Misters Mukharji and Kathotia

Citation for published version:

Digital Object Identifier (DOI):
10.1080/09584935.2020.1842859

Link:
Link to publication record in Edinburgh Research Explorer

Document Version:
Peer reviewed version

Published In:
Contemporary South Asia

Publisher Rights Statement:
This is an Accepted Manuscript of an article published by Taylor & Francis in Contemporary South Asia on 20 January 2021, available online: https://www.tandfonline.com/doi/full/10.1080/09584935.2020.1842859

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Can money buy you happiness?

Most people have at some point of their lives contemplated the relative importance of money against life’s other benefits. What matters to us in life rests on the balance between how much material comfort we need versus other non-material needs. What goods do we want to possess? For which purposes do we need money? These questions provide answers as to how human beings live their lives in relation to material belongings. How we consume is dependent not only upon these preferences but also upon the society and time in which we live, our lifestyles and related tastes, which are almost always related to our place in a particular culture.

This paper reflects on our encounters with two characters from Kolkata, Mr. Mukharji, and Mr Indra Kumar Kathotia and how their differing relationships to money coloured all aspects of what mattered to their lives in Kolkata. Mr
Mukharji, a 60 year-old Bengali man, was a branch manager of a state bank with an interest in Tantrik Yoga therapies. Stefan Ecks first met Mr. Mukerjee while doing fieldwork in Kolkata in the early 2000s. Mr. Kathotia, a Marwari man, was a wholesale paper dealer, with an interest in stamp and coin collecting. Martin Beattie met Mr. Kathotia while doing fieldwork for his PhD between 2000 and 2003.

Conversations with a Tantric bank manager (Stefan Ecks)

Mr. Mukharji lived with his wife in a two-storey Art Deco house in the Southwest of the city. One evening in June I was walking past his front garden on my way back to my flat when Mr Mukharji caught my eye. He greeted me and asked from where I had come. I still remember his broad smile, his large black-rimmed glasses, and his shiny black hair, which he combed back neatly. There was not a grey hair on his head: Mr Mukharji knew it, and was proud of it, as his hair was to him a sign of strength and health. We started chatting and he invited me in. From then on, I saw him regularly over five months until the end of my stay.

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1 Martin Beattie, “The Marketplace as Hybrid Space: Re-reading Barabazaar and the City” (PhD in Architecture, University of Newcastle, Newcastle upon Tyne, 2005). My PhD focussed on a number of research areas, or contexts for hybridisation, in Barbazaar as follows: the construction of a largely colonial urban history of Kolkata and the formation of an intertwined hybrid narrative of health and modernity; the hybrid vision that Sir Patrick Geddes adopted for proposals for Barabazaar in 1919; the hybrid sense of space found in the courtyard houses of Barabazaar; the culture of the street and the bazaar as a pragdigmatic example of hybrid outside space.
It is difficult to categorize what kind of encounter my meetings with Mr Mukharji were. They were mostly free-wheeling discourses that started out a bit like an ethnographic interview but then went into different directions. The research I conducted back in the 2000s looked at popular and plural medical concepts of body, health, and medicine. My main respondents were allopathic, homeopathic, and Ayurvedic physicians. As it turned out, Mr Mukharji was not just someone living in the same Kolkata neighbourhood, but also a kind of healer: he offered Tantrik Yoga therapies in his spare time in the evenings. He held a diploma in Yoga therapy but never practiced with any interest in earning money from it. Mr Mukharji’s day job was branch manager of a state bank. He had been working continuously in this line since graduating with a BA in Commerce in the early 1960s. Yoga therapy hardly amounted to a part-time business as he saw only a few patients a week.

Our conversations usually started by me asking about his views about a topic, for example, how Yogic conceptions of the human body—including five "sheaths" (kosha) varying from "gross" to "subtle" energy—are important in how he treated his clients. Mr Mukharji would give an introductory answer to the question before launching into a philosophical reflection on God, Man, and the Universe. There was nothing unusual about this asymmetrical style of dialogue, I was acquainted from my time in Kolkata that older, middle-class Bengali men would need only one question to enter into lengthy meditations that touched on the colonial and post-colonial history of India, religious pluralism, food habits, or the ups and downs of the ruling Communist Party. Apart from occasional questions from me about something that had just been said, it was more a monologue by Mr Mukharji than a dialogue. And that was fine with me, because I was there to listen and take notes.
We always sat together in a room on the ground floor of the house that was dedicated to meditation and visiting clients: "This room is a siddhi ghar [supernatural powers room]. All thinking comes from here, it is full of energy, the energy is stored here." The room was always dark and contained only floor mats and an altar with divine images, most prominently Ma Kali. The air was filled with the smoke of incense and burning coconut shells.

I learned much about Mr Mukharji's biography because he often interlaced his philosophical reflections with concrete life events. Mr Mukharji was born in Kolkata in 1939. His father was also a bank manager, and "many transfers" made for many places lived in during his childhood. This included several years in East Pakistan. In 1957, at the age of 18, he returned to Kolkata on his own to get admission to college, while his parents stayed back in East Pakistan. That same year he suffered a severe asthma attack and vomited blood. He went to a homeopath called S. K. Das, "a very famous man." He gave him medicines but also recommended taking up Yoga. The treatment was a success, because it went beyond merely physical healing: "All diseases went away, and I became very handsome. I did meditation and experienced 2

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2 Writing about an individual experience reminded me of Indianist discussions of the 1980s about hierarchy and individualism. Mines (1988: 572) argued against the Dumontian notion that individualism was an ideology alien to Hindu India: "Indianists have discounted the private voices of individuals because what they say seems banal. But what these voices say is important because it refutes India's supposed denial of individuation and autonomy ... they deny the Indian person the right of representing himself or herself." Three decades later, this may seem almost too obvious to be repeated, was it not for the resurgence of Dumontian theory in recent years (e.g. Iteanu & Moya 2015).

3 Kolkata is called the "world capital of homoeopathy" for the sheer number of physicians, medicine shops, and patients (see Ecks 2013). I recorded many "conversion" narratives about people finding miraculous cures in homoeopathy, but that the healing came more from yoga in Mr Mukherjee's case is unusual.
so many unnatural things: seeing people dancing, seeing animals like tigers, seeing sannyasins walking through the door." From then on, "Yoga became my first wife."

In 1961, Mr Mukharji’s father was swept up by the upheavals of martial law in East Pakistan (1956-1962). He was imprisoned and tortured for six months but was later released and returned to Kolkata. When his father arrived, he said to him: "You have brought me back to Kolkata!" The survival and return were miraculous events that Mr Mukharji achieved through his sadhana (spiritual exercise). One night, before he even knew that his father was in trouble, he dreamed of entering a mountain cave. Inside the cave, he saw Ma Kali who said to him that his father would soon come back to Kolkata. She also gave him a mantra to focus on. The next morning, Mr Mukharji walked barefooted to Kalighat, the most famous Ma Kali temple in Kolkata, to pray and to worship with a joba phol, the red hibiscus flower sacred to Ma Kali. Every morning he went to Kalighat, and after a month, his father arrived. He said to Mr Mukharji that he had brought him back to Kolkata: he had visions of him standing under a bel tree "like a divine child." Mr Mukharji continued to visit Kalighat every day since then.

For Mr Mukharji, meditation, Yoga, and healing had to be spiritual practices untainted by any monetary interests. Gurus who used spirituality as a way of making money are frauds: "Yoga should never be a career," he said; or "these tantriks are doing this work for money, ultimately they will suffer themselves." It was a theme that he returned to almost every time I met him: earning money is important when one lives as a householder with a family, but for everything else, money corrupts and leads astray. Mr Mukharji was married and had two sons and a daughter. When I met him, all his three children were married and living in their own places elsewhere. "I have finished my work," he said. I suggested to him that he
could now become a forest dweller and devote all his life to meditation. He smiled and said that, yes, that was possible, but bandits would kidnap him.

His householder life was sustained by his work in the bank, but this work never defined him. He described his career as one of robotically carrying out tasks that were confined to earning a living. His spiritual practice, *sadhana*, remained the centre of his attention: "I had no joy in life other than meditation. But who did the bank service? Someone else did it. It's God's work, a miracle. My body was in the bank, my mind somewhere else." During some phases of his life, the *sadhana* became so encompassing that he had "total indifference" to his job, and only because "God saved" and guided his body—or rather, almost a body double--through the daily tasks did he not get into trouble.\(^4\)

He dated the most intense phase of his *sadhana* to the years between 1981 and 1985. He experienced an awakening of the *kundalini*, a form of cosmic energy stored like a coiled serpent at the bottom of the spine. Awakening the *kundalini* and letting it rise upwards through the *chakras* is a key aim of Tantrik Yoga practices. The kundalini experience made his creative powers explode. He devoted most of his time to writing songs and poems, many of them published in Kolkata magazines and books.

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\(^4\) The Subaltern historian Sarkar (1992: 1555) writes about a similar constellation of middle-class men finding escape through meditation and devotion to Ma Kali. Ramakrishna Paramahamsa’s innovation was to make it possible for his followers to live the “normal bhadrolok way of life” while "inwardly distancing oneself from its travails and frustrations." For Sarkar, this attitude of otherworldly asceticism is the opposite of what Max Weber described as Puritan (and later capitalist) pursuit of salvation through immersion in work.
In 1985, his bank sent him to North Bengal. Due to "too much disturbance and daily duties," his poetic powers declined. He still had an abundance of energy, earning him the nickname of "the Hare Krishna bank manager" in northern Bengali districts. But many distractions came his way, such as worries about marrying off his daughters: "Meditation gave me a headache, an overburdened brain." He felt that he never regained the same intensity of spiritual practice that he had achieved in the early 1980s.

Mr Mukharji charged Rs. 250 per healing consultation. The purpose of the fee was not to make money but to deter people from coming to him: "I say Rs. 250 to avoid [clients]. It distracts from my work." Earning a middle-class salary of Rs. 15,000 in the bank was sufficient for him. It would have been easy, he said, to earn much more through bribes and other shady transactions, but being "self-content, self-sufficient" and keeping the mind peaceful was paramount: "I could have earned Rs. 1 crore [Rs. 10 million] per year through giving illegal credits." Instead, he chose to live a simple life, "I never had a car."

Working in his bank job was a routine that needed to be stoically endured, and a disturbance that needed to be neutralized as much as possible. Mr Mukharji recounted many episodes of conflict with his colleagues. Employees below his rank were not the problem, "all my subordinates loved me." The problem were colleagues of same or higher rank: the younger employees liked him because "I saved everyone from upward attack." Other management colleagues were hostile and could never be trusted. Once one of them even tried to poison him. While he was travelling in a rural district of West Bengal, a fellow bank officer offered him an alcoholic drink. Mr Mukharji observed a fast that day and had an empty stomach. Still, the other bank manager insisted. Immediately after having the drink, Mr Mukharji fell unconscious.
The other manager left him to die. But he regained consciousness and performed a *mudra* that made him vomit the poison from his body. Soon afterwards, the fellow manager suffered a traffic accident. For Mr Mukharji, this was a sign that God had intervened on his behalf to punish the wrongdoer.

Mr Mukharji told many other stories from his work life, always suffused with supernatural occurrences. Many of these stories related to his times travelling in rural areas while on bank duty. One time he was doing work near the border with Pakistan. Many people from tribal groups lived in this area. Mr Mukharji did his evening meditation with such intensity that he lost consciousness. When he woke up again, he saw local people bowing deep before him. Asked what was happening, the people said that he was a great and powerful sage, because he had disappeared in a "long stream of light going skywards."

On another rural trip, Mr Mukharji arrived by chance at a lonely hotel. He got a guest room on the first floor of the house. That floor was otherwise empty. One of the rooms was locked up. The owner did not allow his own children to enter the first floor after dark. In the night, Mr Mukharji had a vision that the door of his room opened and a "beautiful lady" entered the room. Mr Mukharji knew she had to be a ghost, and he was scared that she would touch him. Then he heard the voice of the old caretaker who called him for his morning tea. Mr Mukharji asked him why the first floor was unused, and the room locked. The caretaker told him that the vision of the lady was the ghost of the former owner. She used to be a dancer before her wedding. But she was murdered in the room that was now locked, never to be opened again.
Uncanny experiences, and a heightened sensitivity for supernatural encounters, were an expected side effect of intense meditation practice in the Tantrik tradition: "Once you start Tantra, you will be very much disturbed by your environment. Ghosts, illusions, confusions." Eventually, these visions will become less startling. Seeing strange things was part of the journey, the ghosts are out to test how far the spiritual seeker has come: "It's an exam, to see if you have mastered your fears, of the night, of the jungle, of corpses." Mr Mukharji never committed to a particular guru and "always only followed my inner guru," so he had to figure out how to deal with bad experiences on his own. Some of the visions were too frightening and he felt it was best to stop meditating whenever that happened: "Often I saw saddhus, dancing ladies, tigers. I also saw rakshasas (fierce man-eating demigods), but if you start experiencing something like that, stop!"

His spiritual powers were recognized by his co-workers in the bank. Sometimes they would approach him to ask for his help. For example, one of his colleagues was fired because he was discovered of committing financial fraud against the bank. The man came to Mr Mukharji and implored him to intervene on his behalf by praying for his reinstatement at Kamakhya temple. Kamakhya is a large Hindu Tantrik temple in Guwahati, Assam. It is one of the oldest shakti pithas in India and known to be particularly powerful. Mr Mukharji declined to intervene for him, however. He told him that he could not work miracles, only the Goddess could do that. But he made him take an oath that he would go on pilgrimage to Kamakhya as soon as his problems were solved. "And soon, all was solved."

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5 This kind of individualism and independence from groups and gurus is, according to McDaniel (2004), entirely typical of Tantrik Yogic practitioners in West Bengal.
In another incident at the bank, Mr Mukharji cracked a joke about a colleague from a district branch: "Better he has a train accident, so I don't have to meet him." That colleague was someone who always bullied him. One day this man was scheduled to arrive for a visit in Mr Mukharji’s branch. The colleagues who heard his joke got a fright, because they knew that Mr Mukharji had siddhi powers, and so they asked him not to wish any bad things onto others because they would come true. That day, the train that the bullying colleague would have taken was cancelled, and the visit did not happen. "I didn't have to meet him. I was dancing!"

The power of Tantra to do harm to other was well-known to Mr Mukharji. There were two types of Tantric rituals, one that was white and good, and another that was black and evil. In the guna classifications used in Yoga, Ayurveda and elsewhere in Hindu philosophy, one was sattvik and pure, the other was tamasik and impure. One evening Mr Mukharji spelled out six types of Tantrik magic (shatkarma) to me. The first was svastayana or shanti karma, that can be used to cure people of diseases. These diseases might be caused by adverse constellations of the stars, or by bad karma. This involved worship of the goddess Rati, the female counterpart to the male love god Kama. The second is vasikarana, which can be used to bring other under one's control. For example, it can make a "beautiful lady" surrender. But that was a form of harm, and ultimately all harm fell back on the person doing it. The third was sthamban karma, which was a form of magic to make others inactive, to neutralize their powers. For example, this could be used to make a criminal like a "snake without poison." Fourth was vidveshan karma, magic to make people hate each other. This could be used to sow discord between a married couple, leading them to fight.

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6 McDaniel (2004: 80) recorded the same six types of rituals, albeit with slight variation in core features. Shanti karma is Mr Mukherjee’s version of svastayana.
and to separate. It was a difficult form of practice to achieve, involving going to a
shoshan (where corpses are burnt), finding a corpse, and performing a complex set of
mantras (invocations), yantras (diagrams) and other magical procedures with it. The
fifth type of magic was uchatan karma, to make others get too emotional and to drive
them into madness. People who used to be perfectly happy and suddenly
experienced deep sadness were likely victims of Tantrik uchatan karma. The sixth and
most evil form of Tantrik magic was maran karma, to kill others. This kind of magic
could, for example, be used against newly wedded women by her husband or
parents-in-law to snatch her dowry and get rid of her. Each kind of magic had a
specific deity, time of year, time of day, and cardinal direction associated with it.
Shanti karma, for example, was associated with Rati, the winter season, and North-
East.

Mr Mukharji told me many stories about Tantrik practices gone wrong. Several of
these stories were about practices that involved corpses, especially shava sadhana,
sitting on a corpse: "In the shoshan, you have to sit down with a one-hour fresh
corpse, of the lowest caste, those who cannot afford cremation." This practice could
be used to gain insight and to maximize one's spiritual powers, but it often went
wrong. Shava sadhana often made the corpse come alive again, "but not as normal
man, but as abnormal man." If that happened, the reawakened dead might realize
that someone is sitting on him, get angry, and slap the Tantrik in the face. This kind
of slap was deadly: "If a dead man hits you, how can you live?"

As a yoga healer, the most common symptoms presented to Mr Mukharji were
men’s sexual problems, such as impotence and lack of libido. His advice included
engaging in sexual intercourse without semen emission. Various mudras and body
exercises could be used to achieve this, such as exercising contracting the anal gland.
The key to healing diseases and attaining both better health and higher consciousness was a practice of breathing (pranayam) that worked with the body's energy channels. Every time I met him, Mr Mukharji spoke about the sushumna or central channels, and the flow of breath and energy through the two major side channels, ida (on the left, cooling, associated with the moon) and pingala (on the right, heating, associated with the sun). Everyday selfcare revolved around conscious breathing and control of air flows. Phases of the day and of the seasons all had an optimal flow of breath, and if one detected that the air was going through the wrong side, one should try to change it. He advised that one should check which nostril was more active right after waking up. If the wrong nostril was active, one should lie down again on side and try to change the flow. The goal was to keep sushumna balanced. Whenever perfect balance was achieved, any action would gain fruit and every word spoken would come true. Mr Mukharji has been practicing these breathing techniques for decades and was convinced that they saved his health even when travelling for his job: "I had to do a lot of travelling in remote areas in my younger days. There was bad water, infectious diseases, stomach upset. How did I stay healthy? By checking my nostrils. It cures all diseases."

Mr Mukharji and I met again every time I returned to Kolkata in the following years, but my visits took the form of polite hospitality visits: I went to his house with a packet of sweets, either something that I brought from Europe or a local assortment of rasagolla, and we sat in the parlour on comfortable chairs. His wife and visiting children and grandchildren were also often present then. We never went back into his siddhi ghar and never spoke about Tantra or Yoga again. The only moment of siddhi becoming evident was that he always welcomed me by saying: "I knew you'd be coming today."
Conversations with a paper trader, collector, philatelist and numismatic (Martin Beattie)

Mr. Kathotia and I first met at midday on Saturday 5 August 2000 at his shop in China Bazaar, a small area within Barabazaar. Old China Bazaar Street, Synagogue Street, Jackson Lane, and Bonfield Lane appeared on the earliest known plan of Kolkata, Theodore Forresti and John Ollifres, *Plan of Calcutta* (1742). The Bazaar had received its name from a market selling Chinese goods which were traded between Kolkata and Canton. Kathotia lived off China Bazaar Chowk, which was a small open space, with a temple dedicated to Shiva in the middle of it. A year after we first met, he described the “cosmopolitan” social life in China Bazaar chowk:

“the people just gather there . . . the people from Bihar are celebrating their own festival, and the people from Rajasthan are celebrating theirs . . . so this is China Bazaar chowk, the only place where people can interact with each other. And you see, the thing, the good thing is this it is a cosmopolitan Barabazaar . . . there is no bar at all.”

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Kathotia was located both centrally in the bazaar, but also at the heart of the Marwari community. He became a pivotal informant for me, providing an entry point into the bazaar, and access to other informants. Undoubtedly he was able “to objectify his own life-world and then present it to a foreigner,” namely me, as Rabinow succinctly puts it. Bourdieu reflects on this relationship between ethnologists and their informants, in a remark attributed to Jean Piaget: “It is not so much that children don’t know how to talk: they try out many languages until they find one their parents can understand.” Perhaps ‘the truth’ was that Kathotia spoke in a language about the bazaar, that I could understand most readily.

Kathotia was in the wholesale paper business dealing in wrapping paper, crepe paper, and stationary, in fact just about any sort of paper. He thought that the reason the current traders were located in China Bazaar, was because this was where British colonial paper traders had located themselves, due to its close proximity to offices, newspapers, and other wholesale paper markets. During the nineteenth and early twentieth centuries, the impact of new forms of colonial transport, particularly rail, and the expansion of colonial cities such as Kolkata had a significant influence on patterns of commerce. Traditional rural indigenous systems operated with more modern regional and national networks, managed simultaneously by indigenous, and colonial communities. There were many differing and hybrid mappings of the bazaar framed by the differing groups of people that engaged with it.

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12 Kathotia also ran a business manufacturing thermos coils for air conditioning units, employing about 15 people.  
13 1 April 2003
Kathotia believed in the longevity of paper, and its ability to connect with both more traditional and modern influences in Indian life, or as he put it:

“So even if somebody dies here, we have to write in postcards . . . So this is our tradition. Whenever somebody is born we write, whenever somebody dies we write. So the paper is needed at each and every stage here . . . Paper will never die this business, that is why I have chosen this one.”

Kathotia’s business imported paper from as far afield as Delhi and Uttar Pradesh, and sold mostly to small retailers in Kolkata. He explained the range of his customers, and why they choose his shop in particular, in his usual positive and up-beat manner:

“this paper is being used by everybody, even by the poor and even by the rich . . . whenever a customer visits our shop he knows that the paper will be available here all the time so he don’t bargain, he just gives the exact money . . . We don’t say no to anybody and we know our customers what they require. . . And that is the thing that they never return dissatisfied from us.”

Kathotia had lived and worked in China Bazaar all his life, in a two story building, which he thought dated from the mid-nineteenth century, although it looked much older. The building was close to the eighteenth century Armenian Church of the Holy Nazareth, and as Kathotia said, his “ancestors also purchased this building from one Armenian, and his name was Hardis.” He lived there with his wife,

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daughter (aged 24), and son (aged 23). At the time of our first meeting both his children were at University, and he hoped his son who was studying for an MBA, would join the paper business after he graduated. Kathotia had his own shop on the ground floor, but there were also other shop spaces in the building, which he rented out to other paper businesses.

Kathotia lived above his shop and on that first meeting we went upstairs to an office to talk about what I was doing, and to meet some of his friends. On the floor of the office was a very typical diwan arrangement, and on the wall some fading photographs of two elderly male relatives. At the time I was interested in visiting some of the courtyard houses I had seen all over Barabazaar. After initial introductions, we left to look at a four-storey courtyard house, where a relative of Kathotia’s was renting an office on the ground floor, and then onto another house adjacent to the local synagogue. It had all the usual European features that I had seen in courtyard houses in Barabazaar before, cast-iron columns and balustrades, wooden blinds, stained glass, and tiled common areas. We went to another courtyard building that now seemed to exclusively contain small businesses. Kathotia’s family seemed to own the building, and on the wall was a picture of another old male relative. I met his brother or cousin, and another cousin and an uncle, who manufactured starch from tamarind seeds. His uncle mentioned that if I was interested in courtyard houses I should go to Rajasthan to look at the Havelis there, a reference to the large Marwari population that had left Rajasthan, and were now living in Barabazaar.

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17 A diwan is a type of mattress covered with a white cotton sheet
It was only during the following year that I discovered that Kathotia’s family was originally from Sujangarh in the Shekhawati region of Rajasthan, or as he described it, “a tiny small town having a population of say one Lakh only.” 19 Emphasising his continued links to the place, the manager of his shop, who Kathotia described as “a reliable man,” was also from Sujangarh. Although understandably when we first met Kathotia seemed uncertain how I might judge him as a Marwari, he was undoubtedly proud of being one, describing why his customers chose to shop with him:

“Yes they know my honesty also because they know that Marwaris are very honest people. This is the tag with the Marwaris . . . The people here from the very beginning even the Europeans who were here, they admired Marwaris very much. They knew that our words are always maintained at any circumstances . . .” 20

Indeed it was these close links between Marwaris and the ruling elite that led many Marwaris to become banyans, or brokers, a position that was dependent on maintaining good relations with the British in Kolkata. In light of the relatively uneven fortunes between Bengali and Marwari trading groups during the late nineteenth century, economic critiques that were applied against the British were equally applied to Marwaris. Rhetoric similar to that used by Dadabhai Naoroji in his argument that the British drained India of her wealth was used against Marwari traders in Bengal, as people interested in making money but who sent it outside to

Rajasthan. In post-independence India, many Bengalis identified Marwaris with the former colonial establishment, and saw them as having taken over from it both in business and political arenas.

Later that month, and to a certain extent reinforcing the commonly held racial stereotype, Kathotia talked to me about the history of the Marwaris, and how they were just as intelligent as Bengalis, but in business matters rather than intellectual pursuits. When it came to my own intellectual pursuits, in the form of my PhD, my research sources came from both Bengali and Marwari communities. At the time each group seemed to mix freely and introduced me to each other, without much thought for their past and different histories. I learnt that being a foreigner sometimes made it easier for me to act as intermediary between sometimes conflicting communities in Barabazaar, and helped me get access to people and places that would have been difficult for locals.

After that first meeting, Kathotia was keen for me to look at a collection of nineteenth century shop receipts he had bought, and which he thought might interest me, and I arranged to meet him again at his shop at midday on the following Saturday 12 August. As it turned out his wife had left with his house keys, so he could not show them to me. We talked more about what I had planned for my PhD.

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21 At the beginning of the twentieth century Naoroji claimed that “the evil of the ‘bleeding’ and impoverishing drain by the foreign dominion,” amounted to, “nearly or above £30,000,000 a year.” Dadabhai Naoroji, Poverty and un-British Rule in India (1901) (New Delhi: Government of India Press, 1962), iv. The Bengali nationalist Paula Chandra Ray argued that Marwaris earned a thousand times more than they actually spent, “mere parasites,” who, “do not add a single farthing to the country’s wealth, but have become the chosen instruments for the draining away of the country’s wealth - the lifeblood of the peasants - to foreign lands.” Prafulla Chandra Ray, Life and Experiences of a Bengali Chemist (1932), 2 vols. (Calcutta: Chukervertty, Chatterjee and Co., 1996), 17.
Our discussion was conducted amongst other business, people coming and going, others asking about my work, and several telephone calls. This was to become a familiar research environment for me.

Kathotia was very warm and friendly, and talked about his liking for Europeans and their modernizing ways and the need to help academics interested in Indian culture. He returned to this theme on a later visit saying that he saw it as his duty to help me with my research, and at times he felt like a frustrated academic. (Although I discovered later his family’s links to the British colonial regime, and how they had benefited from it, I never felt that he was consciously resurrecting this relationship with me.) He claimed that most Indians simply had to get on with making a living, and did not have access to grants for research, like me. For him, his role in our relationship seemed a pragmatic choice. For myself there seemed to be little escape from the privilege of my own position and how my work was enmeshed in a world of enduring power relations. I felt I got more out of him than he got out of me, and I could not help but feel the guilt from the privilege of my birth, nor be reminded as Trinh T. Min-Ha puts it, of my “neo-colonial dependency.”

Kathotia then invited me to meet some of his friends from the Kolkata Numismatics Society, of which he was a member. Uncertain about exactly what this invitation might lead to, I met up with him later that afternoon, under the colonnade of the GPO Building, on BBD Bagh. There I was introduced to a group of about twenty or so men, some of whom were numismatics, and others who were philatelists. I was really unsure at this stage whether they could be of any real help for my PhD. As it

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turned out, and as I began to realise later, numismatics and philatelists shared, superficially at least, the same interest in ‘histories’ that I did. 23 Many of the people I met and spoke to in Barabazaar subsequently, were either Kathotia’s friends, or keen numismatics, or philatelists, or all three. 24 This reflects what I admit is a very partial view of Barabazaar.

It was two weeks later, on Saturday 26 August, that I came back to look at Kathotia’s collection of receipts again. I arrived sweating profusely, and we went upstairs to his first floor office to look at them. Kathotia did not switch the ceiling fan on due to the fragility of the documents, and I did my best not to drip sweat on them. We looked through about fifty receipts, which were mostly from nineteenth century English firms in the BBD Bagh area. Kathotia said he had collected them from shops where he had just gone in and asked for them, although others were collected more by luck. On one occasion he was walking past a solicitor’s offices in the Royal Insurance Building next to the GPO on BBD Bagh, where they were throwing bags full of bills and receipts out. He paid 100Rs for a man to deliver them to his house. I was the first person who had asked him about them. The receipts gave a fragmentary picture of social and commercial history in central Kolkata.

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23 At the time I had little sense of what my own approach to ‘history’ was, never mind theirs. I am not sure now that my own comparative and heterogeneous approach to histories of art and architecture, that I only developed afterwards, really matched theirs.

24 Although numismatic research started in Kolkata in the late eighteenth century at the Asiatic Society, the modern-day Numismatics Society of Calcutta was founded by Carlo Vaidetro, an Italian engineer, during the 1960s. His house became the venue for academics, collectors and dealers to meet every Saturday afternoon. The Numismatics Society of Calcutta was officially registered on 17 October 1985. Source: http://nsckolkata.com/about/
At this meeting Kathotia began to open up more about his family history. The photographs of aging male relatives in his first floor office were of his great grandfather and the cousin of his great grandfather. His great grandfather had acted as a *banyan* buying indigo and jute from small Indian suppliers, then selling it on to the British. At one stage his great grandfather’s business had 25 branches. (Kathotia had a collection of contracts, which his great grandfather had had with British firms.) Between the consolidation of British power in the latter half of the eighteenth century and the Indian Sepoy Mutiny/ Revolt of 1857, the British rapidly extended their commercial network all over India. Indigo, opium, cotton, and tea were developed as export crops, and British exports to India, mainly cotton, expanded dramatically. Marwaris emerged as important dealers, brokers, and financiers in these new markets. The Kolkata jute industry was predominantly Marwari by the beginning of the twentieth century.

In mid-July 2001, I returned to Kolkata for a second fieldwork trip for my PhD, to begin interviewing market traders and courtyard house owners. Very soon after I arrived, I met up with Kathotia again. He seemed pleased as always to see me, and showed me his latest acquisitions, 10,000 patent certificates from 1860 to 1950, including some Nobel Prize winners. I said I would like to interview him as part of my PhD, and we started there and then. This was a wide-ranging interview that covered many subjects including, the history of his business, his typical daily routines, his customers and suppliers, his home and family life, the local neighbourhood, and what he thought the future of his business was. The interview lasted for a couple of hours, and after it we talked for another hour.

Amongst all of the China Bazaar paper traders I met subsequently, Kathotia’s work was most closely integrated to daily life in the bazaar. The traditional mixed-use
structure of China Bazaar had all but disappeared. Starting from the First World War, and especially from the 1940s, wealthier Marwaris began to leave Barabazaar. Some of them kept their shops in Barabazaar, while others relocated businesses to offices elsewhere. Family houses were converted to shops and offices and others demolished as new buildings commanding higher rents were built. Many Marwari families moved to South Kolkata to avoid the noise, pollution, and congestion of Barabazaar. In an area that once had many traders who owned their houses and lived in the area, cheap rented accommodation predominated.

Kathotia’s undoubtedly close relationship with the bazaar combining public and private life was an exception. He opened his shop at around 9 a.m., and managed on his own until his son and manager arrived later in the morning. He had his lunch and some rest in the early afternoon. In the late afternoon, between three and six he devoted, “time for the interaction with the people who are associated with the hobbies . . . Hobbies like papers, ephemeras, postal, philately, numismatic and many hobbies . . .”27 Indeed the boundary between his hobbies and trading business seemed blurred at the best of times. Kathotia did much of his research for his hobbies late in the evening while watching television:

“I may be watching sometimes and maybe writing something, I write my articles and my papers and just whilst writing the notes on the hobbies and the coins I purchase, I just browse it in the catalogues note, jot it down there and that is the time just devoted for writing, watching and reading and all these things.”28

On Tuesday 24 July I went to see Kathotia again, having arranged to interview some paper traders with him, who all lived close by. Generally, the format of the interviews would start with a cup of tea and introductions, which might take from five minutes up to an hour. Then there would be a formal recorded interview which lasted from 30 to 45 minutes. After the interview, when the recorder was switched off and people began to relax, there would often be more reflective information, which I tried to remember the gist of, and record in my fieldwork journal afterwards.

Firstly we met a trader called Mr. R.C. Gupta, in his office on Synagogue Street. We spent an hour talking afterwards, on amongst other things, what Gupta described as “gaddi mentality.” We then went straight across the road to interview another trader called Mr. Sanjeev Kejrival. Probably then in his thirties, he was more reticent than Gupta, and more negative about most things in Barabazaar. Kejrival could not fully understand why I was so interested in this dirty and overcrowded part of Kolkata. He was not the only one to question my motives. Whilst in Kolkata, many people were sceptical of my motives. What was the point of this work, and who was going to be interested in it?

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29 Gaddis are small ‘shop/ office units’ that can still be seen in many parts of Barabazaar. The floor of the gaddi was raised, keeping it clear of dirt from the street and monsoon rain, and covered with a mattress and white cotton sheet. In the past, the gaddi owner would provide accommodation for his extended family in the gaddi, as well as food, welfare, and money lending. Relatives sent most of their money back to their families. Later people expected more, and rented a room to live in, then a flat or house, and eventually they moved out of Barabazaar, altogether. The traders traded across the whole of India from their gaddi, mostly on trust. One per cent of all business transactions in the gaddi went towards charity.
At the end of March 2003 I returned for a third and final fieldwork trip as part of my PhD. Again through Kathotia, I arranged to interview three more paper traders on Thursday 10 April. All seemed optimistic about the future of the paper business in constrast to the three I had spoken to the previous year. At the time, Kathotia thought they were wrong and that the paper business was “drifting” away from the area. We walked past some of the shops at the bottom of China Bazaar Street and he pointed out those that had changed – one selling pots and pans, another selling stoves. A lot of the shops on Jackson Lane, which had previously been paper businesses, were now selling cards and festival decorations. At this moment, he did not think people could survive just selling paper. The paper market was moving to Baithak Khana Street, near Sealdah train station, where a lot of the factories and workshops making envelopes and cartons were also located. Kathotia thought that as much as sixty percent of the market was there. I left him at 6.00pm for the last time, headed off into the evening rush hour, and back to my “old world.”

Conclusions

In this article, we juxtaposed two Kolkata characters, Mr Kathotia and Mr Mukharji. The way we encountered our characters could not have been more different. For Beattie, Mr Kathotia was a key respondent who acted as a gatekeeper to many other people during his research. For Ecks, Mr Mukharji was a chance encounter without links to other research respondents. Mr Kathotia appears prominently in Beattie’s work, whereas Mr Mukharji has not featured in Ecks’ work to date. And as it happens, Ecks and Beattie never knew of each other while they were in Kolkata.
Mr Mukharji and Mr Kathotia shared a number of characteristics. Both of them worked in business: Mr Kathotia predominantly in paper trading, Mr Mukharji in banking. Both lived with their families, as householders and respected *patres familias*. Each had three grown-up children. Both of them looked back at long years of life. Both men continued in the same lines of work that their fathers were in, trading and banking. Both men also spent a substantial amount of time on projects beyond formal work. This is where the similarities between them end.

The differences between Mr Kathotia and Mr Mukherjee start with their ethnic belonging. Mr Mukharji was a Bengali and Mr Kathotia a Marwari. These two communities are commonly juxtaposed by Kolkatans as having entirely different ideas of what matters in life. Bengalis describe themselves as “two-faced” (*pete ek, mukhe ar*, “belly is one, face another”) and say that public appearances can be deceptive. In turn, Marwaris pride themselves in honesty and integrity. Bengalis say they are cultured poetry lovers, but lazy and inept in business. This is the exact opposite of the Marwaris, who are branded as greedy and obsessed with gaining material wealth as the only goal in life. There is a stereotype of Marwaris as “parasites” on the wealth of Bengal that goes back to colonial times, as Beattie describes.

This is echoed in what our respondents told us. Mr Mukharji’s central conflict in life revolved around maintaining as much distance from material wealth and “money” as possible (while still being a good householder and provider for his family), whereas Mr Kathotia had no such misgivings whatsoever. The entire problem of “money” — which Mr Mukharji spent a lifetime agonising about — was a non-issue for Mr Kathotia. Instead of distancing himself from money, Mr Kathotia spent his work life in trading and his pastime in collecting coins. It would have never occurred
to Mr Mukharji to collect patent certificates, stamps, or sales receipts like Mr Kathotia. Neither would it have ever occurred to Mr Mukharji to think that paper—Mr Kathotia’s trade—had any “longevity” to it.

Differences in how Mr Kathotia and Mr Mukharji related to social spaces are also striking. As a Marwari, Mr Kathotia comes from what is traditionally a migrant community, but he has lived his entire life in the same house. By contrast, Mr Mukharji moved around places and cities for much of his life, both with his parents when he was young, and in relation to his bank work in his adult life. Mr Kathotia lived in the business centre of Kolkata, in the midst of the Marwari community. Mr Mukharji lived in suburban Kolkata, with a significant distance between his workplace and his home. Although Mr Mukharji lived in an area of southern Kolkata where most of his neighbours were also Bengalis, he tried to distance himself from the local community as much as possible. Even in his side practice as a Yoga healer, he maintained as much social distance to local others as much as possible. The same spatial logic is visible within their houses. Mr Mukharji’s favourite place was his own siddhi room, where he could insulate himself from others and spend time in meditation. In turn, there were no clear lines between Mr Kathotia’s workplace, the places in the city where he followed his hobbies and where he stored his collection of valuables, and the family home.

If these two men had ever met, they would have had nothing to talk about. They only meet here, in this article, as two people who happened to live in the same cosmopolitan city at the same time. What connects them is that they attribute entirely different values to money, and have entirely different views of what matters in life.