From Tribute to Philanthropy: 
The Politics of Gift Giving in a 
Western Indian City

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Given the importance of gift giving in Indian ethical traditions, it is not surprising that this subject has loomed large in scholarship on the subcontinent. In recent years, with the emergence of the field of ethnohistory, anthropologists and historians influenced by the work of Marcel Mauss (1967) have produced a large number of studies documenting the significant role that "gifting" has played in the articulation of South Asian society. For the most part, however, this attention has focused on Hindu religious gifting and its place either within indigenous social groups or in the integration of precolonial polities. The development of modern philanthropy, by contrast, has largely been unexplored, although it is a subject that may be of equal significance to an understanding of the relations between Indian elites and colonial rulers under the British Raj. Research in this area can particularly shed new light on the politics of South Asian businessmen, who became the main participants in philanthropic activities on the subcontinent during the late nineteenth century. Since many commercial magnates remained behind the scenes in the agitational movements of the late colonial period, only occasionally producing explicit written statements of their political perspectives, it has proved far more difficult to analyze their interests.

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1 Gifting (or gift giving), as I use the term, refers to social transfers of wealth or material objects rendered in forms that are culturally meaningful and that generate moral relationships between individuals or groups such as solidarity, dependence, legitimacy, and reputability. Gifting, in my understanding, is a phenomenon common to all societies. The form it takes, however, is always rooted in the ethical notions of the particular culture and thus varies from society to society. Philanthropy, the other key term employed in this essay, is a form of gifting that originates principally in Western cultures, where it suggests giving animated by a desire to promote human welfare (its Greek roots are philein, "to love," and anthropos, "man"). Since this essay questions altruism as a single motivation for the public charities of businessmen in India and elsewhere in the world, the term philanthropy here refers to acts of giving accepted as philanthropy by the British of the nineteenth and twentieth centuries, acts such as the sponsorship of secular education, the building of civic buildings and public works, and private efforts at poor relief.

2 The study of religious gifting in South India has been a particularly rich area of investigation (see, for instance, Dirks 1976; Appadurai 1977). The involvement of merchants in temple building has also received considerable attention (Bayly 1983; Rudner 1987; and Lewandowski 1985). The paper of Susan Nield Basu in the above mentioned panels comes closest in subject matter to this essay (1984).
and ideologies than those of English-educated professionals. But by donating to charitable institutions, such individuals often did in effect make "statements" about how they viewed themselves and what they regarded as important causes. The records of these gifts, which survive in newspaper accounts, local histories, and local monuments, thus provide important evidence for the reconstruction of the political values of Indian traders, bankers, and industrialists.

At first glance, late nineteenth- and early twentieth-century benefactions mark a radical shift in the values of wealthy Hindu and Jain merchants. Philanthropic activity clearly did not have strong roots in precolonial mercantile traditions. True, the historical record before 1800 is filled with evidence of sheths (great merchants) who engaged in acts of great munificence, such as the building of wells, temples, and resthouses, and the sponsoring of festivals and of Sanskrit learning. Yet these donors most commonly viewed their gifts as acts of propitiation or service to their deities and as deeds by which they could hope to acquire merit. The notion of humanitarian service, so intrinsic to the concept of philanthropy as understood in Western cultures, was at best muted in the conceptual systems of Indian businessmen. Beginning in the nineteenth century, however, a number of merchants did begin to contribute considerable sums of money to schools, colleges, hospitals, and other public works and causes, very much along the lines of their counterparts in England itself. To many British civil servants of the period, this development was clear evidence of the diffusion of an entirely novel ethic from Victorian England among the commercial communities of India. These administrators certainly came to regard the contributors to secular charities as agents of "progress" whose efforts might help to transform what they viewed as a backward society.

An interpretation that views sheths as standing at the cutting edge of westernization, however, seems in curious contradiction with recent historical literature that has portrayed indigenous traders and bankers as conservative figures, adverse to bold public actions (Bayly 1973, 1977, and 1983; Gordon 1978). In this essay I argue that involvement in philanthropy was in fact consistent with the cautious, risk-averse character of the merchant mentality. I suggest here that philanthropic activities were but part of a large "portfolio" of symbolic investments that merchants developed in building stable social relationships with members of their community and with their rulers, and which they adjusted as the sociopolitical world around them changed. Using data drawn from the city of Surat in western India, I develop a model for examining changes in the overall patterns of gifting during a period of several hundred years in order to understand how philanthropy emerged within these patterns during the late nineteenth century.

My argument consists of two major propositions. First, substantial merchants in Surat consistently concerned themselves with maintaining their reputations in their gifting activities, whether they gave to local temples, paid tribute to their rulers, or contributed to educational institutions and hospitals. By directing portions of their profits and wealth into channels valued highly in their community, sheths attained places of special social prominence. Gifting was a means of establishing one's identity as a member of a mahājan (guild), as a person committed to Hindu and Jain religious values, and as a trustworthy businessman.

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3 The concern of merchants with reputation and credit has been examined most thoroughly by C. A. Bayly. The following pages are deeply indebted to his scholarship on North Indian merchants, as scholars familiar with his work will readily discern.

4 In Gujarat, as in North India, the word mahājan also meant great man or magnate. Its primary meaning in the region, however, was that of a merchant organization or guild. I use the word in this sense only in this essay in order to avoid confusion.
Second, gifting also played a critical role in the exercise of political influence and the smoothing of relations with rulers whose origins lay outside the city and who differentiated themselves strongly from the merchants. By making gifts grounded in the ethos of these outsiders, *sheths* could hope to appease members of the ruling group in situations where conflict might otherwise develop, and even to fashion stable moral bonds with their overlords, thus insuring the continuity of their trade, the upholding of their family prestige, and the maintenance of the community's social and religious life. In addition, substantial donors who received honors from officials in return for valued gifts shared in the mystique of the imperial power and thus reinforced their local prestige.

As one ruling group replaced another or as the ideology of the ruling group changed, Surat's merchants altered their forms of gifting, adjusting their charitable choices to the idiom of the extralocal authority. In the seventeenth century, local notables established clientage ties with individual Mughal nobles by regular participation in the offering of tribute. During the late nineteenth century, a number of *sheths* were able to create somewhat similar relations with British officials by engaging in philanthropic activities espoused by the colonial rulers. Immediately after World War I, when imperial policies had alienated local residents engaged in commerce, the traders refashioned their charitable portfolios in response to the call of the Indian National Congress, identifying with the nationalism of Gandhi and his followers.

In all these new forms of gifting, however, the merchants continued to demonstrate a concern with maintaining their reputations within their community. They participated in forms of philanthropy that did not prejudice their status in the high-caste society of Surat. They also did not abandon older forms of gifting such as religious donations. Rather they diversified their charitable patterns, plunging themselves into new philanthropic ventures while continuing to express their devotion to their deities through sizable commitments of capital. Thus, their accommodation to the culture of colonial rulers was a "negotiated" accommodation, one that embodied preexisting preoccupations as well as the influence of Victorian values.

**Religious Gifting and Ābrū**

Merchants of Surat developed their portfolios of gifting primarily in relation to two distinct reference groups: (1) the community of high-caste Hindus and Jains of which they themselves were part and (2) the imperial elite, which was drawn largely from social groups external to the city and region. From the beginning of the city's existence, Hindu and Jain families involved in commerce and service occupations in Surat forged a single, cohesive community through trade, through involvement in institutions that cut across sectarian and caste lines, and through participation in collective protests against policies of their rulers. Membership in this community was determined largely by birth in a restricted set of high-status *jātis* (endogamous units of the caste system) known in the region as "Brahman-Vania." Included in this category were Brahmans, Hindu Vanias, Jains (who were considered Vania by caste), Kayasths, and Brahma-Kshatriyas, all caste groupings associated with either commerce or government service. Occupational lines within this larger community were partly in reference to the values of dominant groups in their society, modifying these values in light of their own social experiences and traditions (see particularly Parkin 1971, chap. 3).
actually quite fluid. Even though Vanias tended to concentrate in commercial activities and Brahmans in government service, it was not unusual to find Brahman bankers or Vania administrators.

For members of this community and particularly for the city’s merchants, the maintenance and improvement of ābrū (reputation) had always been a central anxiety. High-caste Hindu and Jain families often built up their status and honor painfully over long periods of time, yet they could easily dissipate their local standing by single acts of indiscretion, such as an improper marriage, meat eating, alcohol consumption, or contact with low-caste persons. The fragility of each family group’s position led to considerable fastidiousness in sustaining its ābrū. Rival families often competed to outdo each other in the satisfaction of community norms, for instance, by marrying their daughters to the sons of prestigious sīkhs and by spending lavishly on wedding feasts and religious festivals. “Poor Surati,” lamented one late nineteenth-century journalist, “his highest ambition is to celebrate the marriage of his children with ‘abru.’ Abru, what a wonderful thing is, that you can not understand if you are not a Surati” (GM April 24, 1890, p. 385).6

The word ābrū also carried (and carries today) the meaning of economic “credit.” The ability of local merchants to generate reputations as wealthy and trustworthy persons made possible their participation in a vast commercial economy that functioned without legally enforceable contracts or modern financial institutions. As early as the sixteenth century, firms of Surat were involved in networks of trade that stretched throughout Gujarat, along the coastline of the subcontinent, into the heartland of the Mughal Empire in North India, and overseas to the Persian Gulf, the Red Sea, East Africa, and Indonesia. Surati merchant-bankers, known as sbarufs, performed essential roles in facilitating the flow of goods through these networks, providing credit, exchanging currencies, insuring goods, holding deposits, and furnishing hūndis (bills of exchange). The public image of each sbaruf was critical to his firm’s ability to conduct business, as local merchants themselves expressed in a petition to the East India Company in 1795:

The entire belief that property is perfectly secure in the house of a shroff [a sbaruf] forms what is called his credit [most probably, a translation of ābrū] which more than actual money is the instrument of his dealing and the greater source of his profits. Those who come to trade in this city either bring their bills on the shroffs or lodge the produce of their goods with them during their stay from many parts of India. . . . For all these sums deposited, no receipts are given, the books of the shroffs and the opinion of their faith and substance are the total dependence of the people who deal with them (Maharashtra State Archives 1795:381–82).

In the seventeenth and eighteenth centuries, the credit of Surat’s bankers provided a foundation for the whole commerce of western India. Great merchant-bankers from the city held reputations that extended to almost every place in India where Surati merchants traded or Surati goods were sold. Trade in certain commodities such as cotton could completely collapse if transactors lost faith in the ability of the sbarufs to honor their bills of exchange (Maharashtra State Archives 1795:383–84).

During the colonial period (which began in Surat in 1800), the city lost its central place in the subcontinent’s commercial and financial networks. The market economy of the region, however, remained enmeshed in the intricate webs of mutual trust

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6 For discussions of the social determinants of credit among South Asian merchants, see Bayly 1973; 1977; 1983 on eighteenth- and nineteenth-century North India, and Hazlehurst 1966 on a post-Independence Punjabi city.
between traders. Even in the early twentieth century most trade and industry in South Gujarat still depended on finance provided by indigenous bankers rather than on loans from modern joint-stock banks (Government of India 1930, 3:21–23). The new financial institutions could supply only a small portion of local capital needs, and many merchants preferred the flexibility and secrecy of dealings with sharafs and moneylenders to the bureaucratic and potentially embarrassing procedures involved in obtaining funds from banks (Government of India 1930, 4:458). Interest rates varied with the perceived reliability of the borrower (Gadgil and Patil 1953:8). A few sharafs even kept up a business in bills of exchange, issuing hundis that were accepted as far afield as Sind, Marwar, Khandesh, and Berar (Government of India 1930, 3:132–33). Written contracts enforceable in British courts did become increasingly important during the late nineteenth century. Most commercial transactions, however, were still based primarily on extralegal agreements between transacting parties. In this trading climate, the local businessman’s ābru remained critical to his economic viability. Since a firm’s name depended on perceptions of the personality and resources of its leading figure, it was not uncommon for firms simply to collapse when their founders died (Government of India 1930, 4:465).

The conflation of the concepts of social reputation and economic credit in a single word was no coincidence. Western Indian traders, like their counterparts in North India studied by C. A. Bayly, viewed status and creditworthiness as inextricably related. Integrity in business dealings, that is, constancy in honoring financial commitments, secrecy in commercial transactions, and the ability to offer security for depositors, certainly contributed to one’s social prestige. Conversely, a family firm’s ability to mobilize capital and to carry on transactions without actual exchanges of cash was based upon the recognized position of the family within the community. Maintenance of ābru in its linked senses of social prestige and economic credit depended greatly upon conformity to an ethical code grounded in the doctrines of Jainism and Vaishnavite Hinduism. From the very beginnings of the city’s history, high-caste residents possessed a shared set of cultural expectations that overrode the boundaries of formal sectarian allegiance. These community standards prescribed an austere model of behavior: frugality in life-style, abstinence from polluting substances such as meat and alcohol, non-association with low-status individuals, non-involvement in the formal exercise of political power, and great care in the arrangement of marriage alliances.

The offering of sevā (service) to Hindu and Jain deities was an especially significant path to the attainment of respectability in high-caste society. Devotees could render such service through worship in the home and in the temple, involvement in religious festivals, or participation in pilgrimages. But it was largely by religious gifting that sheths reached a place of special local esteem. The sacrifice of large sums of capital to the deities epitomized the ascetic ideals of local religiosity. In the teachings of the Vallabhacharya sect of Vaishnavite Hinduism, for instance, the commitment of worldly belongings to Krishna was a particularly meritorious form of sevā (Thoothi 1935:93). Hindus and Jains alike regarded the sponsorship of festivals, shrines, and saints as sacred duties (dharma) incumbent upon persons with means. The building of wells and the sponsoring of relief efforts in times of fire, flood, and famine were also thought to be religious duties. Through patronage of pānpagol (hospices for the care of sick and wounded animals), merchants could give concrete expression to the principle of ahimsā (non-harm to all living creatures) that held a central place in a wide range of Indian classical philosophy, particularly in Jainism.
Religious gifting in Surat took two major forms: (1) the collective duties paid to merchant’s mahâjans (guilds) and (2) the donations of specific families to specific religious institutions or persons. Collective charity involved compulsory contributions of the traders belonging to specific guilds. These organizations included all the participants in a particular trade and generally cut across the lines of caste, sect, and religious affiliation. They played important economic functions, regulating commercial behavior, fixing holidays, and arbitrating conflicts between members. The mahâjans also linked themselves with local sacred institutions by requiring traders to collect a small cess on all their sales, usually about one-quarter of one percent, and to forward these funds to important Vaishnavite or Jain shrines. E. Washburn Hopkins, an American scholar of India at the turn of this century, reported that this system was so “perfect” in Surat that members of guilds rarely gave money to any charity directly (1901:191). This was, no doubt, an overstatement, but the cesses of the mahâjans did constitute a major source of financing for a large number of religious institutions. In the late nineteenth century, the jewelers, the shbarâfs of Navsari Gate, and the grain dealers of Variavi Gate, all devoted their cesses to the city’s pânjrapol (Das Gupta 1979:79n). The sugar merchants’ mahâjan donated its cesses to Mota Mandir, the leading Vaishnavite shrine in the city (GM October 15, 1899, pp. 3–4).

Through payment of their cesses, participants in a trade maintained identities as members of the guild and the larger community. Those who failed to pay were subject to ostracism from the guild, which in turn could lead to economic boycotts both by high-ranking merchants and by low-status artisans and servants, and even to “excommunication” from one’s caste (Hopkins 1901:193). Not surprisingly, few traders refused to contribute to the guild’s charities. In mahâjans with mixed communal membership, even Muslims had to donate funds to Hindu shrines (GM October 15, 1899, pp. 3–4).

At the same time, the collection of cesses played an important function in the regulation of commercial morality. In some cases, the payment served almost as a form of insurance guaranteeing the payer that his agreements with other traders would be honored in the absence of legal contracts. An English cotton trader stationed in Bombay during the 1870s, for instance, reported that his firm regularly contributed a cess of seven annas, three pies per bale to the charities of guilds in up-country centers, especially to temples and resthouses for pilgrims. In return, the mahâjans backed his firm when local dealers failed to live up to oral agreements. Middlemen almost always met their obligations because they feared the power of the mahâjans. When one broker did overdraw his account, the English firm refused to forward its cesses to the local temple. The middleman in question then quickly honored his obligations, apparently under heavy pressure from his guild (Government of Bombay 1873:53).

Contribution of cesses was thus an obligation for all traders who wished to partake in the social and economic life of high-caste Surat. The act had little effect, however, on one’s relative standing within the community. More important in building up prestige vis-à-vis other merchant families was the firm’s record in individual charitable endeavors. Businessmen acknowledged as shbaths usually had considerable histories of personal munificence. The great merchants spent conspicuously on festivals, the building of temples, the construction of resthouses, and the patronage of Brahmans and religious saints. Religious expenditures on a grand scale marked them as persons concerned with the community’s spiritual life and as representatives of firms with sufficient resources to honor substantial financial commitments.
To reconstruct the gifting activities of particular firms would serve little purpose in the present context. There has hardly been a substantial businessman in the history of the city who has not left some evidence of his generosity on behalf of his family's deities. What is important to note, however, is the tremendous diversity and the vast geographic range of mercantile religious gifts. The Chakawala family, which maintained a banking firm in the city during the late eighteenth century, apparently saw no contradiction in building a temple to Shiva in the village of Katargam while donating thousands of rupees in sevā to Vaishnavite deities (Desai 1958, part 3:203). The Travadi family, wealthy Brahman bankers around the turn of the nineteenth century, built minor shrines scattered across India and a major temple to Balaji in Surat, which still stands today (Desai 1958, part 3:143; Thakorsingh 1935, 1:232). Manekchand Jhaveri, a Jain jeweler and pearl dealer of the late nineteenth century, built resthouses for pilgrims and hostels for Jain students in Surat, Bombay, Kolhapur, Ahmedabad, Ratlam, and numerous other centers where Jains traded and worshiped (Desai 1958, part 3:143). And, as we shall see below, even merchants who began to develop an interest in secular philanthropy rarely abandoned their sponsorship of diverse religious causes.

The Politics of Gifting

Commerce and other merchant concerns also required that the local traders and bankers interact with imperial elites, who were consistently a second important reference group influencing the shape of merchant gifting. Perhaps because the mercantile code prescribed abstinence from open involvement in governance and the use of military might, Hindu and Jain traders had never exhibited an inclination to assert rulership of their city directly. Instead they effectively abdicated this role to tiny groups of conquerors from outside the city. Surat was governed by the nobles of the Mughal Empire from 1573 into the early eighteenth century; by independent Mughal princes, Maratha warlords, and the officers of the East India Company for most of the eighteenth century; and by the civil servants of the British Raj during the nineteenth. Merchants perceived their relations to these authorities as ones of dependence and even supplication. As one speaker stated before an audience of two thousand merchants in 1918, “The people are cattle, and the king is the keeper of the cattle compound,” thus evoking the powerful Hindu image of the mute and helpless cow reliant upon a strong yet benevolent master (GM, September 1, 1918, p. 11). Throughout the city’s history, the concern with preserving and enhancing wealth and family status, extending trade, and sustaining religious values propelled commercial magnates to seek protective relationships with the powerful extralocal authorities who controlled the port, enforced law and order, and collected revenues from the countryside.

Since the governors and the governed carried distinct sets of cultural norms, such relationships were inherently unstable. Ties across the social boundaries between merchant and ruler tended to be based upon ephemeral coincidences of interest rather than on a consensus of values. But by offering prestations in a form meaningful to the powerful outsiders, whether as tribute to Mughal nobles in the seventeenth century or as philanthropy in the late nineteenth and early twentieth centuries, prominent traders and bankers could hope to propitiate the imperial elite and possibly even to build relationships of a relatively enduring nature. Through gifting, these shetabs rendered their political roles legitimate in the eyes of the outsiders, acquiring leverage...
with the rulers and access to the honors that the rulers could distribute. Gifting thus contributed to the formation of social bonds deemed culturally appropriate by members of both groups and consequently to a certain stabilization in the local political order.

Until the nineteenth century, the political system prevalent in most parts of India could be characterized, to use Michael Adas’s term, as a “contest state” (1981). In this form of political organization, as Adas defines it, power is dispersed among the ruling nobility. There may be a king who claims absolute authority over his dominions, but alternative power centers develop easily as a result of poor communications and weak bureaucratic controls over officials and local lords. Even at the height of the Mughal Empire during the seventeenth century, nobles constantly competed for status, wealth, and power, both in the imperial capital and in far-flung district headquarters (Chandra 1959; Athar Ali 1966). Intraelite conflicts may have been particularly acute in Surat. The great wealth of the city and the steady flow of precious goods through the port provided a constant attraction for ambitious officials. The division of authority was also exceptionally ill defined. There existed both a governor of the city and a governor of the port, as well as a handful of other officials apparently subordinate to neither, each with poorly delimited powers and areas of jurisdiction. In general, it was the actions of individual nobles rather than the policies of the center that most affected the lives of local residents.

Mughal rule presented considerable insecurity for substantial Hindu and Jain merchants. Officials of the empire regarded the exaction of money, jewels, and other valuable items as a legitimate prerogative, and their efforts to accumulate personal fortunes at the expense of the local trading population were rarely checked by the center. For bankers, repeated seizures of property could bring about both immediate material damage and long-term harm to their reputations as individuals who paid on bündis and kept deposits secure. When inspired by Islamizing impulses, nobles could also endanger Hindu and Jain religious sensibilities. In 1669, for example, the qazi (judge) of Surat forcibly converted several sheths to Islam, circumcised at least one Hindu scribe (who committed suicide out of disgrace) and threatened to destroy local temples (Foster and Fawcett 1904–54, 13:191). Merchants were anxious to avoid such indignities, which could permanently affect their prestige and their religious practice. Facing such conditions, it was essential for sheths to attain powerful noble patrons, as a seventeenth-century English traveler observed:

There is another thing above all the rest an impardonable offense; for a banyan or rich broker to grow wealthy without protection of some great person, for it is so mighty a disquiet to the governor, that he can never be at ease till he have seen the bottom of this mischief; which is always cured by transfusion of treasure out of the banyans into the governor’s coffers; which makes them humble suitors for the umbrage of any of quality, to screen them from this violence (Fryer 1909:245–46).

The offering of tribute was a major means of cultivating such ties and mitigating potential conflicts with the Mughal elite. Among the ruling group, a gift, whether in cash or in the form of jewels and other precious items, was expected on any occasion that an inferior sought access to a superior, whether the inferior was a noble calling upon the emperor at court or a subject attending the local durbar of a district officer (Athar Ali 1966:143–44, 151). “In Asia,” noted the Frenchman Bernier, “the great are never approached with empty hands” (1826:224). A donor, in making his presentation, expressed his allegiance and subordination to the Mughal officer. The actual gift was often accompanied by ritual bowing that symbolized the sense of humility

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and obedience that a supplicant was supposed to feel in the presence of a great person (Abu'l Fazl 1927:166-67; Khosla [1934] 1976:277; Cohn 1983:168–70).

The Mughals could and did reject presents that they believed did not adequately reflect the position and resources of the presenter. The acceptance of tribute implied a recognition of the donor's status as a significant person worthy of association with the noble. In many cases, the recipient of tribute conferred honors on the giver, for instance, a special robe, turban, or shawl (Khosla [1934] 1976:278–79). In the long run, more material rewards might also ensue: exemptions from certain duties, recognition as a community leader in negotiations, and even access to the resources of the state. Merchants who gave tribute were also in a better position to use their leverage to pursue the concerns of their wider community, such as the protection of their religious life.

As the records of European travelers attest, traders in Surat regularly participated in the presentation of tribute to members of the Mughal nobility. Any audience required some present. “The first time one goes to wait upon the Governor,” wrote the Frenchman Thevenot, “as they come they lay before him five, six or ten rupees, everyone according to his quality” (1949:27). Indigenous merchants seemed to have accepted the necessity of presenting gifts in formal audiences with officials at all levels, leaving the reward of their presents to the discretion of the Mughal recipient. Such occasions were opportunities for the merchants to express their loyalty, their deference, and their recognition of the noble's authority in return for personal favors, protection, and whatever honors the official might decide to bestow. According to a local history, Atmaram Bhukan once avoided arrest by presenting the Mughal governor with a platter filled with two thousand gold coins. In making this gift, the merchant supposedly stated, “I am your child. Kill me or save me.” The governor not only pardoned the sheth for his crime but granted him a special robe and turban (Desai 1958, part 3:197). One account from the early seventeenth century even suggests that merchants gave the emperor considerable sums of cash to ensure that cow-slaughter did not take place.7

Like their Indian counterparts, the officers of the English East India Company found that involvement in the trade of the port necessitated participation in the politics of gift giving. The earliest missions of the English, such as those of William Hawkins and Thomas Roe, came laden with gifts by which the company hoped to gain special trading privileges (Hawkins 1879; Roe 1899, vol. 1). Throughout the seventeenth century, the company offered tribute to local governors regularly each year, upon the arrival of new governors in the city, and when special favors were required.

Indigenous sharafs also lent huge sums to imperial officials, often with little expectation of repayment. To the Mughals such “loans” were essential sources of funds for financing military campaigns, meeting the costs of administration, and maintaining their extravagant life-styles. Local merchants, including the English East India Company, provided thousands of rupees to Shah Jahan in 1627 as the prince tried to gather resources for establishing his claims to the throne (Foster and Fawcett 1904–54, 3:205). In 1657 Shah Jahan’s son, Murad Baksh, obtained loans of half a million rupees from the wealthy Jain businessman Virji Vorah in an attempt to

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7 “These Bananes [Banias] in all the India doe give the King of Mogoll a greate some of money because noe cowes nor any bullocke or calfe should bee killed in the countrie; wherefore the Kinge commandeth this lawe to bee most straightlie kept by his officers in all provinces (Jourdain 1905:132).
seize power after his father fell ill (Pearson 1976:126). The merchants, no doubt, must have seen the provision of these loans as a form of investment in future good relations with men likely to attain positions of great power.

The size of the gifts and loans made by merchants during the Mughal period often seems quite staggering. Quite possibly, some traders gave up more through tribute than they would have lost through outright seizure. But this seeming defiance of economic reasoning seems more comprehensible once the primacy of the concern with ābrū is remembered. As long as the merchant was subject to arbitrary exactions, he could not hope to maintain his “credit,” since he could not guarantee that he could meet future financial obligations or that moneys entrusted with him would be safe. To requote the petition of the merchants to the East India Company cited earlier: “The entire belief that property is perfectly secure in the house of a shroff forms what is called his credit which more than actual money is the instrument of his dealing and the greater source of his profits.” Interestingly, the petitioners went on to state, “From this it will be seen how much their credit depends on the belief of their effectual protection by the government” (Maharashtra State Archives 1795: 381–82). Even huge “gifts” granted under heavy pressure from Mughal officials would logically have been preferred to the danger of direct attacks on property as long as the merchant and his creditors received some assurance of future protection. In addition, public acknowledgment of a merchant’s tribute in the form of honors may have furthered his economic viability since it served to stimulate confidence that he was on the right side of those in power.

The gradual ascendancy of the East India Company to power in the city during the eighteenth century by no means marked the end of the importance of such gifts and loans in solidifying clientage relations with political overlords. In a sense, the government of the company during this period exemplified the contest state model. Central authority in the company rested thousands of miles from India, the structure of the organization within India was poorly demarcated, and company officials often regarded their posts as opportunities for personal enrichment. As soon as they began to exercise political clout, Englishmen emerged as focal points for tribute from merchants anxious to acquire protection and expand trade. The practice of accepting presents from Indian traders had become widespread even in the early decades of the century. In 1740 the directors of the company complained, “We can never expect a faithful discharge of the trust reposed in our servants if they allow themselves to be corrupted by Divali bribes or New Years gifts, let them be called by what name soever, the thing is the same” (Chaudhuri 1978:125).

Because of its perpetually weak financial state, the East India Company itself readily accepted transfers of capital from Surati bankers, even as it transformed itself from a trading organization into a territorial power. A number of bankers readily lent the company large sums of money, recognizing that they often acquired valuable political patrons by doing so. In 1818 the head of the firm of Atmaram Bhukan provided the English with five hundred thousand rupees deposited with him by the defeated Maratha chieftain Peshwa Bajirao II. The company in turn offered the banker the title of Sardar (which he refused), then sent him a gift of two golden parrots and a letter of commendation (Desai 1958, part 3:196). The Surati sharāf Arjunji Nathji

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* The importance of sharāfs to the rise of the English East India Company in Surat during the late eighteenth century has recently been examined in an article by Lakshmi Subrahmanian (1985).

The role of Indian merchants in the rise of the English East India Company more generally has been examined by Karen Leonard (1979).
Travadi furnished more than three million rupees in interest-free loans to the East India Company’s armies in the late eighteenth and early nineteenth centuries, for which he was rewarded with the grant of a large village. He used the incomes from this village and from villages granted him by Indian princes to build and maintain Vaishnavite shrines in Surat (Thakorsingh 1935, 1:233). His tremendous influence with the British became evident in his murder trial in 1801 when, under pressure from high-ranking officials, the court found him guilty, but sentenced him only to pay eight thousand rupees for a new jail, to distribute cows among Brahmans, to support the widow of the deceased, and to loan the company one million rupees (Rabitoy 1972:173–80). For some time the shāraf also ran the revenue administrations in two districts, regularly using the funds for personal investments in the period between the collection of revenue in the countryside and its forwarding to the government.

The possibility of building ties with the company and its officers by loans and personal tribute, however, sharply declined after the second and third decades of the nineteenth century. The East India Company tightened its control over its representatives in western India, gradually converting them from swashbuckling entrepreneurs seeking personal fortunes into comfortable bureaucrats who received regular and substantial salaries from above. Motivated increasingly by a sense of mission and feelings of cultural superiority, the colonial elite fashioned a distinct Anglo-Indian culture that generally left little room for multistranded relationships with its subjects. High-ranking civil servants came to regard presents as “bribes” that could not be accepted, at least not openly. At the same time, the new empire also built up its solvency and broke its dependence upon Indian capital. Gifts offered secretly may have remained an important mode of currying the favor of officials, particularly those outside the Indian Civil Service, but they could not serve as a public expression of a personal bond with a member of the ruling group. The demise of the “contest state” thus occasioned a transformation in the role of gifting in the political system of Surat.

As the nature of government changed, new lines of tension also opened between the traders and their rulers. By the late nineteenth century, arbitrary exactions of individual officers posed less a threat to mercantile values than the policies of the colonial bureaucracy, manifest in commercial regulations and new forms of taxation. After 1840 measures undertaken by the government to raise revenues or to rationalize administrative procedures sparked protest from the city’s traders on a number of occasions. In addition, Surat’s municipality, spurred by imperial concerns about sanitation and communication, passed rules governing the use of land, brought untouchable sweepers into merchants’ households during epidemics, placed restrictions on caste feasts, and at times exterminated stray animals roaming the city. The local body also raised new taxes to finance public works proposed by British officials, requiring merchants to pay duties on trade, a house tax, and a variety of other cesses, regardless of their local repute. Thus, under the Raj as under Mughal rule, the purposes of the ruling elite often operated in sharp conflict with the concerns of the city’s traders.

Nevertheless, the colonial system was not an inflexible order. Residents could hope to promote personal and community interests, to dilute and even short-circuit

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9 In Gujarat, for instance, the government relieved Travadi of his revenue-collecting duties when the merchant refused to provide the government five hundred thousand rupees’ security for the funds he held after collection. Travadi objected to the payment of security on the grounds that his credit would suffer (Rabitoy 1972:181).
many imperial initiatives through involvement in public meetings and public associations, channels of expressing grievances with deep roots in the native culture of British civil servants. The great sheaths of Surat, however, often lacked the knowledge of English, the understanding of law, and the grounding in Anglo-Saxon political traditions to pursue their concerns through personal involvement in pressure group politics. Some adapted to this situation by sponsoring English-educated politicians to represent them in the municipality, in the courts, and in political associations. But by engaging in public philanthropy, a few were able to establish direct channels of access to the ruling group, much as they had done through tribute in previous centuries.

Shifts in the forms of mercantile giving must be understood in the context of the changing ideology of rulership in British India. Exponents of British imperialism during the late nineteenth century increasingly saw the Raj as having a special obligation to stimulate the “moral and material” development of its Asian and African subjects. If English-style institutions—schools and colleges, hospitals and dispensaries, public gardens and public libraries—could be transplanted onto South Asian soil, then, the colonial elite reasoned, the subcontinent might follow England along the path of “progress.” The rulers of India, however, had neither the resources nor the ideological inclination to construct the vast infrastructure needed for the transformation they envisioned. The values of the Victorian period placed a high premium on private efforts to improve human welfare. “For most Englishmen,” David Owen, the historian of modern British philanthropy has written, “the hundreds of charitable institutions [in Britain itself] represented one of the glories of the British tradition and stood as a monument to the superiority of voluntary action over state intervention” (1964:164). Civil servants in India frequently came to accept the encouragement of private benevolence as a major function, along with collecting the land revenue, keeping the peace, and administering justice. They thus hoped to promote the development of the same ethos that they felt had contributed to the advancement of British civilization.

Around 1860, colonial officials stationed in Surat began to urge wealthy citizens to donate moneys. A few approached the problem of encouraging a philanthropic spirit among local residents with a proselytizing zeal, hoping to divert some of the money spent on religious festivals, offerings to deities, and marriage ceremonies into channels they regarded as more “productive.” In 1910, for instance, the collector of Surat District tried to convince urban notables to donate funds to a school in memory of Emperor Edward VII, arguing, “Far better it is to lay out your riches on such lasting objects than to waste them on fireworks, in music and other extravagances, and yet I am assured that the annual expenditures in the city upon fireworks alone is probably as great as will be required for the memorial we propose” (GM October 30, 1910, p. 2). Like most British administrators, the collector simply failed to recognize or accept the significant place of the “extravagances” in the social and economic lives of the city’s denizens.

During the last decades of the nineteenth century, a small number of Surati merchants, perhaps about two dozen overall, began to respond to such pleas of their rulers and to contribute large amounts of money to philanthropic causes. Such individuals usually established positions of tremendous influence in imperial circles.

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10 The category Surati merchants, as I employ it, includes not only traders resident in Surat but also natives of Surat who migrated to Bombay. In the following pages, however, I confine myself to the philanthropic activities of these individuals within Surat.
Unlike tribute to Mughal nobles, philanthropic activity was not a direct exchange with extralocal authorities that could be returned immediately in the form of honors and personal favors. Yet over the years those who became extensively involved in the new forms of gift giving achieved recognition in the eyes of the colonial elite as individuals with a special concern for the "public good," and this recognition was often easily translated into greater political leverage and greater status. Officials came to accept sheths with records of secular munificence as "advanced" members of their communities who had a special role to play in the "political education" of the city's residents. As a result, these individuals frequently came to be consulted on important affairs of the city, such as the maintenance of law and order and the enforcement of municipal regulations. A few even won nominations as government appointees to the municipal council.

Engagement in philanthropy was also a path to the attainment of honors from the administration and to a certain degree of solidarity with British officials. The government acknowledged generous gifts by erecting plaques on public buildings, by holding ceremonies attended by leading local and provincial officials to open new structures, and by reserving special places for donors at the annual durbar held in the city square. Philanthropists generally found themselves invited to the occasional "at-home" parties held in the collector's residence. Finally, the empire held out its greatest rewards, the possibility of a title such as Rao Bahadur, Rao Saheb, Sardar, or even Sir to those with histories of extensive contributions to public causes. As in the past, the public acknowledgment of such illustrious associations with the rulers did much to raise the recipient's local reputation. Recognizing this fact, officials openly used the lure of honors to stimulate moneyed persons to contribute to hospitals, schools, libraries, and veterinary dispensaries (GM October 12, 1913, p. 2).

Some merchants may have perceived commercial advantages in philanthropic activity. Those who became most heavily involved in philanthropy were generally persons whose businesses depended on successful dealings with colonial institutions such as English business firms, the customs' bureaucracy, and the municipality. A number of pearl merchants, such as Naginchand Jhaverchand Jhaveri and Hirachand Motichand Jhaveri, established illustrious records in donating to public causes. Dealers in pearls were more dependent on the stability of government import-export policy than any other set of traders in the city, since they both bought raw pearls and sold finished pearls on the world market. Another set of traders who became well known for their public benevolence, particularly in the field of education, were Surati cotton merchants operating out of Bombay, who often carried on substantial transactions with British export houses. By contrast, grain merchants and merchants dealing in gold thread, whose markets were mainly Indian, are far less conspicuous in available records of contributions to philanthropic institutions.

The importance of philanthropy as an investment in future good relations with the colonial elite and honors from the government is well illustrated in the case of Naginchand Jhaverchand Jhaveri. A wealthy pearl dealer, known in western India as the "king of pearls," Naginchand first moved to Surat from Bombay during the plague of 1897. He soon provided considerable funds, in the form of both gifts and loans, for government-sponsored relief efforts when the plague spread to Surat and

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11 Each year during the early twentieth century, the collector of Surat held a durbar in the city square that was usually attended by all the notables of the district and by other citizens. This occasion usually involved a public address by the collector on the needs of the city and district and the awarding of honors to any local individuals who had won a government title during the year.
later when famine struck in 1899–1900. In 1903, on the occasion of his son's wed-
ing, he offered the government twenty-five thousand rupees for a public library and
meeting hall. He later donated ten thousand more rupees for the project, including
five thousand in 1911 for the purchase of books in the name of Sir George Clark,
the governor of Bombay (GM July 1, 1906, p. 1; April 7, 1918, pp. 7–8). This
latter act may even suggest that Naginchand regarded his philanthropic activities as
a form of tribute to the ruling elite.

By the first years of the twentieth century, British officials began to recognize
Naginchand as a leading member of the Hindu and Jain community and to consult
him regularly. Although he generally refrained from direct participation in the mu-
nicipality, district collectors sought his advice on a wide range of urban problems
over the next decade. In 1906, in perhaps the crowning event of his illustrious career,
the government awarded him the title of Rao Bahadur, largely as a reward for his
public charity. The collector held an evening party at his home and later a special
durbar to honor the great merchant (GM January 28, 1906, p. 8; July 1, 1906, p.
1). The bestowal of the title also set off a chain reaction among pearl merchants and
other Jains who organized a series of celebrations. In Bombay, for instance, leaders
of the Jhaveri Mahajan (jewelers' guild), the Jain Club, and other associations held
a dinner at which addresses were read praising Naginchand for his award and for his
record of service to Surat and suggesting that as a Jain, he had won prestige not only
for himself but for the whole community (GM February 11, 1906, p. 7). Thus,
through the attainment of this imperial recognition, Naginchand had translated his
involvement in philanthropy into considerable local status. Seven years later, referring
to the title conferred by the government, Surat's district collector would astutely
question in a speech at Naginchand Hall in 1913 whether “in any of his great trans-
actions and investments in pearls or anything else, our wealthy citizen Rao Bahadur
Naginchand Jhaverchand has ever got a better return on his capital or a safer in-
vestment than that which he secured when he built and gave us this hall and library”
(GM October 12, 1913, p. 2). Interestingly, the collector had earlier in this same
talk specifically mentioned improvement in ābrū—he used the Gujarati term—as a
major benefit that would accrue to those who engage in philanthropy.

British officers may have only rarely been so explicit in acknowledging the concrete
returns to munificence, yet philanthropic activity did often go hand in hand with
political influence and imperial honors. For example, Hirachand Motichand Jhaveri,
also a pearl merchant, became a major organizer of and contributor to a cheap grain
fund sponsored by the government during the famine of 1899 and a patron and
administrator of a wide range of other public causes. He enjoyed considerable influence
with a series of district collectors, which he used to attain such gains for his community
as exemptions for Jain pilgrims from travel restrictions during periods of plague,
water connections for the pānjāpol, and immunity for the same institution from
certain kinds of municipal taxation (Desai 1958, part 3:147–48; GM May 14, 1899,
p. 3). He also won formal appointments as an honorary magistrate to hear municipal
court cases. In 1901 he won the title of Rao Saheb from the government in recognition
of his philanthropic record. Ishwardas Jagjivandas Store, a cotton merchant who served
with Hirachand Motichand as an organizer of the grain fund and who was a patron
of a number of local schools and colleges, similarly won nominations as honorary
magistrate and municipal councillor and the title of Sardar (Desai 1958, part 3:232).

Before 1914 there had emerged in Surat a handful of commercial magnates like
Naginchand, Hirachand, and Store, who, as a result of their charitable contributions,
had achieved considerable recognition for their highly developed sense of civic re-
sponsibility. Yet any cultural transfiguration that occurred was a partial one, reflecting the development of a negotiated accommodation to the value system of the rulers rather than an abandonment of traditional preoccupations. As the new philanthropists evinced an interest in the "public good" and the "progress" of their city, they simultaneously sought to solidify protective ties with the largely foreign ruling elite and to enhance their local prestige through association with the rulers, purposes that were certainly in line with longstanding merchant practice. They also retained their allegiance to core community values and their fastidiousness about maintaining their ābral among their fellow traders and coreligionists. Despite involvement in activities deemed progressive by Europeans, they remained deeply conservative in other aspects of their behavior. They dressed simply, practiced vegetarianism, observed pollution rules, performed regular sevā to their deities, and refrained from open participation in political agitations. They were thus in no sense marginal men who had cut themselves off from their social groupings to participate in an alien culture.

In their larger patterns of gifting, Surati sbetbs balanced philanthropic impulses with concerns deeply rooted in their own community. Most contributors to secular charities espoused by the British, for instance, continued older forms of religious gifting, usually on a significantly larger scale than in their secular charities. Naginchand Jhaverchand himself devoted far larger sums to the restoration of temples, to the holding of caste feasts, to Jain religious festivals, to pānjarāpol, and to the purchase of Jain literature than to the causes for which he had received his title. In Surat he constructed a major Jain temple, hiring artisans from Agra and Jaipur to work on the structure (GM July 1, 1906, p. 1). Store had won considerable recognition as a devout Vaishnavite by virtue of his roles as trustee and patron of numerous Hindu shrines (Desai 1958, part 3:232). Hirachand Motichand, besides contributing to a wide range of public funds, also rendered service to a number of Jain temples and the city pānjarāpol as donor and trustee (Desai 1958, part 3:147–48). Thus, ironically, it was often the individuals who were most prominent in spending money for purposes the British regarded as wasteful who were in the forefront of the charitable causes the British most fervently espoused. The greater the sbeth, the greater the diversity in his portfolio of charitable activity.

In some cases, munificent persons chose charities that were valued highly by both the colonial elite and by high-caste residents. Naginchand Jhaverchand, for instance, was able to use the library he had had built as a center for the dissemination of religious literature (GM April 7, 1918, pp. 7–8). The heavy emphasis on educational patronage during the late nineteenth century, no doubt, was in part a response to the emergence of a general demand for schooling among high-status residents. As the government, the post office, and the railways increasingly required new employees to have some knowledge of English, Hindu and Jain citizens began to view the expansion of educational facilities as essential to their own advancement. Education became accepted as a core community interest, as a speaker at a meeting to honor patrons of education made clear when he asserted: "It is our dharma to promote education" (GM February 18, 1906, p. 14). Premchand Raichand, Tapidas Varajdas, and Maganlal Thakordas Modi, perhaps the three most generous Hindu or Jain contributors to Surati public charities before 1920, each made donations involving

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This finding parallels Lewandowski's conclusions that merchants who acted as modernizing agents in the commerce of Madras during the nineteenth century continued to be concerned with maintaining their standing in "traditional" groupings, particularly caste groups, and continued to accomplish this goal through traditional forms of gift giving (1985:170).
hundreds of thousands of rupees to local schools or colleges. All were natives of Surat who migrated to Bombay for business reasons but who maintained extensive social ties and business associations with the smaller city. Certainly the approbation these individuals have received since they made their benefactions is well deserved. But it makes little sense to regard them as persons whose views were far "in advance" of the rest of their locality. Their generosity unquestionably led to the enhancement of their status within an already receptive community.

Officials found it easiest to stimulate local munificence when mercantile traditions coincided most closely with government objectives. In times of catastrophe, such as fires, famines, and floods, wealthy residents rushed forward to contribute to relief efforts organized by colonial officers, expressing their concern for human and animal life while winning official recognition for their generosity. During the famine of 1899–1900, Ishwardas Jagjivandas Store and Hirachand Motichand Jhaveri responded to the urgings of the district collector by helping to establish a cheap grain fund to feed the thousands of refugees from the countryside. Merchants living in Surat and Bombay, genuinely concerned about the tremendous suffering brought about by the famine but also worried about the potential for urban unrest if prices continued to escalate, donated many tens of thousands of rupees to this fund (GM October 8, 1899, p. 8). Store, Jhaveri, and several other contributors each received titles or letters of commendation from the administration as a result. The enthusiasm with which these traders participated in the fund stands in sharp contrast to the apathy with which some of the same individuals greeted official appeals for moneys to finance sanitary works, public gardens, and hospitals. 13

Such evidence attests to the selectivity exercised by sheths in developing their gifting portfolios. Clearly, the emergence of philanthropy does suggest a certain reformulation in the identity of mercantile elites during the late nineteenth and early twentieth centuries. Through participation in the new forms of benevolence, a small set of Hindu and Jain businessmen had won recognition as leaders of their community, as persons devoted to the development of their city, and as loyal members of the empire. But their adjustment to Western philanthropic notions was always tempered by notions of personal dignity and status long embedded in local culture.

Gandhian Politics and Gifting

With the onset of World War I, accommodationist responses to colonial rule became increasingly difficult to maintain. Between 1914 and 1919 tremendous economic instability beset Surat, undermining the operations of many local firms. When news of the outbreak of the war first reached the city, uncertainty caused finance to dry up completely, leading to the collapse of a number of businesses, including that of Naginchand Jhaverchand. After 1914 the situation improved temporarily, but soon many traders began to face novel problems that grew directly out of imperial policy. Pearl merchants, for instance, had to deal with new duties on imported pearls, then with tight controls over the export of finished pearl necklaces. Because of restrictions on the import of gold and silver, the prices of precious metals rose sharply, and gold thread merchants, who used these metals in manufacturing gold thread, had to cut back on production. Cotton, grain, and cloth merchants faced severe

13Parsi philanthropists in Surat, by contrast, engaged in much wider forms of charitable activity. One possible explanation is that the Parsis already possessed strong philanthropic traditions long before the nineteenth century.
difficulties in obtaining transportation for their goods, since military needs received
first priority in the allocation of railway wagons. Provincial authorities established
price controls over many marketable commodities and clamped down on speculation
in and adulteration of cotton. In Surat, the municipality passed new by-laws regu-
lating commercial practices and land-use patterns and dragged offenders into mu-
nicipal courts with increasing frequency (Haynes 1982:229–35).

Perhaps the greatest assault on mercantile integrity, however, was the new income
tax law. As the government became desperate for revenues during the war, it turned
increasingly to urban taxation as a source of finance. The total level of income tax
revenue in the Bombay Presidency, most of it levied on urban residents, rose almost
ten times over during the war (Gordon 1978:20). Since the amount of one’s taxes
was levied according to a completely impersonal schedule, the payment of income
tax, unlike the presentation of tribute or acts of public charity, did not transmit to
the government any sense of the donor’s status or moral purpose. A merchant could
not hope to develop close connections with the imperial elite or to win honors through
taxpaying. Moreover, businessmen now had to fill out new tax forms that required
them to divulge detailed information about their financial dealings that they had
previously guarded to protect their credit. This feature of the law, which distinguished
the income tax from even the most excessive of Mughal exactions, seemingly aroused
more dissatisfaction than the amount of taxation itself. Speakers at protest meetings
against the regulations complained, “This form will cause not only economic harm
but also harm to our reputations [pratisthā]” (GM September 1, 1918, p. 11).14

As the government inflexibly adopted policies that hindered trade and the mo-
bilization of credit, Hindu and Jain traders lost confidence in their ability to attain
protection through gifting activities. British efforts to raise war loans among these
merchants during this period were singularly unsuccessful. In 1918 Hindus and Jains
contributed only one hundred forty thousand rupees in subscriptions to the war loans,
far less than the tiny but loyal Parsi and Daudi Bohra communities (GM September
22, 1918, p. 2). The total size of Hindu war loans also contrasts sharply with the
loans of individual merchant-bankers to the British a century earlier.

The maintenance of local standings was extremely difficult under wartime con-
ditions. Some great traders simply went out of business. Others lost credibility in
the community because of their association with the British. In 1918 Sardar Ishwardas
Jagjivandas Store hastily backed out of a leading role in protests against the new
income tax regulations when the government threatened to prosecute him. Even loyal
newspapers subsequently denounced Store for betraying the trust of the city’s mer-
chants (GM December 22, 1918, p. 8). In many Vania panchāyats (caste councils),
both Hindu and Jain, upstarts challenged the authority of traditionally powerful
families (Haynes 1982:239–43). Although evidence on these conflicts is limited, the
fact that so many grew to serious proportions at the same time suggests that the
unstable economic and political situation had undermined the status of many prom-
inent sheths.

After several years of unsettled commercial and political conditions, a new set of
political leaders, the followers of Mahatma Gandhi, rose to power in Surat. The
Gandhians addressed the businessmen’s material dissatisfaction and cast appeals for

14 The word pratisthā, which is Sanskrit-de-
rived, also means reputation but usually lacks the
meaning of economic credit carried by the word
ābrū. Its use here is not evidence of a deliberate
move away from Persian-derived vocabulary since
merchants continued to use the word abrū during
this period and afterward.
support in an idiom steeped in the central symbols of the merchant subculture. They fashioned a reformulated Hinduism in which support for "the people" against the British government was a *dharmik* (sacred) cause and nationalism a religious sentiment that transcended local manifestations of religiosity. At the same time, they directly invoked the Suratis' sense of honor, dignity, and shame, creating a psychic link between mercantile ethics and the morality of opposing the government (Haynes 1982).

Between 1919 and 1924 followers of Gandhi were able to convince Hindu and Jain businessmen to contribute to the coffers of the Indian National Congress by appealing repeatedly to the traders' preoccupations with their reputations. When the Surat District Congress Committee organized "national" primary schools in 1922 in an attempt to supplant the government-sponsored municipal schools, for instance, members of the committee pleaded for funds by stressing that the merchants' *ābrā* was at stake. The Gandhians portrayed the National Education Society, which organized these schools, as a sacred focus for charitable donations, one that was more deserving than Vaishnavite or Jain festivals and temples. Surati merchants living in the city and in Bombay answered these appeals by providing the funds necessary for the education of five thousand pupils for more than two years (*BC* January 4, 1922, p. 5; April 3, 1923, p. 4). Some made special contributions on auspicious occasions, such as marriages within the family or the visits of great nationalists. Others made cash gifts in huge fund-raising meetings. Dozens of prosperous Hindus and Jains handed over their homes for use as school buildings (Maharashtra State Police Archives 1923, para. 25[6]:19).

The Non-Cooperation Movement not only attracted the private, voluntary contributions of Surati traders but also the compulsory cesses of many traders' *mahājans*. The cotton merchants, grain merchants, and grain dealers, for instance, all redirected their cesses away from temples or *pānjrāpol s* and toward the National Education Society (Maharashtra State Police Archives 1922, para. 564[9]:598; 1923, para. 28[4]:21). These cesses flowed in regularly, providing the national schools with a steady source of funds that would have been lacking if the society had depended entirely upon voluntary contributions.

By responding to the pleas of Gandhi's disciples, merchants of Surat again refashioned their self-images and redefined the process of acquiring *ābrā*. During the years of the Non-Cooperation Movement, mercantile integrity within the city increasingly involved support for an agitational movement dedicated to ousting the British from the subcontinent. Giving to the nationalist cause both enhanced local reputations and solidified relations with the Congress, a new force emerging at the imperial or "national" level, and thus functioned at both of the levels previously served by largely distinct forms of gifting. Local businessmen, however, did not abandon either religious endowments or philanthropy in the long run. They continued to build temples and resthouses and to spend conspicuously on wedding feasts and religious festivals. And by the mid-1920s, with the waning of Congress protest, merchants had resumed making substantial contributions to charitable projects sponsored by the British. Support for the Congress became incorporated into portfolios of gifting that were, if anything, even more diverse than before. Thus, as the sources of political authority multiplied with the devolution of power and the growth of nationalist activity during the 1920s, 1930s, and 1940s, businessmen dispersed their charitable funds more widely than ever, anxious as always to protect their reputations within their community and to establish ties with the extralocal authorities who increasingly entered into their lives.
Conclusion

In the more than three hundred years examined in this essay, wealthy Hindu and Jain merchants were continuously involved in a wide range of gifting activities. By channeling a portion of their economic capital into symbolic investments, the sheths established a series of relatively stable, multidimensional relationships with important others around them. Within their community, they built up their social reputations and economic credit largely through religious gifting. With their rulers, they created associations that transcended temporary congruities of material interests by engaging in forms of gifting rooted in the imperial elite's political idiom.

This essay has been particularly concerned with understanding the transformation from tribute to philanthropy during the nineteenth century. Throughout Surat's history, I have argued, traders and bankers held a consistent interest in fostering a secure political setting for themselves and their community, and regularly entered into moral transactions with their rulers to this end. As the character of extralocal authority changed, sheths made adjustments in their charitable portfolios. Two developments external to the city led merchants to reconstitute their gifting patterns during the period in question. First, the British gradually replaced the precolonial contest state with a more bureaucratic form of government, rendering personal gifts to the top officials unethical and inefficacious. Second, public charity acquired an increasing importance in the ideology of colonial officers. Wealthy merchants accommodated themselves to these alterations in the larger political world by participating in large-scale philanthropy. It is possible that some of these merchants may have viewed their new benefactions as a novel sort of tribute to their rulers.

The case of Surat's merchants reflects a process of cultural change shared by many South Asian groups under colonial rule. As recent research has shown, Indian elites learned to present themselves in an idiom meaningful to the imperial rulers as they attempted to pursue personal and group interests, and through this process they came to redefine their identities and reformulate their values. One means by which commercial magnates of Surat and, I suspect, of other Indian cities, accomplished this was through philanthropy. Engagement in the new forms of charitable giving communicated to the rulers a concern with the well-being of the city's citizenry and an acceptance of the value of a government committed to stimulating "moral and material progress." Those who achieved recognition for sustained, sincere involvement in philanthropy often gained access to the patronage and status that the government controlled. But this essay also suggests that the realignment of indigenous values to the changing context of power that this process involved could be partial and selective. Surati philanthropists maintained their older concerns with protecting their reputations within their communities and with preserving and extending their religion as they participated in new, secular forms of giving. Local businessmen committed only a portion of their surplus resources to the public causes championed by the British and by Indian social reformers. They saw no inconsistency in devoting far larger sums to the sponsorship of sacred persons, institutions, and observances. And when they became convinced that government had abdicated its protective role in the period immediately after World War I, they loosened their bonds with ruling authorities and followed a new set of aspirants to power who appealed to them in the familiar idiom of mercantile status and devotional religion.

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15 For example, see Caroll 1978; Appadurai 1981; Haynes 1982; Cohn 1983:208–9.
Even more broadly, this case exemplifies a process that may be common to individuals involved in commerce and industry in a large number of cultural contexts. The acquisition of wealth alone is rarely sufficient to establish the status and power of the businessman within his society. Indeed, where cultural traditions militate against profit taking and the accumulation of capital, business activity may actually be an obstacle to the attainment of respectability and influence. Even in societies where capitalism is most advanced, the creation of private fortunes can evoke suspicion and arouse social discontent. Yet by conspicuous involvement in culturally valued forms of giving, businessmen can frequently transform the resource they possess in great abundance—their wealth—into reputations as moral and responsible individuals and into political influence. An analysis of gift giving in the generation of authority and status thus need not be confined to "primitive" and "premodern" social contexts, but can easily be extended to activities such as philanthropy, which have played a critical role in producing and reproducing patterns of dominance in colonial and post-colonial societies and in the most developed of industrialized nations.

List of References


16 For the role of philanthropy in twentieth-century America, see, for instance, Brown 1979; Kutz 1974; Lagemann 1983; Whitaker 1974; and Wyllie 1958.


