Working Paper Number 82

India's Religious Pluralism and its Implications for the Economy

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While the relation between religion, politics and the construction of the Indian nation is well established, the implications for the functioning of the economy of a plurality of religions in India has not been researched. Indeed a large agenda of research is identified here. In this paper, three questions are examined : (1) why religion has not dissolved as a force in the economy - why it has not been banished to private life; (2) how far are the roles played by religion, and the plurality of religions, efficient; and (3) how far the conditions of production in India may accentuate or even require, as much as be hindered by, the plurality of religions as they are socially constituted in India. Case material on the minorities is brought to bear on these questions.

February 2002

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'The tendency of capitalism has been to do away with different manners, customs, pretty local and national contrasts and to set up in their stead the dead level of the cosmopolitan town.' (Sombart, 1951, p.274)

'It is too easy to call one form of exchange economic and one social. In real life all types are both economic and social.' (Braudel, 1985, p.227)

'Religious sentiment is itself a social product.' (Marx on Feuerbach; in Feuer, 1959, p.245)

Introduction

In an exploration of the role of religions in the Indian economy, we immediately confront a paradox. Nowhere can more powerful and conflicting theoretical propositions and practical predictions be found than with respect to those concerning the mutual relations between religion and the economy.[1] Yet India is by any standards a highly religious country, but by no stretch of the imagination is it a purely Hindu one. It has sizeable minority religions which have evolved, alongside the dominant Hindu religion, over many centuries.[2] Some of these other religions are conventionally seen as members of the 'Hindu family', having been created on South Asian territory: Jainism, Buddhism and Sikhism. Others are extremely long-established in the South Asian peninsula: the religions of tribal people, the religions of the scheduled castes (whose separate existence from brahminical Hinduism remains controversial)[3], Christianity, Islam and the Parsi faith.[4] In total, counting in Scheduled Castes

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[1] Marx, (1975); Weber, (1921/1962); Tawney, 1926; Sombart, 1951; Singer, 1972; Rodinson, 1987; Gellner, 1982; Svedberg and Granovetter, 1992.

[2] Minorities is a crude category. In practice the differentiation of sects in certain 'minorities' is so intense that some amount to minorities within minorities, e.g. the Memons of Hindu origin within the Sunni sect of Islam; the Ghogari Lohana within the Gujurati merchant branch of the Lohana caste originating from Sindh (Pierre Lachaier, 2001, Pers. Comm.).

[3]There is evidence from the ranking of dalits of their being a subordinated but assenting part of the Hindu universe. There is also evidence of their being defined in opposition to Hinduism (as a 'folk culture' and as propertyless people), and of their being distinct from Hinduism (in egalitarianism, gender roles, attitude to defilement, governance and political mobilisation); and of their being a complex mixture, the balance depending on context. The interpretation of much of the ethnographic evidence is contested. These controversies are well reviewed in Armstrong, 1997.

[4] Varshney (1993, p.230-1) suggests that the Hindu nationalist criteria of Hindu-ness as embodying territory, a concept of fatherland and holy-land, means that Christians, Muslims, Parsees - and Jews - with holy lands outside South Asia meet only two of the three criteria.

and Tribes, minorities practising religions other than mainstream brahminical Hinduism may well comprise as much as 45% of India's population.[5] Even if we exclude the Scheduled Castes and Tribes, 17% of the population belonged to minority religions in 1991. Yet, while the relation between religion, politics and the construction of the Indian nation has been well established,[6] the contribution of the minorities to GDP is unknown. The effects of religious belief and adherence on the process of wealth creation in India has been so strikingly ignored that one might be forgiven for thinking it unimportant.

In this paper an attempt is made to show the ways in which India's religious pluralism may give structure to the economy.[7] We start by summarising part of the heavily politicised debate surrounding Hinduism and development because it helps explain why the question of religious plurality and economic development has been so neglected. These debates also lead to interpretations of the question which enable us to use the meagre literature to begin providing an answer.

Religion and the modern Indian Economy

The relationships between religions - in the plural - and an economy - in the singular - have never been theorised. They would be easier to track if both religion and the economy could be discussed in the abstract - but it is already clear that neither can. They would also be easier to analyse if religious revelations, ideas, beliefs and rules of conduct which span areas of human experience far wider than that of the economy could be analytically separated from religion as a social institution (as a marker of social identity attributable to groups of people and manifest in their social organisation and practices) - but that is not possible either. We will focus here on religion as the institutional arrangements and modes of living to which sacred status has been given by a complex of beliefs and values.[8] But the continually evolving doctrines and ideas associated with a given religion at a point in time and space[9] give legitimacy to the

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Certain it is that Hindus, Jains, Buddhists and Sikhs are covered by Hindu family law while Muslims have their own, as do other smaller minorities (Diwan, 1978).

[5]Weber's project in *The Religion of India* was to demonstrate how the irrationalities of religions made it impossible for capitalism to have originated there. Although he conceded that capitalism was well established by 1921 when his research was published, the logic of his intellectual project meant that he was incurious about the impact of co-existing religions on it (1962, p.325).

[6] See Ali, 1992; Corbridge and Harriss, 2000, p.173-199; Hansen, 1996 and Hansen and Jaffrelot, 1998 for reviews of the history of this relationship.

[7]This paper is part of the work for chapter 6 of my book *India Working* forthcoming, CUP.

[8] Paraphrased from Myrdal, 1968, p.103.

[9] Of special value to this project would be ideas about right behaviour in the public domain and toward outsiders or 'others' and ideas about death since they give purpose to life. Massenzio, 2000, argues that the evolution of religious ideas owes some of its momentum to

values and models of behaviour which shape social life.[10] We need to begin with India's hegemonic religion, despite the fact that is the subject of another working paper (Basile and Harriss-White, 2000). This is because ideas about the relationship of Hinduism to the economy have been so influential in shaping social and legal institutions that also affect the development of groups practising other religions in independent India.

Hinduism and development: Hinduism was one of several religions covered by Gunnar Myrdal in his *Asian Drama* - each associated, as he saw it, with different Asian nations.[11] Following Nehru, he saw religion in general and 'Hinduism' in particular as 'a tremendous force for social inertia' (1968, p.103). Nehru, Myrdal and the elite of the post-war modernising sociologists took Weber's thesis that the foundations of modern capitalism lay in Protestantism and, by contrast, explored the ways in which the ideas of Hinduism were responsible for India's economic backwardness.[12] Myrdal's argument about Hinduism as a 'force for social inertia', and so as an obstacle to economic development, is incompletely developed in *Asian Drama*. In essence, Hinduism was seen as uniquely devoid of a core of egalitarian doctrine; it was uniquely based upon principles of inequality**,** relative purity and exclusion. The implications of these principles for the economy are that stratification is tolerated, with consequent severe limits to free competition and economic mobility.[13]

The idea that Hindu values were obstacles to development had already been questioned in studies of Indian industry by scholars like Singer and Morris. Although this work began to be published well before the completion of *Asian Drama*, Myrdal ignored it.[14] Singer, in

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contradictions in concepts of time. Religion is usually practised by repetition. Repetition slows the flux of religious ideas. In some religions, the pace of their evolution is slowed to 'mythic time' (Judeo-Christian religions are not of this kind). Meanwhile its practice in the world is in historical time and the observance of festivals implies a circular conception of time. Frictions between these rhythms, he hypothesises, dynamise religion.

[10] Massenzio, 2000, p.26.

[11] Myrdal, 1968, vol 1, pp.78-80,103-108 with extensive footnotes; see also Houtant and Le Mercinier, 1980.

[12] And in so doing they are condemned by David Gellner for having committed the most vulgar of the misinterpretations of Weber (Gellner, 1982).

[13] Myrdal, *op.cit.* p.104.

[14]Singer, 1961; Morris, 1967. If this Hindu social order is also *divisive* then the widespread co-ordination of movements of social and economic reform also faces obstacles. Recourse to 'Hindu values' helps to explain not only the formidable difficulties faced until very recently by challenges to the social order by the exploited lower castes but also the fact that the political assertion of low caste people is not yet a co-ordinated class project for labour, or that the class project for labour is actually asserted in low caste politics which does not privilege production relations (see Ilaiah, 1996, for the first interpretation and Gooptu, 2001, for the

particular, concluded that industrial leaders borrowed selectively from Western industrial culture as well as from Hinduism. This assimilative practice enabled them not only to maintain a distinctive Hindu culture, but also to define Hinduism, rather than secularity, as the cultural basis of Indian (capitalist) modernity.[15]

Instead, Myrdal saw religion as being 'part and parcel of a whole complex of belief and valuation, modes of living and working and their institutions' whose 'higher forms' (the religious values of the intelligentsia, which he considered compatible with modernisation[16]) could not be isolated from the 'ballast of irrational beliefs - the superstitions of the majority responsible in part for their poverty'.[17] While Singer's ethnography showed Hinduism being used as a force for change, Myrdal saw in it 'inhibitors and obstacles', 'forces of inertia and irrationality', all needing 'reform'.[18]

We might mark this simply as a minor intellectual stand-off, were it not for the fact that the way in which the need for 'reform' had already been conceptualised was to have profound consequences for Indian development. The domain in which obstructive religious ideas prevailed was to be reduced through the way the economy was managed. 'Business', 'the state' and 'planned development' were seen as the leading rationalising forces, expected to change society, dissolve distortions to the economy and push religion back into the 'private sphere'. Further, with the number of casualties caused by the 'blind energy of capitalism' reduced by the state provision of social welfare, both the state and the market would encourage the replacement of the obscurantist beliefs held by the mass of people by a unified rationalism. '[T]he real thing ... is the economic factor. If we lay stress on this and divert public attention to it, we shall find automatically that religious differences recede into the background and a common bond unites different groups' (Nehru quoted in Madan, 1987).[19]

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[15] Singer, 1972, discussed in J. Harriss, forthcoming. Singer found that religion was permitting a plurality of norms, one for private life and another for work. In the latter sphere he found an abbreviated and relaxed religiosity where the religious foundations for ethical conduct were of active relevance to industrialists.

[16] But see Desai's scathing evaluation of higher Hinduism's limited 'capacity to absorb the best elements of other religions', of Congress' transformation of higher Hinduism into an ideology of modernisation, of the Nehru-Gandhi leadership's use of Hindu religion and culture to spread 'secular' ethics and of the acquiescence in this of the Communist Parties and all but a tiny minority of the intelligentsia (1984, pp.26-28).

[17] Myrdal, 1968, p.104-5.

[18] A statement found by John Harriss in Singer's unpublished notes (Singer Papers, Regenstein Library, University of Chicago, Box 99) see J. Harriss, forthcoming; see also Myrdal, *op.cit.* p.104, p.109.

[19] And quoted again by Ali, 1992, p.42.

In this future - in which state-led capitalism defeats a hostile religion, reversing the direction of casuality between religious ideas and capitalist behaviour proposed by Weber - both Nehru and Myrdal betray the influence of Marx's famous description of religion as being the 'heart of a heartless world', and the 'opium of the people'[20] : what would be understood now as an analgesic. In veiling the pain caused by capitalist production, this opiate was very useful to the bourgeois interest. For Marx, when social relationships had been pervaded by the rationalities of commerce, then capitalism would see the incubus of religion rooted out. Working people, therefore, would be the first to understand and expose the role played by religion in masking the alienation of labour. They would reject the conditions requiring the comfort of religion, emancipate themselves from them and relegate religion to 'private life'.[21]

But in India, at any rate, this has not happened. Neither the state, nor business nor the working class relegate religion to the private sphere. As late as the 60s, Myrdal noted that 'practically no-one is attacking religion'.[22] Economists have subsequently ignored his invitation to research the changing relationships between secularisation and the development of the economy; [23] they have also shied away from analysing the material 'conditions making religion indispensible'. [24] And they have shied even further away from analysing the material conditions which *reproduce* religious plurality.

Secularism, the state and capital: One of the reasons why 'no-one is attacking religion' - while the practitioners of certain religions are being attacked by those of others - and why in India religions remain indispensable is the way religions are treated in the constitution. If Singer could go so far as to speculate about 'religion as a force for change', it is more certain

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[20] 'Marx: Toward the Critique of Hegel's Philosophy of Right' in (ed) Coletti, 1975, p.244.

[21] Marx did not expect religion to be rooted out of 'private life' - see Kovel, 1995. A Weberian correlate of Myrdal's argument which seems to have been arbitrarily ignored by him despite its being consistent with his case - the enduring beliefs in reincarnation and compensation, with their unique ultimate objective of renunciation - also has implications for the economy. These have been described by Munshi, 1988. Social and economic mobility then would depend on the obedient acceptance of the relativistic social order (Weber, 1962, pp.162-3 and see the quotations in Munshi, pp.7-9). This would shape the recruitment and discipline of labour (p.15). But the principle of obedience, whether to capital or to religious duty is in sharp tension with that of indifference to worldly life. As a peculiarly Indian principle which might dominate initiative and industry, it has therefore invited severe criticism (pp.18-21).

[22] Least of all the Communist Parties, (Myrdal, *op.cit.*, p.107-8)

[23] Myrdal, *op.cit.*, p.107-9 in which there is the prescient conclusion that the tactical policy of the Indian elite to relegate religion to private life 'could bring about a violent reaction that could spell disaster for all the efforts toward modernisation and development'.

[24] Engels : *Ludwig Feuerbach and the End of Classical German Philosophy, Section III: Religion and Ethics* in Feuer, 1959, pp.216 -42.

that change is a force for religions. Their role in the economy is most certainly mediated by politics, in particular the politics of secularism. Paradoxically, it is entirely because of - not despite - the secularist ambitions of the constitution that distributive politics are organised in part *around* religions. In India, secularism is a state policy of equal public respect for all religions, rather than the state promotion of a public culture opposed to or sceptical of religion.[25] According to many observers, in the early years of independence the Indian state did not attach sufficient priority to controlling communal tendencies, or encourage - let alone enforce - atheism, partly because of 'inhibitions in the planners' (rooted in their complicity or cowardice) and partly because they, like Nehru, expected an inevitable 'decline of the hold of religion on the minds of people'.[26] Hansen concludes 'secularism became in the post-colonial mass-democracy a privileged signifier of equal accommodation and competitive patronage of social groups and cultural communities through state and party' (1996, p.607). At any rate it is a fact that the fragile constitutional principles of equal status for all religions, and of state distance from them, were alchemised into a principle of toleration (in which inequality between religions was accepted and in which Hinduism was held to be the 'only religion which is national and secular'). This in turn has provided the nutrient base for more or less xenophobic political campaigns calling for Indian nationhood to be based on the dominant religion - the precise opposite of the originally intended outcome.[27] The privileged signifier of equal accommodation was actually nothing of the sort - it stimulated unequal responses. Competitive patronage (rent seeking and rent protection based on religion) has had profound implications for the economy as well as for politics. Indian secularity has produced this perverse political outcome as the result of the operation of the very institutions designed to eliminate the influence of 'irrational restrictions' on both capital and labour.

Two propositions in Weber's later writings on the foundations of capitalism help to make sense of this paradox. First, along with private property, free labour and the weakening of 'irrational restrictions' on the economy,[28] he argued two other elements as being particularly important : a rational accounting procedure, and a rational, regulative law (under which the scope and limits of 'economic avarice' are defined), together with a public administration to implement it.[29] These were important both in themselves and for the impact they would have

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[25] The word 'secular' was introduced into the Constitution in the 42nd Amendment. In Articles 14 to 17 the equality of minorities before the law is affirmed. In Articles 25, and 26 the right to freedom of religion - and in Articles 29 and 30 those to the conservation of language to education and freedom of education - are guaranteed. Of this kind of secularism Aijaz Ahmed says: ' It is best to treat it as a certain kind of multidenominational tolerance and decency' (1996, p.xi). Desai's reaction : 'The Government has defined secularism in a very pernicious and cunning manner.' (1984, p.18).

[26]Madan, 1987, p.757 quoted in Corbridge and Harriss, 2000, p.197.

[27]Desai, *op.cit.*, p.25; Gardezi, 2000.

[28] In these, as Randall Collins observes in his review of the field of economic sociology, late Weber converged with Marx (Collins, 1992).

28 Weber, 1923, p.321, quoted in Collins, 1992.

on ‘irrational restrictions’.

In India, we have already seen that while an extensive body of universalistic laws, rationalist in spirit, has been created to regulate the economy, its implementation is far from being universalistic and its rationale is heavily contested. Equality of citizenship is also actively contested - notably by propertied, high status, men.[30] Regulation on the ground is shaped by local interests. The day to day regulation of the economy is in the hands of the patriarchal intermediate classes and their caste-corporatist collective institutions, as well as the state.[31] So it is reasonable to ask whether, and if so how, religions may shape regulative practice, in the same way that caste does in some parts of India. [32]

What is more, a large body of customary and of personal law, not usually considered to have a bearing on the economy, is organised on religious lines. This law certainly affects the way resources acquired by inheritance, marriage alliances and family partition are concentrated, divided and gendered. It affects the rights and powers of individuals to allocate resources between uses and between people. Religious law, in effect, shapes the terms of economic participation of the business family.[33] Hinduism affects the way cattle function as an economic asset and as a force of production,[34] and in general religiously based law and custom violates the principle of the state’s neutral distance from all religions.

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[30] Chatterjee, 1997, p.244.

[31] McCartney and Harriss-White, 2000; Basile and Harriss-White, 2000 respectively.

[32] In any case, an examination of the extensive amendments of fundamental economic laws such as the Companies Act, the Industrial Disputes Act and the Essential Commodities Act, shows that they have been made increasingly less formally coherent and rational over time. See Mooij, 1998 on the Essential Commodities Act and Banaji and Mody, 2001 on the Companies Act.

[33] Diwan, 1978, pp.633-653. Personal law, the oldest part of the composite Indian legal system is composed of Hindu and Muslim law. Both claim divine status but the Hindu law has been amended so many times that its claim to divinity is unsustainable! Each has schools: those of Hindu personal law being regional (Dayabhaga in Bengal and Mitakshara elsewhere) and those of Muslims varying according to sect. The rules of inheritance of Sikhs, Jains and Buddhists are as in Hindu law (the Hindu Succession Act of 1956) while those of Christians and Parsis derive from the 1925 Succession Act. In addition there are *caste-and sect - specific* regional variations in certain kinds of personal law (Diwan and Diwan, 1991; Dorin et al, 2000, p 11 *et seq.*). Sunni Memons, for instance, have retained in law their Hindu inheritance practices (Pierre Lachaier, 2001, Pers. Comm.).

[34] Desai, *op.cit.*, p.28-9. The holiness of the cow has been reflected in the widespread distribution of its ownership, the social organisation of butchery, the disposal of carcasses and meat marketing and the social profile of demand for livestock products and meat. On reasons for the overstocking and poor quality of cattle, see Moore, 1974. The cow is an extreme example of the sacred status of certain commodities, most notably food.

That Hindu personal law has been more modified than has Muslim personal law over the years since India's independence flouts the secularist principle of equal respect to all religions. There is also a massive regulative void in this pluralist body of personal law in the rights of women belonging to classes with no property. However, as with laws of economic regulation so with personal law, there is a large slippage between the laws pertaining to ownership on the one hand and the day to day management rights of members of the propertied classes on the other. In practice, there is thought to be far less diversity in personal law than is allowed for in its letters. 'The burden of regulating control [in the occupation of niches in the structures of economic power] shifts [and] seems to fall to persuasion and perhaps to raw coercion' is Dwyer's significant conclusion (1987, p.525). It is reasonable to ask what is the role of religion in the forms of authority on which this 'raw co-ercion' is based.

Weber's second fertile idea, in his later writings, is that, paradoxically, a 'big religion' may be the institutional solvent of the obstacles to development posed by numerous smaller ones and Hinduism is by any account a very big religion. Weber does not suggest that a big religion is either necessary or sufficient as a solvent. It may be necessary to break down the ritual barriers to citizenship and participation that exist between localised religiously-based groups, and may encourage a more unified system of authority; but it may be insufficient because, in the absence of other predisposing factors, a big religion may hinder the 'spirit of capitalism'. In the case of Hinduism Weber thought this hindrance worked through 'the seal set on particularistic groups'.[35] He had *castes* in mind, with what he saw as their overriding of any particular ethic and their inhibiting impact on the mobility of capital and labour.[36] In fact, neither caste nor its impact on capital and labour has prevented capitalism from being developed in India. Nor has religious plurality. So what is the impact of India's 'big religion' on the way the religions of the 'minorities' affect economic life ?

To sum up the argument so far, the Indian economy has failed to drive religions out of the public domain because - at the least - the Indian *state* treats religions in a way that is flawed in both its formal and its practical rationality. Its approaches to secularism and to regulation, instead of desacralising the economy, impair its capacity to do this. And if it had implemented universal regulative law, the state could still not have prevented religious competition because, by its own definition of secularism - equal treatment of all religions and state independence from them - such competition would have been beyond its reach. So religions continue to compete in the economy if only because they have been made one of the informal bases for the distribution of rents. The impact of religious plurality on the economy through its regulative and distributive politics is thus inescapably an important issue, crying out for research. It is not only that religions exist for reasons other than the economic, and that the economic and political *superstructures* make religions indispensable. But we must also ask what role production conditions play in *reproducing* religions; and try to disentangle that

[35] Collins , 1992, p.93.

[36] On the debate over the reification of caste under colonialism see Corbridge and Harriss, 2000, p.176 especially footnote 4.

question from the related question of what role religions play in production.

These are some of the general issues which we hope this brief review of India's minority religions that follows will help to clarify. Given the current state of knowledge one must begin by simply trying to situate the minority religions in the actually existing Indian economy. From this review, I try to extract some working hypotheses and tentative conclusions about the persistent influence of India's various religions on the process of capital accumulation.

The religious minorities in India's economy

Given their size and economic importance we should clearly begin with the religious identities of the Scheduled Tribes and Castes, which, it is necessary to re-emphasise, are by no means to be assumed to be incorporated into Hinduism.[37] To explain how the religious identities of Scheduled Tribes and Castes (ST/SC) are deployed in accumulation would be an enormous task, for they are highly heterogeneous. Any explanation will be specific to time and place and it will involve distinguishing ethnicity from caste as well as from religion. This task is therefore being put aside for another occasion (and quite possibly another scholarly life). But there is a reason beside the sheer enormity of the task for setting it aside. While the intellectual project of which this paper is a part is primarily concerned with accumulation on the part of the large, lower-level fractions of the Indian capitalist and intermediate classes which dominate the economy of small towns and villages in which 88% of the population lives and works, [38] the vast majority of the people in the Scheduled Tribes and Castes are found in the exploited work-force of small and marginal peasants and labourers, and indeed they constitute its largest component. They are also those most politically disenfranchised. When they sometimes convert to Islam, Buddhism or Christianity, they may be using religion to escape extreme social stigma, economic oppression and marginalisation.[39] Despite this structural oppression, they are certainly not 'socially excluded', indeed they are now poised for mass mobilisation. In fact, they make up major parts of the Indian mainstream in relation to which the privileged and secure elites are 'the excluded'. The religious ideas and forms of social organisation which have informed the dispossession of labour from the means of production - the religious justifications for the creation of a labour force free only to sell itself, a process which is as fundamental to capitalism as is the productive investment of surplus - are very obscure.[40] They need to be ascertained and added to the outline map of

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[37]See footnote 3 and Ilaiah, 1996.

[38]McCartney and Harriss-White, 2000; Harriss-White, 2002

[39] See Ilaiah, *op.cit.*, for an introduction.

[40] For Weber, 'pariah people' were trading off low ritual status under Hinduism against the monopoly over work opportunities it created (1962, p.16-18). Otherwise this issue seems to be ignored.

caste and the labour force.[41] All this is a task for the future. In what follows here, we examine the economic positioning of some of the minorities : Muslims, Christians, Sikhs, and Jains.[42] In this, we follow the approach of Hugh Seton-Watson, of whom A.J.P. Taylor, reviewing a book by Seton-Watson that covered the entire third world, observed that he resembled the curator of a museum who insists on showing you every room. "'Do we really have to know about Madagascar?', you ask; but 'Yes', says Mr Seton-Watson, 'you must'". Each of these religions is included because it illustrates aspects of religious plurality and its economic significance.

Appendix Table 1 sets the scene for this exploration. Here, it can be seen that although the religious minorities amount to 17% of the Indian population,[43] non Parsi, non Jain minorities control but 2% of the assets of the top 52 business houses. Appendix Table 2 tabulates the results of an extensive search through the existing literature and summarises the economic positioning of the religious minorities: their geographical locations and networks; their internal religious and economic differentiation; their relative wealth - their investments, remittances, inheritance practices - and religious teachings relevant to accumulation, their occupational stratification, labour relations and gender differentiation, their redistributive practices, relations with the state; and their experience of political/economic conflict. The text that follows draws on this catalogue selectively, elaborating some of its more interesting findings and introducing a number of local case studies to illustrate their significance.

1. Muslims

India has more Muslims than any other nation except for Indonesia and Pakistan - 107 million in 1991, making up 12.6 % of the population and having a growth rate of 32% in the decade of the 80s, higher than that of both the Hindu majority (which grew by 25%) and the Christian minority (21.5%).[44] Their uneven dispersal affects the many roles they play in the economy - see Map 1. Half of India's Muslims are compacted into the northern 'Hindi heartland' and West Bengal. There are smaller concentrations in peninsular India, on the Kerala coast and by the border with Pakistan. While most Muslims live in rural areas, they are nonetheless twice as urbanised as their population share would suggest.[45] We have noted that

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[41] See Harriss-White and Gooptu, 2000/1.

[42] For the story of Parsis, see Chopra, 1998; Guha, 1984; Lurhmann, 1991 and 1996. Their *panchayat* system of social security is unique and their strong philanthropy mitigates not only their own inequality but also that of other people's. For Buddhism in S. Asia, mainly Nepal, see Gellner, 2001.

[43] Parsis are a minute proportion of the population - some 76,000 - but rank second in All India in their economic power with a fifth of the assets of the top corporates.

[44] Govt. of India, 1999, p.194-5.

[45] Calculated from data in Ahmad, 1993. There is great variation between cities. While Murshidabad and Malappuram have over 2 million Muslims, respectively 61 and 67% of the total population and Hyderabad has over 1 million, 39%, Lucknow is 20% Muslim, Calcutta 18% Bombay 17% Aligarh 15% Delhi 9% and Madurai but 5% (*Muslim India*, 1997, vol 172, p.150).

'difference' has been codified in laws grounded in religion, that electoral democracy evolved to cater separately for electorates defined in terms of their religions, and that the history of modern India has been punctuated by eruptions of violence between Hindus and Muslims. But Muslims are not covered by India's laws of positive discrimination. While Hindu nationalists have depicted an Islamic 'community' as both threatening and indulged, if there is a problem of Muslims in the Indian economy it is one of economic backwardness and under-performance rather than one of superior economic power. In the late 1980s (using the most recent data), Muslims were found to be half again as likely as Hindus to be below the Poverty Line.[46] In fact, there exists a literature stressing Muslim backwardness which both results from, and reinforces, the construction of religion as a base for economic competition.[47]

It follows from this that although Muslims are disproportionately urban, they are also under-represented in India's capitalist elite. Out of 1,365 member companies constituting the Indian Merchants' Chamber of Bombay in the 1980s, some 4% were owned by Muslims, and in 1988 no Muslim-owned company featured in the top one hundred corporates, though some do now. Of the 2832 industrial units listed for monitoring in the 1990s by the Centre for Monitoring the Indian Economy only four (0.0014%) were owned by Muslims. Despite the entry of new entrepreneurs, including Muslim women, and despite the fact that Muslims head some of the most successful and dynamic IT corporates, these are still the exceptions that prove the rule. One survey found just over 1% of corporate executives were Muslim.[48] If Muslims are not in the vanguard of business accumulation, they are also under-represented in the Indian state apparatus: for example, in the Indian Administrative Service (3%), the Police (2.8%), the Railways (2.65%) in the nationalised banks (2%) and in Parliament (5 to 8%).[49] While there are no data for Muslim representation in education, the Muslim illiteracy rate is 15% higher than that for Hindus (including ST/SCs), and the proportion of Hindus who get secondary education is three times that of Muslims.[50]

At the same time, the population of Muslims is highly differentiated in complex ways, according to sect, to internal, caste-like stratification, to *biradari* (industrial/occupational

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[46] 53% of Muslims were under the expenditure poverty line of Rs 160 per caput per month , contrasted with 36% Hindus, according to NSSO data quoted in Subramaniam, 2001, p.11.

[47] See for example Ahmad, 1973, 1975; Ali, 1992; Ahmad, 1993; Khalidi, 1995.

[48] Goyal, 1990, pp.535-44.

[49] Respectively Wright, 1981, p.43; Khalidi, 1995 , p.69-75 and see particularly pp.77-88 on the armed forces (where, though there are no data, Muslims are known to be grossly under-represented; Ali, 1992, p.44; Ahmad, 1993, p.40-41; Halder, 2001, p.32. There is vigorous debate over the causes of this under-representation: poor levels of education versus self-reinforcing communalist discrimination - and over its historical drift.

[50]Subramaniam, 2001.

guilds) and region.[51] 'Muslims are not a homogenous group but a conglomerate of many communities' (Ali, 1992, p34). Upon this cultural and religious differentiation, their equally complex economic differentiation has to be mapped. The first element in this differentiation is the Muslim peasantry, most heavily concentrated in Jammu and Kashmir and the Ganges Valley belt along the southern border with Nepal. While this peasantry is itself internally differentiated by landholding, operational scale and labour process, two features stand out. First, the mass of Muslim cultivators are small peasants in regions of poor irrigation which have lagged in the adoption of new agricultural technology - and in agrarian structures where strong elements of extra-economic compulsion persist.[52] Second, throughout India, while the proportion of rural Muslims engaged in agricultural labour (24%) is close to that of rural Hindus (28%), the proportion self-employed in agriculture is significantly smaller (36% for Muslims, 44 % for Hindus). Muslims have a higher incidence of landlessness (35% opposed to 28%), and the proportion of rural Muslims in non-agricultural wage work, artisanal craft production and what is still known as 'menial work' (services and petty trade, much of which involves high levels of skill but low levels of pay) is also greater - 36% contrasted with 28%.[53]

On the one hand, the occupational distribution of rural Muslims in contemporary India shows a distinctive 'path dependence' from the Mughal era of courtly patronage and exploitation. On the other hand, their social separation from Hindus and their freedom from Hindus' distinctive social obligations may have encouraged innovative activity. An observation from a south Indian village where Muslims were a small minority still seems pertinent several decades after it was written : 'the fact that Muslims seem to have remained on the fringe of the society has made them more versatile...[while it would never do for a Hindu] peasant to squat on the floor of his shop and offer goods to passers-by, who might be of lower caste or even untouchable... a Muslim can do this... [I]f a peasant opened a shop... he could never make money like a Muslim shopkeeper because a peasant was expected to be charitable and therefore obliged to sell goods on credit, a Muslim need not do this'.[54] Hindu people of 'peasant' castes have of course opened shops in very large numbers, and Muslim traders now

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[51] The principal sects are Shias and Sunnis although there are quite distinct smaller communities such as the Ismaili Boras and Khojas and the Memons along the western littoral. The greatest internal divisions are between the Ashrafi, Persian elite and the Ajlaf, descendants of native converts. The main upper caste-like groups throughout India are Sheikh, Saiyyad, Khan, and Pathan, while Qureshi, Ansari Idrisi, Mahaldar, Raien and Momin are considered as of lower status. Among the biradaris (or guilds) are *halwais* (sweetmakers), *idrisis* (tailors), *gaddi* (milkmen), *quereshis* or *qassabs* (butchers), *ansaris* (clothmakers), *julahas* (weavers), *zari* (embroiderers), *bidi* makers, metal workers and locksmiths (I. Ahmad, 1973; Ahmad, 1993; Mann, 1992; Mondal, 1997). Muslim history is conventionally viewed from the north, as a product of forced conquest, whereas Islam actually had a much longer history in South India and spread through persuasion , trade and intermarriage (Ali, 1992).

[52] Ahmad, 1975, p.241-3; Khalidi, 1995, pp.54-9.

[53] National Sample Survey, 43rd Round, 1987-88, Table 27r p.56.

[54] Epstein, 1964, p.33 quoted in Ahmad, 1975, p.243 and in Khalidi, 1995, p.56.

sell on credit and charge interest.

Another element in the economic differentiation of Muslims is the downward mobility resulting from the migration to Pakistan of professionals and the *ashrafi* elite, and from the political degeneration of Islamic feudalism after Independence. In the wake of the state-enforced *zamindari* abolition in UP and Hyderabad, the absentee landowning aristocracy and their retainers lost their role and, often, their livelihoods, dragging with them the urban and rural artisans whose livelihoods had depended on courtly tastes and demand. Only a small and educated minority of the landed elite remained near the seats of power and obtained employment and new status, often retaining control over their land through renting and letting.[55]

The case of Siliguri: These elements may be seen at work in Siliguri, a rapidly growing town of some 200,000 inhabitants, distributing consumption goods to the plantation region of West Bengal. While the territory of the future town had been owned entirely by powerful Muslim families, 'due to miscalculation, uneconomic habits and family litigation, these Muslim personalities lost their land, capital, power and position' (Mondal, 1997, p.53) and at Partition they were forced to East Bengal. As Siliguri expanded, some 10,000 Muslims migrated there, establishing themselves mainly in slums alongside low caste Hindus in a 'microcosm of Muslim society and culture' (*ibid*). Muslim men work as traders, skilled artisans, recyclers and providers of petty services. Old links between *biradari* (guild) and occupation are dissolving; endogamous groups have become less rigid. All the same, tailoring, cotton carding, fishmongering, goat butchery, greengrocery and book binding are still carried out by Muslims in occupational groups. While alliances now blur the social boundaries of the *ashrafi* elite and *ajlaf*[56] subordinates, new socio-economic categories with new economic meanings are being formed. These distinguish the *amir* (the educated, rich few) from the *gharib* (the poor majority). Despite this internal economic and cultural differentiation, Muslims in Siliguri are generally described as being poor, socially separate, passive supporters of the ruling CPI(M) and marginalised by their religion and its impact on their education. Siliguri's Muslims, especially their girls, are relatively poorly educated. Muslim children are educated in separate religious schools (*madrassas*) and in *Urdu* rather than Bengali, the local language.[57]

Another major element in the economic positioning of Muslims is their tendency to occupy niches historically shunned by Hindus for reasons of ritual pollution. So butchers may be either untouchables, or Muslims - *qassabs*. Muslim control of tanning, glue, soap, hides and leather (and rubber and plastic), shoe and leather goods production (and now export) has developed from their important role in butchery. Small town restaurants ('military hotels') have developed , based on Muslim culinary specialities that include meat, as much as from Hindu rules of commensality which long prevented all but the ritually purest from running

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[55] As in the case of the Kidwai lineage of east-central Uttar Pradesh (Ahmad, 1975, pp.235-41; Bhatty, 1973, p.97-98).

[56] See footnote 48.

[57] Mondal, 1997.

even vegetarian eating places.

The Case of South Indian Leather: The case of the leather industry in South India shows how a series of factors have transformed the way it had been stratified by religion, though it is still controlled by Muslims. At the macro level, state policy has required the export of hides to be replaced by semi-finished and finished leather products. At the micro level, the diffusion from upper to lower castes of the practice of demanding dowries has changed social attitudes to work involving ritually polluting substances as people come under the social compulsion to supply dowries. The production of leather goods is being vertically integrated, and the labour process is being transformed from one using casual workforces, confined to Muslim or Scheduled Caste labourers working on-site, to one that includes the subcontracting of stitching and other processes to poor, forward-caste child and female workers. They work at some distance from the tanneries, in the seclusion of their homes and in an atmosphere of 'shame' and patriarchal compulsion. The world-wide rise in demand for Indian leather products, and the entrepreneurial responses to this by Muslim tanners, have led to the rapid accumulation of considerable capital and to new portfolios of Muslim investment in agribusiness and property. Already in the 1970s, the acquisition of the trappings of high status by Muslims in the leather industry had 'begun to distort the traditional system of social stratification and rank order'(Ahmad, 1975, p.246-7).

But the transformation of cattle into commodities is not the only route to accumulation that ritually polluting niches in the economy have opened up for Muslims. The Hindu fear of 'outcasting' by overseas travel on the one hand, and the ritual importance for Muslims of the pilgrimage to Mecca on the other, gave Muslims an early incentive to develop the travel industry. The predominance of Muslims in *bidi* (country cigarette) production, (where Muslims comprise 80% of the work force, though they own none of the dominant brands) is explained by both the caste Hindu's avoidance of pollution and by the fact that smoking was introduced into India by Muslims.[58] Muslims also cite 'Hindu ritual pollution' as the reason for their control of the recycling of physically polluting waste and scrap: bone, paper, card, metal, glass and plastics. In many regions Muslims dominate plumbing, masonry and metal products, hardware, locks and even mechanical and electrical repairs, which are thought to trace back to the conversion to Islam of low caste Hindu *lohar* blacksmiths.[59] And there have been strong economic incentives for other low caste or untouchable Hindu castes to convert to Islam - and a significant number have.[60]

Yet another element that has given Muslims a distinctive role in the economy is the revival and expansion of industries whose workforces require highly skilled craftsmen. Craft skills are reproduced in the families of artisans which survived the decline in the 1950s and 60s of the princely patronage that had given them life. These families responded to the transformation of services and goods for a few patrons into the supply of commodities for

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[58] Ironic when one of the ways in which Hindus assert their identity in the presence of non-smoking Sikhs is by smoking (P. Singh, Pers Comm, 2001)

[59]Mondal, 1997, chapter 5.

[60] Khalidi, 1995, p.25,73; Wright, 1981, p.38, p.41.

national and international demand. As a result, many of the craft-based industries have remained strikingly localised. So in Uttar Pradesh, for example, Muslim artisans produce brassware in Moradabad, pottery in Khurja, glassware in Ferozabad, carpets in Bhadodi and Mirzapur, carpentry and woodwork in Sharanapur, hand printed textiles in Farrakhabad, cotton and silk embroidery in Varanasi, perfume manufacturing (to which the development of *unani* medicines is related) in Lucknow, Kanauj and Jaunpur and handloom cloth in Mau. In Bihar, large numbers of Muslims are silk and cotton handloom weavers. Muslim workers dominate the *bidri* ware[61] and carpet industries in Andhra Pradesh, and silkworm rearing and toy industries in Karnataka. In Jaipur, Rajasthan, some of the stone cutters and marble workers are Muslim (though tribal women and children are also used in quarrying), and Gujurat's block and screen printing industry employs Chippas, a Muslim group. Certain of these craft based industries have evolved into a full-blown local Muslim capitalism. The examples most often quoted are Moradabad brassware, which has profited from demand from the Middle East and second, cloth and clothing manufacture and trade, which have developed from the skills of Muslim tailors (*darzis*) and weavers (*julahas*)). It is quite common for the surplus in these industries to be appropriated from the Muslim workers by Hindu and Jain immigrant trading castes which proceed to reinvest it elsewhere. They routinely supply production and consumption credit and raw materials, and sometimes have been found to provide food as an advance against pay. They arrange sales, state licences, development permits and finance and organise technical change.[62]

Given that in sectors where Muslims provide the uneducated but skilled labour force, the traders are not necessarily Muslim, it has often been concluded that the 'Indian Muslim [has a] dislike for trade and commerce' (Ahmad, 1993, p.41). More specifically it is said that 'the generality of Muslims in Hindustan and the Deccan kept away from trade and commerce, at least up until independence' (Khalidi, 1995 , p.68) and even that they have been 'devoid of a middle class of businessmen' since then (Wright, 1981, p.37).[63] Yet Muhammed himself was a merchant. At the start Islam flourished in an urban and commercial culture.[64] In fact there

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[61] Ornamental metal work of a pewter-copper alloy inlaid with silver.

[62]Khalidi, 1995, p.70-73; Cadene, 1998, p.116.

[63] That migrant small businessmen from India could establish large-scale industries in Pakistan has not passed un-noticed (Papanek, 1967) and has been used to fuel rival arguments: one holds that Muslim capital was drained from India in that process and the other, that lack of accumulation by Indian Muslims is the result of communal discrimination by a state operating in the interest of Hindu business castes - see Wright, 1981; Ali, 1992.

[64]A careful study of the doctrines of Islam has failed to find any serious obstacle to capitalist activity. The practice of *riba* condemned in the Koran is not 'interest' but the doubling of principal and interest if the debtor cannot pay when due. The prohibition of usury has always had 'little practical effect' and is understood by scholars as a response to particular circumstances and not as intended to hold for all time (see Rodinson, 1987, pp.73-76). In the rare conditions when Muslims do not take interest it is due to a warping of doctrine. Social institutions owing their origins to misunderstandings of sacred scripture can be found in other religions, notably Christianity.

are many regions in India, especially but not exclusively on the west coast, where Muslims have long been assimilated into the merchant class, both as immigrants and as local converts.

Small Town Muslim Commerce: Mattison Mines' study of Muslim merchants in Pallavaram in northern Tamil Nadu is one of the few accounts we have of the impact of the social organisation of any minority religion on economic practice. Published in 1972, it showed that while high-caste Hindus spurned commerce there, the conduct of business by Muslims was regarded as a *sunnath,* a custom of the Prophet's, and therefore as 'an occupation conveying religious merit'.

The fact that these merchants were Muslim could not be separated from their being in a type of bazaar trade which was not regulated by the state. Nor could it be distinguished from the fact that it belonged to a particular place. The significance for accumulation of being Muslim was therefore ambiguous. The influence of Islam was expressed in a variety of ways, including a pronounced preference for the employment of Muslim wage labour by Muslim merchants - a spreading of opportunities for livelihood most easily achieved in the bazaar economy. Further, the universalist cosmopolitanism of Islam meant that there were trusted contacts at long distance, including overseas, ready to develop trade networks.[65] At the time of Mines' fieldwork, however, these 'bazaar' merchants had not expanded into national trade networks or industries - whether 'small scale' (as the Muslim leather industry nearby was classified) or corporate. This was attributed by Mines to the constraints of 'embeddedness' in the personalised and informalised bazaar economy. In the bazaar, while credit was available through established links of trust and mutual dependence, its scale was too small and too short-term for investment in industry. In the bazaar too, practical experience was valued above the technical education needed to manage industry. A family or kin-based work force was still valued above cosmopolitan contractual relations.[66]

In the absence of other systematic evidence on the reach of Muslim business, Wright's analysis of advertisements over a run of 14 years in *Radiance*, an English-language, Islamic fundamentalist, weekly magazine, is summarised in Table 1.

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[65]Mines, 1972 , p.93-98.

[66]Mines, *op.cit*. p.109,pp.112-118.

Table 1 Distribution of Muslim Advertisers by Product

A. Low caste occupations	Number	Chief locations		Category of origin
1. hides, leather, shoes	107	Madras U.P.	39 19	butchers (qassabs)
2. hardware, metals	74	Bombay Calcutta Delhi Hyderabad Aligarh Vijayawada Moradabad	23 16 9 8 6 5 1	Khoja sect blacksmiths (lohars or karkhanedars
3. Cloth & clothing	73	Madras Bombay Calcutta Gorakhpur Ahmedabad	22 11 9 4 2	tailors (darzis) weavers (julahas or momins) dyers (rangrez)
5.cigarettes (bidis)	43	Tamil Nadu Andhra P.	20 18	?
6. transportation; electrics; machinery	41	Vijayawada Delhi	8 7	pilgrims (hajis)? smiths (lohars)
8. rubber, plastics	33	Calcutta	21	?
9. hotels, restaurants, food	27	Calcutta Delhi	9 8	cooks (bhatiyaras) bakers (nanbais) confectioners (halwais) grocers (kunjras)
10. glass, optician; watches	19	Delhi	8	bangle-makers (manihars)?
4. perfume, incense	18	Mau, Kanauj	16	oil presser (telis)
B. High caste occupations	50	Bombay	8	perfumer (gandhis)
4. patent medicine; pharmacy	32	Calcutta	7	doctor (unanihakims)

7. publishing, books, journals	39	Delhi Calcutta	16 5	savants (ulema)

Source: Wright, 1981, p.42

From this information, it seems that both upwardly mobile *ajlaf* and downwardly mobile and adaptable *ashrafi* capitalists formed a largely metropolitan body of Muslim accumulators. But Wright concluded: '(t)he trouble is that as the traditional functional division of labour between religious communities as well as sects and *jatis* breaks down... competition can and does erupt into politicised violence' (1981, p.43). This violence has since intensified.

The economic bases of communal violence: Despite the lack of evidence that Muslim capitalists constitute an economic threat at the national level, contemporary communal violence can have an economic base.[67] A Parsi police commissioner is credited by the *Organiser*, the newspaper of the RSS, with the following conclusions :

> ' A riot does not occur in a sleepy little village of UP where all suffer equally, nor in a tribal village of Madhya Pradesh where all live safely in their poverty. It occurs in Moradabad where the metal workers have built up a good industry...or Aligarh where lock-makers have made good,... or in Bhiwandi where powerloom rivalries are poisonous. It occurs in... Ahmedabad and Hyderabad and Jamshedpur where there are jobs to get, contracts to secure, houses and shops to capture, and it occurs in Agra and Ferozebad and in all other towns where economic rivalries are serious and have to be covered up with the cloak of communalism'.[68]

A list of sites of communal violence compiled by Khalidi (1995, p.22) shows - contrary to the general impression that south Indian Muslims are better assimilated and/or protected than in the north - that urban and metropolitan sites are targeted throughout India. Riots and progroms are rarest and most infrequent where Muslims are the smallest proportion of the population. Their incidence is reported not to be affected by the degree of working class organisation across religious boundaries. One case study of the informalisation of the textiles industry in Kanpur, however, finds that while an older generation of workers clings to union politics as a defence against informalisation, a younger generation of 'flexible', casualised labour is forced for advancement into relations of clientelage for patrons eager to use them to foment communal violence.[69] They are most likely in urban sites where Muslims have visibly accumulated or benefited from remittances, where Hindu social and physical space is being

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[67]This is not to say that communal violence never erupts for purely religious, political or cultural reasons (see e.g. Engineer, 1984a, p.2).

[68] *Organiser* (28th September 1980, p.14) quoting K.F. Rustomji, 'Communal Violence' in *Opinion* (16th September 1980) and quoted in Wright, 1981, p.43.

[69]Deponte, 2000.

asserted or reclaimed, and where the state's regulatory and repressive capacities are weak or have been captured by a religious group. Although the triggers are usually cultural and religious ('trifling incidents'), although a connection needs making between a cultural symbol and specific local circumstances, and although the violence that erupts may be to persons, it rarely fails to involve property as well, including business assets.[70] Material explanations focus upon the local economic interests which stand to profit from the physical removal of competition. They are often one and the same as the political interests which gain from the mass mobilising effect of events which distract attention from conflicts within parties or factions, or between castes, classes or genders.[71]

2. Christians

The second largest minority considered here comprised only 2.32% of the Indian population in 1991, though numbering a substantial 20 million. While a third of Goans are Christian, and while Christians form the majority in almost all the small states of the north east, most Christians are to be found in Kerala, where they account for 20% of total population, and in a belt in Tamil Nadu, where they account for 6%. In half the states of India, Christians number fewer than 1% and are mostly marginal peasants and agricultural labourers. The history and geography of conversion has resulted in distinct and separate groupings and denominations, polarised at their extremes between on the one hand Syrian Christians in Kerala, who trace themselves back to migrants accompanying the apostle Thomas (who arrived in India in AD 52) ; [72] and on the other dalit and tribal Christians who converted in mass movements from the last part of the 19th century onwards.

Syrian Christians have developed as a 'jati among other jatis' (Webster, 1992, p.34). They are said to live in relative social exclusivity to this day, perhaps because of - rather than despite - their having multiplied into no less than 15 denominations, and their long history of accommodation with imperialism. Joining British capital as workers, supervisors and agents, they differentiated into money-dealing, industrial capital and commercial capitalism. From here, they moved on to establish credit institutions and modern banking on the one hand, and the rubber and tea plantations, the development of vertically integrated agri-business (and the joint stock form of corporate ownership) on the other. Syrian Christians are now well represented in the state and in corporate sector management. But using tightly knit credit, Syrian Christians have also invaded low-status sectors. In Kerala and elsewhere they dominate mechanised fishing, chains of beauty parlours and dry cleaning.

The Christian Churches (particularly the Roman Catholic Church under the Portuguese) also accumulated significant capital assets and are now major employers in their own right.

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[70]Desai, 1984, pp.22-3; Engineer, 1984b pp.36-41. During the Coimbatore riots of 1997, while police destroyed the assets of Muslim pavement sellers, paid riot makers simultaneously wrecked Muslim cloth shops (Peoples' Union for Civil Liberties, 1998).

[71]Professional agitators, organisers, looters and arsonists have for decades been hired for this purpose. Engineer, 1984 a, p.2; 1984 b; Khalidi, 1995, pp.20-27, 50-1; Ali, 1992 , p.42. Riots have been broken down into their elements and these have been commodified.

[72]Govt. of India, 1999, p.198-99; Chopra, 1998, p.245.

Tapping foreign aid and state subsidies too, churches run by high caste Catholics have invested in educational and medical infrastructure, commercial property, farms and factories. Their surplus is ploughed back and also invested in India's capital markets. Church institutions cannot possibly employ all the low caste and dalit Catholics who need work.[73]

Protestant Christianity, condemning the systems of power expressed both by caste and by the subordination of women, was more successful at eliminating caste within Christian society in north India than it was in the south where it met with opposition from Syrian and Catholic Christians as well as Hindus. Whether Indian Protestantism has been more successful in its fight against caste than it has against the subordination of women is not known. Certainly, educated Protestant women are a significant minority in the professions.[74]

When *Dalits* converted to Christianity, they were no longer eligible for state support under the system of educational and job reservations for Scheduled and other low ('backward') castes. Their livelihoods now depended on education and on wide regional networks of Christian contacts. So a minority of educated Christians 'became teachers, clerks, nurses, hospital attendants, railways and postal employees, drivers, conductors, mechanics and policemen. Some have become doctors, professors, advocates, writers, singers, printers and engineers and a few have become higher level government officials' (Wiebe, 1988, p.192). Their descendants form an urban, propertied, educated, salaried and professional elite, some of whom have interests in rural land. The great majority, however, remain rural wage workers and 'in the highly competitive struggle for upward mobility they face prejudices both as *Dalits* and as Christians' (Webster, 1992, p.10).

Caste, Christianity and economic change: David Mosse's study of a village in Southern Tamil Nadu where a large *harijan* (outcaste) population is divided between Hindus and Christians, and further between Catholic and Protestant, shows that all the *harijan* castes have been struggling to reduce the relations of subordination in which they are locked - through patronage, dependence on tenancy and many kinds of service provision.[75] Yet in an elaborate

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[73] Kurian, 1986.

[74] From 1870-1930 large numbers of low caste and tribal people converted to Christianity, Webster argues, to escape poverty and demeaning status, and at their behest rather than that of missionaries. Bengal, Orissa, Bihar and Madhya Pradesh witnessed movements among tribals; elsewhere the specific jatis and the proportion of converts varied greatly. The mass movements had a greater impact on the church - imprinting it with a dalit stamp - than on dalit converts many of whom faced economic boycotts and physical abuse (Webster, 1992, pp.41-65). Rural dalit Christians could improve their public health environment, and had access to education and medical facilities. But they had limited economic mobility and, grouped with elite Christians who did not share dalit interests, they gained nothing by way of representation under the Constitution; and they have continued to be excluded from reserved seats and deprived of protective discrimination, even when these were extended to Sikh dalits in 1950 and neo-Buddhist dalits in 1990 (Mosse, 1994; Shiri, 1997; Webster, *op.cit.* , p.126-8, p.190; Wiebe, 1988, p.182-193).

[75] Mosse, 1994. Mosse uses the word *harijan* as this is the word used by the people he studied, but he reminds us that all words for untouchable imply specific discourses on identity.

process of status mobility, (involving 'downward displacement, role bifurcations and trade-offs between status and resources'), Christianity has helped people to reduce their economic relations of dependence (as in the case of Protestant *harijan paraiyan* caste) but also for achieving specific indicators of higher status (e.g. the Catholic *harijan pallar* caste). People at the very bottom of the system of *harijan* caste rankings provide services reciprocally or on a market basis, though with personalised transactions. Elsewhere contracts are reworked in the idioms of higher status. Instead of work on order, there is negotiation, with honorific presentations, cash payment and the development of new contexts in which services can be provided and received. Demeaning tasks and forms of payment are transferred to women or avoided through migration. Markets for credit and labour have been created and the principle that Christian *harijan pallars* can have rights to private landownership has been established. Mosse finds that 'religion makes no difference to (the) inter caste relations' of hierarchy and rank being replicated and challenged by *harijans*.[76] Each episode of assertion has been organised at the level of the individual economic service performed. The history of emancipation for cattle scavengers is different from that for the operators of irrigation sluices; the history of Catholic and Hindu *pallar* labour, bonded to high caste agricultural employers, is different from that of Catholic and Hindu *chakkiliyan* labour bonded to *pallar* employers. The struggle for the transformation of the 'idiom' of service has a different history from the history of the struggle over the use of village space. But there is a common thread in the liberating effects of adherence to a Christian church.

But not all change has been emancipating. Now that Christian missions have been abandoned and their independent patronage has vanished, Protestant *paraiyans* have been forced back into servile roles.[77] Shiri, studying rural Protestant *dalits* in South India, confirms that they are suffering from deteriorating debt, poverty and illiteracy, as the churches and their services disintegrate.[78]

Some Christians, particularly tribal Christians, are the object of growing communal violence, while others, particularly Syrian Christians, have seen their churches approved as '*swadeshi*' by the RSS.[79] In the year 2000, press reports appeared regularly of the desecration of religious property, of the Sangh Parivar's[80] accusations of 'forced conversion', of word-of-mouth hate campaigns, cases of threats, harassment and even murders of priests, nuns and

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Ben Rogaly comments that this is true even for 'former untouchable' (2001, Pers. Comm.)

[76] Mosse , *op.cit.* , p.82.

[77]Mosse, *ibid*

[78] Shiri, 1997, pp.115-134; p.242.

[79] 'Swadeshi' is a term appropriated by Hindu nationalists. It means 'self-provisioning' with reference to the production and consumption of Indian-made goods. In this case the elite, right-wing Rashtriya Swayamsevak Sangh which has done much to develop the ideology of Hindutva - 'Hindu-ness' - confers Indian 'authenticity' upon the Syrian Christian Church.

[80] The Sangh Parivar is the family of (right-wing, Hindu nationalist) organisations.

missionaries. Towards the end of the year, it was proposed, without consultation with Christians, to reform their divorce laws in order to eliminate their gender bias. The chief sites of aggression against Christians are Orissa, Gujurat, Tamil Nadu and the "potentially Christian states" of the North East. It is widely held that this persecution has no economic base. But to the extent that churches attempt to protect tribal and *dalit* Christians from exploitation by Hindu moneylenders and traders, and some actively challenge oppression, religion may be the idiom of reprisal.[81]

3. Sikhs

The Sikh minority is not much smaller than the Christian - 16.3 million in 1991 (1.92% of the total population). Forming a large majority in Punjab, one fifth lives in neighbouring states where Sikhs form about 7% of the population, while the diaspora pervades India and reaches out to the UK, the USA and Canada. Like Christians and Muslims, despite their egalitarian religious ideals, Sikhs are segmented into sects, which are loosely associated with different sectors of the economy. Some 20% of Sikhs are scheduled caste *mazhabis*, mostly poor agricultural producers and labourers with economic interests at variance with Sikh *Jats*. The dominant *Jat* landowning caste form two-thirds of the Sikh population. [82]With assured irrigation and with relatively large, consolidated holdings, Sikh *Jats* were famously at the forefront of adoption of the seed-fertiliser technology introduced in the mid 1960s.[83] By 1981, on 1.6% of India's land area, with a canal irrigation system built under colonial rule and on holdings consolidated at the time of the devastating movements of population at partition, Punjab was producing 73% of the wheat procured for public distribution by the state, and 48% of all procured rice.[84] Yet, although Punjab still has the highest level of aggregate rural wealth and consumption expenditure in India, the returns to Punjabi agriculture have been notably unequal, reflecting the relatively advanced capitalist production that achieved these results.[85] In the 1980s estimates of rural poverty varied between 18 and 33%.[86]

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[81] See reports in Communalism Watch and Governance Monitor: http://www.saccer.org e.g. Attacks on Minorities Dec 6th, 2000, from which the data reported here were obtained. Monthly reports of attacks to people and property also reveal the emergence of a new social movement of poor Christians consisting of a set of organisations with economic agendas.

[82] J. Singh, 1997

[83] Govt. of India, 1999, p.202-3; Chopra, 1998, p.190-1;Wallace, 1986, p.365-66; Singh 1993; 1997.

[84] Wallace, 1986, p.367. This concentration is now less marked. The relative roles of remittances and local accumulation in the creation of agrarian wealth have been disputed - see Helweg, 1987, p.151.

[85] See for critical evaluation Byres, 1981, Bhalla, 1999.

[86]Wallace, *op.cit.* p. 369; Singh, 1999, pp.103-9. Sikh merchant castes include *Pothohari* refugees from West Pakistan who captured markets for cloth in Indian Punjab, Delhi and North West India and produce cycles, motor parts and radio parts. *Ramgharias* have also developed from being artisan converts - *tarkhan* (carpenters) and *lohar* (blacksmiths) - to occupy

However, 'what strikes most about Punjab is the way production and exchange are almost neatly compartmentalised on religious and caste lines. The peasants are Sikhs (*jats*), merchants are Hindus (*khatris, aroras, baniyas*). Sikhs cultivate, organise agricultural production. Hindus trade. Peasants live in villages, merchants live in towns' (Singh, 1999, p.191). The religious alignment of the economy is set against a background of unbalanced sectoral development and political turbulence.[87] While 70 % of rural households are Sikh, 85% of urban households are Hindu. The segmentation of the Sikh *merchant* castes - they do exist, notwithstanding Singh's valid generalisation quoted above - is so great that not only trade but also industry is dominated by Hindu capital - see Tables 2 and 3.[88]

Table 2: Religion and Caste of the owners of the Top Ten Corporate Companies in Punjab

Name of company**	Religious affiliation of Chairman	Sub-caste of the chairman	Caste Group
Ranbaxy, Mohali	Sikh	0	Arora
JCT, Hoshiarpur	Hindu	Thapar	Khatri
Hero Cycles, Ludhiana	Hindu	Munjal	Arora
Mahavir Spinning, Ludhiana	Hindu	Oswal	Baniya
Jagetijt, Kapurthala	Hindu	Jaiswal	Baniya
Oswal Agro, Ludhiana	Hindu	Oswal	Baniya
Vardhman, Ludhiana	Hindu	Oswal	Baniya
JCT, Mohali	Hindu	Thapar	Khatri
Malwa Cotton, Ludhiana	Hindu	Oswal	Baniya

substantial accumulation niches in contracting and engineering in the Punjab.

[87]Sikh revivalism has taken two distinct forms : one egalitarian and humanistic, against Sikh casteism, and the depravities associated with increasing consumption; the other sectarian and communal, in reaction to threats to Sikh identity (Singh, 1987).

[88]Telford, 1992, p.980. Arvinder Singh presents data from surveys by the Centre for Monitoring the Indian Economy for the ten largest corporates in Punjab in 1994, showing that only one is Sikh-controlled and that only 9% of Board members are Sikh (Singh, 1999, p.152-3).

JCT Fibres, Hoshiarpur	Hindu	Thapar	Khatri

**The companies have been arranged in the descending order according to sale in the year 1994.

Source: Centre for Monitoring Indian Economy, 1995, in Singh, 2000, p153

Table 3: Religious and Caste composition of the Board of Directors of the Top Ten Corporate Companies in Punjab (Number)

Religion of members									
Name of Company	Total Strength of the Board of Directors	Sikhs	Hindus	Others	Members of the Board belonging to same subcaste as of chairman (inc chairman)	Khatris (Hindu)	Aroras (Hindu)	Baniyas	Others
Ranbaxy, Mohali	9	2	7	-	1	3	-	-	6
JCT, Hoshiarpur	9	1	8	-	3	5	1	-	3
Hero Cycles, Ludhiana	9	-	8	1	7	-	7	-	2
Mahavir Spg, Ludhiana	9	1	7	1	1	2	1	1	5
Jagatjit, Kapurthala	9	2	6	-	3	1	1	3	3
Oswal Agro, Ludhiana	9	-	6	-	1	1	-	2	3
Vardhman, Ludhiana	9	-	8	1	2	-	-	4	5
JCT, Mohali	9	1	8	-	2	3	-	1	5
Malwa Cotton, Ludhiana	9	-	9	-	4	1	-	6	2
JCT Fibres, Hoshiarpur	3	-	3	-	2	2	-	-	1
Total	80	7	70	3	18	10	17	35	

Source: Centre for Monitoring Indian Economy, 1995, in Singh, 2000, p154

Agricultural trade is largely in the control of *baniyas* whose accumulation strategy focuses on agro-industry, notably the processing of wheat, rice and oilseeds. Trade in manufactured goods is dominated by *khatri* and *arora* castes. Disrupted at Partition, this trade is strongly networked into metro-capital unrelated to agriculture and outside Punjab. Despite high levels of both rural and urban consumption and its top rank in agriculture, industry in Punjab is relatively underdeveloped,

ranking only 10th in industrial development. It has a distinctive structure of small-scale industry, limited to eight kinds of activity in cotton processing and metal working.[89] This industry derives more from princely patronage prior to Partition, and to the immigration of Hindu *arora* traders, than to the locally generated agricultural surplus. Even the expansion of *ramgharia* artisanal engineering is more oriented towards trade in spare parts, and repairs to agricultural machinery, than to machine production. One explanation for this social and economic alignment attributes it to the central state's shyness to invest in a region bordering Pakistan. But Sikh reluctance or inability to invest in sectors dominated by Hindus is also suggested as being equally important - and the reluctance or inability of Hindu trading castes to invest in productive industrial capital may play a part as well.[90]

Whether caused by lack of push or lack of pull, the small-scale nature of Punjab's industry structures the demand for non-agricultural labour, which then tends to be supplied by unskilled migrants from Bihar. It repels educated Sikhs, whose unemployment rates are high. At best, they seek work elsewhere, exploiting the mercantile networks of their co-religionists abroad.[91]

Religious Plurality and Class Formation: Religion plays a complicated role in shaping accumulation inside Punjab, even if the state's surpluses feed accumulation elsewhere in India. The structural differentiation of agriculture has been thwarted by continual, politically resented state subsidies and concessions to the Sikh religious minority which controls a strategic national resource - foodgrains. Moreover, the communal stratification of production and trade in Punjab defines class formation. While the agricultural sector produces a commercialised surplus, exchange relations in Punjab - to the extent that they are stratified by religion and not open to entry - are not 'pure capitalist'; and where the spheres of production and trade or circulation are both in contention over the surplus, religious alignments are accentuated. The reinforcement of exclusive religious alignments may then serve to carve a local moral space to protect and legitimate access to surplus. In this instance, Singh (1999) sees communal conflict as a symptom of a transition to an industrialised, *pluralist,* society.[92]

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[89] Wallace, 1986, p.371-2: in the 1980s, these were woollen textiles and hosiery, cotton ginning and processing, cotton textiles, sewing machines and parts, steel re-rolling, cycles and cycle parts, agricultural implements, machine tools and sports goods. By the mid 1990s the largest corporates were in textiles, liquor, pharmaceuticals, cycles and TVs. On the All-India scale, industrial firms are numerous, oriented towards trading, with low fixed capital and high working capital components and high levels of debt and gross output per unit of fixed capital . In 1996 only 15% of trading firms were controlled by Scheduled Castes. These were small firms, largely rurally located, with poor endowments of working capital and barriers to credit (Singh, 1999, p.144-69).

[90] See respectively Wallace, 1986, p.372 and Singh, 1999.

[91] Sikhs have been well represented in the state. Another sector, the army, historically important for Sikh employment, has seen the numbers of Sikhs greatly reduced since the secessionist movements of the 1980s (Helweg, 1987, p.151).

[92] Singh, 1999, pp.174-199.

4. Jains
Jains number 3.4 million, but their economic significance is much greater than their share in the population (0.4%). [93] While their epicentre is in north west India (the desert area of Rajasthan once known as Marwar), they are distributed parsimoniously in urban and 'rurban' settlements throughout the sub-continent. With a religious philosophy of nonviolence[94], adherence to truth and the renunciation of worldly passion, and with a claim to be caste free and ritually egalitarian, Jains are commonly found to be relatively wealthy local merchants, moneylenders and pawnbrokers, and are divided in a complex way into two main sects, and then into further subsects, *jatis* and family lineages defined by locality andoccupation. [95] Jainism drew its first support from traders: 'it was because of their adherence to *ahimsa* (non-violence), that they never took to farming or agriculture and turned instead to commerce, trading and banking' (Chopra, 1998, p.167) - and to revenue collection and the keeping of village records under Mughal rulers. As Laidlaw writes (1995, p.87): 'The social homogeneity of the lay Jain community in subsequent millennia has sometimes been exaggerated, but the extent to which Shvetambar Jainism especially has been a religion of the commercial elite is by any standards remarkable'.

The Jain mercantile diaspora developed under the Mughals and was consolidated under the British. Many of the Jain, *baniya* caste businessmen who laid the foundations of Indian manufacturing industry began as clerks, brokers and agents in the 'great firms' of the 19th century which dealt in opium trading, banking, insurance, the wholesaling of gold and the export of wool.

Religion, accumulative and reproductive practices: The question whether Jain capital is organised in a distinctively Jain way with implications for accumulation has generated a rich but inconclusive body of research. It has been argued, first, that Jains are culturally distinct in business, and, second, that Jains are organised more effectively than others. On the first point, Laidlaw's insights into a Jain community working in the gem trade in Jaipur show that it is as tightly bound economically as the Tamil Muslim community described by Mines, but socially non-binding. 'Jain communities, because they are not closed or bonded groups, are best seen as the medium and outcome of social clustering around corporate religious property. Families tend to drift out of the community if their membership is not sustained and renewed through some combination of religious observance, economic participation, kinship and marriage links, residential proximity and day to day interaction' (Laidlaw, 1995, p.349).[96]

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[93] Govt. of India, 1999, pp.200-201; Laidlaw, 1995, p.84, p.92.

[94]Including in its most distilled form the violence of agriculture to plants, pastoralism to animals and industry to animals, plants and people. For this reason there are also said to be few Jain medical practitioners.

[95] The two sects are *shvetambaras* (white clad) and *digambaras* (sky clad) (Laidlaw , 1995, p.116; Chopra, 1998, p.166-7). See Jones and Howard, 1991, for a study of Jain trader-moneylenders in Rajasthan, where they sell goods on credit to Hindu villagers but act as pawnbokers and moneylenders primarily to *bhil* tribal people. Digambara Jains are in agriculture in southern Maharashtra and northern Karnataka (Pierre Lachaier, 2001, Pers. Comm.).

[96] He goes on to describe the annual auctioning of silver 'visions' during the festival of *mahavir janam* through which resources are raised to maintain centripetal institutions such as

As to whether Jains are organised more effectively, their marriages and alliances are a crucial basis of their capital accumulation. Jain identity structures Jain accumulation. Laidlaw quotes Fox on the Tezibazaar *baniyas*: there are ' "business families" not " family businesses"'.[97] A family's 'credit' in business

> 'is its stock in the broadest sense, which includes social position, its reputation and the moral and religious as well as the business conduct of all its members... When a family contracts a good marriage, its credit increases....(t)he potential impact on business confidence of particular potential alliances are explicit factors for consideration...because business practice depends...so much on trust, moral conduct and financial standing... This means that a family's credit lies not only in the hands of the men who are actually engaged in business, but in those of its women too. When sons succeed automatically to their father's position in the family firm, the future of the business enterprise is, quite literally, in the women's hands. Thus the distinctive religious division of labour in wealthy Jain families - with men making generous donations and women undertaking periodic extended fasts - has an economic dimension' (Laidlaw, *op. cit.*, p.355-6).

So Jain religion affects economic activity through the private sphere and its gender division of religious practice and piety.

On the other hand, accumulation quite obviously transcends the bounds of caste and religion.[98] When Ellis studied urban *baniyas* in Rajasthan, half of whom are Jains and half Vaishnava Hindus, he found that Jain merchants themselves identified three areas of difference : the spatial arrangement of the business site, their accounting procedure, and the importance of public and community service.[99] But on close inspection, Ellis found that in none of these respects do Jain merchants actually differ from their Vaishnava counterparts.[100] Further, for both groups of merchants the patrilineage and its economic endeavours are synonymous. Business is a religious duty and a source of merit. Business failure is regarded by both religious groups as signifying sin or lack of religious merit. Lack of religious merit may be protected against by religious deeds. Thus religious deeds are 'priced' in relation to assets , liabilities and commercial risks. 'Credit and merit are cumulative, self-fulfilling and with concrete effects upon survivability, especially where competition is oligopolistic - which is the typical situation of a small market town' (Ellis, *op.cit.*, p.104-5). Ellis was driven to conclude that 'Jains are not culturally distinct as businessmen, nor do they form a separate economic interest group' (*op.cit.*, p.106).

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temples and meeting halls and the religious and public functions housed in them. Leading families compete for the honour of supporting these institutions. (Laidlaw, 1995, p.349-50).

[97] Fox, 1969, p.143; Laidlaw, 1995, p.354-5.

[98] Carrithers and Humphrey, 1991, p.8.

[99] Ellis, 1991, p.101; corroborated by Laidlaw, 1995, p.364, 374.

[100] Scholars of Jain and Vaishnava baniya history such as Gillion (1968), Timberg (1978) and Munshi (1988) have also made the same point.

Religious plurality and small-scale accumulation in south India

The final case study is of Arni, a place like Siliguri but half its size, an administrative centre and police station, with a complement of developmental state activity and infrastructure, retailing, agro-industrial production and trade, transport, the workshop production of silk cloth, the crafting of gold, and the finance for all this and the rural economy. Unlike the other cases we have cited, in Arni we can see the religious minorities at work together in what Sombart called 'the dead level of the cosmopolitan town'. Together with the Scheduled Castes they constitute 35 per cent of the population; but without them, a mere 10%, of whom Muslims make up more than half. While Arni's Muslims comprise a great range of ranks and status, Arni's Hindu majority are for the most part relatively low caste, but the richest business families include higher caste immigrants from other regions of India. Family businesses make up 85% of commercial and productive enterprises, under half of which have a wage labour force. The way in which the religions are niched is summarised in Table 4. Arni's is a distinctive form of pluralist development. Though minorities are not scattered randomly through the economy, each minority has a wide range of both niches and incomes. While some commodities are the preserve of distinct minorities, only sanitary work and recycling are exclusively so. Religious plurality does not lead to the suppression of competition, either between firms or in the labour market.[101] The gender division of labour in family business cannot be disentangled from the gendered practices of religious observance. Both affect business reputations. There is no evidence that in Arni the relation between private and public spheres differs according to religions. This goes for the kinds of business family there are and the type of businesses they undertake, and this way private religious merit is linked to public economic reputation. To take just one obvious example, women in the local Hindu business elite are as secluded as their Muslim counterparts.

But differences in authority derived from religion do affect the economy. They work through the tainting of new occupations which can be 'genealogically' related (through the deepening of commodification) to ones which were of ritual significance in the agrarian economy. Lorry ownership, for example, requires relatively large capital, by the standards of this small town. But the status of transport, derived from bullock carting, is regarded as relatively low, so transport is mainly undertaken by *Vanniar Gounders*, an upwardly mobile agricultural caste. For Hindus, rice is a purer thing than garlic and it also has no protective covering by the time it is retailed, so no Scheduled Caste traders handle rice in the main market places. Religious authority therefore works through the sacred qualities of things. Unlike Hinduism, Islam declares no divine sanction against the recycling of waste, so, from the recycling of scrap metal from the local rice mills Muslims have developed an increasingly complex - and now an international - trade network for recycling plastic, card and paper, glass and a range of metals, activities they freely admit are tainted for Hindus by their association with the low Hindu caste status of scavengers and waste pickers. 'That's no concern to us,' some say, 'there is good money to be made'. Religious groups sometimes also form moral units within which distribution occurs; the Jains for instance react with solidarity and money to co-religionists' meeting with accidents, sickness, alcoholism, depression and death.

In Arni, there is nothing that distinguishes those members of religious minorities who are most successful at accumulation from successful local capitalists in general. Muslims and Jains are

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[101] Though competition is suppressed by caste-corporatist trade associations, see Basile and Harriss-White, 2000.

prominent as political representatives in business associations, in philanthropical organisations (in education, housing, town development, commodity associations, the running of mosques or temples and their properties) - but Hindu businessmen express their power in exactly the same ways. Differences in the way economic exchanges take place within and across religious boundaries are not marked enough for businessmen ever to have talked about them to me when I was working there. In fact, in the mid 1990s, elite businessmen - both Hindu and Muslim - denied that religion made a difference to transactions. The religious groups intermix at the public rituals of marriage. There seem to be no difference due to religion in the labour process. Where the workforce is too large to be organised by kinship, the degree of 'cosmopolitanism' of their workforces cannot be explained in terms of the employer's religion.

Nevertheless, religious plurality does regulate the economy of Arni in subtle ways. Although to a lesser degree than in other parts of India, the upper caste Hindus and Jains own most of the physical fabric of the town and residential areas are structured by religion. This is not because religious patterns coincide with underlying segregating forces of wealth, (poverty) and education. Scheduled Castes and Christians do not differ materially from Jains in their access to college education; except for Jains and Protestants, a majority of every religious group had annual household incomes under Rs 24,000 in 1997.[102] So people of all religions are quite poor, and each religion has a wide income distribution with only a tiny minority of materially secure families. Nevertheless they do occupy urban space differently. Some Muslim businesses - cloth, sweets and hardware - are scattered through the commercial heart of town, but others, more exclusively Muslim - notably slaughter houses and recycling - are segregated together, well within town but on the edge of the central commercial hub. Scheduled Caste traders face open hostility to their occupation of physical roadside space for the smallest kind of trade in fruit and vegetables. Yet they are allowed into the 'secular' territory of the state-run Municipal Market where they mingle with both low caste and Muslim traders of fish and meat and with the few higher caste women abandoned by their husbands, who have been forced into trade.

Religious groups do sometimes form distinct units for finance. Whereas Muslim businessmen borrow from private commercial banks, Jains have banks for the exclusive use of Jains. They also have privileged access to state-regulated banks. Scheduled Castes are rarely given any kind of access to such banks, and compensate by developing their own small but exclusive chit-funds - rotating credit associations.

As we saw generally in the introduction to this paper, so in Arni, religious plurality finds much of its expression in the economy through the interventions and neglects of the state. While the state gives relatively secure employment to uneducated Scheduled Caste sanitary workers, and to some educated Scheduled caste teachers and members of the police and armed forces,[103] Catholics, Protestants and Muslims have to face open competition. If they benefit at all from state concessions (as one small Catholic trader did, for example, with help for start-up capital), it is the result of clientelism rather than formal state policy. While political parties are increasingly aligned by caste, and their funding is increasingly based on caste and religion, the failure of local political patrons to

[102] Rs 24,000 was double the state's Poverty Line at the time.

[103] This employment pattern is due in some small part to the policy of Reserved places - see Basile and Harriss-White, 2000.

capture state resources needed to create the infrastructure needed by a town of Arni's size has created a political vacuum. It is significant that this has been filled by local Muslim magnates. Muslim subsciptions and loans have backed the creation of a Teachers' Training College, managed by an extended kin group, registered as aTrust. It suffered from a lack of legitimation, *not* on the part of local Hindu society (from which it recruits eager students from up to 40 km away) but on the part of the state, because the official rules of accreditation, based on standards indifferent to religion, had not been complied with at the time of our fieldwork.

Last but not least in this list of forms of social regulation based on religion, the 'big religion' is important for the commodity markets in which Arni's minorities must accumulate capital. We have argued elsewhere that it provides the overarching ideology consistent with corporatist forms of economic regulation, the more so the smaller the relative size of the minorities.[104] 'We live on and off the Hindus and must continue to be friends' and 'There is no communalism here. We in Arni are secularist' said Muslim traders in Arni, in 1994. 'Being secularist' effectively means taking the regulative institutional practices of Hinduism.

Table 4: Minorities and Scheduled Castes in Arni - 1997

Minorities	Estd% Popn	% I n c o m e D i s t r I b u t I o n Rs/hh/yr < Rs 24k	25-36	37 -60	>Rs61k	%College Educn	% without Home	Ec Niches
Jains	2	12	70	10	8	5	-	(North) pawnbk goldsm weaver (South) ag wh finance
Muslims	5	60	20	15	5	5	20	hardwr cloth sweets betel butcher recyclg platfm
Cathol	2	75	10	10	5	2	20	mech fitters fish
Protest	1	30	10	60	-	20	(Huts) 75	profss

[104] Basile and Harriss-White, 2000.

SCs	25	90	6	3	1	3	(Huts) 94	labg ricksh rdside-food scavg sanit
Source:	leaders	of min	orities,	intervie	wed in	1997		

Conclusions

The plurality of religions in India is clearly the result of waves of conquest, of trade, of the evolution of religions in reaction to the 'wild jungle growth'[105] of Hinduism, and finally of the particular concept of secularism adopted by the Indian state. While religious ideas deal with experiences that far transcend economic life, there is nonetheless a relationship between the plurality of religions and the economy, contrary to what the economic literature might lead one to suppose. The economy would not take the form it does were it not for the social organisation of religions, even though the effects are very mixed, and the influence of religion varies greatly according to context.

Yet there has been virtually no research into the implications for economic activity of the fact that a plurality of religions exists. How far the way India's different religions promote or block accumulation has not been systematically studied. Nor has the way a plurality of religious authorities is used to discipline, divide and distract labour; nor whether, and if so how, religions supply justifications for economic processes which strip workers of property, or prevent them from acquiring it. Nor is enough known about the relations between the thousands of 'particularistic groups' - sects and sub-castes - and the economy. Why scholars should have disregarded something so evident in daily social life is also not well understood. The reasons probably include the challenge religion poses both to formalist neo-classical economics and to the divison of labour in anthropology. The study of religion is seldom conducted on a comparative basis,[106] and the disciplines of sociology and anthropology have been defined in ways that have tended to marginalise or exclude the findings of research which has been carried out into specific religions; while the level at which we can usefully discuss religious plurality is rarely matched by enough ethnographic evidence.[107] For all these reasons our understanding of these relationships remains very limited[108].

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[105]Panikkar, 1955, p.327.

[106] See Gellner, 2001, for comparative work on Hinduism and Buddhism but which does not examine the economy.

[107]It is beyond the scope of this project to discover whether any interest, and if so what, stands to gain from this lack in scholarly knowledge.

[108]The new project at EFEO, Pondichery, on 'Interpenetration des Ideaux Religieux et Mercantiles: Representations et Conceptualisations de la Prosperite chez les Marchands et les

Nevertheless, we must return to the questions raised at the end of the introduction to this chapter, even if the answers we suggest are tentative. We asked (1) why religion has not dissolved as a force in the economy - why it has not been banished to private life; (2) how far are the roles that religion, and the plurality of religions, play in the process of accumulation efficient; (3) how far the conditions of production in India may accentuate or even *require*, as much as be hindered by, a plurality of religions - not religions as 'essence' nor as the 'soul of soulless conditions' but religions as socially constituted in India. In what follows, we bring the case material to bear on these questions.

(1) There are several reasons why religion has not dissolved as a force in the economy.

Religion as an opiate: Myrdal maintained that 'it is completely contrary to scientific principles to follow the easy approach of explaining the peculiarities in attitudes, institutions and modes of living and working by reference to broad concepts of Hinduism, Buddhism or Islam'. They were, he thought, 'a function of poverty and low levels of living'; religion was simply the 'emotional container of this way of life'. [109] By this reasoning continued poverty is then enough to explain the continuation of its emotional container.

State encouragement: But this is far from adequate even as a materialist explanation of the persistence of religion. Religion also persists because the state has perversely encouraged it. India's religious plurality is sustained by the state's distinctive secularism. With one big religion and several minorities, and with a state which is formally indifferent to religions, yet which is in fact unequally engaged with them, religious-political identities are then assumed by religions and their constituent communities. Nothing much stops relations between religious groups from being competitive, especially where economic resources and rents are concerned. Political relationships between 'particularistic groups' vary from equal respect, to tolerance of inequality, religious nationalism and attempts at religious domination. Consequently, while the great bulk of state policy is framed in a language entirely indifferent to religion, its implementation is never indifferent. It will always etch itself out differentially across the religions - according to the specific context.

The collective preconditions for competition: The State's deficient regulation of markets also leaves religions to perform some of the roles which markets need. Capitalism is based on the productive investment of resources got from competition and the exploitation of labour. Religion is a collective identity and each religion in India is a conglomeration of collective identities. What are the non-rivalrous, yet non-class, collective requirements of capital? In the sphere of production, rent needs to be preserved and protected; access to finance and productive capital needs rationing; new entrants need to be excluded from markets and competition limited or even suppressed. Information relevant to judgments about transactions needs to circulate; rent-creating network-transactions must be generated and defended; collective representation is organised and distinctive forms of ownership and control of property is legitimated. All these tasks are performed for capital by religions. Religions also supply essential moral element; norms of fairness can be enforced on co-religionists

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Industriels Indiens' seems likely to remedy some of this ignorance : lachaier@satyam.net.in

[109] Myrdal, 1968, p112

and may be manipulated collectively against others.[110]

Authority in market exchange: We have noted the impact of divinely inspired personal and family law on property and firms. More generally, the moral authority which informs economic behaviour is itself non-economic, being supernatural in origin and binding on co-religionists. Of the Jain religion, for instance, it has been said 'no aspect of life is unattended to, how to work, how to earn, how to live in a family, what and how to eat and wear - everything follows a clear-cut code of ethics'.[111] Thanks to the coherence of religious authority and the continuity between family and business, the distinctions conventionally made between private and public need re-examination.[112] Religion also governs gender divisions in work and in social reproduction. The gender division of labour and the subordination of women are culturally justified by religious doctrine.[113] Wherever the links between home and work have been researched, the domestic sphere is usually an important key to the distribution of material resources, working through the use of kinship in work and in the control of women. Both in turn cannot be separated from religious observance.[114] Business reputation is also based in part on a family's reputation for piety. Information about reputation is as basic to market exchange as information about prices, supply and demand. Significant cultural and material resources are devoted to the creation and defence of reputation; the latter structures contacts, credit, investment, the partition of property and the transfers of resources across the generations. Further, female education (on the value of which the religions differ) affects accumulation, not only through its impact on reputation but also through the capacity of women to socialise their children to markets. The customs of each religion also provide the motive for, and significantly structure, demand for goods and services, particularly for food. The sites and seasons of festivals are as important to the pulse of the economy as are the agricultural seasons.

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[110]This is *not* to argue that the collective preconditions to competition cannot straddle groups defined by religion or by jati, sect or biradari. Nor is it to assert that limited territories of accountability *cannot* be found in nations with a unified religious culture. It is *not* to argue that the proliferation of castes and sects does not have a history to some extent independent of the economy. It is *not* to argue that muted competition and the protection of rents cannot result from other forces, most notably state regulation.

[111] Sharing this ethic with co-religionists strengthens religious merit; Jain, 2001.

[112]The accepted divisions of social institutions and space into productive and reproductive, public and private, foreground and background, even business and religion and their dichotomous gendering (private as female and public as male) all need questioning.

[113] Divine authority has two aspects, only one of which is handled in this chapter. This is divine sanction for particular behaviour e.g. the subordination of women. The other is the power of religious authorities - bishops, mullahs, priests, godmen etc. - which is exercised through control of ideas, education, social behaviour - and property.

[114] Even here, caste splits and unites people of different religion in quite specific ways. While Jain and Vaishnavite *marwaris* intermarry, as do Sikh and Hindu *khatris,* Christian and Hindu *nadars* do not intermarry even though they act as one economic group. (Pierre Lachaier, 2001, Pers. Comm).

Security: Religions also compensate in practical ways for the costs of market engagement, reducing risk and providing security; though they do so to varying degrees. Forms of collective insurance based on religious affiliation may compensate for risk and accident; claimants are restricted; sometimes preference may be given to co-religionists in labour recruitment. Moreover when accountability is defined through religion, wider social obligations may be avoided. The 'trader's dilemma' - how to accumulate while minimising social obligations - is solved.[115]

Religions' roles in class formation: The last major reason why religions have not dissolved as a force in the economy is because they slow down class formation and are one of many institutions dividing the working class. In so doing, they protect rates of accumulation.

To sum up: the expectation that capitalist development would replace social regulation by religion with regulation by the state was not well founded. Religions did not need to organise 'resistance'; they simply supplied the non-state, non class institutions and functions needed by emerging capitalist markets and as a result have been strengthened, not dissolved.

(2) How far is the role played by India's plurality of religions in the contemporary economy conducive to efficiency?

Functional efficiency: Some scholars see minorities generally as being efficient.[116] They are units of information. Their collective reputation reduces the transactions costs of contracts with outsiders and endows members with implicit collateral for credit. Trust replaces costlier forms of contractual enforcement. The group is a cost-effective institution for the transmission of skills. Networked, repeated transactions are not only exclusive, they also minimise the costs and risks of contract-formation by means of adversarial bargaining. Modelling the minority in this way reveals a purely economic rationality, though the point about a minority is that it is never a purely economic institution.

Tesselation : But, as the division of labour deepens and new commodities and services proliferate, subcastes and sects also multiply. The descriptive core of this chapter shows that this process of fission is replicated through all the religions in India.[117] The Indian economy has become obstinately *tesselated*.[118] Even new commodities can be embued with the sacred status of the products they displace or refine. In the tesselation of the economy, religion is objectified in sets of occupational groups with contested status rankings. Ranking is stigmatic. Trade and business however, are

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[115]Evers, 1994, p.4-10.

[116] This theorisation stems from a critique of the 'under-socialisation' of modern economics and its 'over-socialised' dependence upon notions of generalised morality (Svedburg and Granovetter, 1992, pp.6- 19).

[117]Of course the creation of plurality *within* religions needs not be determined by the economy.

[118]Satish Saberwal, following Marx, refers to it as India's social 'cellularity' (1996, p.39, p6.5; in Corbridge and Harriss, 2000, p.36-7).

stigmatised, if at all, only by a tiny minority of the small proportion of the highest status groups in the population. For most of the population, trade is ranked high in status and hard to penetrate, accumulation is powerfully protected.

Competition and conflict: Religious alignments may be used as tools in economic competition. Across the borders of such groups may come the discrimination that confines minorities to certain 'callings'[119] and the competitive relations that stimulate the system within. Transactions between people of different religion are still (often, if less than in the past) conducted according to different sets of rules, which may be significantly more exploitative and costly than those governing internal transactions.

Competition between religious groups may flare into communal conflict, especially where three conditions are satisfied: if religious minorities are relatively large, economic relations with Hindus have become adversarial and the state has allowed religiously-aligned inequalities to be perpetuated or deepened. Before bigotry is accepted as being behind each riot, we need to be sure that communal violence is not economic competition by other means.[120] Communal violence may be seen as one of the labour pains of a pluralist industrial society. On the other hand, it reduces the nation's competitive advantage through its adverse effect on investment , production and trade.

(3) How far do the conditions of production in India accentuate or even require religion and/or the plurality of religions?

Increased religiosity: In the first place it is a fact that liberalisation has been accompanied by *heightened* religiosity. At the wealthiest heights of India's economy we find a resurgence in Hindu religiosity. John Harriss' recent re-survey of south Indian, high caste 'industrial leaders' who had been studied in the sixties by Milton Singer found three remarkable developments: an upsurge of belief in god-men and miracles, a notable selective reworking of Vedantic scripture to assert the superiority of Hunduism, and ostentatious investment in the restoration of temples.[121] It is worth

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[119]Philip, 1984, p.38-9; Sombart, 1951, pp.238-248.

[120] Communal conflict is not a unique type of violence in India for violence has been structured along enemy lines of castes, between sects and even between denominations. Desai, 1984, gives examples of conflict between Sikh sects and inter caste rivalry. But religion is *not* scaled-up caste. While the way religions work scaled down at the micro level is very similar to that of caste, the macro politics of religion is different from the macro politics of caste, the former working indirectly though religious competition, the latter directly through positive discrimination.

[121]J. Harriss, forthcoming. Neo-Vedantic scripture consists of a package of the Upanishads, the Gita and the Brahma Sutra. Harriss cannot be sure of the scale of this resurgence because he is unable to distinguish what he suspects is the impact on Singer's emphasis on the early industrial leaders' practice of selective reworking of the essentials of Hinduism into a code of ethics, from a rationalist attitude to religion. The latter was still being influenced in the 1960s by Nehru's project of modernisation. Harriss also suspects that Singer was influenced in his interpretation of this 'selective re-working' by the fundamentalist intellectual project of his colleague, Raghavan.

asking about the conditions that have led to these beliefs and practices and Harriss' ethnographic material is suggestive. Belief in god-men seems to cater for a craving for security and peace. The much discussed 'crisis' of the family business, when large business families are being forced to employ professional managers, was the one alluded to by these business leaders as a cause of considerable disturbance of the peace. [122] By the same token, miracles reconcile acts of accumulative success with spiritual health. The neo-Vedantic concepts of 'work as worship' and 'the performance of business without attachment' mean that its rewards can be accepted as of divine origin[123] and so divinely legitimated. The superiority of Hinduism is easily elided with Hindu nationalism at a time when India's position in the global economy reveals its weakness as a production site for world markets and its low level of integration into global financial circuits.[124] Gilding the roofs of temples, while it puts gold out of circulation, is a practice which reinforces the status of - and strengthens - the people worshipping in them (some of whom manage the temple property), at a time when family ties are alleged to be weakening. In this case, the 'designer'-religiosity of the upper echelons of India's capitalist class seems to be justifying accumulation *ex post*. It seems to provide incentives for accumulation *ex ante* and it requires accumulation for such behaviour to be possible.

The economic role of the big religion: Could such religiosity be a response to the stresses and difficulties of adaptation to more competitive, rationalised and global markets? Hindutva itself might be seen as an attempt to impose the norms of the 'big religion' on the nation's economy as a means of rationalising it for global competition. Sombart's 'cosmopolitan towns' - in India - are never dead level. If many religions co-exist, there must be many public ethics,[125] presenting a serious problem for a complex economy in a global arena. The public sphere must then be regulated by one (or a combination) of four means : by the modern state, by the ethic of a victor, by a 'lowest common moral denominator', by an ethical consensus or amalgam resulting from a struggle between religions.[126] In the absence of conquest, and if the state fails to impose a consistent

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[122]Disquiet at informalising the labour force or replacing production relations legitimated by loyalty by ones of 'trust' which actually involve new forms of discipline, is not expressed.

[123] A paradoxical relation of a spiritual exchange which is denied to have transactional elements.

[124] 'India has not yet succeeded in seducing one major international corporation into using India as a global production platform' (P.S. Jha, 2001, Pers. Comm.). He reasons that this is due to fears about the security of investment. These are due in turn to investors' experience of extortion by politicians and administrators. We have shown here that competition between particularistic groups and factions, a competition which is related to the social organisation of religion plays a role in creating this insecurity.

[125] This creates conditions for the development of a low trust society every bit as much as for that of the tolerant one that is conventionally depicted (discussed critically in Hansen, 1996).

[126]The Yogasutra - 35 rules - of Acharya Hemachandra illuminate this point. Rule 5 advises Jains to adopt the common practices of the place in which they reside if they do not contradict Jain principles. Rule 6 asks Jains to refrain from criticism of higher authorities. Rule

regulative order, if it does not require - or is unable to get - markets to provide the revenue resources for generalised security against risk, accident and poverty or if the legitimacy of its inconsistent and unequal communal practice is not respected, then the task falls to the other two ethical bases for regulation.

The religions of India may have a large 'lowest common moral denominator', but the degree of consensus will depend on the numerical and economic strength of the religions in question - in the context of a given market or a marketplace. Hindutva might then be read as an attempt not only to create and defend as large a space as possible for Hindu accumulation but also to impose a more uniform ethical space on a tesselated economy.[127] That in turn would require control over the commodities and services of minorities, particularly those with religious centres of gravity outside territorial India. In Arni, social disciplining by the big religion is not openly physically co-ercive and *mostly* it is not, or it is implicitly co-ercive through threat. The imposition of Hindu norms *also* requires control over the 'wild jungle growth' of Hinduism itself. This may help to explain the selective nature - and the political urgency - of the religiosity which we know as 'Hindu fundamentalism', and which the BJP now calls 'true secularism'.[128]

A case can be made, then, for seeing religion as not merely useful but even necessary to India's economy. At the same time in some parts of India and for certain sectors of the economy, class divisions are eroding the economic cohesion of religious groups. The case studies presented here reveal marked economic differentiation and segmentation, uneven access and exploitation *within* most of them. Alignments of occupation and caste/religion have also become blurred. The wage labour force is increasingly cosmopolitan. Labour migrates to work for (verbal) contracts that are no longer festooned in non-economic obligations. The ownership of land is being opened up first to sale and purchase, and then to purchase by people previously forbidden - by custom if not by law - to buy it. The production and trade of some old and new commodities gives opportunities to new entrants from outside the religious groups that used to monopolise them.

So our overview of religious minorities produces the difficult conclusion that their sites and roles in the Indian economy are consistent both with the hypothesis of a gradual uneven dissolution of the structuring role of religion as well as with its opposite - that religious plurality is not being dissolved and is even being nourished. It is not possible to conclude that religious plurality acts as a block on growth. While the jury is still out on these large questions, liberalisation has already been seen to

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22 requires Jains to act in accordance with the place and time (Jain, 2001).If religions were randomly and individually distributed then the social costs of finding a common moral space for capital, of negotiation or consensus, imposing an ethic or enforcing state regulation would be much higher than when religions collectively occupy social, economic and physical niches.

[127] If this is *re*working and *re*invention, it is a long and gradual process grounded in the failure of the state from the 1960s onwards and the assault on organised labour which began in the early 70s. It has been abetted by the private interest theories of states in the new political economy - and the flows of foreign aid that these theories have influenced. The rise of Hindutva is thoroughly 'overdetermined', by a range of historical explanations, and does not need the faultline of the 1991 reforms to explain it.

[128] Hansen, 1996 b, p.608.

strengthen the competitive tensions between religions and the speed with which religious alignments can be defended.

Acknowledgements
I am, as A.K. Bagchi once put it, non-incriminatingly grateful to Pauline von Hellermann who provided research assistance and Dr Arvinder Singh who provided research for this chapter, to the British Academy for funding them and to Alice Thorner for the run of her library and for having disagreed with parts of the draft. John Harriss was generous enough to give constructive criticism and let me see his paper 'When a great tradition globalises' in draft. Gunnel Cederlof, Nandini Gooptu, Patricia Harriss IBVM, Judith Heyer, P.J. Krishnamurthy, Pierre Lachaier, Linden Moore, Ben Rogaly, Mary Searle Chatterjee and Pritam Singh were all also good enough to react critically to the first draft and Colin Leys improved two. I am also grateful for the response from members of the Contemporary S. Asia Seminar at QEH and the Cambridge Advanced Programme in Development Economics Research, Trinity Hall, Cambridge.

Appendix:Table 2: Roles of Religious Minorities in The Indian Economy						
	Muslims	**Christians**		**Sikhs**	**Jains**	**Parsis**
Population in 1991	101.59 million.	19.64 million.	**Population in 1991**	16.25 million.	3.33 million	56,000
% of Indian	12.12%.	2.34%.	**% of Indian**	1.94%.	0.4%	

Regional concentration	All over India, but highest concentrations in Lakhshadweep (94.31%), Assam (28.34%), West Bengal (23.61%), Kerala (23.32%), Uttar Pradesh (17.33%), Bihar (14.80%) and Karnataka (11.63%).	Mostly north east: Nagaland (87.46%), Mizoram (85.73%), Meghalaya (64.57%) and Manipur (34.11%). Also Goa (29.85%), Andaman & Nicobar Islands (23.94%), Kerala (19.31%) and Arunachal Pradesh (10.29%). Btw. 2.85 and 7.22% in Pondicherry, Tamil Nadu, Assam, Sikkim and Darman & Diu.	**Regional concentration**	Highest concentration in the Punjab (62.95%). Also Chandigarh (20.29%), Haryana (5.81%) and Delhi (4.83%).Except for Himachal Pradesh (1.00%) and Rajasthan (1.47%), less than 1% in the rest of India.	Mainly in the West. Highest percentage in Rajasthan (1.27%), Maharashtra (1.22%), Gujarat (1.18%) and Delhi (1.00%). In the remaining states less than aver. of 0.4%.	No statistics available, but concentrated in Bombay
Sects	Main sects are the Sunni and Shia, but also Ahmadiyya, Sufi, Dawoodi Bohra and Sulaimani Bohra.	Syrians, Catholics, Protestants (many more internal divisions).	**Sects**		Shvetambaras (white clad) and Digambaras (sky clad)	

Groups/stratification	Supposed to be egalitarian, but: historical division between Ashrafi (elite, of Persian origin) and Ajlaf (native converts). But many other, 'caste like' groupings, or *biradaris*.	Supposed to be egalitarian, but great caste/class divisions. Syrians equiv. of high caste. Higher caste converts, but majority are of Scheduled caste or tribal origin. Great inequalities within the church.	**Groups/stratification**	Supposed to be egalitarian, but in fact segmented communities: Namdhari, Pothohari, Ramgarhia, Jats. Divisions between each 'caste', however, not as great as among Hindus.	Supposed to be egalitarian, but divided into castes. However, in rituals etc. all treated equally.	Supposed to be egalitarian. Few internal divisions as a very small community.
Income relative to total population	Mixed; some high and middle income, some relatively poor.	High income amongst Syrians in Kerala, some high and middle income in other parts, many poor Dalits.	**Income relative to total population**	Relatively high, few poor.	Relatively high, a few poor.	High, but less so than in the past.
Landownership	Some, but relatively less than Hindus.	Syrians in Kerala are big landowners, otherwise very little.	**Landownership**	Sikh Jats own most land in the Punjab, but negligible amounts in other parts of India.	Some land owned in Rajasthan, and in the South.	
Agriculture	Small peasants, agricultural	Big farms and plantations owned	**Agriculture**	Dominate agriculture in the	Some Jains in the South are farmers.	

	labourers.	by Syrians, otherwise mostly agricultural labourers.		Punjab, but not in agriculture elsewhere.		
	Muslims	**Christians**		**Sikhs**	**Jains**	**Parsis**
Petty production, craft and services	Butchers, greengrocers, tailors, sweet vendors, locksmiths, pharmacists, shoe- and sandalmakers, leather workers, bidi workers. Brassware (Moradabad), pottery (Khurja), carpets (Bhadodi and Mirzapur), woodwork (Saharanpur), handprinted textiles (Farrakhabad), zari and silk embroidery (Varanasi), kargha and handloom cloth (Mau). Silk and handloom weavers (Bihar). Bhiwandi, Maharashtra's powerlooms are	No specific information. Rural Dalit Christian perform 'menial' tasks and agricultural labour.	**Petty production, craft and services**	In transport (taxi drivers, bus drivers, etc.). Small scale traders, mechanics, engineers, etc.	Owner/managers in the gem industry in Jaipur, some shop owners in rural Rajasthan.	

	owned predominantly by the Muslims. Bidri ware, woollen carpet industry (Andhra Pradesh), Bidri ware, silk rearing, and toy industry (Karnataka), gem and marble cutting (Rajasthan), textile crafts involving block and screen printing (Gujarat). Also car mechanics.				
Trade	Regional variations. Big trading communities on the West coast, and in the bazaar economy of Tamil Nadu towns. Fewer in trade in other areas.	Some Syrians large traders, other coastal caste Christians are in trade, but few Dalit Christians.	**Trade**	Not involved in the Punjab, but have entered trade, e.g. as motor part dealers and textile dealers, in other areas of India.	Almost exclusively involved in trade, banking, money-lending. Jains almost synonymous with Banias.

Industry	A number of the small scale businesses have expanded into larger enterprises. (Leather, Beauty products, Restaurant chains, car industry, etc.). However, no Muslim promoters in 100 biggest firms index.	Syrian Christians since colonial times.	**Industry**	Some Ramgarhias are industrial entrepeneurs.	Leading figures in industry, and big business, especially the Marwaris, many of whom are Jains.	Leading industrialists (Tata, Godrej for example)
Government	Underrepresented in government jobs, including army and police.	In colonial times, greater access to government jobs. Still likely that more than 2.34% of Civil Service Christian (but no official statistics available).	**Government**	Yes, but no data.	Yes, but no data.	Yes, but no data.
	Muslims	**Christians**		**Sikhs**	**Jains**	**Parsis**
Professionals	Relatively less since partition, but still many journalists, academics, etc.	Yes, though no systematic data.	**Professionals**	Especially in science, but also other fields.	Yes, but no details.	Yes, but no details. Eminent Parsi lawyers, scientists, doctors, government, university

						teachers.
Credit facilities/ banking	Muslim banks; credit available almost exclusively from other Muslims.	Banking and credit organisations set up very early by Syrian Christians; easy access to capital. Also set up in many villages by churches and missionaries for Dalits, but no information on the extent these still exist today, and their effectiveness.	**Credit facilities/ banking**	Sikh banks plus credit networks, almost exclusively within Sikh community.	Jains lend money to other communities, but do not borrow from others. Well established as bankers and money lenders.	Big in banking and money business.
Investment	Mostly in family business, little investment in land, and, until recently, in education.	Syrians invest in a variety of areas - education, land, industry, banking. No information on whether this is exclusively within the Christian economic world - expected not to be.	**Investment**	Little or no investment in Punjab industry by Sikh Jats, far more likely to reinvest in agriculture or in businesses in other parts of India; also in education.	Reinvestment in business, but also in education, and, one could say, in reputation, with large contributions at religious festivals: most probably within Jain community.	

Labour exchange	Strong preference for self-employment, or family businesses. Prefer to employ close relatives, or at any rate Muslims. Underrepresented in formal private sector. But employed in bidi and gem cutting industry, with Hindu or Jain managers.	Also family businesses, but less pronounced than for Hindus or Muslims. Religion seems not to play an important role for Christians (neither Syrians nor Dalits), in structuring labour relations.	**Labour exchange**	There seems to be a preference to work for and with Sikhs. However, clearly also enter the 'formal' labour force (army, police force, etc.).	Family businesses dominate, or 'business families'. But some exceptions.	
Charity organisations/ redistribution	Waqfs, and others.	Missionary hospitals, schools, charity organisations.	**Charity organisations/ redistribution**	Pothoharis for example have organisations like the Sikh Educational Conference along lines of the Arya Samaj among Hindus, which have created social awareness.	Jains are very active in Jain temple and other organisations, and donate great sums of money to these. They also do community service.	Renowned philanthropists. Panchayats are a social security system for the community.

Networks	Islam is a unifying agent for Muslims all over India, although not applicable to all to the same degree. Strong networks exist.	Church organises events etc, and provides contact with other Christians, though less so between High and Scheduled castes.	**Networks**	Sikh networks all over India.	Very tight though segmented networks between communities all over India.	Important networks.
	Muslims	**Christians**		**Sikhs**	**Jains**	**Parsis**
Mobility	Quite great.	Syrians and other high caste Christians very mobile, those of Dalit origins are now found in cities, but rural Dalit Christians least mobile.	**Mobility**	Great mobility; ever since Guru Nanak's journeys.	Great mobility for traders.	Mobile.
Income from abroad	Remittances from Gulf and elsewhere.	Mainly through churches.	**Income from abroad**	From diaspora in the UK, USA, Canada and East Africa.	From diaspora in the UK, USA, Canada and East Africa.	From diaspora.
Attitude to wealth	Perhaps more concerned with	A certain ambivalence.	**Attitude to wealth**	Culture of hard work; certainly	Ambivalent, it seems. Ascetism	Not ascetic; good to amass wealth,

	redistribution than other 'minority' religions (waqfs, tithe, inheritance laws, etc.) But no stricture against wealth per se.	Wealth creation not shunned.		good to amass wealth.	encourages reinvestment in business.	but great emphasis on righteousness.
Inheritance laws	Muslim law. Distribution between large number of relatives, less to women than to men.	Succession Act of 1925; patrilineal heredity; dowry system; single heir possible.	**Inheritance laws**	Succession Act of 1956 (Hindu Law)	Succession Act of 1956 (Hindu Law)	Succession Act of 1925, with variations.
Gender	Women not equal to men, less educated, less in employment than other women, but starting to change in cities.	Well educated women to be found working in formal sector and modern occupations.	**Gender**	Supposedly equal. In practice women are better educated than national average for women, and found working in professions.	Highly educated, and inherit property. Not involved in family business directly, but indirectly very important and influential. Women priests and gurus.	Modern parsi women very well educated and independent.
Accumulation	Accumulation is said to be prevented by inheritance laws, and egalitarianism. There are however		**Accumulation**			

	very rich Muslims.			
Communalism	Long history of conflict since partition with Hindu aggression against Muslims. Muslims are improving their relative economic status. Muslim property always destroyed, so very likely to have an economic basis.	Dalit Christians have a long history of harrassment and persecution. Only recently that Christians in general, including priests and missionaries, have been the victims of widespread communalist attacks: these not primarily due to economic competition.	**Communalism**	Relations relatively peaceful until the 1980s; then very indent movement from 1983-4, based on a politics of secesion and autonomy. Recent lowering of tension.

This table was compiled by Pauline von Hellermann

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