

Household Organisation Among Newar Traders

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The smallest social unit in Newar society is the household, often a joint household, defined in terms of those who share a cooking hearth (New. bhutu; Nep. culo). As a rule, the same unit is a corporate property-owning group though there is usually a short delay between the formation of a new hearth and the formal division of property. This is simply a matter of practicability: dividing a house or lands takes time.

In spite of clear evidence to the contrary, it is still widely believed that the joint family inevitably declines in the wake of modernisation and/or urbanisation. Two particular factors believed to promote this decline are an increased monetisation of the economy and occupational diversification. Each is thought to facilitate an individual, or a nuclear family, to stand as an independent economic unit. The fact that modernisation seems usually to make this possible has led to the common interpretation that the trend must therefore be inevitable.

Parry has thoroughly examined the competing theories and evidence and asserts that:

In the Indian case, there is now a substantial body of evidence which suggests the widespread prevalence of joint families in an industrial urban environment, as well as in villages which produce cash crops or which have highly diversified economies (Parry, 1979,152).

Data which I have collected from the small Newar bazaar town of Dhulikhel, 30 kilometers east of Kathmandu, from 1980-82, clearly support this contention. As Parry points out, the naive generalisations about the demise of the joint family were often based on rather shaky foundations. They often assumed an ideal past where the joint family was the norm when there was no proof for this. And it was far from clear how the joint household was defined - as a residential group, a property-owning group, both? Mayer (1960,182) distinguished the 'joint household' from the 'joint family'. The former comprised those who 'share a cooking hearth, pool their incomes and have living expenses in common'; the latter is 'a corporate property group of patrikin, not necessarily a discrete living unit'. (Among Newars however, both groups are the same and I shall use the terms 'household' and 'family' interchangeably.) Kolenda (1968) has shown that 'joint' family can mean several different things and it is on the basis of her categories that I shall analyse my own material.

Parry contends that no matter how clever the analytical distinctions we may devise, the real world is more complicated and ambiguous. Consider, for example, the brother who lives in the city with his wife and children and who visits his village household only sporadically. Normally he may make no contribution to the common pool even though no formal decision about division has been made. Or the case of women who have quarrelled and refuse to cook together: there may be one hearth but meals are cooked separately. Nevertheless, Parry's own evidence seems to indicate that where such cases become protracted they are usually a signal of impending partition. In Dhulikhel, as I will show, there is little room for ambiguity though it must be admitted that it is not always clear whether a particular household, absent for trade, ever plans to return and resettle there permanently.

In view of Parry's (1979) review of the literature on the Indian joint household, I will give only the briefest of outlines here in order to place my own material in a wider perspective. Following earlier sociological theorists who believed that modernisation inevitably heralded the predominance of the nuclear family over other family types, anthropologists in India looked for evidence of a decline in the joint family there. Bailey (1958, 92) argued that the joint family 'cannot survive divergent interests and disparate incomes among its members'. Moreover, the mercantile economy had split the joint family because

the replacement of the client system by wage labour set no limit to the size of the unit of management and made it easy for those who invested in land to cultivate the land efficiently (ibid., 246).

Echoing this, Epstein (1962, 178 *passim*) stressed that it was not the diversification of the economy as such but 'the conversion of the subsistence into a cash economy' which was responsible for breaking up joint families and generally weakening wider kinship ties.

Rao (1968), in a study of the Ahir caste in Yadavpur village just outside Delhi, concluded that neither of these two hypotheses was justified. Thirty-five years after the transformation from a subsistence to a cash economy, 56.6% of the owner-cultivators' households were joint. Where partition had occurred, Rao argued, it seemed to be part of 'the normal process of the development sequence rather than as a result of intra-household competition in the wake of the introduction of a cash economy' (p. 102). Furthermore, 74.4% of joint households 'show occupational diversity of different kinds' (p. 106). Diversification might well indeed provide a fillip to joint household organisation; for those in employment outside the village it is very advantageous to have someone at home looking after their land while for those at home it is useful to have a cash earner outside.

Owens challenged the then widely prevalent Parsonian view that industrialisation required nuclear households as an adaptive measure to the needs of a mobile labour force. His evidence from Howrah suggested that strategies concerning joint household organisation varied widely:

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It was found that unless family members became partners or co-parseners in a business, entrepreneurs, whose incomes rapidly increased, tend to separate from rural joint families, because the amount of income they put into such families rapidly outpaces the economic advantages which they receive in return. Similarly, highly trained professionals, who can command high salaries, tend to separate from rural joint families; while industrial workers, whose income is much less, tend to remain within rural joint commensal families, or at least to continue to share in the coparsenary joint family (Owens, 1971,248).

At a more general level, Wiebe and Ramu have shown that modern urbanisation does not automatically break down traditional institutions. Their study of the Kolar Gold Fields, an urban, industrial centre in South India, concludes with the statement that people continue to 'participate in certain, relatively standardised kinds of ritual activities' and to 'identify themselves strongly with their jatis' (Wiebe and Ramu, 1975,15).

Finally, before I turn to my own data, mention should be made of Kolenda's comprehensive review of the literature on the Indian joint family in 1968 wherein she dispels a number of common assumptions. Along with Shah (1964;1974) who disputes the idea of a traditional past where the Indian joint family predominated, Kolenda shows that the majority of Indian households are nuclear in structure even if most people live in joint or supplemented nuclear families. While I shall indicate that there are certain problems with Kolenda's classifications, it seems clear that various forms of nuclear and intermediate households have always existed throughout India. Indeed this could hardly have been otherwise given the developmental cycle of household groups.

Kolenda also shows that there is no general correlation between caste status and the incidence of joint families although it tends to be lowest among untouchable castes. Perhaps more important than differences between castes are regional differences which reflect local customary laws: 'the greater the bargaining power of the wife vis-a-vis the husband, the earlier the split' (Abbi, 1969,124).

Before I look at the group of people who share a hearth in Dhulikhel, let me briefly describe the Newar house itself for the use of space within it is of crucial importance. Gerard Toffin has contributed considerably to this theme.² But there is a curious lacuna in Toffin's otherwise comprehensive studies of Newar society in that the structure of the joint household is almost completely ignored. His most recent collaborative book on the use of space in the ancient Newar town of Panauti only rectifies this a little. There are numerous evocative descriptions of the symbolism and ritual dimensions of household space and I shall quote at length in order to show just how significant it is

in the social life on Newars. First, however, let me include the only reference I can find to the composition of the group which occupies that space, though there is a later discussion of household partition:³

The house which we have just described is occupied by a single family, either nuclear or extended. In general, the words 'family' and 'house' mean the same thing for Newars; they are translated by chē (Newari) and ghar (Nepali). Several brothers, with their wives and children, may live there along with their (the brothers') parents. During the last few generations there has been an increasing tendency for brothers to separate from each other and to divide up the parental house (Toffin et al., 1981,100).

In fact, the final statement is highly contentious and I will argue from my data on Dhulikhel that the joint household has not significantly suffered in recent years. We are left then with the rather bald statement that a family may or may not consist of brothers and their wives living jointly with the brothers' parents. Contrast this with a concise and illuminating summary of the symbolic architecture of the house itself:

Inside this meaningful framework, where the hierarchical character of space regulates the disposition of places, activities and objects, a human history unfolds and intimate and everyday affairs take place. There are rooms reserved for gods and precious belongings, others for everyday domestic use or for socialising. These distinctions are many and crucial but nevertheless follow a relatively simple symbolic scheme. On the horizontal plane, the front side represents what is public, open, social and everyday while the back represents what is private or precious, the occasional and the hidden. On the vertical plane, the lower floors are linked with the world which is outside caste - animals, excrement and death; the higher floors are connected with ritual food, the divine and the sun. In household space, as in everything, in order to control the distribution of objects and living things with regard to their state of purity, one finds right valued over left, high over low, symmetry over disorder, male over female, senior over junior (ibid.,162).

These symbolic divisions of space are no mere intellectual constructions. They have a very real bearing on everyday social life. The top floor, reserved for household deities and the kitchen, is the most sacred space and access to it is therefore very restricted - usually to household members and very close relatives only. Using a similar principle, lower castes are only allowed to ascend to a certain storey - for clean castes usually the first floor where the main sitting room is

located. Unclean castes, i.e. those from whom water may not be accepted, are usually prevented from ascending above the ground floor, which is not a living space at all but is used for animals or storage, or for running a shop. Valuables, including cash, are kept firmly under lock and key, often in a special room in a strong metal safe and only the most senior members of the family will have a complete set of keys.

Privacy regarding the internal affairs of the household is strictly enforced. Visitors are prevented from entering the upper rooms and are strongly discouraged from coming at all after the evening meal (19.00-20.00) because this is the time for all the adult members of the household to sit down and discuss their affairs. This, as I shall show, is a matter of the utmost secrecy.

The composition of any particular household will of course vary from case to case depending on the developmental cycle of any particular family. But in general it can be said that the ideal is for a man to live with his wife, their children, and, if applicable, their sons' wives and their children. For sons to separate during their father's lifetime is strongly disapproved of but there is no material sanction against it. An adult son can demand partition and a share of the inheritance at any time and this will be supported by Nepali law. Nevertheless, it appears to be very rare and where it does happen, it is usually because the father has taken a second wife. By contrast, it is very common for brothers to partition shortly after the death of their father, often with the justifiable claim that their interests are not sufficiently harmonious to make a joint household practicable.

I had been warned that it would be difficult to elicit the precise reasons for division in any particular case because they often result, in the final instance, from deep personal tensions between brothers which they would be reluctant to admit to outsiders. In fact, when I commissioned a sample survey of 50 Dhulikhel Shrestha households, I got remarkably straight-forward answers. The following three questions were put:

- 1) When was the last time your household divided?
- 2) Who separated from whom?
- 3) What was the main reason for the split?

Sixteen households said they could not remember the last time they had divided. Of the remaining 34, 20 said that brothers had divided after the death of their father, and most candidly admitted that it was because of quarrels over land or money. In another case, the quarrel was between half-brothers (of different mothers) and in two cases between a man and his step-mother. Two other men said they had separated from their father because he had taken a second wife and only one had left his father with no mitigating excuse. Of the remaining seven cases, one was put down to the family becoming too big and the others to disputes among women - usually brothers' wives.

While these last two reasons are hypothetically given as the most usual reasons for separation, statistically they are relatively infrequent, and by far the majority of cases result from perceived inequality between brothers in either contributions to, or benefits from, living as a joint household. It is also highly significant that a third of all households reported no division in living memory. Brothers often do remain together and this accounts for the frequent cases of very large households (see tables below).

The house is first and foremost an economic unit and relations between its members stand in stark contrast to relations with non-household relatives, whether consanguines or affines. In the latter case there is never felt to be any economic component in the relationship which is sustained by a moral obligation based on kinship proximity. Nevertheless, in a certain sense the household is viewed literally as a corporation, where the 'managing directors' are the senior males and the others - women and children - are 'junior partners'.

An important distinction should be made here. 'Joint' household effectively refers to a collection of potential nuclear families plus, depending on the circumstances, additional members such as widowed mothers and unmarried daughters. Tension and potential fission is greatest between these nucleated units of husband and wife (or wives) along with their children and not within them. Inside the nucleated unit interests are felt to be common. It is inconceivable for a young unmarried man to opt out and set up on his own while divorce, initiated by either party, is very infrequent. It is thus relations between these units and not within them that are subject to the tensions brought about by financial considerations. This is not to say that a strong, affective bond of fraternity does not exist, but where adult brothers and their wives join together in one household, the arrangement is only likely to endure as long as it is felt to be mutually beneficial in a material sense.

Dhulikhel Shresthas are relatively wealthy in comparison with many other Newars and are particularly advantaged over the other ethnic groups in the surrounding villages - Brahmin/Chetri and Tamang. This economic superiority relies both on a much greater per capita ownership of land (particularly rice land) and a diversity of incomes from trade and professional occupations. One might expect that greater wealth, particularly when based on a highly mobile activity like trade, would create the potential for a higher degree of household fission (because each nucleated unit would have the resources to fend for itself). In fact, the correlation seems to go the other way and the reason is intimately connected with that cornerstone of capitalist philosophy: risk.

The bigger the joint family, the greater the economic diversity it can have and the less it is at risk if any one component fails - a bad harvest, a mistaken trading venture, the death of any individual income generator. And, of course, joint income becomes joint capital

which can be used to finance further ventures and so avoid the waste of manpower which is so conspicuous on a sunny day in the slack agricultural season when the streets are dotted with little groups of idle hands engaged in card playing. In Dhulikhel, the richest household, per capita, is often the largest.

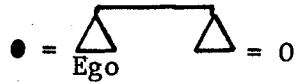
In order to facilitate comparison, I have adopted the twelve family types proposed by Kolenda (1968, 346-7). Rather than create separate categories for polygynous households, I have absorbed them into the existing types while making their incidence in each category clear. Thus a family consisting of one man with two wives and their children would be called simply a 'nuclear' family. Kolenda's types are as follows:

1. Nuclear family: a couple with or without unmarried children.
2. Supplemented nuclear family: a nuclear family plus one or more unmarried, separated, or widowed relatives of the parents, other than their unmarried children.
3. Subnuclear family: a fragment of a former nuclear family. Typical examples are the widow with unmarried children, or the widower with unmarried children, or siblings - whether unmarried, or widowed, separated, or divorced - living together.
4. Single-person household.
5. Supplemented sub-nuclear: a group of relatives, members of a formerly complete nuclear family, plus some other unmarried, divorced, or widowed relative who was not a member of the nuclear family. For example, a widow and her unmarried children plus her widowed mother-in-law.
6. Collateral joint family: two or more married couples between whom there is a sibling bond - usually a brother-brother relationship - plus unmarried children.
7. Supplemented collateral joint family: a collateral joint family plus unmarried, divorced, or widowed relatives. Typically, such supplemental relatives are the widowed mother of the married brothers, or the widowed father, or an unmarried sibling.
8. Lineal joint family: two couples between whom there is a lineal link, usually between parents and married son, sometimes between parents and married daughter. (I assume this includes the unmarried children of either couple. In Dhulikhel it never happens that a man lives with his wife in her parents' house - as a ghar juwai as it is called in Nepali.)

9. Supplemented lineal joint family: a lineal joint family plus unmarried, divorced, or widowed relatives who do not belong to either of the lineally linked nuclear families; for example, the father's widower brother or the son's wife's unmarried brother.
10. Lineal-collateral joint family: three or more couples linked lineally and collaterally. Typically, parents and their two or more married sons, plus the unmarried children of the three or more married couples.
11. Supplemented lineal-collateral joint family: a lineal-collateral joint family plus unmarried, widowed, separated relatives who belong to none of the nuclear families lineally and collaterally linked; for example, the father's widowed sister or brother, or an unmarried nephew of the father.
12. Other.

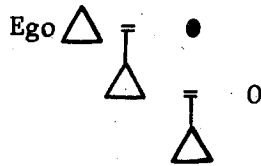
It is necessary to draw attention to the fact that these categories can sometimes be misleading. Consider the following examples. (The conventional abbreviations have been employed for kinship terms, viz. B-brother, D-daughter, e-elder, F-father, H-husband, M-mother, S-son, W-wife, y-younger, Z-sister. Thus FeZH denotes father's elder sister's husband.)

Figure 1 One type of 'supplemented nuclear family'



Here Ego is a widower living with his yB, yBW and yBS. According to Kolenda's schema this is a 'supplemented nuclear family'. But it might be more accurate to represent it as a 'sub' collateral joint family - i.e. one which has lost one of its members, namely Ego's wife.

Figure 2 A second type of 'supplemented nuclear family'



In this case Ego is again a widower, this time living with his son, SW and SS. Kolenda would again classify this as 'supplemented nuclear' but given that sons rarely partition from their fathers, it might be more appropriately termed 'sub lineal joint' - if we had such a category.

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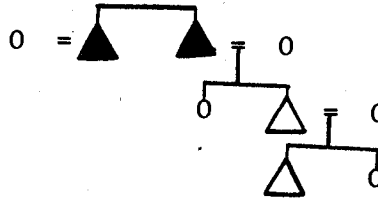
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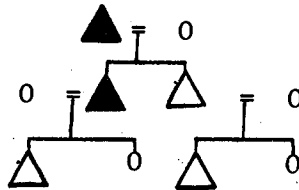
The 'supplemented nuclear' category can in fact hide a great deal of variation as the following two figures illustrate. In Figure 3 the household consists of a nuclear family plus HM (widow), HFBW (widow), and HyZ who is 30 and unmarried.

Figure 3 A third type of 'supplemented nuclear family'



In Figure 4, which illustrates another actual Dhulikhel Shrestha household, the household consists of a nuclear family plus HM (widow), HeBW (widow), plus the latter's unmarried children.

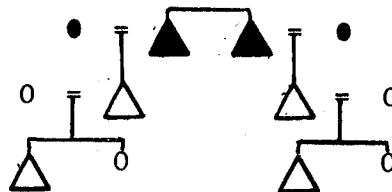
Figure 4 A fourth type of 'supplemented nuclear family'



According to my data, the 'supplemented' categories nearly always include a widowed parent and thus indicate a previously lineal joint family which has broken down simply because of the death of one of the parents. That is to say, the new category has arisen because of the 'natural' developmental cycle rather than any conscious partition. This is reflected in Table 1 below by the low incidence of category 9 (supplemented lineal joint) and in the higher incidence of category 7 (supplemented collateral joint) over category 6 (collateral joint). In category 7, the 'supplement' being generally a widowed parent, there is a stronger pull on married brothers to stay together. Once both parents are dead, the authority structure in the household changes dramatically and brothers partition relatively quickly afterwards. This is the reason for the high incidence of nuclear families.

There are two other points worth noting. A 'lineal-collateral joint family' may of course span three generations who have married, i.e. a man, his wife, their married sons, and their married grandsons. A collateral joint family and its variants may mean married sons of brothers - i.e. cousins rather than brothers, viz:

Figure 5 Example of a 'collateral joint family'



Given these qualifications to Kolenda's classifications, here is how a sample of 372 Dhulikhel Shrestha households breaks down. Apart from the Kasai, the numbers of households for other castes in Dhulikhel is too small to be statistically significant. For the sake of (a somewhat arbitrary) comparison I include Parry's figures for the Rajputs of Kangra.

Table 1

Household composition of Dhulikhel castes

	Shrestha	Polygynous h / holds	Kasai	Kangra Rajput
Nuclear	87	10	18	75
Supplemented nuclear	58	8	3	31
Subnuclear	10	-	4	19
Single-person	8	-	1	11
Supplemented subnuclear	6	1	2	2
Collateral joint	19	2	-	9
Supplemented collateral joint	37	4	1	17
Lineal joint	59	2	3	12
Supplemented lineal joint	12	1	2	3
Lineal-collateral joint	45	6	3	14
Supplemented lineal-collateral joint	30	8	-	3
Other ⁴	1	-	-	2
Total	372	42	37	198

Though the total sample of Kasai households (37) is small, the contrast with the Shrestha family types is striking. Indeed the percentage of joint and nuclear families is inverted in the two cases. With the Shresthas, approximately half of all households are joint and one quarter nuclear; with the Kasai this picture is reversed. The following table shows this more clearly. 'Nuclear' families refers only to category 1. 'Joint' means categories 6-11 inclusive and 'other' comprises categories 2-5 plus category 12.

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Table 2

Summary table of household composition

	Shrestha	Kasai	Kangra Rajput
Nuclear	23.4%(87)	48.6%(18)	37.9%(75)
Joint	54.3%(202)	24.3%(9)	29.3%(58)
Other	22.3%(83)	27.0%(10)	32.8%(65)
Total:	100.0%(372)	99.9%(37)	100.0%(198)

It can immediately be seen that the percentage of Shresthas living in some kind of joint family is very high. If one considers the numbers of people living in these households, the position is even more striking (these figures are not given for the Rajputs).

Table 3

Numbers of people living in different types of household

	Shrestha	Kasai
Nuclear	456	86
Supplemented nuclear	395	10
Subnuclear	39	10
Single-person	8	1
Supplemented subnuclear	34	13
Collateral joint	238	-
Supplemented collateral joint	533	10
Lineal joint	537	20
Supplemented lineal joint	120	18
Lineal-collateral joint	722	38
Supplemented lineal-collateral joint	670	-
Other	2	-
Total:	3,754	206

If we summarize these figures into the three previous categories of nuclear, joint and 'other', the following picture emerges.

Table 4

Summary table of numbers of people living in different types of household

	Shrestha	Kasāī
Nuclear	12.1% (456)	41.7% (86)
Joint	75.1% (2,280)	41.7% (86)
Other	12.7% (478)	16.5% (34)
Total:	99.9% (3,754)	99.9% (206)

It can thus be seen that three quarters of Shresthas live in some kind of joint household and one can assume that many in categories 2 and 5 belong to households which were previously joint but, because of the developmental cycle, have lost some of their members. The 'ideal' of joint living is then statistically the norm. I have no hesitation in stating that the higher incidence of joint families among Shresthas is due simply to their greater wealth, though complete lack of cooperation in this field means that I am unable to back up this assertion with reliable figures.⁵ G.S. Nepali grades families only by the numbers of people in them. However he also states that:

Whenever the financial position is good, a Newar is inclined to live in the traditional type of joint family ... The more common pattern of household at present seems to be that which consists of a man, his wife, his unmarried daughters and several of his married sons with their wives and children (Nepali, 1965,252).

Let me now turn to what it means to live in a joint household. A large number of Dhulikhel people - i.e people who consider themselves as belonging to joint families there - are often absent for long periods. It is difficult to estimate the percentage of Kasāī who work outside because they tend to do so on a seasonal basis, during the winter when they work in brick factories in the Kathmandu Valley. This is because there is not enough labouring work to be found locally in the slack agricultural season. My estimate is that about half of all Kasāī households send one or more members out for three or four months a year to earn money in that way.

The figures I have for Shresthas are much more precise but should be looked at carefully. The majority of Shrestha adults working outside are engaged in trade with a very small minority employed in salaried positions - as teachers, government officials or other professionals. If an adult man goes out for any length of time he will have to decide whether to bring his wife and/or children with him. This choice is

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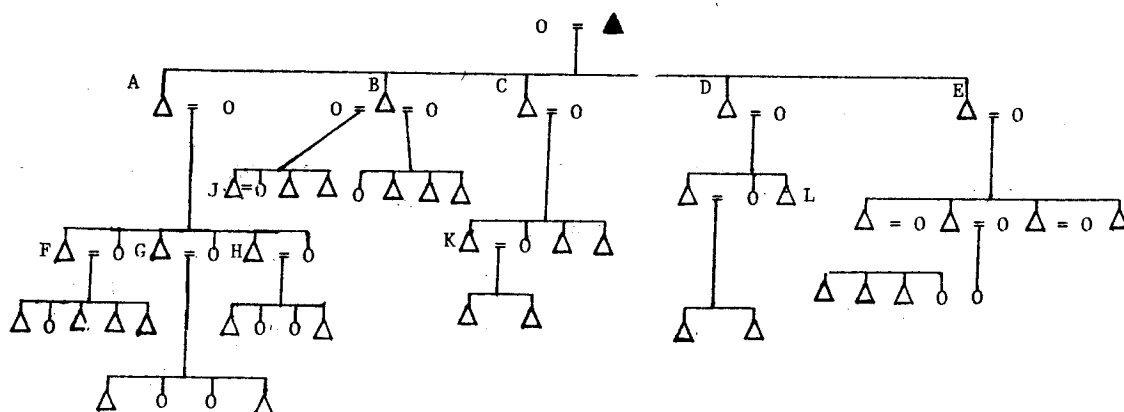


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constrained by a number of factors. The first of these is whether there is someone left behind to maintain a household in Dhulikhel. This has two aspects: the practical one of ensuring that the house itself is secure and the social one of ensuring that a family representative is available for certain ritual occasions. A second constraint is the financial one since it is inevitably more expensive to transport and house one's family in a second place of residence. These two constraints may well be subsumed under a third - the dictate of other adult members of the joint family, if there is one. Before I move on to the statistical incidence of working outside, let me give a brief description of what is in many respects the model Dhulikhel household. It is the model only in a very ideal way. It is the largest and certainly one of the richest and is therefore exceptional. But precisely because of this one can see just how complicated a joint family can be - the diversity of incomes and occupations which it has to control - and still function extremely effectively. The kinship diagram below shows the structure of the household.

Figure 6: Kinship diagram of Dhulikhel's largest household



At the time of my fieldwork there were 63 people sharing one kitchen. The oldest member of the family is a widow about 80 years old. Her first son (A), now in his sixties, is the household head. All of the adult males have responsibility for a particular speciality. Thus A is both household head and is responsible for managing all of the lands owned, the supervision of hiring labour for harvesting, planting, and so on. B runs a cloth shop in Dhulikhel and in this he is aided by all his children, particularly J, who works there full time. The other children of B attend school but help out in the shop after school hours.

C runs a stationery shop, again in Dhulikhel, and in this he is assisted by one married son (L) and until recently by H, third son of the eldest brother. Not long before I left in 1982, it was decided that H should set up a wholesale stationery business in Kathmandu and

he seemed, within a very short period, to be doing this successfully. D and E both run cloth shops outside Dhulikhel though in different places. While D has his wife and children with him, E's wife is in Dhulikhel.

F is perhaps the most dynamic and successful personality in the town. Though only in his 30's, he runs a very prosperous tourist lodge in Dhulikhel, is about to open a small up-market hotel nearby, and previously ran a language school in Kathmandu teaching Nepali to foreigners. He is one of the prominent political figures in the town and has made several 'successful efforts to raise funds to build local schools and attract both German and American organisations to consider spending 'development money' there. Finally, G is a very successful building contractor and has been awarded a contract for a section of road being built by the British in the far east of the country.

The way in which money has been invested is thus very diverse and it is precisely this feature - the investment spread - which accounts for the size of the family. Fortunately all of the businesses have been successful but there have been risky moments. Contracting, for example, is rife with corruption and theft of materials though it must be said that it is rarely the contractor who comes off worst. One of my Dhulikhel neighbours had 'retired' in his thirties after being one of the main contractors on the Kodari highway built in the 1960s. Opening the lodge was however a big risk because it involved spending a considerable amount of money on the building and there was no precedent to show whether tourists would want to stay overnight in Dhulikhel. Similarly, the wholesale stationery business, begun in league with a Marwari (who could exploit Indian wholesale contacts), was a relatively unexplored venture. However, with long experience in retailing stationery, they had some idea of what was involved.

In this household each of the mature adults has a particular financial concern to manage. But he is not left entirely to his own devices. Every evening the senior male members of the household meet - i.e. those among A-E who are at home and the older brothers in the next generation. These daily meetings are very private affairs and, where money is to be discussed, wives and junior males will be excluded from attending them.

The purpose of these daily meetings is to review the problems of the household. Someone, for example, may propose a new venture for discussion or a decision may have to be reached about someone's continuing education and the expense involved. (Another member of this family (K) is training to be a doctor in Europe.) Secrecy is maintained, even from women and junior males, so that financial plans may not be subverted or preempted. A decision to open a shop in a particular bazaar may, for example, prompt another household to do the same and so steal the march on their competitors.

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These meetings are also the forum for doing the accounts. Each 'partner' or 'manager' is expected to declare his income honestly and to try to the best of his ability to make a success of his particular interest. In this household someone without entrepreneurial flair would be given a less demanding job - e.g. as a cashier in one of the shops. At the nightly meetings written accounts must be produced on demand for all to inspect, praise or criticize. If profits seem low, the others will take the person responsible to task. There is a short honeymoon period at the beginning of a new venture but otherwise there are few concessions for failure.

A by-product of this daily accountability is that a continual record of everyone's income is kept and extravagant spending would be quickly noticed and checked. I was never able to get very satisfactory answers on the extent to which any household member was entitled to withhold money for his own expenses - e.g. for clothes for himself, his wife and children, transport, meals outside, cigarettes. What is said is that all money should be pooled except that which is really individually needed. Some households tend to buy clothes for everyone at once precisely to avoid disputes about favouritism. However, I do know of cases where money is withheld - in one instance at least Rs 8,000 in one year. It is of course the suspicion that this is happening which is often the cause of partition and certain circumstances make deception easy - particularly working outside. In spite of this, as I have shown, joint households do survive.

There is no fixed optimal size for a joint household but I was told that it was becoming increasingly difficult to manage this family under one roof. It is probably the case that this is more true of the women's domain, domestic work. Cooking or washing clothes for sixty people is a huge operation relying on a frictionless division of labour. It was believed that this household would inevitably divide after the death of the old mother. Each of the five senior brothers (A-E) would then form a separate household with his sons and grandchildren. An inventory would be made of all their assets and these would then be equally distributed among the five brothers with each keeping the business he managed.

The family thought that this would be relatively unproblematic since it is easy to estimate the approximate worth of any particular business. The only difficulty might be in terms of rescheduling loans which had been allocated for the development of a particular section of the family's affairs. The division of land is also said to be straightforward but a brother who ends up with poorer quality fields should be compensated in cash or by giving him a greater quantity than the others so that yields are approximately equal.

Dividing the house itself is probably the most difficult aspect of partition since it may mean new staircases, building an extension, or even a new house. The choice will depend on how much space is available and what they can afford to do. Generally, brothers who have

split will continue, if at all possible, to live next door to each other and, indeed, an area of the town is often popularly referred to by the name of the numerically dominant lineage living there.

Sons inherit equally from their fathers irrespective of the number of grandsons. As a rule, women do not inherit anything but a widow without sons will hold on to her husband's property during her lifetime and has the right to sell it. On her death, it will pass to her husband's agnates. I was told that an unmarried daughter of the age of thirty-five or more would have an equal claim on the inheritance as her brothers (which is the correct legal position).⁶ But I know of no situation where such a claim has been pressed and the few unmarried women that there are live as members of a brother's household which does not thereby gain a larger share of the paternal property. In the end, all disputes about property are subject to Nepali law but my impression is that the courts are very rarely resorted to.

What about the position of women in the joint family? I have already mentioned that women are excluded from the daily family meetings if financial affairs are to be discussed. Decisions about non-financial matters - e.g. marriages and feasts - will usually involve some of the senior women of the household as well. The vast majority of marriages are still arranged after discussions between the girl's/boy's parents and other senior members of the household. On both sides they will want to know that the other spouse comes from a 'good home' so that the girl will not have too much difficulty in adjusting to her new environment.

Senior women are normally due a certain amount of respect from junior household males but a woman is never the formal household head. Still, a widow, if she is a forceful personality, may be able to exert considerable authority over her sons. In the family which I have described, the old woman plays an important role in keeping her sons together and in deciding on suitable spouses for her grandchildren and great-grandchildren.

Within the same generation, and throughout their lives, women are considered inferior to men whom they must respect. Every morning a wife is expected to bow down to the feet of her husband and to both his parents. It is said that she should be prepared to drink the water with which she has washed the feet of her husband (New. tuti silā la: twane) although I think this never actually happens. If her husband has elder brothers living in the household, she should also bhāge yāye (New. to bow down in respect) to them and to their wives even if the latter are junior to her in age. In general, respect is a function of both sex and seniority; where the latter, generation takes precedence over age if there is any conflict. Thus a man could be older than his father's brother but would, on certain ritual occasions, have to defer to him.

There is a strict sexual division of labour. Men are charged with all affairs where money is concerned, including shopping for daily commodities. Women's work is almost wholly confined to domestic and

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agricultural chores. Where women assist their husbands in running shops, this is much more likely to occur when they are not part of a large joint household. Women rarely have more than a few rupees in their purses. However, the seniormost woman of a joint household has considerable power over the other women. It is she who will decide on the daily roster of duties and, if she is to maintain a harmonious household, she will have to ensure that they are equally distributed. Women's work is generally much more physically demanding than men's. (Of course this is not true of all Newar castes - farmers, oilpressers, blacksmiths.) Firstly water will have to be carried from the nearest public tap in large bronze pots which are very heavy when full. This water is for cooking and consumption only. Personal washing is done publicly at the tap or nearby springs while laundry is done by women at a stream just to the south of the town.

Women do all of the other household chores - cooking, cleaning, looking after children - and most of the agricultural work in the slack season such as weeding or breaking up the soil before planting. (Wage labour is employed at peak periods and the Kasaṅ are paid to do the work of transporting manure to the fields. Other Dhulikhel Shresthas are never employed.) Women also winnow and sort grains and on most sunny days they will put chillies out to dry on large straw mats which they have woven. Men, by contrast, are responsible for husking for then the grains will have to be brought to the mill and the service paid for. In the few houses which have handlooms, it is women who do the weaving. Children are socialised early into their respective sex roles. And while it is tempting to date sexual segregation from ceremonies of initiation into adulthood, these provide ritual markers for a de facto situation which already exists.

Relations within the joint household are then of two kinds. Those within the potential nucleated unit are characterised by an uneasy peace which depends on mutual trust, not only among brothers, but also among their wives. While envy is sometimes cited as a reason for dissension among women, because one brother pays more attention, or gives more lavish gifts, to his wife, this is probably exaggerated and used as a convenient prop for disputes among brothers themselves. However, I have been told that women who come from wealthy households will often be proud and less willing to undertake demeaning work than their poorer husband's brother's wife. Conflict among women should not therefore be disregarded altogether. Within the potential nucleated units relations are built both on a perceived maximum commonality of interest and a respect for the authority of the husband or father.

The Hindu joint family has previously been likened to a corporation and the comparison in the Newar case is, I believe, apt. I do not have enough information from other studies on the Newars to be able to say whether the Dhulikhel Shrestha household organisation is typical of Newars in general but, on the basis of others' accounts and on my own superficial experience of other castes in the Kathmandu Valley, I have no reason to believe that it is not. In developing the simile of the corporation, I would nevertheless draw a distinction between the model which Singer devises and that operative in Dhulikhel. Singer argues

that there is a separation between ownership and authority and that the latter, in the final analysis, rests solely with the household head.

Controlling authority in the Indian joint family resides in the family head or manager, usually the father or eldest male. He makes the major decisions on all important questions, including the disposition of joint family property. Generally he is expected to consult other members of the family, but his decisions are supposed to be binding on all once made... The relationship of the manager of a joint family to the co-parceners and other family members is thus analogous to the relationship of the managing director of a company to its board of directors and stockholders. In each case there is a separation of ownership from control. The controlling authority does not necessarily own a major portion of the shares but has the major responsibility for making major policy decisions on the affairs of the group with due consultation. And in each case the maintenance of an undivided, expanding organisation depends on the decision-making abilities of the manager and the acceptance of his authority by the 'owners' (Singer, 1968,440).

In the cases which I have examined, this is clearly not so (and I am inclined to believe that Singer overestimates the power of a managing director in a company over his board). In Dhulikhel's families, the 'board' consists minimally of all adult males of the oldest generation and possibly some of their male children if they have been invested with important household responsibilities. While the 'managing director' is the household head, and while his decisions are, in the final analysis, binding, his is far from being an unbridled authority. On the contrary, his authority derives from the consensus of other household male elders and is tempered by the knowledge that they will demand partition should they find his decisions consistently unpalatable.

The major inequalities that exist are between elder males and junior males and between men and women. One 35 year old man I knew well had been struggling in vain for almost twenty years to improve his education. His father and paternal uncles had always insisted that he should devote his time and energies to managing one of the family shops and since he did not want to flout their authority, he had always complied. Ambivalence about the merits of the joint family system sees to be greater among young people. Understandably parents do not want to lose the support of their children in their old age. For young people, the constraints imposed upon them by elders, whom they are continually reminded they should respect, makes the system less attractive. This does not seem to me to be merely a question of the encroachment of Western individualistic values or the opening up of new economic opportunities in recent years, though it is not unreasonable to suggest that

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they do not ease tensions for today's youth. I am fairly confident that the basic problem is the lack of choice open to younger people generally, whether of this generation or previous ones.

Apart from the ideal of joint living (i.e. two or more conjugal units sharing one hearth and common property) it is virtually unimaginable for a single person to set up a household on his or her own. Simply in terms of labour requirements this would be impractical unless one could afford servants (a small number are employed for menial domestic and agricultural work in Dhulikhel). But it is not merely a question of viability in terms of labour. A young woman on her own would be regarded as a prostitute or as good as. A young man would be thought socially and sexually incomplete. It is not just unsatisfied sexual desire which is feared. The person living alone is a social anomaly and often stands outside the full pale of society. There are only eight recorded cases of single-person households among Dhulikhel Shresthas and nearly all are old widows. An individual is only thought of as a complete social being when he or she belongs to a family, whether nuclear or joint.

Let me now turn to those members of Dhulikhel joint families who are living outside. The following table shows, for each family type, the number of adult men (over 16) who are living elsewhere than Dhulikhel.

Table 5

Nos. of Shrestha adult men from each family type employed outside

	Nil	1	2	3	4	>4
Nuclear	51	28	8	-	-	-
Supplemented nuclear	21	29	8	-	-	-
Subnuclear	6	3	1	-	-	-
Single-person	8	-	-	-	-	-
Supplemented subnuclear	4	1	1	-	-	-
Collateral joint	4	8	5	1	1	-
Supplemented collateral joint	9	7	15	5	1	-
Lineal joint	13	23	18	5	-	-
Supplemented lineal joint	2	4	4	1	1	-
Lineal-collateral joint	6	12	8	11	4	4
Supplemented lineal-collateral joint	2	5	8	6	1	8
Other	1	-	-	-	-	-

For joint families these figures may be summarised as follows:

Table 6

Nos. of Shrestha men in joint families living outside Dhulikhel

	Nil	1	2	3	4	>4
All joint (202)	36	59	58	29	8	12

These two tables show clearly what Parry found also in Kangra:

Not only do these figures seem to contradict Bailey's argument that outside employment is incompatible with joint living, but they also seem to suggest that precisely the reverse is true, and that many households would not be joint were it not for the fact that they have men employed outside (Parry, 1979, 182).

In Dhulikhel some 82% of Shrestha joint households send at least one member outside while 53% send two or more. My figures include a small number of young adults who are studying outside. I have included them because (a) they are thus lost to the labour pool of the household in Dhulikhel and (b) they are almost always with their parents or an older brother who is running a shop in which they work part-time. The figures do not include the two or three unmarried women working outside nor, of course, do they show the extent to which traders are accompanied by their wives and children, which is in fact fairly considerable.

It might be objected that a man trading and living with his wife and children in, say, Dharan in the east has effectively cut his ties with his Dhulikhel joint family and established a new nuclear family. After all, he will to all intents and purposes have full control over his income and expenditure. He may even own lands locally in order to avoid the expense of buying rice in the bazaar or the inconvenience of transporting it from Dhulikhel. Nevertheless, I was persuaded that such a man would nearly always continue to contribute periodically to the joint household pool. This is partly, but not simply, because his share of the inheritance depends on it. I am sure there are many cases where the economic advantage is non-existent and I know of examples (in the nature of the evidence, at second remove) where households living comfortably at a distance have cut themselves off from their Dhulikhel kin.

But such cases are rare: usually the link is not broken because it is through it that one's caste and lineage identity are constructed. Dhulikhel Shresthas almost always marry other Dhulikhel Shresthas. In the new bazaars one's potential affines are therefore restricted to other

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Dhulikhel emigrés. It is usually more practical, if one is to contract a proper, caste-approved marriage, to actually return to Dhulikhel. It is impossible to say if, in time, new marriage networks will be built up in the trading posts. It depends on too many unknown variables - particularly the endurance of any one market-place.

What differences are there in the life of emigré traders and those who stay behind in Dhulikhel? I have visited only those bazaars which are within relatively easy striking distance of Dhulikhel - along the Kodari highway and on the new road being built by the Swiss east from Lamosango to Jiri. Nevertheless, a number of common features emerged from interviews with various Dhulikhel traders. The initial choice of location is based on one sole criterion: profit. It does not depend on the prior location of relatives though it is often influenced by the success or failure of other Dhulikhel merchants. If one family is seen to be doing well, others may decide to move to the same bazaar. There is basically no economic cooperation between Dhulikhel households, however closely related. There is no pooling of incomes to buy more cheaply in bulk from wholesalers. One does not even use Dhulikhel wholesalers - a better deal can usually be found with Marwaris in Kathmandu. It is crucially important that there is no economic network of kinsmen.

The copycat principle means that Dhulikhel traders tend to be concentrated in a relatively small number of places, though these comprise virtually all of the important bazaars in eastern Nepal. Along the Kodari highway these are Dolalghat, Lamosango, Barabise and Kodari; Charikot and Jiri have become very popular in the last two years with the building of the new Swiss road. Further east, Ramechap, Okhaldunga, Bhojpur and Dharan are the preferred sites for Dhulikhel merchants. As a rule Newars dislike the extreme climates found outside the middle hills of Nepal but recently some Dhulikhel traders have begun to venture south to Chitwan and Birganj.

These bazaars differ from Dhulikhel in a number of respects. Firstly, they tend to contain virtually only shops and offices: everyone living there is in either business or service. While Dhulikhel is also an important commercial and administrative centre (as the District H.Q. of Kavre Palanchok), cultivation of the surrounding land is usually portrayed locally as their most important economic activity. While Dhulikhel plays host to the full range of social and ritual activity of the Newar calendar, the bazaars outside tend to display very little activity of any kind outside of business. Shops are open from 6a.m to 9p.m. and, if from Dhulikhel, there are usually only two or three people working there, members of the same joint household. Managers or shop assistants from outside the family are virtually never employed because they cannot be trusted.

Even though many of these bazaars are very well established, they are almost always viewed as temporary homes for the Dhulikhel traders. Houses and shops are rented rather than owned and, unless one is a very long way from Dhulikhel, land is rarely bought. There is no local guthi

system; Dhulikhel shopkeepers belong to guthis in their home town. Neither are any life-cycle rituals performed there: these too are done at home. In Lamosango the only formal association was a traders' organization which tried, unsuccessfully, to fix prices and ease competition.

Even those who have been trading in the same place for many years seem to have no loyalties there. This is due to one simple factor: the building of new roads. Since the early 1960s Lamosango had been an important bazaar for people living as far away as Namche Bazaar. By 1982 the new Swiss road stretched east from Lamosango to just past Charikot. Within two years, business in Lamosango had declined by 50%, a number of shops had closed and many traders had moved or were contemplating moving to Charikot.

If there is one single point about the Dhulikhel Shrestha household which I would stress, it is its financial autonomy from others. I know of only one case where two Dhulikhel traders from different families (they are not related) own a common shop - interestingly one of the most profitable in the town. But secrecy about finance being what it was, I could never get any detailed information on how or why they cooperated. In general, each household stands alone. Kinsmen or other Dhulikhel traders with similar businesses or wholesale outlets are not approached in favour of some other, more anonymous dealer. As a rule one avoids other Dhulikhel people in any matter to do with business. There is no network of aid or contacts between kin or neighbours. If Dhulikhel shopkeepers outside tend to cluster together, this is simply because it is preferable to have as a neighbour someone you already know rather than a complete stranger.

This idea of household autonomy extends outwards as well as inwards. There is no ethic that one has a moral obligation to financially help one's kinsmen or neighbours. Indeed one family, whose close agnatic relatives are among the richest in the town, has taken to begging as its sole means of income after falling on hard times. If one seeks a loan, it is to the bank rather than to relatives that one turns. If one is poor, too bad. I have seen a very poor Shrestha man humiliated to the verge of tears by his wealthier neighbours who taunted him with jibes that they would, as wedding gifts, buy underwear for his wife.

Dhulikhel's household independence seems to be a consequence of its cash economy. Most Shrestha households have both enough land and cash income to be self-supporting. At peak agricultural periods they can afford to hire wage labour - usually from among the surrounding Tamang and Brahmin/Chetri villages. These relationships are purely economic; there is no notion that the same set of labourers must be hired every year though it is likely that the same households or hamlets will be approached simply because of familiarity.

A number of Dhulikhel households might be thought to be big enough to provide their own labour even in times of scarcity. (The average

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household size is 10.26, ranging from single-person households to a high of sixty-three.) There are two reasons why they rarely do. Firstly, most Dhulikhel Shresthas of any means will already be engaged in something else - as traders, or, for younger people, as students at school or college. Secondly, actual physical work is demeaning and it is preferable for someone else to do it if it is at all possible. It is common to see a Dhulikhel Shrestha standing on a rice bank in fine clothes, his trouser legs slightly rolled up in order to avoid mud splashes, issuing directives to a team of labourers below him.

The opprobrium which attaches to manual work also means that any exchange of labour between households, whether institution-alised or on an ad hoc basis, is ruled out. One qualification to this picture must be made. I know of some wealthy Shresthas who do work in the fields but it is clear to everyone that they do this because they prefer to work rather than be idle, and for this Protestant ethic they earn the somewhat bewildered admiration of others. Unsurprisingly, this eagerness for physical work is not widely shared by the younger generation. I was once brought by a thirty year old dandy to see a curiosity in the maize field - his eighty year old father working strenuously as he did every day.

Lack of cooperation between households is not a universal feature of Newars, as I shall now illustrate, but from the evidence of other ethnographies it is difficult to measure the exact degree of household autonomy elsewhere. The best documented Newar settlement is undoubtedly Pyangaon - a small, monocaste, agricultural village in the south of the Kathmandu Valley. Yet Toffin's (1977, passim) description of the material life and economy of the village tells us little about the functioning of individual households. What is clear is that there is a degree of economic cooperation unknown in Dhulikhel.

This seems to reflect the fact that Dhulikhel's economy is highly monetized with labour being bought and sold rather than exchanged, while the reverse is true in Pyangaon. In the former, most households have a considerable cash income, usually from trade and sometimes supplemented by salaries. By contrast, the inhabitants of Pyangaon are mostly farmers with very little cash income. Whereas in Dhulikhel labourers are hired by the day and usually come from outside, most often from other ethnic groups, Pyangaon's much less monetised economy demands a reciprocity of labour between kinsmen and neighbours. Toffin's description ends in assigning the lineage with economic powers that are completely absent in the financially atomised world of Dhulikhel traders:

... in the sphere of economics, there is daily cooperation. Together lineage members build their houses, transplant and harvest rice; together they thresh and husk grains. All decisions affecting the group are taken together; the maintenance and repair of irrigation canals as well as the payments in grains or cash that are made to the barbers, butchers,

musicians etc. The lineage, the smallest unit of kinship, regulates a fair amount of economic and social relations in the village (Toffin, 1977,42).

This intra-lineage cooperation is obviously in marked contrast to Dhulikhel. At the same time, it would seem that Pyangaon's households do have a certain measure of autonomy though it is difficult to gauge its extent. The fact remains, for Pyangaon as for Dhulikhel, that the smallest kinship unit is not the lineage but the household. And one can infer from other references in Toffin's study that work groups (New. bolā jyā) are formed on an ad hoc basis and are always centred around a core from one joint household.

These groups are temporary; they are formed to carry out a precise task, and dissolve immediately afterwards. They are united above all by kinship links. The nucleus of the team is composed of young people who belong to the same patrilineage; added to this nucleus are friends or relatives by marriage (ibid., 92).

But, while the composition of such groups is constantly changing, depending on the nature of the work involved, cooperation at the household level is constant and immutable. 'In the case given above, the fundamental nucleus, of those who always worked together, was reduced to two people: Purna and his elder brother' (ibid., 93). Sadly Toffin gives little space to the joint household and one is left to very occasional references to establish that it has a separate identity at all. Nevertheless, these references are revealing. We are told that boiled rice may only be eaten 'with one's family, at home' (ibid., 134) and that 'For the Newars, the house is, above all, a social and cultural unit which is defined by the family group living there' (ibid., 137).

This picture of agricultural cooperation is further illuminated by Ishii's account of 'Satepa' - a mixed caste Newar village in the west of the Valley. It is dominated by Jyāpus and Shresthas who respectively accounted for 100 and 63 households out of a total of 194 in 1970. Ishii shows how, even in the short space of eight years (1970-78), the nature of cooperation in work groups (here simply called bolā) had changed dramatically and it is clear that the primary reason is the absorption of Satepa into a wider cash economy. He describes bolā thus:

Traditionally, bolā was the most popular way of recruiting labour. It is a system of labour exchange in which a certain amount of labour is reciprocated by the equivalent amount of labour (Ishii, 1980, 170).

Ishii says that there are two types of bolā group, one 'structured', the other 'unstructured'. The latter is a temporary agreement between two or more neighbours producing no lasting arrangements. The former, which may involve ten or more, usually men, is more formal and participants are obliged to 'rotate work in each member's field' (ibid.). The

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penalty for failing to turn up is a cash payment equal to a labourer's wage for the amount of work missed. Such a group can last for a whole season or, if they remain on good terms, longer, but there is no obligation to do so. The 'structured' bolā is similarly composed of neighbours and friends though often organised by a core of patrilineal kinsmen. 'But it is not obligatory for patrilineal kin to practise bolā together' (ibid.).

As with Pyangaon, it is clear that relations are between households (and not of course between individuals) but again we learn little of the internal composition or management of the household. It should be noted that Ishii refers to a second kind of labour exchange in Satepa which has no Dhulikhel equivalent either. Called gwāli (which in Newari simply means 'help'), it is

an offer of labour in return for which no direct compensation is expected... often practised among affines living in different villages... more frequently given by married out daughters, accompanied by their husbands and children, when she visits her parents' household (ibid., 171).

Ishii argues that both types of labour exchange have declined rapidly in recent years. This is both because Satepa residents have been attracted to salaried occupations in Kathmandu, and because the Pokhara highway, which passes near the village, has brought in labourers from outside the Valley. It has already become a matter of prestige to pay labourers rather than resort to bolā or gwāli type arrangements.

As I have made clear, nothing of this kind exists in Dhulikhel or, to the best of my knowledge, has existed there in the past; though of course it could have. An arrangement such as gwāli, in any formal sense, would be almost inconceivable in Dhulikhel where relations between affines tend to be characterised by extreme formality verging on avoidance. Nevertheless, it is true that a son-in-law often accompanies his wife to her parents' home when some misfortune such as illness has occurred, and his presence is obligatory at the funeral procession of any member of his wife's natal household.

Toffin has also worked among a small artisan caste who operate a guild-like association and there is now sufficient evidence to show that artisan and service castes, including priests, do not simply allow free competition among individual households. This seems to be less true than formerly but I will briefly present Toffin's evidence (see Toffin, 1975). The Citrakār painter caste number some 220 households in the four main Valley towns: Kathmandu, Patan, Bhaktapur and Thimi. They have two main kinds of guthi a śi guthi which is similar to the death associations found in Dhulikhel and elsewhere, and a deśla guthi from deś (Nep. country, locality). There are a number of different types of guthi associations among Newars and membership in some is voluntary, in others obligatory. Usually they have a religious or welfare purpose such as worship of a particular deity or the cremation of members of the

association. We are told that the Citrakār deśla guthi comprises all the caste members of a particular town and has a hierarchical structure with the five seniormost men acting as leaders.

While this guthi has some (unspecified) assets, its operations are essentially maintained by annual contributions from individual members of Rs 25-30. Toffin ascribes two main functions to the deśla guthi. The first is to strictly enforce caste endogamy with the sanction of excommunication for those who default. The second is 'to regulate economic competition among its members and to share out the clientele in the locality' (Toffin, 1975, 219). This 'corporatism' is further extended by granting low interest loans to members in need, whether because of personal misfortune or for investment in equipment and materials.

One is really talking about a corporation, with all the social, economic and political implications that this entails. The deśla guthi is a corporate association which maintains the unity and solidarity of the caste at the local level (ibid., 219).

However, Toffin goes on to say that in Patan and Kathmandu, because of recent demographic and economic changes, these organisations have all but disappeared, and the implication is that their existence was particularly relevant to the situation where caste and occupation were closely correlated. He draws our attention to the existence of similar organisations among the Gubhāju Buddhist priests in Kathmandu (see Rosser, 1966) and to the oil pressers of Khokana, a large village to the south-west of Patan.

I shall return to these differences between Dhulikhel Shresthas and other Newar castes shortly but first I would like to make some general comments both on the nature of the Shrestha household and the way they go about trade. One aspect which may seem odd is the lack of cooperation and the absence of trading networks in markets outside of Dhulikhel. It is difficult to say why this should be so: my informants themselves took it for granted. The simplest reason seems to be competition. As a rule, Dhulikhel shopkeepers are dealing in the same commodities as each other - cloth and everyday household items - and success depends on exploiting a piece of the market before someone else can reach it. In practical terms this almost always means location. Two shops, though only twenty metres apart, may have widely different fortunes if one is more visible than another or nearer a main road or a crossroads.

This absence of cooperation between households is by no means unique to Newar traders. The Muslim traders of Modjukoto described by Geertz in Peddlers and Princes go even further:

A man and his brother, a son and his father, even a wife and her husband will commonly operate on their own at the bazaar and regard one another within that

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context with nearly as cold an eye as they would any other trader... in general, traders are nearly unanimous in emphasising that relatives prefer to operate independently in the pasar and that non-economic ties of any sort ought not to have important effects on the conduct of commerce (Geertz, 1963, 46-7).

Dhulikhel traders set the limit for independence at the household rather than the individual but it is clear that the principle is identical to that of Modjukoto: the morality of commerce and the morality of kinship are different and should be kept apart. Within a joint household this is impossible and it is the strain between the two 'moral spheres' which eventually cause partition. Loyalty to those within one's own conjugal unit supercede loyalties to the 'corporation' of the joint family unless the two are demonstrably harmonious.

But the fact remains that it usually is more advantageous for a trader to belong to a joint family because he can then pursue a specialised activity while relying on the collective resources - land, capital and labour - of the household. In this they are similar to one of the other best-known trading groups of South Asia, the Marwaris, who are prominent in the merchant community of Kathmandu as they are in most Indian cities and who provide:

an outstanding example of the obdurate continuance of the joint family and caste-system in spite of industrialisation, technocracy and Western education and in some respects, rather because of them (Agarwala, 1955, 143).

By remaining in a joint household, the trader is not forced to go out on a limb and risk his own capital in a venture which might prove disastrous. Indeed Dhulikhel merchants, though geographically mobile, are extremely unadventurous when it comes to investing their capital in enterprises. Rarely do they stray outside of traditional commodities which are in high, everyday demand. They are assuredly not innovators.

Their continued material success vis-a-vis other ethnic groups has relied on the latter's lack of capital and trading know-how. Where Newars have had to compete, they have not fared so well. In Pokhara, for example, Newar traders have faced stiff competition from Thakālis who have moved south since the Tibetan salt trade declined. According to Fürer-Haimendorf, 'the Thakali merchants soon outstripped their Newar competitors, and are on their way to dominating the mercantile life of Pokhara', a development which he attributes to the Thakali's willingness to take physical and commercial risks as opposed to the Newars' epicurean temperament: 'basically urban, comfort loving and perhaps somewhat timid' (Fürer-Haimendorf, 1975, 292; see also Messerschmidt & Gurung, 1974). In comparison with their Newar Buddhist counterpart, the Uray, who had links with Tibet, Shrestha traders have generally not engaged in long-distance caravan trade. They do not like

to stray from their shop once it is established apart from periodic visits 'home' and to wholesalers, usually in the Kathmandu Valley. Rather, their style of business is to sit cross-legged on a comfortable mattress in their shops and wait for the customers to come to them. Nevertheless, like the Soussi of Morocco, the name Newar has become virtually synonymous with trader as far as other ethnic groups are concerned and for similar reasons:

The child is thoroughly immersed in the commercial struggle before he ever leaves the valley. Everyone carries in his head a graph of the relative successes, the ups and downs, of his acquaintances (Waterbury, 1972, 44).

Moreover, they have an advantage from the beginning:

The Swasa dis not have to fight their way into urban trade at the expense of other groups. In virtually all Moroccan cities, and certainly Casablanca, they grew with the cities themselves (ibid., 69).

For Morocco and Casablanca, substitute Nepal and the Kathmandu Valley towns. The Shresthas of Dhulikhel are steeped in commerce and continually pre-occupied with profit-making. Their success in commerce, which must be largely attributed to the prevalence of the joint family and a secure investment in self-sufficient landholdings, seems to refute Fürer-Haimendorf's hypothesis that:

in agricultural communities that place a high premium on the ownership and acquisition of land there is little incentive to engage in the more risky business of commercial entrepreneurship. Moreover, high caste Hindus emmeshed in the net of family and caste obligations and bound by caste rules adding to the discomfort and hazard of travel outside their home ground may well find the life of long-distance traders distasteful (Fürer-Haimendorf, 1978, 341).

Dhulikhel Shresthas may not go over the Himalayas but their businesses are still established at considerable distances away from the town. Before the advent of motorable roads and modern transport, a relatively recent phenomenon, they used to take up to three months to travel to places such as Darjeeling or Sikkim.

Let me conclude by returning to what appears to me as the most striking character of Dhulikhel's economy - its fragmentary nature, the way in which each household stands as an independent 'corporation' in competition with other households. This is striking because it is in complete opposition to the moral collectivism embodied in the ways that guthi, caste and kinship all operate. Among Newars generally the

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evidence is less conclusive. Toffin's description of temporary, unstructured cooperation among farmers, while reinforcing the notion that it is the household which is the fundamental unit of labour, also points to a considerable well of cohesion in the lineage generally. Household autonomy would therefore appear to be directly correlated with the development of a cash economy.⁷

As I have pointed out earlier, while Toffin has devoted much space to the theme of the symbolic use of space within the house, he himself has written little on the composition of the family group which lives there. I would simply argue that it makes no sense for the house to have this huge symbolic significance were not the group occupying it to form a fundamental unit in Newar society.

Among traders household atomisation is easily seen for economic decisions are predominantly about the investment of money, and money is the affair of the household and no-one else. Where the economy is less monetised, the social organisation of labour necessarily takes a different form. Planting, harvesting, housebuilding, and so on all require occasional bursts of activity and larger numbers than any one household can provide. If money is not available to pay labourers, the only solution is to exchange labour.

What is interesting is that this does not become institutionalised, structured in more or less permanent groups. Ishii's 'structured' bolā group rarely endured more than one agricultural season while cooperation in Pyangaon seemed always to be on an ad hoc basis. Among artisans and service castes, the existence of enduring economic groups which regulate household competition requires explanation. But it is significant that these groups are known as guthi. That is to say, they have a religious or moral component. They are not primarily economic associations in the manner of Western medieval guilds. Their function is not simply to guarantee the economic security of all; rather it is to provide for a more embracing sense of social cohesion. And Newars themselves are acutely aware of this.

In the Newar case, where there is economic interdependence between households, it is either :1) because of a sudden demand for labour; 2) because caste rules require it; 3) because of the more embracing claims of a larger social unit - lineage or local caste group - which might feel threatened by unfettered competition. But my experience is that economic regulation by groups larger than the household is always resisted. This is particularly manifest in the cash-oriented economy of Dhulikhel where economic cooperation between households is almost completely absent. There is an attempt to keep economic dealings and relations with kin and affines as separate as possible. It is as if the everpresent moral debt acquired by virtue of kinship, and expressed in the endless series of ritual obligations which are common to all Newars, is onerous enough and should not be compounded by transactions in labour, goods or money.

NOTES

1. Fieldwork was carried out in Dhulikhel from 1980-82 and was financed by the Dept. of Education, N. Ireland. I would also like to acknowledge The Leverhulme Trust, London who have provided a grant for a second two-year stay in Nepal and during which tenure the present article was written.
2. Apart from the collaborative work referred to here, see Toffin (ed.), 1981.
3. All quotations from Toffin are my translations from the original French.
4. This household consists of a grandson with his widowed grandmother. As far as I know, the boy's parents were dead. I have no other cases of adoption. In theory a child who loses his or her parents is taken care of by other members of the joint household or by the closest patrilineal relatives.
5. Statistics on the economy of Dhulikhel can be found in Quigley (1984). Household statistics given here derive both from my own surveys and a census of every household carried out in August 1978 by New Era - a Kathmandu consultancy firm (New Era, 1979).
6. See Singh (1977); Mrs. Singh points out that since the second amendment to the constitution of Nepal in 1975, an unmarried woman of 35 years can inherit a full share of the paternal property. Previously it was only half that of her brothers. 'But, if the daughter gets married after taking her share, she should return it to the lawful heir. Daughters are not regarded as lawful heirs. Heirs, three generations removed, have been placed higher than married daughters' (p. 41). By the same amendment, 'A wife who had attended (sic) 35 years and has been married for 15 years can claim her share of property from her husband and live separately' (Ghimire, 1977, iv).
7. In a personal communication from David Gellner, who was working in Kwā Bahāl in Patan, he wrote that among the local Shakya population 'a high degree of social and religious cooperation, and economic anarchy, seem to be normal. There would be economic rewards for cooperation as they dominate the curio business, but they seem to be incapable of it'.

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