit of entrepreneurship (in India) . . .' (1978: 50, 51, my parenthesis).

> Like most Sindhi bhaiband families, Chellaram started to prepare his four sons to eventually work with him in the business . . . The boys were sent to the Vidyalaya School in Hyderabad, but none progressed further than the modern-day equivalent of primary four . . . In 1895, Kishinchand, then 15, was taken to Madras by his father to work in the chain of stores. His English was poor, but he had the opportunity to converse with his father's British customers. As was the custom of the day, Kishinchand was put to work in every area of the business, including sourcing, retail and wholesale and making deliveries . . . Over the next couple of years, Kishinchand was given the more significant tasks of liaising with suppliers, negotiating prices and purchasing for his father's shops.

The second sense is less tangible but no less important. The individual comes to see him/herself as a member of a business family. If we take up the argument that individualism must always be seen to operate on the basis of we-intentions defined by certain types of corporacy, this particular type ('I' as member of a business family 'we') is of profound consequence because it structures the choices made by the individual towards doing business—this argument has already been pursued in Chapter 6, of course.

The family also fosters a level of trust which, because it is sanctioned by blood links, is seen as long-term and dependable. My informants invariably held that it is much better (read 'safer') to trade with one's kin because cheating or improper practice was less likely. I came across very many instances of business relations between family members, and this included in-laws:

> In 1966 I decided to start my own business. My father had just died and my brother-in-law came over from Hong Kong to help me set things up. At that time he worked with an import-export company in Hong Kong, so he had a good idea of trade. His help was not financial, but actually very little capital was needed. I set up as a manufacturers' representative, based in a tiny office in Nairobi. I represented garments lines, through my brother-in-law in Hong Kong; later I also represented five Sindhi companies.

However, even at the level of immediate kinship, ambiguities are all too apparent. My fieldwork produced plenty of cases where brothers and cousins cooperate and trade with each other or extend generous credit often across long distances; but again, this very often is seen as a means of extending one's own trade networks and generating more profit for oneself. The business relations between kin that one

comes across, therefore, come with implicit tensions, as wonderfully exemplified in a joke told to me by a Sindhi trader in London:

> Two cousins lived on the same street. One night, light was to be seen at the window of one of the cousins, Prakash, who paced the room nervously, unable to sleep. His wife asked him what was the matter and he replied that his 60-day credit limit with his cousin Mukesh, who lived opposite, was due the following day and he did not have the money to pay up. Calmly, his wife told him, "Why worry? He's your cousin. Phone him now and ask him to extend the credit limit for a few days until you sell the goods." It took a lot of convincing but eventually Prakash gave in and phoned Mukesh, who graciously agreed to extend his credit limit. Feeling better, Prakash switched off the light and went to bed. Fifteen minutes later the lights went on at the window across the street and there, pacing the room, was the creditor Mukesh.

This joke really captures the essence of the tension involved in family commercial relations.[2] I emphasise, however, that in spite of this tension, business relations between kin are seen to be the safest kind that one can enter into.

If the first level of family-related business patterning implies a tension, the same can be said of the corporacy that belonging to a family provides. The general model of Sindhi business I encountered was somewhat ambiguous. On the one hand it is fairly common to find a father and at least some of his sons running a business together. This is the 'Hindu undivided family' (= joint/extended family) which is an entity recognised by Indian law. Since Sindhi families are often translocal, these partnerships may take the form of trade across space.

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[2] These tensions seem to have long-term historical antecedents. In a section of Seth Naomul's memoirs (Hotchand 1915: 56–7), we are offered a glimpse into the problematic link between commerce and kinship of a Sindhi family of 200 or so years ago: 'Late at night on the banks of the Indus after a deal of parley with each party, they requested my father to bestow on his cousins Rs42,500 in consideration of their relationship and reduced condition. My father returned a flat refusal, and said that he would not give even a penny not due. Then turning towards me they solicited my interference and assistance. I felt much embarrassed, and greatly against the wishes of my father and at the risk of incurring his displeasure and anger, I passed them a promissory note for the amount in my own name, and agreed to liquidate it by instalments. We were friends again, and returned to Karachi, messing together on our way back.' This incident is no exception: Seth Naomul's memoirs are replete with accounts of lack of loyalty and betrayal of trust between family members and fellow Hindu Sindhi traders.

A typical set-up would be the case of Sobhraj in London, who trades directly with his father who is based in Liberia, as well as with his maternal cousin in the US:
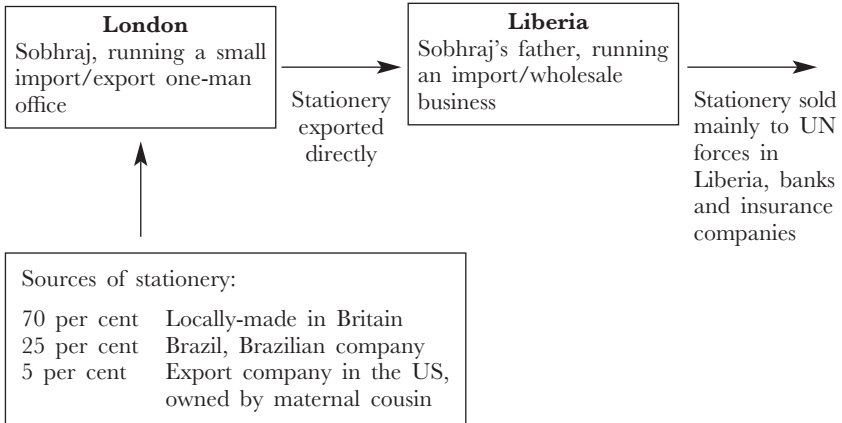

Figure 7.1   Showing a typical translocal business partnership between close family relations.

If on the one hand set-ups such as Sobhraj and his father's, where the family functions as a corporate and translocal business entity, are common, on the other there is a tendency for individuals to 'branch out on their own.' This may occur while the father is alive but is very common indeed when the father dies:

> We never employed people in our business. We ran it together: myself, my father, my uncle, my paternal cousin. At home we were one big joint family. That was until my father died, when we split the business. As did the joint family—can you imagine a family living under one roof and running two separate businesses?

As in the case of Bratchel's Italian merchants, Sindhi businesses rarely survive a second or third generation in their original form. This becomes especially salient once the business is established and doing well, at which times individuals are most likely to separate. Interestingly, I found that the rationale of 'being one's own boss' applied to working within a family. 'Complete' and enduring joint families in business together are so rare that I was actually taken to see a few at work—the most memorable being my meeting with a patriarchal *karta* (head of a Hindu undivided family) in Bombay, who spent his

evenings in a large air-conditioned room with his many sons report-
ing the day's work and takings to him. Even so, as soon as his sons
were out of earshot, he told me somewhat sadly that this was all
going to end with his death, and that he was in the process of assign-
ing different branches of the business to each of his sons in order
to facilitate its eventual splitting.

Rather like the *karta* assigning sons to different branches of his
business in Bombay, it was and is common among Sindworkis who
own large translocal businesses to assign sons to different branches
in different countries. This practice of parcelling out the family busi-
ness to sons in anticipation of the business eventually splitting has
had an effect on the growth and geographical spread of Sindhi
businesses: a businessman might direct his son to open a branch in
a new place with a promising market, who might in turn separate
from his father's business and set up on his own. Typically, this
would involve movements such as that explained to me by a Sindhi
who runs a clothes shop in Malta:

> My grandfather had five boys. Out of these five two went to Panama,
> two stayed in Malta and one to Peru. At first they were in business
> together but then amalgamation stopped and they all saw to their own
> devices. Eventually my uncle in Malta went to London to set up his
> own business, so out of five brothers, only my dad was left in Malta.

There are three reasons why it is relatively easy to move to and set
up business in new localities as an extension of a family business:
first, the risks are minimised since in the case of the new branch
doing badly, it is always possible to go back to the original locality
and resume business there; second, one is assured trading partners
since expansion often takes place along already-established lines of
trade, the idea being to eliminate middlemen and export directly
from source; third, the move has the backing of family capital and
labour. As Gorter (1996) has shown, the practice of offering each
male member of the family his separate economic niche within the
family firm is one of the reasons why diversification and the spread-
ing of economic interests is an integral part of entrepreneurship in
India. In the case of Malta this practice has been the main factor
behind the proliferation of Sindhi shops, as businessmen try to estab-
lish each of their sons in their own shop while retaining them within
the 'family business'. Similarly, the following is an example from
London that includes the formation of family trading links across
space in order to eliminate middlemen:

> Then my brother opened a children's wear shop and we joined him.
> We did well and slowly expanded. My brother went to Singapore
> where he knew a Sindhi and we started importing children's wear
> from Singapore. Eventually we opened an office there to be able to
> import directly. In 1995 I started my own ladies' wear import and
> wholesale business and separated from my brothers.

It becomes evident that one cannot say simply of Sindhi business
that 'family is important.' The interface between family and com-
merce among Sindhis exists on different levels and in varying degrees,
and is invariably rife with ambiguities. Importantly, since the typi-
cal Sindhi family is geographically spread out, business relations
between members of a family often exist on translocal lines.

Beyond kinship: supra-familial collectivist characteristics

> Neither a borrower nor a lender be, for loan oft loses both itself and
> friend, and borrowing dulls the edge of husbandry.
> > (Polonius' advice to his home-leaving son Laertes, *Hamlet*)

The corporacy of Indian commercial groups in the literature

The relatively few studies of Indian commercial groups that have
been undertaken tend to focus on caste as the main supra-familial
organisational feature; this type of analysis is based on the notion
that caste lends some sort of corporacy to particular groups. No
doubt, castes are potentially potent units of organisation. Like Nuer
tribal segments, they are more or less coherent social units centred
on a core of lineages. As Mandelbaum (1970) puts it, an association
within a dominant jati-group is commonly a federation of lineages.
The corporacy of this federation is cemented by the patronage and
protection of the stronger families and by means of concord among
the stronger family leaders. There is an 'amity' within a corporate
caste group which is reinforced daily by intimate, informal relations,
and the strength of these groups is mobilised from time to time for
status defence or enlargement. Jati-groups are often, but not always,
regulated by a centralised authority (be it panchayat or formalised
caste association). A centralised authority is not a necessary condition
for corporacy—as we have known since the publication of *African
Political Systems* in 1940, a lack of centralised authority does not rule
out a functional organisation based on a segmentary model. The
question which is germane to this discussion is the extent to which

this corporacy is relevant to commercial life. A few works have addressed precisely this question.

In his pioneering work on the merchants of a Punjabi town, Hazlehurst (1966) shows how the financial and business operations of local merchants are formed along the lines of kinship or caste— caste in this case is seen as a sort of projected kin-group. The caste in question is that of the Aggarwal Banias (Marwaris, that is). Hazlehurst holds that it is 'not unusual' for the accountant of one particular merchant to have access to the account books of other merchants within the same caste; and although legal business partnerships usually involve male members of a joint family, a Bania will sometimes form a partnership with another if the family is small or has been partitioned. Such instances lead Hazlehurst to conclude that caste is an important corporate element structuring the lives of merchants in his town. Shared cultural attributes such as a belief in caste endogamy, the acceptance of clan exogamy, notions concerning common historical origins, and beliefs concerning purity and pollution are at the basis of interaction, and this includes commercial dealings.

A more impressive corporate body is the state-wide system of councils operative among the Kaikkoolars of Tamil Nadu. As described by Mines (1984), *naaDus* are territorially-defined sets of judicial and administrative councils ordered in a pyramidal hierarchy of increasing authority and territorial jurisdiction. There are 72 *naaDus* and in each, descent and marriage organise interaction. But because there are ties between *naaDus*, the system as a whole provides Kaikkoolars with their territorial identity and constitutes a definable structure of interaction. Not least entrepreneurial interaction: the *naaDu* system provides a means of integrating and organising a locality-segmented population well enough to deal with trade and the disputes that may result. The 72 *naaDus* are a form of caste-based association enabling or at least catalysing trade. Mines is ambiguous about the actual contemporary role of the system—'the naaDu system continues to have the framework necessary to organise and regulate trade relations, even if today it no longer does so' (op. cit.: 21)—but the point is that during a certain period of time, the Kaikkoolars organised themselves and functioned commercially as a caste.

This is an important conclusion because as Rudner (1994) has pointed out, the whole idea of describing a commercial caste is to see how that caste organises itself *commercially*. Rudner's own study

of the Nattukottai Chettiars gives ample evidence for the political
corporacy of the caste but, more importantly, it shows how in a
commercial sense the Chettiars functioned as a jati across village,
regional, and even international boundaries—Chettiars were very
prominent bankers in Ceylon, for instance (Chattopadhyaya 1979).
Thus Nattukottai identity was based on kinship and regulated by
temple-clan committees; as a body, the Nattukottai Chettiars made
a variety of economic, ritual, and political claims on each other in
virtue of their common caste identity; they often claimed special
rights in the administration of government in those states in which
they played a commercial role; and they exercised a variety of col-
lective rights over their ancestral homeland of Chettinad. And yet
this collectivity is primarily oriented towards economic rather than
political considerations (Rudner op. cit.).

Possibly the most incisive contribution to our ideas on the organ-
isation of Indian commercial firms is C.A. Bayly's historical analy-
sis of north Indian towns and urban communities. Bayly portrays a
number of interrelated factors (of which caste is but one) coming
together in different ways at different points in time: we are pre-
sented with the examples of powerful mercantile corporations from
the mid-Ganges area, the 'Dhurnam Pancham' (a general body of
trading people) in Mirzapur, leading merchant houses and religious
corporations in Kantit, and the 'Naupatti Sabha' (Society of Nine
Sharers) in Benares. All these corporations were primarily commer-
cially-oriented, and all cut across the boundaries of caste (Bayly 1978,
1983). Bayly makes it amply clear that caste was an important issue
in various circumstances. But he is concerned to show that, at least
for the commercial cities of the north and west, it is impossible to
explain the complex systems of trade in terms of caste alone.[3] He
suggests that one can discern a homogenous 'merchant category'
encompassing different castes. Moreover, not only do these castes
not serve as agents of fragmentation, as a Weberian model would

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[3] I find Rudner's take on this needlessly polemical: '. . . Bayly's primary argu-
ment is directed against the tendency to reduce all merchant organisation to caste
organisation. Unfortunately, the argument is put so strongly that a casual reader
might conclude that Bayly sees little or no commercial role for caste at all' (1994:
43). In order to support his criticism, Rudner had to conjure up the character of
the 'casual reader', hardly what one would imagine Bayly's audience to consist of.
According to my reading of Bayly, he makes it amply clear that caste—along with
other factors—does have a commercial role to play.

maintain, but rather they enhance the merchant category by pro-
viding larger building blocks than extended family groups. These
building blocks act in the manner of fasces to render the commer-
cial community more solid and better adapted to the complexities
of urban and long-distance trade. Bayly thus describes a certain
type of corporacy—the 'merchant category'—which is itself the prod-
uct of the convergence of other types of collectivity such as caste
and family groups.

   To my mind, Bayly's multi-dimensional way of understanding the
corporacy of Indian commercial groups is clearly applicable to con-
temporary situations. Gorter (1996), for instance, has charted the rise
to industrial prominence since the 1960s of Vapi, a town in south-
ern Gujarat. The first group of industrialists to operate in Vapi were
of high-caste origin with a high proportion of Banias. By the 1970s,
more and more industrialists flocked to Vapi to set up business there.
These new arrivals were connected to the original group of indus-
trialists in manifold ways: some had been their neighbours, others
were caste fellows from the same ancestral village or town in Kutch,
and others knew them from the Bombay Juhu Rotary Club.[4] This
last affiliation was extremely important because the 'Juhu group' of
industrialists represented a cluster of entrepreneurs who maintained
strong links both in economic and social terms. What we see here is
a variety of collectivities—caste, regionality, club membership—com-
ing together to lend corporacy to a particular group of entrepreneurs.

   I have suggested that Hindu Sindhis may be seen and in fact see
themselves as a caste; equally, they may be described as an ethnic
group. To some extent, description depends on the context within which
it is being made. Thus in India, where caste is one main signifier
of difference in the politics of identity,[5] groups such as the Sindhis
may define themselves as castes (even as they say that 'caste is no
longer important'); in Britain on the other hand, where the discourse
of identity and difference revolves around terms like '(multi-) cul-
turalism' and 'ethnic communities', the 'caste' may become a 'culture'
or a 'community'. The point is that in the next two sections I will

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   [4] Juhu is a posh seaside suburb of Bombay.
   [5] Indeed many contemporary commentators on caste in India hold that while
'caste' as a system of interrelated and hierarchically-ordered varnas and jatis is on
the wane, 'casteism' as a form of identity politics and difference is stronger than
ever (see for instance Beteille 1996, Gupta 2000).

be discussing Hindu Sindhis as a group, whether they be described as a 'caste' or an 'ethnic group' or 'community'. For the sake of comparison, therefore, the category 'Sindhis' is analytically similar to Hazlehurst's Aggarwal Banias, Mines' Kaikkoolars, and Rudner's Nattukottai Chettiars.

The supra-familial corporacy of contemporary Sindhi business

There are two types of corporacy that concern us here. The first and simpler one is the formal type of corporacy that comes with panchayats and formal organisations. The only locality where Sindhis have formed panchayats is India (in my fieldwork Bombay). Some of these panchayats are, in fact, survivors of Partition. There are indications that panchayats were of somewhat greater importance in pre-Partition Sind: nineteenth-century colonial records, for instance, show that panchayat meetings were convened to settle disputes between Hindus of particular localities. Trade disputes, however, were considered to be difficult to settle this way, since it was not easy to find members of the panchayat who could act as disinterested parties.[6]

In the contemporary situation some of the jatis and regional groups—namely the Khudabadi *amils*, *chhaprus*, and people from Sukkur—maintain these panchayats nominally, but in fact these organisations are of little consequence. There are other panchayats which are the products of post-Partition relocation—for instance those associated with wards of Bombay such as the Colaba Sindhi Panchayat or the Lokhandwala Panchayat—but again, these are of little value beyond organising an annual *mela* (fair) at Cheti Chand and running some sort of small charity. They certainly are of no importance when it comes to structuring business practice.

The other type of formal association seems to hold more promise in this respect. These are the various organisations which Sindhis have set up as businessmen: the Ulhasnagar Manufacturers Association, the Shikarpuri Shroffs Association, the Indian Merchants Association (Malta), and so forth. Again though, most (not all—see my earlier discussion on Shikarpuri money-lending business in Bombay) of these organisations are somewhat ineffectual beyond providing some sort

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[6] See *Reports & c.*, pp. 4–8.

of representation for the group vis-à-vis the authorities. The only organisation I came across that involved itself in trade disputes was the Bombay Sindhi Cloth Merchants and Commission Agents Association, the functions of which have already been discussed. To my mind, it is beyond formal organisations that the researcher must look in order to find characteristics structuring business practice. Because of their fluidity they will seem much more problematic; but it is precisely this fluidity that makes them, rather than formal associations, so attractive to the individual self-seeking entrepreneur.

Before discussing the business corporacy of Sindhis as a group, it is useful to remind ourselves of the premise that Sindhis today indeed see themselves as such. Although in pre-Partition times the bonds of jati and regionality may have been more important than anything else in ordering business practices (as for example with the case of the link between Sindwork and Hyderabadi *bhaibands*), in the post-1947 years we note the creation of a single unitary (Hindu) Sindhi identity which subsumes and is prior to smaller distinctions in terms of organisation. This identity is cosmopolitan, which means that, as I will show, the business relations that Sindhis enter into on its basis are not necessarily tied down to any one locality.

The key word behind the whole rationale of group corporacy is trust. Most informants told me that in order for one to trade, one must first 'establish a connection.' After family connections, those that develop within the confines of the Sindhi group identity are seen to be the most reliable and therefore the most conducive to trust:

> My father's partner was a Sindhi *bhaiband* and the two had been school friends in Hyderabad. His partner's brother was settled in Spain, so the connection was established. You have to know someone in order to trade with them. Sindhis do not necessarily do business between themselves, but they meet socially so contacts are made.

Trust is the essential prerequisite for a credit relation between two or more traders to develop. The interesting thing is that since Sindhis interact socially across the boundaries of particular localities, business reputations and trust (and therefore credit relations) exist accordingly. Consider the following example:

> In 1961 I went on tour—a sort of business-cum-see-the-world trip. I stopped in Hawaii and was very warmly received by Watumull, a very wealthy and established trader there. He told me he owed it all to my father; when Watumull started out, my father used to supply him with goods on a six- to twelve-month credit basis. The same happened in

> Curaçao: I met another well-established Sindhi who told me he was infinitely grateful to my father, who had supplied him on a two-year credit!

It is these factors of translocal trust and personal social relations that enable the formation of business relations across space. (One must also bear in mind that the modern technologies of communication, which started with the telegraph in the late nineteenth century and culminate in the Internet, facilitate these relations.) There are countless examples of such trading links, that change all the time as markets change, and are continuously engaged in a balancing act involving credit relations based on trust, the increase of profit margins by doing business with people in (and of) localities who buy and sell at advantageous prices, and the elimination as far as possible of middlemen. The following are just two examples which I hope serve to convey the gist of this type of business relation.

The first involves trade between Sindhi im/exporters based in Dubai and Sindhi exporters based in the Far East. The second shows how Sindhis based in Hong Kong sometimes act as finance middlemen enabling the export of Chinese consumer goods by Chinese suppliers to Sindhis living in various countries around the world:
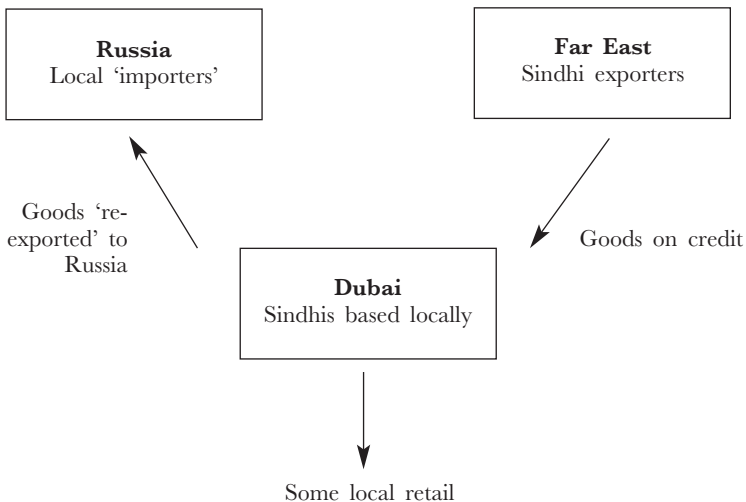
Figure 7.2   Showing one example of translocal trade between Sindhis involving a credit relation based on trust.

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┌─────────────────────────┐                    ┌──────────────────────────────┐
│   Chinese Suppliers     │ ─────────────────► │ Sindhi importers in London   │
│                         │                    │                              │
└─────────────────────────┘  Goods supplied    └──────────────────────────────┘
                             directly, no
                             credit
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Payment for   Credit relation
   goods   between Sindhis

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              ┌─────────────────────────────────────┐
              │   Sindhi financiers in Hong Kong    │
              │                                     │
              └─────────────────────────────────────┘
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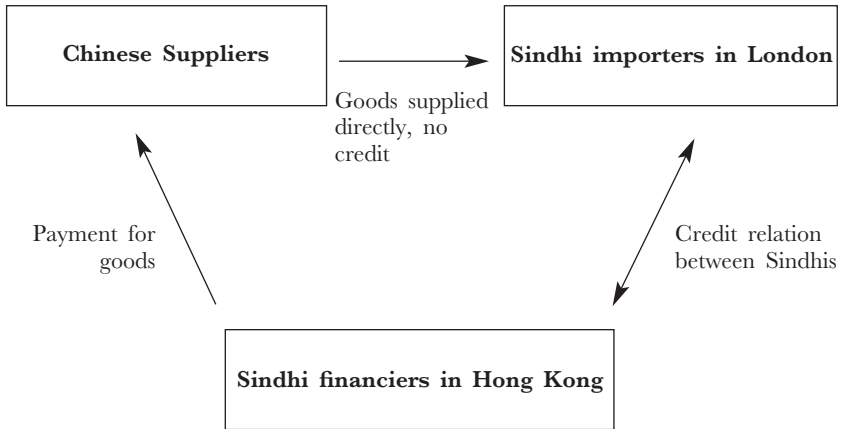
Figure 7.3   Showing a second example of a transaction involving a credit rela-
              tion based on translocal trust between Sindhis.

During my fieldwork I came across a great number of examples of
Sindhis trading between themselves, and in each of these cases two
or more people had established a connection across space. (This
characteristic is one I have experienced directly: I myself learned to
establish connections during my fieldwork. As I got to know more
and more people, I would often find myself exclaiming to a Sindhi
in Bombay that yes indeed I knew the Moorjanis of London well,
or telling someone in London that yes, I had heard that Pishu
Nankani of Malta had moved house.) These connections provide the
individual trader/firm with a wide network of potential trading
links, essential in order to obtain goods from profitable sources, and
to export goods to destinations where, because of local market con-
ditions, they are in demand. Gulraj Trading Corporation (GTC) is
a typical Sindhi export firm based in Japan and concentrates mainly
on exporting from Japan to different countries, often through 'con-
nections' with other Sindhis. The following is an extract from their
web-site:

> GTC exports globally to trading companies, importers, wholesalers,
> department stores, retail stores, TV and catalog shopping businesses,
> professional boutiques, showrooms and shopping malls. By utilizing a
> global network of subsidiaries around the world Gulraj conducts a
> smooth flow of trade—Hong Kong, Kuala Lumpur (Malaysia), Singapore,

Mumbai (India), London (UK), New York (USA) and Las Palmas (Canary Islands).[7]

In a similar vein, Nandwani (1991) anticipates that 'if Malta had to become a duty free port . . . it would be much simpler to diversify into more enterprising roles like export and import houses, since the contacts held by most Indians are numerous, due to the large amount of relatives known in foreign lands.' In Bombay, I was once talking to a Goan lady who has run a photographic supplies business for many years. When I told her that I was researching Sindhi business, she exclaimed 'Ah, Sindhi business is different: those people are all networked.' What she was referring to were precisely the translocal connections based on a common Sindhi identity, which act as potential business links. The translocal network of Sindhis, therefore, provides the individual located businessman with links with markets around the world. As one trader told me, 'we Sindhis do not trust each other—we only do business because we have to.' Of course the truth is that they don't *have* to, but where else would one find the type of links that being part of the Sindhi diaspora provides, with all the ambiguities which *include* a measure of trust and its corollary, credit?

Corporacy does not always lead to the creation of trading links, however; very often, it is manifested in quite the opposite—a sort of zero-sum competition. The one great problem which I faced when trying to make sense of what people told me about their business collaboration with other Sindhis was a constant ambiguity. Many of the traders I talked to told me on the one hand that being Sindhi had no advantageous bearing on their business practice, or even a negative one in that Sindhis tended to compete rather than collaborate. This is especially true when it comes to employing other Sindhis who, given their tendency eventually to set up their own businesses (generally in the same line as that which they learned during their period of employment), become one's direct competitors:

> You will hear about the dark side of Sindhis from us. We are opportunity grabbers. There is little trade going on directly between us— we like to go direct and eliminate middlemen. A middleman always means a profit and we try to eliminate that. We don't trust one another,

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[7] www.gulraj.co.jp/profile.htm

and this is because of what usually happens—trading partners split and compete in the same lines. We've seen this happen in Panama in the electronics sector. You employ a Sindhi and you pay the price.

'We Sindhis are like crabs in a basket', one Bombay trader lamented, 'instead of helping each other out, we see to it to no one makes it to the top.'

On the other hand however, once I started asking questions about their particular careers, it emerged that most traders had to a greater or lesser extent collaborated with other Sindhis, often across vast geographical distances. (Even the 'dark side' informant quoted above does business regularly with his wife's cousin in Malta.) This ambiguity has been noted by Vaid, who writes that '(a)lthough most interviewees complained about the absence of a spirit of mutual help amongst the Sindhi business community and felt that "big fish ate small fish", facts are to the contrary' (1972: 71). One of the reasons why Sindhis are prepared to trade extensively with others within a known identity group is because this provides them with a measure of social control. When traders are located within the same area of jurisdiction, control is a function of the courts—in Malta for instance, cases of Sindhis taking each other to court over default are not unknown. But over the long distances involved in international trade, things are more complex. A lot of people told me that if one establishes a connection and knows one's trading partners, it is much easier to locate them if something goes wrong. And again, since Sindhis know each other across locality, distance is generally no bar in these cases. The following is an example of a real-life situation in which a confirming house in London had problems with clients in Nigeria:

> After a few years in the business, during which he cheated his clients on a regular basis, my boss had problems. Some importers in Nigeria were experiencing difficulties and couldn't pay up—we're talking something in the region of £600,000 here. Eventually they met over lunch in Lagos and agreed to pay up after they had got their deposits back. But my boss was misusing money and couldn't give them their deposits back. He was in a fix; he went to Lagos himself to try to convince them to pay him, but got the cold shoulder wherever he went—don't forget that these people were aware that he had been cheating them but hadn't done anything about it because their profits still worked out. He came back to London and begged me to go to Lagos on his behalf—I had a good reputation with them, you see. I told him that there was nothing doing, they would welcome me and offer me nice

lunches, and then tell me to sod off. Eventually we drew up a plan
to pay them half their deposits and ask them to pay half of what they
owed. I went to Nigeria, found the main troublemaker, and handed
him a cheque for half the deposit. So low was the level of trust at
this point, that he was reluctant to take it in case it bounced! Eventually
the importer had a man coming to London and he cashed the cheque.
The importer was convinced and word that my boss was (partly)
paying up spread like wildfire in Nigeria. In a few days we collected
£300,000 and the confirming house was saved from bankruptcy.

If cooperation is situational and fluid, its counterpart, competition,
is likewise. In Malta, for instance, competition between Sindhis was
rife especially in the 1960s, when most of them operated in and
dominated the garments line; at times it got so bad that profits
suffered as people kept on dropping their prices in order to gain a
competitive edge. Interestingly this competition was explained to me
in terms of corporacy: 'We're all Indians, we're all businesspeople,
we all have the same contacts, the same markets.' In more recent
years, as Sindhis have diversified into other sectors, notably tourism
where markets are much more substantial, this competition has
decreased. My point is that cooperation and zero-sum competition
are equally common and often articulated in similar ways between
Sindhis because they are two sides of the same coin: corporacy.

There are some general points I wish to make on the corporacy
associated with the translocal connections of family and caste. First,
the tensions and ambiguities which characterise it suggest a seg-
mentary-type model of social relations. Thus brothers may split the
family business and go their separate ways once their father dies,
cousins may spend sleepless nights worrying over credit, and a Sindhi
wholesaler may take a Sindhi retailer to court, but it is often the
case that members of a family or fellow Sindhis unite in the face of
a 'common adversary', as it were.

Second, the ambiguity of informants over their dealings with other
Sindhis or family members not only makes sense, but goes right to
the heart of the relation between individual self-interest and group
corporacy. Consider the following example of a conversation with a
retired Sindhi trader:

> The way you ask the question could result in a false impression that
> we were biased. We weren't. We would do business with whoever it
> was advantageous to do so. There was no preference given to Sindhis,
> and the only difference was that they trusted us. They would know
> who the proprietors of the firm were, how old the firm was, and

> whether or not we had had any problems with customers in the past.
> We also used to give them advice on when to buy certain materials,
> for instance, or its market price and prospects. But the way you ask
> the question is not fair . . . let me tell you, Sindhis were also cutting
> each other's throats.

I eventually realised that what my informants were trying to convey
when making such steeply-ambiguous statements was the distinction
between collective welfare as the basis for economic action and cor-
poracy as the basis for individual self-seeking economics. For them,
the word 'collaboration' would imply that the welfare of the group
came before the self-seeking interests of the individual when making
business choices. This they knew not to be the case, and they were
trying hard not to mislead me. However, they failed to give me a
theoretical substitute for the notion of collective welfare, and limited
their ideas about collaboration to actual empirical examples. I hope
that the model of collective intentionality I used to underwrite the
whole of my argument for occupational, family, and supra-familial
corporacy provides this model, and solves the apparent ambiguity of
my field materials.

My third point is that my empirical materials show that family and
caste are to be seen as potential resource groups rather than neces-
sary and inevitable corporations. Although kinship and caste iden-
tity are constant categories[8] (as distinct from fixed structures), in
operational terms the levels at which family and caste corporacy
attain significance are variable and circumstantial.

Fourth, the numerous instances of intra-familial and intra-caste
tensions and business wrongdoings I came across during my fieldwork
are themselves evidence of the extent of business relations within
these groups. Problems may only arise between businessmen if and
when they do business with each other, and my guess is that the
number of problems would be proportional to the extent of business.

The last point is perhaps the most important of all. Based on
Bratchel (1996) we have seen that the family and common Italian
identity, albeit very important variables, were just two of the many

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[8] One has to argue for the categorical constancy of certain types of identity in
order to avoid getting caught up in a tautology that I believe, as Rath (2000: 5–6)
does, threatens to undermine much of what has been said about 'situationalism',
namely that ethnicity 'is acquired when the social connections among ethnic group
members help establish distinct occupational, industrial, or spatial connections'
(Waldinger et al. 1990: 34).

relations based on many types of collectivity that Italian merchants
in Tudor London entered into. We have also seen the manifold cat-
egories of identity and corporacy (caste, kinship, formal corporations,
etc.) that went into the formation of an encompassing merchant cat-
egory in north Indian towns (C.A. Bayly 1978). My Sindhi mater-
ial is no exception to these models. Kinship and common caste/ethnic
group identity are, as I have shown, potent and enduring resource-
bases for the organisation of business practice—not least on a trans-
local level. Yet this does not mean that relations based on these
collectivities exist in isolation; rather, they generally exist side by side
with other very different ones. Figure 7.3 shows how complex the
nexus of business relations can get; in the example Suresh, a Sindhi
trader now based in London, described to me how, operating in
Indonesia at an earlier point in his career, he was dealing simulta-
neously with his maternal cousin, with non-kin Sindhis, as well as
with Chinese garment manufacturers. Like all business relations,
Suresh's involved different types of trust at different levels and based
on different rationales.

   It is essential to understand, therefore, that arguing for a com-
munity-based model of business (in this case 'Sindhi business') is not
the same as suggesting that Sindhi business exists as a self-generat-
ing enclave or a closed system of traders doing business with each
other. Sindhis are embedded in local economic situations wherever
they operate, and they enter into business relations with local peo-
ple and sometimes other immigrants. A trader I know who exported
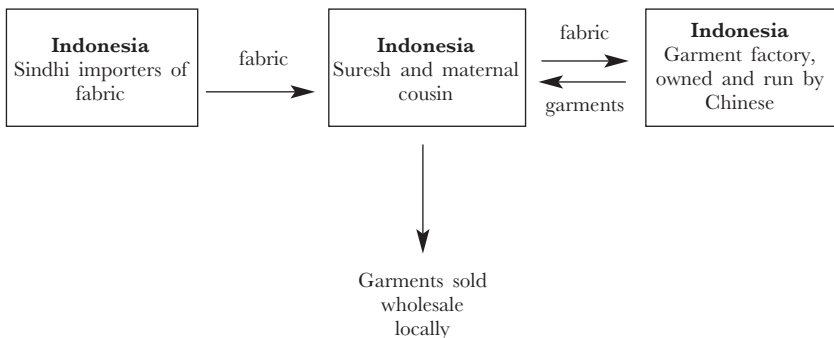
Figure 7.4 Showing the complex and cross-cutting types of relations involved in
one particular (and relatively simple) business set-up.

African carvings from Kenya, for instance, had 700 Kenyan carvers working for him in Mombasa—even if he then exported the carvings through networks of Sindhi relatives and co-ethnics; in Malta, Sindhi retailers and wholesalers sometimes subcontract the manufacture of garments to Maltese factories; in London, a small number of Sindhis are involved in business partnerships with Gujaratis—these partnerships have survived the expulsion of both communities from East Africa and are being put to good use in London today. Looking at kinship and Sindhayat as characteristics structuring Sindhi business practice is only part, albeit a crucial one, of the story. In the present work, this part has been distinguished for analytical purposes.

As a last word, it may be useful to mention, for reasons of comparison, Foster's model of the relation between ethnicity and commerce (1974). Foster draws upon his own ethnographic work among the Mons traders of Thailand to argue a case for the convergence of ethnic identity and commercial activity. In his analysis of trade, Foster points out the significance of 'sameness', of belonging to the same group that is, as a means of minimising the tensions of exchange relations: 'much recent social theory rests on the proposition that exchange promotes solidarity. I am suggesting here that at least some kinds of exchange are inherently stressful and, in fact, promote conflict rather than solidarity . . . it may be fruitful to look for mechanisms that have the effect of reducing the stress inherent in the exchange relation' (op. cit.: 447). Foster identifies a series of phenomena that can be ranked according to their efficiency in reducing the tensions inherent in face-to-face commercial relations and in insulating trading partners socially from one another. 'Ethnic groupings' and caste together with race and clan are situated by Foster in the same category, that of 'social categorisation.' That is to say, people belong (or ascribe themselves on an *ad hoc* basis) to social categories which, by virtue of creating a 'sameness' of belonging, minimise the tensions inherent in exchange. One could say that 'sameness' provides the exchange relation with a much-needed infusion of trust.

Business and the culture of mobility and exploration

I assured him, that this whole Globe of Earth must be at least three Times gone round, before one of our better Female *Yahoos* could get her Breakfast, or a Cup to put it in.

(Jonathan Swift, *Gulliver's Travels*, p. 244)

Trade and mobility are often two sides of the same coin. In many contexts and historical periods it is a characteristic of traders to be able and ready to move around. As Simmel (1950: 403) puts it, mobility is to a large extent a necessary corollary of trade:

> Throughout the history of economics the stranger everywhere appears as the trader, or the trader as stranger. As long as economy is essentially self-sufficient, or products are exchanged within a spatially narrow group, it needs no middleman; a trader is only required for products that originate outside the group. Insofar as members do not leave the circle in order to buy these necessities—in which case *they* are the 'strange' merchants in that outside territory—the trader must be a stranger, since nobody else has a chance to make a living.

An analysis of a commercial group such as the Sindhis must come to grips with the ways in which mobility is created and organised on various levels. The essential features of Sindhi social relations and identity are translocality and mobility. These features have profound implications on the business practices of Sindhis, and this is inevitable: given, as I have argued above, that the family and ethnic corporacy are two very important factors in the organisation of Sindhi business practice, and given also that these two are very often translocal through the circulation of women, visits to Bombay and so forth, it follows that Sindhi business practice is imagined and often takes place along translocal lines.

Mobility and Indian traders in the literature

A number of studies of Indian traders have looked at the question of mobility and its organisation. Generally, these works take the perspective of particular castes and analyse the ways in which they organise mobility, often over large distances.

   The issue of mobility immediately raises a problem when applied to Indian society. On the one hand one encounters the idea that land is everything—it is the source of prestige and the only durable form of wealth. As Dumont (1980: 156) puts it, '(l)and is the most important possession, the only recognized wealth, and it is also closely linked with power over men.' Similarly, Mandelbaum (1970: 209) holds that '(l)ocal power flows mainly from the land. Land is the prime good in this agrarian setting; land is the main source of wealth; land is the main need for a jati to rise.' On the other hand, one is struck by the number of groups of traders that derive their wealth from mobile commerce, often extending their activities to countries

well beyond the subcontinent and reinvesting their gains in mer-
cantile activity—notable examples being the Marwaris, Kutchi Lohanas,
Chettiars, and of course the Sindhis.

In order properly to understand the link between mobility and
trade, one must look at empirical examples of particular castes organ-
ising themselves across space and thus overcoming the attachment
to land by tapping into different sources of power and wealth.
Subramanian (1996) looks at the local credit market in seventeenth-
century Surat and finds *hundis* readily available for the transmission
of cash advances to any recognised urban centre in India, from
Lahore to Dacca; the business was wholly and exclusively in the
hands of one caste, the Banias, who ran an extensive network of
kothis all over India and beyond. C.A. Bayly (1978) shows how in
late eighteenth- and early nineteenth-century Benares, caste at the
level of geographically-extended kin groups had an important role
in the organisation of trading diasporas. Hazlehurst's Punjabi Banias
are equally wide-ranging: it is common for them to have relatives
or business partners (and business partners are usually other Banias)
in Bombay, Calcutta, and even in parts of south India who func-
tion as agents for brassware or timber shipped from the Punjab. In
the immediate area of the town which he studied, the number of
business associates is very significant, and a local merchant seldom
visits another city without access to a long list of business contacts
who will provide him with free accommodation. Hazlehurst holds
that beyond the family, business associates are extremely important
and there is a great deal of competition among caste members in
the same occupation who are not business partners (1966). Thus
caste here functions to provide a trader with a potentially trustwor-
thy personnel pool—fellow caste members do not cooperate auto-
matically, but they have the potential to be taken on as one's business
associates and thus widen one's networks and enhance mobility. The
situation is similar to C.A. Bayly's 'geographically extended kin
groups.' The case of the Marwaris as documented by Timberg (1971,
1973, 1978) and Taknet (1986) again shows a trade diaspora organ-
ised mainly on the lines of caste. The development of means of com-
munication and transportation towards the end of the nineteenth
century rendered migration easier and there was an exodus out of
Marwar to the Punjab, Haryana, Uttar Pradesh, Bihar, Orissa, West
Bengal, Maharashtra, Gujarat, Hyderabad, and Mysore. Some
Marwaris went abroad—Bhagwan Das Bagla for instance, the 'first

Marwari millionaire', went to Burma. In the latter half of the eigh-
teenth and first half of the nineteenth centuries, Calcutta, Bombay,
and Patna had become centres of forward trading. The Marwari
migrants took up jobs as *gumashtas* and *adhati* (middlemen) in the
Marwari firms. Interestingly, the established Marwari families extended
a helping hand to members of their caste coming from their own
native places. In many senses the Marwari trade diaspora is very
similar to the rise and development of Sindwork—only the latter
extended much farther geographically.

Perhaps the most far-reaching analysis of caste and mobility is
Mines' on the Kaikkoolars. At least as early as medieval times, the
Kaikkoolars were members of supralocally-organised trading corpo-
rations; they formed regional organisations (such as the 72 *naaDus*
discussed earlier) and were a distinctive source of power in the polit-
ical economy at the time. Because the caste consisted primarily of
weavers and itinerant merchants who sold their goods in country
bazaars, it lacked the primary attachment to land of the agricultur-
ist castes and their direct dependants: the Brahmins, the non-Brahmin
landowners and their dependants, and the kings. Mines draws on
David's model (1974, as cited on p. 14 et seq.) to typify the latter
group of castes as following a 'bound-mode' of caste ranking; they
are bound by their interdependent service and exchange transac-
tions, and they are ranked by their ability to command services or
be commanded. In this 'bound mode', the source of power and pres-
tige is land. The Kaikkoolars and other castes, by contrast, exhibit
a 'non-bound mode' of ranking: they are not bound by transactions,
and they neither command nor are commanded. As self-sufficient
artisan-traders, their inter-caste relationships are characteristically
independent. This empirical distinction is mirrored by a conceptual
one: agriculturists and their dependants make up the 'right hand sec-
tion' of society, while artisans and merchants make up the 'left hand
section'. What we have here is a difference between agriculturist and
mercantile castes which is played out on many levels. More impor-
tantly within the context of the present work, we have a conception
of caste and ritual status that allows for mobility.

Mobility and the culture of exploration among Sindhis

This section connects with the argument I made in Chapter 3 that
the various processes of migration of Sindhis coupled with contem-
porary practices such as visiting and the exchange of women, result

in a cosmopolitan network of kinship and identity connections for the typical Sindhi, as well as a translocal knowledge base. I shall now argue that these wide-ranging connections and knowledge enable Sindhis to travel and explore the world in search of business opportunities. The premise is that as Ballard (1990: 246) puts it:

> International migration is . . . a much more complex process than is often supposed. Rarely does it entail a simple bilateral movement from one country to another, for not only do those caught up in migrant diaspora tend to have a very comprehensive knowledge of the range of opportunities available in the global labour market, but their kinship networks greatly facilitate their ability to take advantage of those opportunities.

The range of business opportunities available globally is truly immense and very much dependent upon local markets and structures. It is impossible for any single trader to possess a thorough knowledge of these local conditions for more than a handful of places at best. But if that trader is situated (however loosely and flexibly) within a translocal network of businessmen, the chances that he will be encouraged to explore markets and perhaps create new ones are improved. This is possibly the key point of the present work, and it explains why I took such pains to establish empirically that Sindhis indeed share a translocal corporacy.

Sindhis are typical of mobile trading castes in that wealth often comes with mobility and shifting trading capital, rather than attachment to land and organisation around a central point. For Sindhis, mobility and cosmopolitan connections and networks are synonymous with success because they indicate business relations which are dispersed and widespread geographically. The advantage of controlling widespread business operations are twofold: first, one can better maximise on price differentials (the key to good business is knowing where and when to buy and sell), and second, one goes directly to source and eliminates as far as possible middlemen. I was once having a beer with a young Sindhi *bhaiband* at a pub in London, when he started lamenting the fact that his family was scattered:

> Lack of family unity is the price we pay for being wealthy. Making money has a lot to do with spreading out members of the same family. The key Sindhi families, those leading the way in business, are all dispersed and living in several countries. Why else would one live in a dump like Nigeria, rather than live in a decent settled country like the UK and pay taxes? Sindhis have tended to flock to corrupt, dumpy places—but no Sindhi believes that West Africa is there to stay.

This readiness to move to and operate in 'dumps' fits in with the fact that Sindhis are well-known to go for quick but not necessarily reliable-in-the-long-term ways of making money. Note also the reference to tax evasion, which is undoubtedly the reason why some many major Sindworki firms are based in countries with a weak institutional framework. Many Sindhi success stories, for instance, come from politically-unstable countries such as Liberia and Sierra Leone, where the high risk of losing one's assets due to some overnight outbreak of violence puts off many traders and therefore minimises competition for those who *are* prepared to take it—the argument here is that the higher the risks, the greater the dividends. Some Sindhis I spoke to, for instance, referred to the notoriously-corrupt Mobutu era (1965–1997) in Zaire as a 'golden age', during which 'there was a lot of prosperity as long as one did not interfere in politics, which we didn't.'

Further, the risks of doing business in an unstable context may be watered down if one distributes one's assets and spreads business operations over several localities. 'The people at the top have doubled and trebled their fortunes over the years, the small ones come and go', one trader told me, his reasoning being that small companies are more dependent on single and particular local conditions for their survival, while bigger companies 'move around':

> In 1968, because of the pressures of Africanisation in Kenya, I came to London. In my case there wasn't much property to be lost in Kenya—to be honest I didn't have anything. But you must understand that there is a big difference between the big rich Sindhi companies and the small traders and employees. The big companies sensed and anticipated the change and shifted their capital to the UK. For people who have money there is no bar—they can go wherever they like.

As I showed in my example of confirming houses in London, the bigger Sindhi businesses have various mechanisms of siphoning capital from one locality to another and therefore spreading assets—and risks. This process of shifting and mobility is an ongoing project for Sindhi businesses, and extends from Partition and the movement out of Hyderabad of the Sindworki firms, through the expulsion of Indians from East Africa, to the development of the Gulf countries as hubs of trade. As Gope, now living and trading in London, told me, '(i)n 1947 the whole family moved to India and left everything in Sind—we survived only thanks to our overseas business.'

To take the argument further, the geographically wide-ranging network of relatives and fellow Sindhis means that even small traders who 'come and go' have an extraordinary ability to move around and explore markets and possibilities, generally in places where they know someone or which have a reputation as good ones to make money in. Many of the Sindhi traders I interviewed in London (less so in Malta, where immigration was and is very difficult, and in Bombay, since people have tended to move away from not to the sub-continent) had lived and done business in various countries around the world. Sometimes profit was not good and they sought greener pastures; at other times one of the 'many small Partitions' forced them to dissolve or leave everything and migrate; or they simply learned about the booming tourist trade in the Caribbean and decided to give it a try. Let us look at two examples of such explorative ventures.
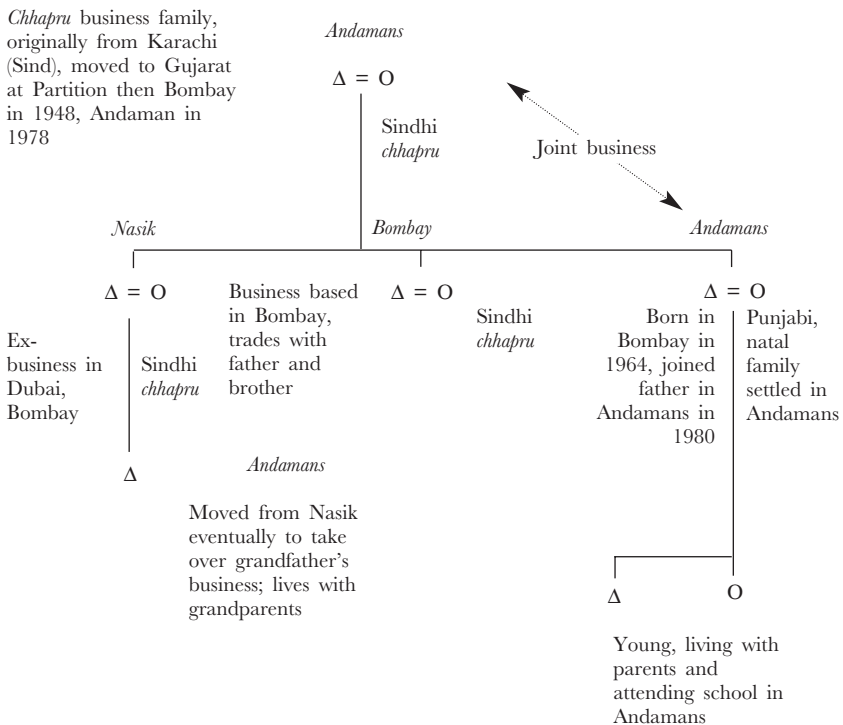
Figure 7.5   Genealogy of part of the Bhagtani family showing geographical distribution, marriage links and occupational patterns.

Exploration as a key notion I: a locality case study

While doing fieldwork in London I once met a Sindhi, Kishore, who
happened to be visiting his aunt and uncle (from his maternal and
paternal sides respectively), and who had accompanied them to the
'Silver Sundays' event, a day-long gathering for older people. Over
lunch he told me of his country, Saint Martin's in the Lesser Antilles.
Saint Martin's is a 37-square mile island of which two-thirds is
French-owned (*Saint-Martin*) and a third Dutch (*Sint Maarten*). Kishore
has lived in Saint Martin's for 24 years. When he arrived in the
1970s, there were 34 Sindhis living on the island; they were in the
tourist trade and had formed an Indian Merchants' Association a
few years before. Kishore has seen the Caribbean tourist trade grow
exponentially during his lifetime, and he has also witnessed a cor-
responding increase in the number of Sindhis looking for trading
opportunities on Saint Martin's. Many of the Sindhis moved to Saint
Martin's from India—especially Bombay, Pune, and Madras—when
word started spreading that the tourist trade was promising. So much
so, that the population of Sindhis today stands at around 1,000 (out
of a total population of 60,000). The economy of the island is based
mainly and increasingly on tourism, drawing on the attractions of
clean beaches and pleasant climate. Sindhis are mostly in the tourist
trade but they also import items for consumption by locals; a few
have ventured into the hotel industry. 85 to 90% of them live on
the Dutch-owned side of the island (which is politically an integral
part of the Netherlands) due to better conditions for business such
as advantageous taxation, tariffs, customs, etc. The languages spo-
ken on Saint Martin's are (roughly in this order) English, Dutch,
French, Spanish, Creole, and the languages of the Indian traders—
Sindhi, Gujarati, Hindi, and Punjabi. Kishore can, to different degrees,
speak all of them and he conducts business mostly in English, French
and Creole. He visits London several times a year, combining busi-
ness with family visiting.

Exploration as a key notion II: a family case study

The small harbour town of Port Blair is the only urban settlement
in the Andamans, an archipelago of islands belonging to India and
situated 193 kilometres off the coast of Burma in the Bay of Bengal.
For most of its history, Port Blair was known for little else other
than the 'cellular jail', a notorious colonial penitentiary used by the

British authorities to confine Indian nationalists. Since the Independence of India, however, the Andamans have seen a steady stream of immigrants from the Indian mainland—mainly Bengalis and Tamils. Port Blair has developed as the residential and business centre of the islands; today, the town spreads out over a set of hills around the harbour itself, with a commercial centre—known as Aberdeen Bazaar—that includes a few hundred shops and small businesses. There is an interesting if hardly rigid division of labour: south Indians, mainly Tamils and Keralites, are often in the grocery shop line; Bengalis are mainly office-workers but many of them have taken up the furniture-producing business (the main product in the Andamans is quality timber); North Indians, notably Sikh Punjabis, tend to concentrate in the textiles, hardware, and automobile sectors; and there are several Marwari contractors. Right in the heart of Aberdeen Bazaar, there is an import/wholesale/retail business owned by the Bhagtanis, the only Sindhi family on the islands. Seventy year-old Ram Bhagtani, his son Chandru and his wife, and one of Ram's nephews (Chandru's brother's son—see Figure 7.5), run the business.

Ram was born in Karachi to a *chhapru* family of Hindu Sindhis; like many *chhaprus*, his father was a trader in ghee and other foodstuffs. At Partition the family left Sind and after a short stint in Gujarat settled in Bombay in 1948 where they set up a small business distributing and wholesaling pens and stationery (often buying in Bombay and selling in Goa); for two decades, the family was based in Bombay, residing in a housing cooperative society built and owned by the *chhapru* community. In 1972, however, while on a tourist visit to the Andamans, it occurred to Ram that it would be a good place to do business, not least because of an air of religious tolerance and conviviality. Three months after his first trip he went back to Port Blair, this time carrying with him two bagfuls of pens for which he found ready sale. For five years, from 1972 to 1978, Ram Bhagtani made frequent trips to the islands, buying pens in Bombay and selling them in the Andamans. The journey by ship from Madras took several days each way and in Port Blair he took advantage of free accommodation at a Sikh gurdwara.[9] Ram told me that these were

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[9] Hospitality—in the form of food and shelter—is a common feature of Sikh gurdwaras. Hindu Sindhis being Nanakpanthis, they feel at home in Sikh gurdwaras. It is not uncommon for itinerant Sindhi businessmen to stay at gurdwaras or, in India, at the various Sindhi dharmasalas scattered across the country.

cost-cutting measures, since the Andamans already then were served by air travel and a very few hotels; these measures were essential in order to preserve his very slim profit margin.

In 1978, Ram bought a shop in Port Blair. The decision to settle in the Andamans was taken partly because of credit considerations: he was selling wholesale on credit to local vendors, and experience had shown him that it was difficult and risky to run such a system *in absentia*. There was a second consideration: his business partner in Bombay had cheated him and his business there had suffered a great blow. In 1980, Ram moved his son Chandru to Port Blair. At this stage they still lived at the gurdwara but eventually they rented a house in town, where Ram's wife later joined them. Chandru remembers that life in the Andamans then was 'very boring, with nothing to do except work.' Ram and his son visited Bombay regularly, purchasing pens that they would then sell in Port Blair. Ram's other son was posted in Bombay, thus creating a useful trading link. A few years ago, Chandru's brother's son moved to Port Blair and now helps his grandfather in the stationery branch of the business.

Today, the Bhagtanis are proud to be called the local 'king of pens.' They also manufacture their own brand, subcontracting to cottage industry-type manufacturers in Bombay and Calcutta. They have diversified into general stationery and from time to time import textiles from Bombay where Chandru's brother runs a trading office in the Kalbadevi business district. They are also into the import of video and audio cassettes, typically of Bollywood films and film music, popular in the Andamans as in so many other places where Indians live. The Bhagtanis are well-settled in Port Blair (where I met them), owning a house and an attractive 'air con' apartment (Chandru and his wife live separately from his parents) and evidently doing well in business. Chandru, who in 1988 married into a Punjabi business family settled in Port Blair, is an active Lion and patronises social events organised by the local business community.

The point about these two examples is that there are different ways in which Sindhis explore markets and set up translocal networks of business. In the first case, caste corporacy was instrumental in enabling Sindhis to exploit a growing market; in the second, family organisation made it easier for an individual entrepreneur to explore a business opportunity.

Sindworkis are well-known to go 'on tour' and scout for business opportunities; this was especially true in the days of sea travel, when they would explore the various stop-over harbours and ports. Pishu, a *bhaiband*, described to me a 'tour' he had undertaken for the Sindwork company that then employed him, and an opportunity he had come across:

> I went on tour on behalf of the firm—I visited African countries like Mauritius, Portuguese East Africa, Rhodesia, Northern Rhodesia, etc. I took with me 16 bags of samples plus materials for ordering. Meanwhile, my bosses called me back to Hong Kong and I went via Bombay, Calcutta and Singapore. In Singapore I noticed that a Chinese company manufactured a brand of shirt and made big money; I suggested this approach to my bosses.

In this particular case, his bosses were not interested in subcontracting the manufacture of shirts but Pishu, who had relatives in Singapore, moved there and tried doing it himself—he did not succeed and subsequently tried his hand at several business ventures.

In addition to 'touring', the visiting for family occasions and pleasure described in Chapter 3 is instrumental in understanding the exploration of local markets and lines by Sindhis. In effect, much of this visiting doubles as business trips even as information and sometimes samples of goods are collected. While having tea with a Sindhi family in London, they told me that they had once been to Malta to visit some people there in relation to the Holy Mission of Guru Nanak: 'We went to the other small island, Gozo. There we saw the knitwear they make and brought over a suitcase full of jerseys to try and sell in the UK. It was hard to sell them, though, and we left it at that.' A similar explorative venture was described to me by Prem, who now runs a successful import-export business based in north London: 'Before I left Hong Kong I bought a large amount of Levi's jeans and air-freighted them. I knew they fetched good prices in Indonesia—I had been there you see, visiting my in-laws. They were seconds, rejected by the US market, and I bought them at half price from a Gujarati trader. I managed to make some profit on this sizeable consignment.' In Malta, I came across a young Sindhi from London who was spending the summer learning the ropes of garment import and wholesale with his cousin, who runs a successful business on the island.

Mobility and its relation to Sindhi patterns of investment and consumption

> We need a Sindhi Bank in a neutral, free and prosperous country to
> serve Sindhis throughout the globe in our commercial and social needs.
> I suggest 'SINDHI BANK OF SWITZERLAND'.
> (Excerpt from article by W. Tejoomall, *Sindhu*, 1959)

The mobility I have been arguing for affects and is evident in the
investment patterns of Sindhis. Simmel's trader-stranger has a prob-
lem: he willingly makes money in a strange land, but is he prepared
to invest it there? This problem applies to many groups of mobile
entrepreneurs who, as a corollary to their mobility, experience local-
ity as a temporary and unstable notion. A joke quoted by Safran
(1991: 91) is particularly apt here: 'In an old Jewish joke from an
Eastern European shtetl, the husband asks his wife: "What will happen
to the million zloty I invested in the business if the Messiah comes,
and we have to leave everything behind?" And the wife answers: "With
God's help, the Messiah will not come soon."' There are of course
differences between the situation portrayed in the joke, namely the
Jewish (Zionist) eschatology of a return to the promised land of Israel,
and that of the Sindhi diaspora. Among Sindhis one very rarely if
ever comes across the idea of an eventual return to a homeland—
the homeland (Sind) belongs to a nostalgic past which is fast fading
away as new generations are born that do not remember it. However,
there is a similarity between the feeling of instability produced by
the 'threat' of the Messiah and that produced by the threat of polit-
ical and/or social changes which often leave immigrant groups dis-
enfranchised or worse still dispossessed. This partly explains why
Sindhis are never keen to project themselves as a 'separate culture
from the host society', and tend to keep a low profile wherever they
are settled. Sindhis have been in Malta for over a hundred years
for instance, and quite a few young Sindhis are even marrying Maltese
people, but even so the gut feeling that anytime things could go
pear-shaped is not entirely absent, especially among Sindhis of the
older generation: 'We're alright now, but what if for example a
Maltese missionary is killed in India?', one businessman who has
owned shops on the island for fifty years told me. These fears are
much stronger in places like Liberia or Sierra Leone, where civil
war is part of everyday life. They are weak in London, Canada, and
the US, all places which (like Malta) are seen to be stable politically
and socially in terms of communal relations. They also become

stronger and weaker in response to historical changes—the hand-over of Hong Kong to China, for instance, created a widespread feeling of uncertainty among Sindhis living there.

There are two ways in which one can minimise the risks associated with being a stranger in a strange land. The first, which has already been mentioned, is to spread assets and, by inference, risks. As one trader in London told me, 'Sindhis have a theory which has kept them going: never to keep all eggs in one basket. One gets used to this idea of having assets and interests in various places.' A translocal business with multi-sited branches is the safest bet of all, since this preserves one's means of livelihood if something goes wrong in any particular locality and one has to move. Business, however, is not the only thing that is spread—so are its dividends. Especially among Sindhis doing business in West Africa—generally considered to be the most unstable area of Sindhi business—it is common to divert money into real estate in London. A considerable number of Sindhis from West Africa have bought apartments in London, generally in central London at a cost of hundreds of thousands of pounds. This practice is of course not limited to Sindhis: real estate in London is widely seen as a very secure form of investment and the post-War years have seen a wide international interest in owning property in London—Europeans, Americans, and Arabs being the high-profile players (see King 1990: 108–11). By my estimate, a few hundred Sindhis who are settled and do business elsewhere own an apartment in London and reside there at least a few weeks in the year; sometimes these apartments are used by the children of overseas-based businessmen when studying in London, or lent out to family members.

Owning an apartment in London, besides being a sound investment, gives one the opportunity to lead a cosmopolitan lifestyle (which in turn affects one's business relations)—this ties in with what I said about Bombay in an earlier chapter. Investing in property has often been seen as a product of stasis, of a long-term commitment to locality. However, it can also be seen as a commitment to cosmopolitanism; owning a home may well be the highest form of attachment to locality, but owning two or more homes in different localities makes one attached to all of them simultaneously. Albeit in different ways—thus a Sindhi may have a house in Nigeria as a residence, a flat in London as an investment, and a flat in Bombay as a base when visiting the city in December.

The second way is to keep one's assets as mobile as possible. This is why Sindhis around the world have been very reluctant (with the exceptions of property in London and Bombay) to invest in land and real estate. In Malta for instance, most Sindhis lived in rented apartments until the 1980s, and it is only recently that Sindhis have started buying homes in upmarket neighbourhoods; young people in Malta told me that parents and grandparents of the 'Partition generation' were still cautious about investing money locally. Caution may not be the only reason here: after all, until Partition, Sindworkis were investing their earnings in lifestyle, homes, and sometimes public works in Hyderabad.

Not surprisingly, jewellery and especially diamonds are what Sindhis prefer to spend their money on; diamonds are the ultimate in transportable wealth, given that a single stone can cost many thousands of pounds.[10] It ought to be remembered that in India the possession of gold (and jewellery generally) is seen as a form of saving, to the extent that gold is thought to be a 'bank belonging to women' (Ward 1997: 94 et seq.) (although Sindhi men often wear a solitaire diamond ring).[11] A *bhaiband* now living in London expressed to me his love of diamonds, and showed me an impressive-looking stone set in a ring. He told me that diamonds were a real must among Sindhis and especially among *bhaibands*. He recalled that on his business trips from Hyderabad to South Africa, his father used to smuggle back to Sind diamonds concealed in a flashlight, and that some Sindhis took tin cans with them to Africa in which they smuggled diamonds back in. Diamonds are an essential complement to a lady's outfit, and any dowry would include diamond-studded earrings and bangles (traditionally earrings were set with 38 stones and bangles with 52 on each side—the size and quality of the stones depended on the family's wealth, of course). *Bhaibands* especially—and note that *bhaibands* are the most mobile and wealthiest of Sindhi jatis—are very keen on diamonds. If I take up the point on the circulation of/by

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[10] The following, in Gellner (1980: 20), is relevant in this respect: 'When the Mamluks fought Napoleon's army, apparently many of them carried their jewellery on their bodies under their armour, as an insurance against the consequences of defeat, a form of liquid mobile capital which would enable the owner to restart in business somewhere else if he made good his escape.'

[11] The many stories circulating among Sindhis of women concealing jewellery under their saris at Partition (see Chapter 5) are a constant reminder of the importance of jewellery as a last-ditch resource.

women made in an earlier chapter, then diamonds have another advantage: because they are worn at weddings, kitty parties, and family occasions at which Sindhis from around the world meet, they offer a way of 'circulating' the index of prestige and wealth of the family. By virtue of being worn on the body they are conspicuous and mobile, and thus a much better way of translocalising knowledge of one's worth than, say, houses or bank accounts. The same goes for Rolex watches (preferably gold set with diamonds), silk saris, and designer handbags—all of which are very popular with well-to-do Sindhis around the world. Indeed, Sindhis are well-known for their ostentatiousness; as one *bhaiband* lady told me, 'I was brought up in Jakarta in Indonesia. There, we Sindhis are very different from the Gujaratis and the Chinese in that we are big spenders—Sindhis are very showy people and spend money even if they don't have much. We often seem much wealthier than we actually are, you see.' In Malta I was told that doing business with other Sindhis was tricky, since they always appear to have more money than they actually do.

Ward (op. cit.: 3) has suggested that the local value of gold in India cannot be understood outside of the wider reality of gold as an item of universal value—'(m)uch of the value of gold in the Indian context derives from the fact that it is commonly understood as a value which is universal.' Surely then, if the value of gold and diamonds transcends locality, this makes them even more attractive to people who prefer their wealth to be invested in transportable ways. Gold and diamonds are not just banks: they are international ones that allow one to make withdrawals of cash or obtain credit practically anywhere in the world. Having said that, some Sindhis who are well-versed in matters of international finance argue that diamonds are just one, and not necessarily always the best, form of translocal investment. As one *bhaiband* who operates in Zaire told me, 'unlike other people, I don't believe in investing my money in jewellery—rather, I go for bank savings. The world diamond market is controlled by one company, deBeers, and they could drop the value of diamonds whenever they want.' The rise of offshore banking and tax havens, as well as the increasing mobility of capital, are no doubt eroding the somewhat old-fashioned belief in the reliability of gold and diamonds.

At this point I wish to add the caveat that this tendency to invest in diamonds and conspicuous wealth is not strictly a post-Partition

characteristic. A British guest (Swayne-Thomas 1981: 10–1) at a Hindu wedding in Hyderabad in 1941 described how:

> They ate everything with their fingers though we were given forks and it was an amazing sight to see dainty fingers laden with jewels—two of our host's single diamond rings were half an inch across—dipping into the greasy curry. Silver bowls were brought . . . Four bands were playing all the time, one in complete Highland uniform . . . The bride, by the way, was wearing the most lovely silver and chiffon sari, the edges deeply embroidered in pearls and diamenté . . . I was glad I did 'over dress' a little, as everyone's saris were so gorgeous . . .

I introduce this citation because I do not wish to argue that investing in diamonds and conspicuous consumption is merely an index of cosmopolitanism and mobility—the maharajas of the princely states were famous for their lavishness for instance, and they were essentially tied to the land in their kingdoms (see for instance Allen & Dwivedi 1998). I *would* hold, however, that the type of consumption and investment that Sindhis prefer is particularly well-suited for a people in diaspora, a caste of traders organised around and drawing their wealth from mobility, and having nothing in common with that oft-noted characteristic of the sub-continent—the link between land and prestige.

Of course, the organisation of mobility is not just about minimising risks by spreading business assets and investing in movable wealth. It extends to human assets as well. I emphasise the point that for Sindhis, the prestige (as deriving from wealth) of a family is directly related to its mobility and translocality. To own more homes in more than one locality, to have relatives and close friends living around the world, to visit them regularly and attend all their important occasions, and to arrange long-distance marriages for one's sons and daughters, is to be successful. A significant proportion of the profits from business goes into travel and generally sustaining this lifestyle. A lifestyle which is inextricable from the commercial practices of Sindhis, based as they are on translocal kinship and caste/ethnic group connections, exploration, and mobility.

What, then has been established in these last two chapters? S. Bayly (1999: 320–1) has argued that Indian trading castes continue to define themselves as such and to discover that pooling assets and sharing information within the confines of kin and caste is still very useful in the contemporary business world. This is true not only in India,

but also among 'the thriving commercial expatriates in London or New York who use their wealth to commission histories of their "community", and who send cash to the tutelary shrines or maths (preceptoral foundation) around which their ancestors originally defined their identities as Komatis, Lohanas, or Agarwals.' My materials certainly confirm that 'the confines of kin and caste' play a very important role in the structuring of Sindhi business. I would also agree that, because their kin and caste/ethnic identity networks provide them with such a wide-ranging and enduring system of business potentialities, they continue to invest in the 'shrines' of the caste (the Hindu Sindhi caste, that is). In the case of the Sindhis the 'shrines' have nothing to do with caste deities or *maths*, but rather with high-profile 'charitable' and 'social work' investments in Bombay. And because mobility and cosmopolitanism are seen as very important characters of the Sindhi group, a considerable proportion of the profits from business goes into travelling (usually in style) and into conspicuous and transportable forms of wealth—as one Sindhi told me, '(o)ne gets caught up in this money trap, this necessity to own the most expensive car and the biggest diamonds.' The point is that although prima facie Sindhis seem to defy the 'classical' social set-ups of Indian trading groups, in fact they generally fit quite neatly into the models discussed above if one is prepared to substitute shrines for high-rise hospitals and colleges in Bombay, and 'purity-conscious Vaishya lifestyles' (op. cit.: 320) for frequent family visiting, travel, and a type of conspicuous consumption which is equally a matter of belonging to the Sindhi caste. What really matters is the preservation of family and caste corporacy, because they in turn are profoundly interrelated with business practices. It now remains to bring together the various strands presented in this work into a coherent system, a model of how Sindhi business works within the context of the diaspora.

TOWARDS AN INTEGRATIVE MODEL OF COMMERCE AND DIASPORA

In my Introduction I mentioned that this work may be located within either or both of two fields of scholarship: that of 'merchant diasporas' and that of 'immigrant entrepreneurs'. In fact, it would have been more accurate to say that it aims to be located *across* these two fields. In this brief conclusion I will explain why this is so, and how this fits in with wider anthropological concerns with the relation between the global and the local.

Commerce and diaspora: empirical conclusions

The significance of family and group corporacy as enabling factors

I have shown that Sindhi traders are particularly interesting in that they operate within a system of cosmopolitan connections that are the corollary of diaspora—they are produced by and produce the large-scale population movements that characterise the group. These connections are underwritten by the corporacy provided in particular by kinship and caste/ethnic identity, on the basis of which the individual entrepreneur makes self-seeking decisions and enters into business relations. How, in sum, does being part of the Sindhi diaspora affect the individual trader operating in particular local markets?

There are two spheres of Sindhi business practice which benefit greatly, indeed are inseparable, from the translocal interconnectedness of the group. The first is the more obvious and is that of lines and markets. The fact, that is, that the individual trader is in a position to establish connections through family and community with several localities places him in a good position to explore and develop lines and maximise on price differentials and therefore profit; this first aspect has already been dealt with in earlier chapters. It is what Braudel (1982: 167) is referring to when he writes:

> A minority in other words was a solid and ready-made network. The
> Italian merchant who arrived empty-handed in Lyons needed only a

table and a sheet of paper to start work, which astonished the French. But this was because he could find on the spot his natural associates and informants, fellow-countrymen who would vouch for him and who were in touch with all the other commercial centres in Europe—in short everything that goes to make up a merchant's credit and which might otherwise take years and years to acquire.

The second aspect of the relation between the located trader and translocal corporacy is perhaps not so apparent if no less important. One hurdle I encountered when trying to make sense of business relations between Sindhis was that many businessmen were of the opinion that cooperation and trust were a thing of the past: they seemed to have a nostalgic view of family and caste corporacy. At first, I interpreted this to mean that corporacy had indeed 'weakened', to use Markovits' (2000: 284) term. I eventually realised, however, that my informants' timing of 'the past' was not consistent—one would tell me 'when I started out in the 70s we used to cooperate', another that 'cooperation was strong until Partition', and so forth. It was clear that individuals were extrapolating *the* past from *their* past. This led me to conclude that corporacy among Sindhis is mostly of an episodic nature—for each individual businessman, business relations with members of the family and/or other Sindhis are strongest at particular points in his career.

Piecing together the hundreds of narratives of individual business lives, I found that generally the points at which cooperation is at its strongest include the time of start-up of the business and times of individual and/or collective hardship—in the latter case, the post-Partition years and the early 1970s when Indians were expelled from East Africa or were discouraged from trading there, were especially apparent. It is at these times that people make the most of the solidarities provided by kinship and fellow caste/ethnic group membership. On an individual level, these solidarities become important especially at the time of business start-up, when the individual's creditworthiness is low and therefore credit cannot be obtained from banks or traders on the basis of established trade history or collateral. Typical stories run thus:

> Starting out on my own would have been impossible without the help of my erstwhile employers—I had no money, you see. But they gave me goods on credit to help me start out: brass-ware, carvings, transistor radios, etc. They also allowed me to use their name in order to buy goods on credit from importers—they covered me. Gradually, I built up my own creditworthiness. I never defaulted, my aim was to

start my own business not to take people's money. My ex-employers were my relatives: my mother and their mother were cousins. Because of this and of the fact that I had worked diligently for three years, they helped me. Otherwise, no stranger will give you credit. It all depends on the relations that are developed.

Knowing and/or being related to Sindhis also allows one to gain footholds on markets even if, once established, people usually diversify and enter into all sorts of relations based on solidarities other than kinship and caste/ethnic identity. As one trader in London explained, 'I export mostly commodities—disinfectant, foods, pharmaceuticals, etc.—to Ghana and Nigeria. In the beginning, most of my customers were Sindhis but now they include Africans.' Or as a Sindhi who had traded in East Africa told me, 'originally we imported from the UK, through a Sindhi firm established in Dar-es-Salaam. Being Sindhi was not enough—one created one's credibility. We also did business with non-Sindhis: our strategy was to buy from wherever we got our goods the cheapest. Later, in fact, we started importing directly from the UK, thus eliminating middlemen and increasing profit.'

The existence of cosmopolitan connections means that even when business goes wrong because local circumstances change, Sindhis often 'come back with a bounce.' This ability to shift the direction of business and restart one's operations is well-illustrated by the example of Tangier. From 1923 to 1956, the political status of Tangier was that of an international city governed by a commission composed of representatives of various countries. It was also a duty-free zone and many Sindhis settled there in order to be able to re-export goods imported from the Far East to Europe; these goods were imported via Sindhis living in Hong Kong, then a major producer of consumer electronics:
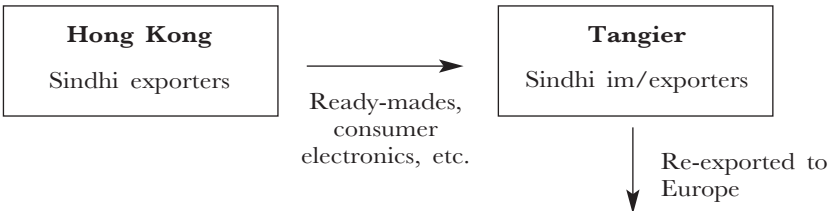
Figure 8.1   Showing trade link between Sindhis in Hong Kong and Tangier.

In 1956 however, the local commercial landscape changed. Its integration with the independent Kingdom of Morocco meant that Tangier was no longer a duty-free haven, and Sindhi traders suddenly found it very difficult to continue to operate. Most of them left the place, but they continued to draw upon their links and established creditworthiness with Sindhi exporters in Hong Kong in order to set up import businesses elsewhere. A significant number of the Sindhis I met told me that they had 'changed lines as easily as one changes one's clothes', and they had managed to do this only because they knew Sindhi family and friends who each time were ready to provide them with credit and start them off.

The fact that solidarities based on kinship and group identity become more important in times of hardship has been noted in the literature. S. Bayly (1999: 320, my emphasis) for instance notes that '*in uncertain times*, a wide range of "modern" Indian businesses have continued to find that profit margins can be protected or enhanced by pooling assets and sharing information within established kin and caste networks'; and I have already discussed Bratchel's assertion that Italian merchants tended to consolidate family relations in 'times of stress' (1996: 14).

Among Sindhis therefore, relations based on kinship and group identity are circumstantial and tend to predominate mostly, *but not exclusively*, during particular episodes in a businessman's career. It is essential however to note that I am not arguing for an economics of soccour: that is that under normal circumstances *homo economicus* prevails, only to become *homo nepotensis* when times are hard. One will note that a businessman who is starting up will often get credit from one who is not necessarily, in fact probably is not, himself in the same situation—and who yet still extends credit to him. What I am saying is that *homo economicus*, having at his disposal several kinds of potential solidarities, makes use of them variably and circumstantially; during hard times, the choice may be considerably restricted (because of a lack of collateral, for instance) and the few that are left become crucial.

Bloch has argued that kinship relations, by virtue of their long-term reliability, assure a 'kind of safety net' for the individual economic actor (in his case the Merina peasant), and are cultivated accordingly. He also holds that real kinship carries a greater weight of morality than, say, artificial kinship or friendship. This long-term insurance device 'gives him (the peasant) the possibility of playing a

maximising game in the short term with impunity, transacting for his own interest with artificial kinship' (1973: 79, my parenthesis). This seems at first glance to be a classic case of what I called an 'economics of soccour' analysis, which posits a self-seeking economic actor under normal circumstances, and a corporate actor when things go wrong. The distinction of course founders if we ask the question: What is the individual who cultivates long-term relations as a 'safety net' pursuing if not his interest? Bloch, however, salvages the essence (if not the details) of his model by pointing out that 'relationships with different types of co-operators are maintained side by side and these different types of co-operators have relationships to ego of different terms' (op. cit.: 83); he therefore preserves a *homo economicus* who draws simultaneously upon different types of 'co-operators'— what I would call different types of corporacy.

   This, then, is the mechanism of how the factors of kinship and caste/ethnic identity episodically become important during a Sindhi businessman's life. I emphasise once again that these are not the only types of collectivity that pattern the business practices of Sindhis; but they are extremely important nonetheless, if only because they enable us to understand how Sindhis readily start up new businesses and adapt to shifting markets, and therefore how Sindhis have produced and reproduce themselves as a predominantly business group. At this point, however, we are left with a question: where does diaspora fit in?

Immigrant entrepreneurs or merchant diaspora?

This work has by and large *assumed* the language of diaspora. This was a self-conscious device aimed at avoiding a minority discourse in favour of a translocal analytical stance. As Clifford argues, '(t)ransnational connections break the binary relation of *minority* communities with *majority* societies—a dependency that structures projects of both assimilation and resistance . . . diasporas are not exactly immigrant communities . . . (d)iasporic discourses reflect the sense of being part of an ongoing transnational network . . .' (1994: 311). On the other hand I have devoted substantial attention to the local realities of Sindhi business practice in Malta, London, and Bombay—three examples of places where, indeed, Sindhis may be classified as 'immigrant entrepreneurs'.

   What I hope my work shows is that these two ostensibly-divergent analytical strategies can be reconciled. Through the method-

ological device of translocal fieldwork and the subsequent juxtaposition of data, Sindhis may be understood both as a diaspora *and* as 'immigrant entrepreneurs', because ultimately they are both. To take up the point of transformations of scale made in my Introduction to the present work, I suggest that there is a point of convergence between two different scales—that of the translocal diasporic group, and that of the local immigrant entrepreneurial community.

Work on 'immigrant entrepreneurs' has recently moved away from its earlier preoccupation with explaining the 'success of ethnics in business' (seen by different researchers to be due to situation, cultural endowment, or resource-bases—see my discussion in Chapter 6, see also Jenkins 1984, Boissevain & Grotenbreg 1988, Zenner 1991, Cassarino 1997) to seeking to understand the 'social embeddedness' of immigrant commercial groups into local structures of market and legislation. The problems with the old 'success of ethnics in business' idea were twofold: first, it visualised immigrant entrepreneurs as self-fulfilling enclaves which did not seem to be linked to any sort of local structures except those having directly to do with their community; second, it all-too-readily assumed that 'immigrant entrepreneurs' were 'ethnic', i.e. the automatic holders of ethnic group resources. As Rath & Kloosterman (2000: 666, my parenthesis) argue, '(e)xplanations for every aspect of immigrant entrepreneurial behaviour are directly related (by this type of scholarship) to ethnocultural traditions, ethnic moral frameworks and ethnic behaviour patterns, ethnic loyalties or ethnic markets . . . they reduce immigrant entrepreneurship to an ethnocultural phenomenon existing within an economic and institutional vacuum.' The new emphasis on social embeddedness, exemplified by Waldinger's study on immigrant entrepreneurship in New York City (1996), presents a more inclusive view of immigrant entrepreneurs which sees them as individual entrepreneurs integrating in and responding to extra-communitarian local commercial realities. In this new approach, '(e)thnocultural factors are not given *a priori* an independent role, but are integrated into a greater whole, while other variables are given their due attention' (Rath & Kloosterman 2000: 669, Rath 1998, see also Kloosterman et al. 1999).

I would certainly agree that 'ethnocultural factors' are not the beginning and the end of the story but rather part of a wider system of variables; to this end, I subscribe to the 'social embeddedness' line of thought, as I hope to have shown in my chapter on

the particular conditions in my three fieldwork sites and the corresponding divergent histories of Sindhi business practices. To my mind, however, this approach taken in isolation faces one major shortcoming: focusing as it does on immigrants (minorities), it localises social formations that very often involve some measure of translocality—in the case of Sindhis, connected as they are across the world, a very crucial measure indeed. On the one hand this localising strategy is valid because however well connected they are with others living elsewhere, people live (and trade) in places. On the other, taken alone it distorts reality in that it adopts the perspective of the (minorities within the) nation-state to look at phenomena the very essence of which lies in the transcendence of the boundaries of the nation-state. Thus Sindhis become a minority only when one takes as one's spatial unit of analysis Malta, London, *or* Bombay; when one shifts to Malta, London, *and* Bombay, they cease to exist as a minority and become, simply, a translocal group of people. A uni-located view of Sindhis as 'immigrant entrepreneurs', however sensitive to social embeddedness, would therefore be deficient.

It would be equally wrong, however, to adopt the perspective of 'diaspora' and explain it in terms of itself, as if a people in diaspora forever fail to integrate themselves into local economic, political, and social structures. This approach is evident in writings—such as Wilson & Portes' analysis of labour market experiences of Cubans in Miami (1980)—which discuss immigrant entrepreneurs in terms of 'enclaves'. Rather, I would argue that for trade diasporas embeddedness is an essential feature of the phenomenon in that it is only through entering into business relations with local people wherever they go that mobile traders are able to buy and sell at a profit. Sindhis are generally ready to involve themselves in committed types of local business: in Nigeria, for instance, many Sindhis are involved in manufacture, and in Las Palmas in the Canary Islands, where tourism constitutes the main market, they own and run a number of hotels. Even if this type of local investment seems to be on the increase, it has antecedents in the earliest Sindwork ventures—let us not forget that Sindworki firms in Malta around the turn of the twentieth century sub-contracted the cottage manufacture of lace which they then exported through their international links.

These empirical facts therefore mitigate against an understanding of Sindhi business practice in terms of a self-referential (global) diaspora, and encourage us in the direction of an integrative model of

local, relational realities and global categories of explanation. As I have shown in this work, Sindhis make use precisely of their cosmopolitan connections in order to integrate into local markets. Moreover, Sindhis are not an isolated case in their ability to embed themselves into local situations and at the same time draw upon translocal solidarities often to enable the very process of embedding. The characteristic is apparently common to other Indian diasporic trading groups. A friend of mine was amazed at his Gujarati brother-in-law's tendency to consider even unfamiliar, distant countries when thinking about business opportunities. I was told that 'even if he doesn't know anyone who lives there, he certainly knows someone who does' (C. Mikton, pers. comm.). And yet, Gujaratis are mostly discussed in terms of minority and/or immigration uni-local discourse—as 'the Gujaratis of San Francisco' (Jain 1989) or 'the Gujaratis of Madras' (Narayanan 1989)—or, at best, as straddling two localities (E. Kelly 1990). It is high time that the social relations of such groups be discussed in terms of translocality.

Time, space, and scale

> And if it is out of local situations that anthropologists continue to construct their concepts of relationships and sociality, will current global discourse make social relations appear parochial?
>
> (Strathern 1995b, p. 164)

So much has been written on the essential relation between history and anthropology since Evans-Pritchard's admonitions in his 1950 Marrett lecture (1962, see also Lewis 1968, Gaunt 1982, Wolf 1982), that there is no need to justify my concern with diaspora and its relation to commerce as an historical process. Indeed, except for the duration of its (durable) love affair with structuralism and structural functionalism, anthropology has always been concerned with temporality, whether in the guise of Darwinian evolutionism or Marxian dialectical analyses. Instead, I wish to discuss the relation between this (implicit) historical-temporal approach and the spatialising strategies behind much of my analysis of Sindhi commerce and diaspora.

If there is any one field that a work on contemporary translocal social relations opens up, it must be that of the relation between time and space. The first question one ought to ask is: what makes contemporary diasporas (trade diasporas, in this case) different from,

say, the world of the twelfth century Jewish merchants portrayed so exquisitely in Amitav Ghosh's *In An Antique Land* (1992), or even the network of *gumashtas* established by Seth Naomul's grandfather? Partly the answer lies, I believe, in the development of what Sassen calls 'telematics'—'telecommunications and computer technologies that allow for instantaneous transmission of information over short and long distances' (1994: 157); to 'telematics' I would add air travel, which has radically altered the relation between geographical distance and duration of travel. What these new technologies mean is not that traders can explore more far-reaching markets than they did 200 years ago, nor that locality has become irrelevant, but that there has been a dramatic increase in the interconnectedness of multi-sited diasporas and hence in the ability to bring translocal (= global) solidarities to impinge on individual and dispersed localities.

'Very large-scale, long-distance trade circuits' (Braudel 1982: 122) are well-recorded in the historian's books. Roopchand's 'tour' (Chapter 7 of this work) and his relations with Sindhi merchants wherever he stopped is in a sense no different from that of the seventeenth-century Armenian merchant Hovhannes, who was received and assisted by other Armenian merchants, and did business with them, in a large number of localities scattered around north India and the Indian Ocean (op. cit.: 123). On the other hand my fieldwork would not have been the same without the frequent interruptions due to faxes or international phone calls. Exactly the same 'shortcomings' were reported by Menkhoff (1993: 14–5) in his study of Chinese businessmen, and Mirpuri (2000: 56) reports that one of the findings of the questionnaire he distributed to Sindhis was that their business activities have been made easier as a result of new technologies such as the fax machine and especially e-mail.

What these new technologies have done is emphasise, and generally re-scale, the relation between space, time, and social relations. It would seem on the face of it that the operative characteristic at the basis of an increasingly spatially-interconnected world is the time factor: the new technologies of communication have shortened the time taken to communicate the availability of commodities and their prices, to fix deals and set credit limits. But then, what greater difference could one think of? Because human lives are finite and memories even more so, social relations are inextricable from their periodicity (what Bourdieu—see below—calls 'tempo'), a shift in which changes their very nature and opens up a whole new world of pos-

sibilities. Bourdieu has urged us never to rob a social relation of its time factor: 'To abolish the interval is also to abolish strategy. The period interposed . . . is quite the opposite of the inert gap of time, the time-lag which the objectivist model makes of it' (1977: 6). To apply this to translocal trade, the exchange relation is rendered meaningless if stripped of its time factor, for timing—the knowledge of when to buy and when to sell—is a key factor behind the generation of profit. Thus for an hypothetical example, the time taken for a Sindhi exporter in Hong Kong to reply to his cousin's enquiry from Malta about the price of watch calculators is not an 'inert gap of time'—it is one during which prices may change and profits may be affected. These types of examples go well beyond the sphere of trade: Shaw (2001: 332), for instance, has shown how the relative ease (i.e. speed) of travel and communication makes it increasingly possible for British Pakistanis to be based in Britain and maintain and consolidate their socio-economic position in Pakistan, and even reproduce this pattern over several generations—all of which is, of course, a profound change in social relations brought about by their periodicity. 'To restore to practice its practical truth, we must therefore reintroduce time into the theoretical representation of a practice which, being temporally structured, is intrinsically defined by its *tempo*' (Bourdieu op. cit.: 8). To my mind, this is the key novelty that the new technologies of communication have brought to translocal relations: a shift in their tempo or periodicity, which is of course a change in their essential nature and articulation in space.

The point that shifts in temporal perceptions are associated with re-spatialisation has been noted by theorists of globalisation such as Harvey (1989), Giddens (1990), and Robertson (1992), who speak of a 'time-space compression' in which new technologies of communication and mobility increasingly interconnect the world and redefine ('compress') its temporal and spatial dimensions. Of course, as Massey (1994) has argued, different social groups and individuals are placed in very distinct ways in relation to these flows and interconnections; the point is, however, that time and space are categories which need to be considered simultaneously when dealing with social relations, in this case the social relations of the world of mobility and translocality.

The second theoretical approach towards the relation between time and space has been more directly concerned with geography and its centrality to the understanding of social relations. Based partly

on Foucault's view that the present epoch is above all the epoch of
space, Soja (1989: 10–1) has urged us to consider the spatial as an
essential ingredient of social relations, just as we think the temporal
is. In his view:

> So unbudgeably hegemonic has been this historicism of theoretical con-
> sciousness that it has tended to occlude a comparable critical sensi-
> bility to the spatiality of social life, a practical theoretical consciousness
> that sees the lifeworld of being creatively located not only in the mak-
> ing of history but also in the construction of human geographies, the
> social production of space and the restless formation and reformation
> of geographical landscapes: social being actively emplaced in space *and*
> time in an explicitly historical *and* geographical contextualizations.

In this sense, he is characteristic of a postmodern critique of social
analysis which seeks at its strongest to de-emphasise time in favour
of space, at its mildest to accord them equal importance. The first
approach is the one taken by, say, Jameson (1991), for whom the
essence of postmodern culture is its spatiality, and who feels that his-
tory must be dethroned in favour of geography. The more balanced
view is represented notably by Lefebvre, who argues that ontologi-
cally time and space have the same status, and who developed for
instance what he called 'rhythmanalysis' to study the production of
(urban) space in relation to time (1996). Soja himself comes across
as ambiguous on this matter, seeming simultaneously to advocate
both approaches. His basic point however, is that there is a need to
'rebalance the interpretable interplay between history, geography,
and society' (op. cit.: 61). Moreover, today more than ever, the
increasing interconnectedness of the world means a redefinition of
the concepts of time and space as applied to social science. As
Kearney (1995) holds, globalisation entails a shift from two-dimen-
sional space with its centres and peripheries and distinct boundaries,
to multi-dimensional global space with unbounded and interpene-
trating sub-spaces.

   My empirical materials, which are as much about space as about
time, have encouraged me in the direction of this critique. In this
work I have tried as far as possible to emphasise maps, geography,
and translocality as essential in understanding the relation between
Sindhi commerce and diaspora. One has only to compare for instance
Map 4.1 to Map 2.1, the first of which shows a small corner of the
world within which history and geography the Sindhi diaspora orig-
inated and the second a world map of juxtapositions to which Sindhis

equally belong. Which brings us to the question: How does an anthropologist, in the light of postmodern critiques of space, address the issue of scale and scaling of the object, in particular that thorny distinction between 'global' and 'local'?

One somewhat-outdated notion in social anthropology is that of 'small-scale society'. Social anthropologists, it used to be argued, concern themselves with small-scale societies, that is societies which are organised mainly on a 'face-to-face' basis (Mair 1965). The opposite of these societies are ostensibly 'large-scale', complex, western industrial societies, which are organised on the basis of formalised relations. (This distinction was also at the basis of the classical distinction between anthropology and sociology.) Anthropologists today would not take this distinction too seriously and even if they did, they would not hesitate to work in western contexts; they do, however, concern themselves with another distinction which I see as being dangerously similar—that between the local and the global. Like small-scale societies, the local is supposedly organised on the basis of personal relations; it is associated with a locality and a community of people, and is as such accessible to the anthropologist. The global, on the other hand, is too broad in scope for our lenses and anyway, it consists of faceless flows of capital, growth of multinationals, communication technologies, and such. In its broadest sense of course, globalisation refers simply to all the processes that integrate the people of the world into one world society (Light 2000).

As Appadurai (1996) has noted, one way of dealing with the seemingly-overwhelming nature of the global as an object of anthropological inquiry is to say that only a tiny percentage of the world's population is globalised, and that there are still plenty of people living in villages and localised urban communities for us to study. The risk is that one dichotomises the global and the local into two analytically-separate spheres and assigns the latter to social anthropology on the basis of it being made up of face-to-face relations while the global is not. Where she discusses the scope of social anthropology in studying 'small-scale', 'simple', 'primitive', and societies of 'simple technology', Mair adds in a footnote that 'students contemplating examination questions should not be daunted by the use of these different words as alternatives: they all refer to the same kind of society' (1965: 11). It is this obsession with this 'kind of society', and its implicit opposition to the 'kind of society' of the sociologists and the political economists that troubles me.

Recently however, people such as Hannerz (1996) have started to question this assumption, and to suggest that the transnational or translocal is as much a legitimate object of anthropological study as the village or the island. In part this view represents a more general shift in the theory of globalisation itself which urges us to look at the actual processes behind a globalising world; Sassen (1994: 2) for instance laments that although 'the notion of a global economy has become deeply entrenched in political and media circles all over the world . . ., missing from this abstract model are the actual material processes, activities, and infrastructures that are central to the implementation of globalization.' When Hannerz describes the 'transnational connections' of culture, people, and places that exist in an increasingly globalised world, he is in fact telling us that such a world contains the face-to-face relations of old.

My portrayal of Sindhi business practices subscribes and contributes to such a view. International trade, the growth of service sectors within a 'world city', the financing of trade between the Far East and Africa through firms based in London, multinational Sindworki firms and their connective role in international flows of labour—all of these are, to be sure, aspects of a globalising world and a political economy based on global flows of capital. And yet, as I have shown, these 'large-scale' flows are partly articulated along the face-to-face lines of family, weddings in Bombay, networks of trust based on caste/ethnic corporacy, and other 'small-scale' relations. The present work is in many ways an anthropology of the global, yet it is on the terminology of the local that it relies for its descriptions. Which begs the question: how useful in real terms are these distinctions?

To argue that within the framework of globalisation places and people matter is not to argue that the global is made up of places and people like a set of Russian dolls. As Strathern (1995b: 167) puts it, '(t)o see global forms as manifestations of strictly local circumstances or to see global products locally distributed is to force a paradox so expectable it works as a truism.' Rather, Strathern suggests, the local/global discourse provides 'co-ordinates' in the sense of tools to work with. In this usage, the word 'global' is self-referential—'it is a macrocosm, a complete image, and requires no theoretical underpinning'; 'local' on the other hand is a relational word in that it always exists in relation to more of itself. The importance of these coordinates lies in the fact that 'human subjects construct

nothing without moving between macrocosm, an entity in non-reducible, self-referential form, and microcosm, a specifying and thus reducing or limiting system of references' (op. cit.). As Featherstone (1990) and King (1991) suggest, the global and the local are linked, and it is our task to understand how. If the local and the global are notions which are too elusive to define accurately, therefore, they are at least useful in that they provide a broad framework for us to work within.

I would suggest that the technique of translocal ethnography is a means of commuting constantly between macrocosm and microcosm. The macrocosm would be the discourse of diaspora as a whole, with its increasingly globalised characteristics. Seen in this light, the solidarities I described for the Sindhi diaspora are global in that they connect people in a self-referential macrocosm with its own logic of fast communication and travel, and ease of translocal connections. But they do not make sense unless one looks at particular groups of Sindhis in particular places, which also have their own logic. These two logics may be incommensurable (if they were not then the distinction would collapse) but they cannot be understood except in relation to one another. If I opened this work pledging to take on board different strategies of spatialisation, it is because I believe that only thus can an anthropology of commerce and diaspora avoid being a clumsy conglomerate of mini-ethnographies of minority groups and enclaves.

A SHORT NOTE ON 'HATTA VARNKA',
THE SECRET SCRIPT OF SINDHI TRADERS

> He (the 'Baniya') uses light weights and swears the
> scales tip themselves; he keeps his accounts in a
> character that no one but God can read.
> (H. Risley [1908] *The People of India*, p. 128, my
> parenthesis)

The phenomenon of 'secret languages' is a widespread one and
known to occur in many societies and contexts. It involves the cre-
ation and use by a particular group of a verbal or non-verbal (such
as signs and gestures) systematic means of communication that is
deliberately devised to be unintelligible to all except members of that
group. Usually the secret language exploits aspects of the everyday
tongue in use, and code-mongering takes on different forms. Words
are systematically altered beyond recognition (for uninitiated listen-
ers, that is) through the addition, substitution, subtraction, and/or
transposition of sounds or letters, or groups of them; letters may also
be replaced by numbers (Berjaoui 1993, 1994, Falzon 1994–5). It
is known that some groups of Indian traders use secret languages—
made-up scripts in this case—for keeping accounts and business cor-
respondence. Hazlehurst (1966) for instance, mentions in passing that
members of the Punjabi Bania trading caste in a Punjabi town keep
their accounts in *muundi Hindi*, a script known only to members of
that caste.

I first came across *hatta varnka* in materials held in the National
Archives in Malta. A petition from 1908 by the translator of the
Courts of Judicial Police on behalf of Khanchand Kotoomal, a
'British-Indian subject of Hyderabad (Sind)', was signed by the peti-
tioner in a script which is neither the Arabic script of Sindhi (Urdu)
nor Devanagari.[1] Eventually I learned that this signature is in fact
in *hatta varnka*, which was (and to a much lesser extent is?) the script

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[1] CSG 1946/1908.

used by Sindhi traders in their commercial dealings. Khanchand Kotoomal was an employee of a Sindwork firm in Malta, and it seems likely that the written language he was most familiar with was *hatta varnka*.

It would appear from various sources that the practice of keeping account books and writing business correspondence in a secret script is an old one among Sindhis. It is first mentioned in Postans (1843: 72) who notes that '(t)he language of Sindh is of Hindu origin, being a still greater corruption from the Sanscrit than that spoken in the Guzirat peninsula: it is written in a peculiar character, called the Khuda Wadi, and the Hindus keep all their account and correspondence in it.' The 'Khuda Wadi' character is mentioned in another contemporary source, which adds that the traders using it were 'very reluctant to show it to Europeans.'[2] One other mention of a secret language in use among Sindhis in the mid-nineteenth century is found in Seth Naomul's memoirs (Hotchand 1915: 165ff); Naomul writes that the merchants of Sind used 'a very barbarous character, often not uniform even in the same town, and indecipherable by other Hindus, resembling the characters used universally over India by Hindu money-lenders and tradesmen for writing bills of exchange and keeping their accounts . . . there was no literature in those characters of which there were no less than 17 varieties.' It is not clear if 'Khuda Wadi' and the script mentioned by Seth Naomul were similar to *hatta varnka*, though it certainly served the same trading community the same purpose as a secret script of commercial dealings.

Hatta varnka is a script with no vowels and concocted consonants. The ideas behind it are twofold: first, it is a sort of 'shorthand', a device that speeds up writing; second, and more importantly, it is impossible to decipher by those who do not know it—a category which included, of course, the taxman. As one informant put it to me, 'it was a shorthand, a normal way of keeping one's books—I remember it came in very handy at one point in Nigeria!'

Hatta varnka is difficult to decipher on two counts. First, one has to learn the symbols for the consonants. Second, the same set of consonants can be taken to mean different things according to which vowels one decides to include in the word. Sindhi traders who know

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[2] *Reports, & c.*, p. 248.

the script can to a certain extent read each other's accounts but even then, the fact that one has to slot in vowels as one reads means that one has to be familiar with the whole section in order to understand the context and decide which vowels to put in (a classic case of the hermeneutic circle, one may add). One Sindworki told me that they had a joke about this. A girl got married and left her place to go and live with her in-laws. Some weeks later her in-laws sent a little note in *hatta varnka* to her family saying that '*Hiri miri veiahe*' ('She's doing well'); unfortunately however, her parents chose to read it as '*Hari mari veiahe*' ('She's dead') and started mourning. Reading *hatta varnka*, therefore, is not just a matter of learning a script, but also of learning an interpretive technique, which comes only with experience. Interestingly, especially in pre-Partition days there were slight variations in the script according to jati: thus the *bhaiband*, for instance, was slightly different from the *chhapru hatta varnka*. These variations were small and involved only a few letters. Certainly however, *hatta varnka* was restricted to trading jatis, and *amils* were excluded from it (hardly surprising given that they served first the Mirs and later the British as administrators and bureaucrats).

   Precisely because it is a secret language, it proved impossible for me to convince my informants to teach me *hatta varnka*—generally, informants would say that they did not remember it very well. I did, however, manage to pick up bits and pieces of information which, rather like an archaeologist reconstructing a vase from a few shards of pottery, will serve to give an idea of what the script looks like. To start first with letters, a *bhaiband* from Bombay gave me the following example:

   English: My name is Devkishin.

   Sindhi: من هنجي نالو ديوركشن اهي

   Hatta varnka: ʰ λ ۹ ✓ ૫ ૨ 0 ₹ ૨ ૪ ᴦ λ

One notes that it is very different from both Devanagari and Sindhi (Urdu). As regards numbers, whole numbers are written as in Devanagari Hindi, but for fractions the following symbols are used:

   1/4 |
   1/16   ـ
   1/32   ✗
   1/64   ο

Following this convention, the sum of 3 Rupees, 6 Annas (1 An = Rs 1/16) and 2 Paise would be written:

$$ ३| = \begin{smallmatrix} \circ \\ \circ \end{smallmatrix} $$

I emphasise that these examples are only given to convey a rough idea of what *hatta varnka* looks like.

As regards usage, *hatta varnka* is used exclusively for business—account books such as cash books and ledgers are kept in it. It is clear that in the past, *hatta varnka* was very often the only script that Sindhi traders could write in; many of them had little schooling since they were channelled into business from an early age. I am told that women generally do not know it—this makes sense if one considers that it is strictly a business script and that among Sindhis business is generally a male domain. A *bhaiband* informant whose family was a Sindworki in what was then Portuguese East Africa told me that the Portuguese staff that his father employed had learned the script; it was common practice in their shops to write the cost price in *hatta varnka* on the price tags near the selling price—that way shop assistants could know the extent to which one could be haggled down and still make profit. A Sindhi in London who spent his life employed with Sindwork firms told me that as an employee, one had to learn *hatta varnka*; however, one was 'at the mercy' of the *khagri* (accounts clerk)—'sometimes one was taught it after two months, sometimes after two years.' So useful was the secret script that one Sindworki I met who had never learned it through his father invented his own code based on the English language when he took over the business. As I mentioned earlier, the prime purpose of *hatta varnka* is to render accounts unintelligible to revenue collectors and therefore enable tax evasion. Apparently, in cases of alleged fraud, the High Courts in India sometimes contract specialists to translate account books—one informant told me that at times these specialists are ex-*khagris* who decide to use their knowledge to blackmail their erstwhile employers.

Hatta varnka was (/is?) also extensively-used for overseas communication. Markovits, who refers to *hatta varnka* (which he calls 'bania Sindhi') in passing, mentions that during the First World War the chief postal censor in Sierra Leone complained to the War Office about the number of letters in Sindhi and Gujarati (according to Markovits 'he probably meant Sindhi letters in the Devanagari script',

but I feel certain they were in fact in *hatta varnka*) received by the local branches of the two Sindwork firms in Freetown, M. Dialdas & Sons and J.T. Chanrai & Co. The censor lamented the fact that nobody in the office could read them and that the only way he had found to enforce censorship rules was by detaining them until the following mail (2000: 182).

Although my informants were very ambiguous about the matter, it is clear that *hatta varnka* is on the way out. In India the script is said still to be in use in Ulhasnagar and other enclaves of Sindhi traders such as cloth merchants in Surat; apparently though, very few people use it in Bombay. Sindworkis around the world still make very limited use of it. Apparently, its use started decreasing around the mid-twentieth century, when old-style single-entry accounts in *hatta varnka* gave way to modern double-entry accounts in English. When I asked a group of Shikarpuri traders whether or not they kept their accounts in *hatta varnka*, they laughed and said that 'nowadays all accounts are computerised but there might still be a very few people who use it.' My conclusion is that *hatta varnka* was probably very useful in tight-knit trading situations where one community or jati controlled one type of trade—for instance, *bhaiband* Sindwork or Shikarpuri moneylending. It started to ebb when, as I have argued in this book, Sindhi business practices diversified and became less patterned along the lines of jati and region.

AN EXAMPLE OF SINDWORKI CORRESPONDENCE, 1907

The following letter from the National Archives in Malta (CSG 1822/1906) offers a unique insight into the workings of the Sindwork network. In 1906, the firm Neechamal Teumal of Valletta, Malta, sacked their 'cook' (probably a shop assistant) Naturmal Moolchand, whom they had employed through their uncle in Hyderabad some months earlier. Neechamal had no money for his passage back home and police records show him as destitute. In this letter, a certain Rughumal M. Rupchand pleads on behalf of Naturmal's mother in Hyderabad for the British Government to pay Naturmal's passage. Subsequent records show that the Governor was not convinced. Although there can be no doubt that the pleader is overstating his case, the letter is interesting in that it contains several clues about the everyday life of a Sindworki employee.

To the Lieutenant Governor and Chief Secretary General
Malta

20th January 1907

Sir,
With reference to your note of 8 December 1906 I beg to bring to your honor's notice that the allegations of drunkenness and quarrelsomeness made about Naturmal Moolchand are the set up of Neechamal Teumal. It seems the Police Superintendent has directed an inquiry into the matters from them, and they have given the drinking habits and quarrelsomeness of Naturmal Moolchand as a plea for the justification of their cruel conduct towards their servant.

It is a well known fact here, even the local papers here decry these Sindhwork merchants as notoriously cruel and a regular source of harassment for their servants, whose services they secure with great inducements and promises, which they honor more in breach than in fulfilment. Such is the effect of the shabby treatment that their employees receive, that once they have served them for the period agreed upon, they would not even for a mint of money go back in their employment.

Can your honor imagine that a petty cook, who goes all the way from India to such a distant land, with a view to win his bread and who is entirely at the mercy of his employer, having neither a relation nor a friend, nor any other possible shelter in such a distant land, will have the audacity even to displease his masters, furthermore to be quarrelsome. He will as a matter of course be very obedient, well behaved and submissive, unless the maltreatment of his employer drives him desperate.

As regards the allegations of drinking habits I beg to submit, that as usual, it was agreed with Naturmal Moolchand that half of his salary every month will be given to his widowed mother, while the moiety will be given to him at the close of his term of employment. From this your honor can well understand that a servant in position of a cook, commanding neither his pay nor having any other fund at his disposal can never be spendthrift and waste his money (which he could expect from nowhere) on drinking. It is quite clear that they (Neechamal's firm) have held forth this excuse to shirk the burden from them.

Neechamal's firm had Naturmal Moolchand in their employ for nearly 18 months, during which they paid half the salary to his mother every month, the remaining moiety for 18 months remains to be paid by the firm, which they are bound by the agreement to pay, but they refuse to render it to Naturmal without any justifying cause.

It is impossible that a man of Naturmal's means, who is hardly able to keep his body and soul together, can ever command funds sufficient to secure his passage home. He has no relations to help him out of the painful situation, excepting his widowed mother who is hardly able to maintain herself.

It is a universal practice of benign British Government on that side that if they find a British Indian subject without any abode and means of living, they help him in his situation and arrange for his passage home, either by making their employers pay or at Government expense.

It is therefore prayed on behalf of Naturmal's poor widowed mother, that your honor considering the facts laid before your honor will be graciously pleased to award Naturmal from Neechamal Teumal, his passage money and the moiety of his pay for 18 months that is due from the firm.

I beg to remain Sir,
Your most obedient servant

Rughumal Rupchand M.
Pleader
Hyderabad-Sindh

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