

# Chapter 9

## Straddling Business, Jointness and Nuclearisation: A Decolonial Reading of Managing Through Indigenous Institution(s)



Jitesh Mohnot and Sankalp Pratap

**Abstract** Joint-family system has been a key institution within vernacular form of capitalism in India since pre-colonial times, allowing them continued leverage in commerce. However, the institution of joint family in post-colonial India has gradually changed over time towards nuclearization. This chapter shows how a dwindling institution of extended joint family, which was the very foundation of a prosperous indigenous capitalist class of Marwaris in India, since pre-colonial times, is being retained in spirit (if not in form) despite nuclearization. Exploring the co-constitutive nature of joint-family system and Marwari commerce, we decode decoloniality by explicating practices and praxis spread across multiple phases of familial separation marked by mechanisms of tensions, preparations, and slowness towards retaining the spirit of jointness. Furthermore, we highlight the constitutive role of the institution of family in the circulation of capital in bazaars that play out in the trajectory of decolonial re-existence of Marwaris. Familial jointness makes the processes of collateralization, securitization and underwriting redundant which are beholden of western version of capitalism. We open the black-box of what constitutes ‘managing’ in the context of a business community thinking on the border, with modern/colonial practices of managing a business on one side and long-held culturally rooted practices on the other.

**Keywords** Marwari · Joint family · Nuclearization · Decoloniality · Indigenous business community · Mignolo

### 9.1 Introduction

Joint-family system was a key institution within vernacular forms of capitalism in India during colonial times (Birla 2009). However, family institution in India

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has gradually changed over time in form as well as spirit towards nuclearization which is also an instance of dismantling of localized social institutions in post-colonial societies through modern colonial apparatus that exercises its domination, not through military power, but through secular hierarchies that are inconsistent with traditional order (Nandy 1983). Given this, we ask, how indigenous *manage* their family dynamics given the perpetual colonial onslaught across domains, including commerce? Mignolo maintains that “decoloniality [is] born in the unveiling of coloniality” (Mignolo and Walsh 2018, p. 6), this chapter draws from this insight to show how the dwindling institution of an extended joint family that has been at the very foundation of a prosperous indigenous capitalist class and its commerce, is being retained in spirit (if not in form). Amid colonial (and neo-colonial) inheritance of nuclearizing forces, *Marwaris*, an ethnic business community in India, maintain elements of familial jointness. This institution has been shaping an alternate way of practicing commerce since pre-colonial times.

Exploring the co-constitutive nature of joint-family system and Marwari commerce, we decode decoloniality in practices and praxis in retaining traditional institutions that transcended multiple spheres of daily life. We show that between the binaries of pure jointness and state of nuclearization, there are various phases marked by tensions, preparations, and slowness. In doing so, we recover an account of decolonial living and struggling through our ethnographic work in managing *with* (and not against) the post-colonial disruptions in family and commerce, particularly for indigenous business communities. Our fieldwork aimed at studying culture of indigenous capitalists in terms of reading and interpreting the structural and functional meanings of living and organizing. A year-long ethnographic study of Marwaris revealed that their notion of family and commerce in terms of its system of meanings is not identical to that of general understanding of some other communities within India. Scholarly and popular views suggest that as soon as the house and kitchen get separated between married brothers, nuclearization occurs in India, both in configurational form and in spirit (Kakar and Kakar 2009). However, we found that while the kitchen and other areas get separated within the same house between married brothers, elements of jointness are retained and even performed within the Marwari community. It was observed that in social circles, Marwaris continue to call themselves a ‘joint family’ even after apparent nuclearization in configurational terms.

In the next section, we provide a brief overview of the Marwari business community. Then, we briefly discuss the methodology deployed towards exploring Marwaris’ system of meanings. Following this, we provide an overview of changing configuration of Indian families from being joint earlier to nuclearization in general and within Marwaris in particular. The findings section reveals the gradual changes in familial configurations within a business family that retain a spirit of jointness despite nuclearization. Then we discuss the implications of the study and what it means for decolonial struggles and praxis.

## 9.2 Marwari Business Community: An Overview

The link between individual and community has always been a focal area of study across disciplines exploring interactions among people with shared history, geography, and identity (e.g., Leung et al. 2014). Two characteristics make any social grouping a community. First is a network of affect-loaded mutually reinforcing relationships among the group with a shared history and identity. The other is the high level of commitment to the shared values and norms (Etzioni 1995). In India, society has also been stratified on multiple bases historically, dominant among them being the caste system based on inherited status and endogamy, divided into a hierarchy of four classes with distinct roles and occupations. At the upper level were Brahmins (teachers) and Kshatriyas (warriors), followed by Vaishyas (traders) and then Shudras (mainly laborers), who faced enormous discrimination. Business-class of Vaishyas comprised multiple communities hailing from distant geographies and various religions. Marwaris were one such trading community in addition to diverse business communities such as Gujaratis, Chettiars, Parsis, Khojars, and Sindhis in India (Ray 1995). While trading or business classes were not considered politically prominent in the pre-colonial period, their political salience grew during the modern period as industrialization grew in India during British rule in the eighteenth and nineteenth centuries (Roy 1999).

Academic literature on business communities has been a subject of study for anthropologists and business historians who have focused on exploring the idea of non-western capitalism and its long-run survival with its indigenous institutions and practices despite periods of foreign rule. Rudner (1994) undertook ethnography in Tamil Nadu, a province in India, to understand the interdependence between commercial, religious, and social organization of Nattukottai Chettiars, a merchant banking community. He argued against the monolithic characterizations of caste systems in the scholarly narratives of colonial encounters. He found that caste and commerce were intricately linked through informal alliances, institutions, and practices. Here too, the formation and distribution of capital for rational business conduct were equally efficient like the West, where such issues were considered independent of one's social affiliation. Timberg, a business historian, studied the Marwari business community for his dissertation at Harvard University (1978). He focused on the transition of community members' from being traders to their emergence as owners of large firms dominating critical industries in India.

Timberg (1978, 2014) studied the community's disposition to migrate and settle in various parts of India and the role family values played in their business success outside their home regions. Furthermore, multiple scholars such as Ray (1995), Roy (1999) and Birla (2009) studied extensively the period of colonization of India and how Marwaris continued to stay relevant despite colonial encounters that destroyed much of the domestic trade and commerce. Often explanations of Marwaris' success oversimplify their adherence to tradition and resistance to western practices of commercial governance. However, as we will show Marwaris have been living

the colonial difference negotiating between the binaries of tradition and modernity, similar to the idea of border thinking that Mignolo (2000) conceptualized to explain the struggles of the locals. They have been *thinking and doing* praxistically in the borderlands, caught between the doubleness of decolonizing-recolonizing (Jammulamadaka et al. 2021).

Marwaris have some unique features not beholden to western society and their idea of capitalism with universalizing tendencies (Parson 2012). While commerce is constantly prescribed to be kept at arm's length, at a distance from social and other spheres in the West, multiple spheres, in the case of Marwaris, were seamlessly integrated (Mohnot et al. 2021). Sociologists such as Harvey Cox, based on intensifying modernity (with its global designs), argued that with increasing urbanization and secularization of work, three patterns would emerge—bureaucratization of work, the emancipation of work from religious character and separation of the place of work from residence (Cox 1965, p. 167). While the modern phenomenon of urbanization has intensified in India, implications suggested by Cox did not appear to be realized in the context of Marwari community. Martin (2012), for instance, studying the emergence of '*Hundi*'—an indigenous instrument of credit developed by Marwaris, and its later integration with legal statutes under colonial rule, found that its survival over time and space could not have been possible if it existed in an isolated vacuum of merely commercial concerns divorced from social dynamics. *Hundi* embodied not only economic but also cultural and moral sanctions of the community, as reputation (called *sakh* or *peth* locally)—a kind of non-tangible form of capital—it mattered while carrying out trade through *Hundi*.

Family configuration in the case of Marwaris is joint in structure. The prominent marker of a joint family is a *common and shared kitchen*. Domestic spheres, organized in joint configuration, not only include parents, son(s), their spouses, spinster(s) and grandchildren but also extended to widows, unmarried aunts and uncles, children of daughter(s). Kakar and Kakar (2009) conceptualize this as an extended joint family. Nuclearization begins when the kitchen separates, yet family members would still co-locate in the same dwelling, dividing it among themselves. However, in the West, (both epistemic and geographic), nuclearization is considered to occur immediately after the next generation gets married and starts living separately in another dwelling at a distance independently. In India, separation is not co-initiated with the marriage of the next generation. While daughters traditionally leave their parent's house and start living with their husband's family, married son(s) continue to live with the parents, grandparents, uncles, widowed aunts. Until the nineteenth century, 20–40 members co-living in a dwelling with a single kitchen was common. Food would get cooked for all members in a shared kitchen collectively by all women, generally homemakers of the household. However, through the twentieth century, family size gradually kept shrinking as modernity/coloniality started intensifying in India. This chapter explores this change in family configuration and its connectedness with commerce for Marwari business community. The methodology deployed in exploring changes that stand at the interface of family and commerce are discussed in the next section.

### 9.3 Methodology

Our primary purpose as part of the first author's dissertation of studying the Marwari business community was motivated from our disciplinary home of strategic management. We intended to explore the puzzle of the community's long-standing business success despite remaining alien to business schools' mainstream/colonial frameworks, tools, and curriculum. However, our methodology afforded us a diverse set of insights along multiple themes, one of which is discussed in this chapter. Extant studies on Marwaris point to the fact that the community is secretive about its trade practices to cultural outsiders. Business historians such as Timberg (2014) attribute this to the state's institutional apparatus and non-entrepreneurial classes stereotyping this community by attributing their long-standing business success to ability to exploit market imperfections, and viewing in-group cohesion, as cartelization. This type of attribution has led to a kind of resentment towards this community by society at large. Therefore, merely interviewing community members could not have led to insights into the community.

Furthermore, our gaze into interfaces of family-commerce, religion-commerce and so on demands nuanced insights into their system of meanings which are different from the popular understanding of cultural outsiders colored by coloniality. Therefore, we chose ethnography that afforded the first author to go native in a textile town—*Liba* (pseudonym)—situated in the Marwar region of India for more than a year, allowing participant observations leading to insights from insiders' point of view. By parleying with gatekeepers, the first author actively accessed the community by working as *Munim* (accountant cum supervisor) in a five-decade-old business house owned by a prominent business family. The code of ethics laid out by the Indian Anthropological Association was followed, and all participants were informed of our research agenda. Data was recorded in the form of field notes in addition to ethnographic interviews, capturing photographs, videos, and collecting documents and artifacts. We accessed various sites, transcending commercial spheres to include social, familial and religious ones.

### 9.4 Nuclearization as Coloniality in Domestic Spheres

Decolonization in the form of independence from the British rule didn't result in reversal to pre-colonial living. As Mignolo (2000) points out, coloniality presents itself in the form of a 'matrix of power' that does not leave out any domain and works to negate the 'other' and its claims of knowledge/practices/praxis. The familial environment was no exception. With the rise in urbanization at the turn of the twentieth century, as the Indian state alluded to neo-liberal ideas, a new class swelled across caste groups in Indian cities that aspired to 'status' that had the elements of Anglo-Saxon lifestyle (Wessel 2004). Sociologists called them 'Urban Middle-class' whose members, according to Andre Beteille, accorded each other 'status,' a function of

class distinction rather than caste (1996). However, the adoption of an epistemic west's lifestyle came at a cost for a developing nation, too high to support large-sized extended joint families. Therefore, familial break-ups marked by tensions between family members, disputes over property and lawsuits became commonplace in India.

Critiques of the Indian middle class point out the degradation of values that generations have lived with, among the members of this new class (Bidwai 1984; Kothari 1991; Varma 1998). Consumption patterns changed such that they started to mediate the relationship of the middle class to Indian values and identity (Wessel 2004). However, such consumption patterns did not change in isolation. Post-independence changes in family laws, taxation, and corporate codes influenced middle-class living (Mahajan 1998; Majumdar 2009). For instance, the state's institutional apparatus has continuously undertaken many changes pertaining to the organizational form of 'Hindu undivided family'—the HUF (Das Gupta and Gupta 2017), making it unattractive, resulting in most family businesses shifting to sole proprietorship, fueling nuclearization. Within this changing milieu, the Marwari business community spread across major cities in India faced a double whammy. One set of challenges came externally from increased competition from others as liberalization intensified, resulting in reduced barriers to trade and access to capital, eroding a competitive advantage of Marwaris with intra-community sources of capital based on kinship-based ties. Another set of challenges, relatively more demanding, were faced internally at the community level. Since Marwaris were comparatively more familiar with the notions of capital and were skilled at redeploying it towards growth over generations, not indulging in excesses materially (Tripathi and Jumani 2013), neo-liberal ideas coupled with changing notions of 'status' made them more vulnerable than others.

Birla (2008), in her study of imposition of legal statutes and the entire legal infrastructure during British rule in the 1880s to 1930s, showed how Marwaris resisted and mediated between British notions and vernacular forms of capitalist structures to preserve their long-evolved ways and conditions of doing business. For instance, the idea of family (joint and extended) and its centrality to firms' incorporation and sustenance was alien to British minds. Through sustained efforts, the British had to recognize the private spaces of family, deity and charity as an integral part of commercial spaces of capital, which have otherwise been considered public and separate from private ones in the epistemic West. In this context, Mohnot and Pratap (forthcoming) show how Marwari homemakers' gendered work and bodily toil within domestic spaces play a crucial role in preserving and inter-generationally transferring long-standing vernacular capitalist systems and processes. Furthermore, we observe that household practices of homemakers are in congruence with capitalist practices in commercial spaces, which are a bastion of males/husbands. So, in current times, when familial institutions are undergoing disruptions, preserving indigenously evolved vernacular systems and processes of fused and integrated private/personal and public/commercial spaces becomes crucial for Marwari business community. In the subsequent section, we show how Marwaris have preserved jointness in family, albeit in spirit, if not in configurational terms (Table 9.1). In doing so, we show how 'family' has come to evolve as a space of decolonial re-existence.

**Table 9.1** Different forms of familial configuration within Marwari business community

Phase	Form of familial configuration
1	Family members in co-residence with common kitchen
2	Family members in co-residence with <i>separate</i> kitchen, but living in the same house
3	Family members living in separate houses/land, next to each other
4	Family members living in separate houses, situated at a distance in different localities
5	Relatives (members of extended family), living separately

## 9.5 Findings: Gradual Nuclearization and Retaining Jointness: Family as the Space of Decolonial Resistance

In a Marwari joint family, adult male members had clear demarcated roles at the business-place. However, the basis of division of work varied. Some divided work on functional lines such as father taking care of finance and accounting, one son handling sales and cash collection from downstream markets, and the other tackling day-to-day operations at the workshop. Sometimes work was divided by allocating downstream markets among brothers on a geographical basis. Once the business expanded, the division of labor was generally based on product lines. However, we found that other factors beyond managerial ones influenced the division of work within the business house. These factors were driven by changing configuration in familial space wherein jointness within the household came under challenge in terms of co-location.

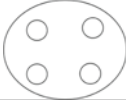
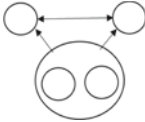
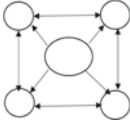
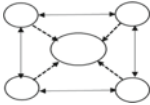
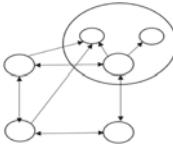
Given this, in the subsequent sub-sections, we examine how Marwaris negotiate the challenges posed by changes influenced through the epistemic West. The challenge for Marwaris is to retain their time-tested institutions, both in their familial and commercial spaces. Furthermore, in parallel to managing the modern/colonial onslaught, we also show how changing degree and nature of complex jointness relates to commerce in terms of organizational forms and processes, which in the Anglo-Saxon world are not interrelated. We first show various phases of familial separation over time and changing organizational form in parallel (Table 9.2). A complex interplay between familial and commercial spaces across phases takes on multiple trajectories (Rows 3a or 3b in Table 9.2). Next, we delve into what retention of the spirit of jointness translates into in commerce and how it substitutes for or enables various organizing mechanisms in commerce.

### 9.5.1 *Trajectory of the Changing Familial and Commercial Configurations and Complex Interplay Between Them*

#### 9.5.1.1 Phase 1: Undivided in Family, Unitary in Business

In Liba, there were few families where married sons continued to live as a joint family, like a classical Indian family's configuration, which was in prominence until

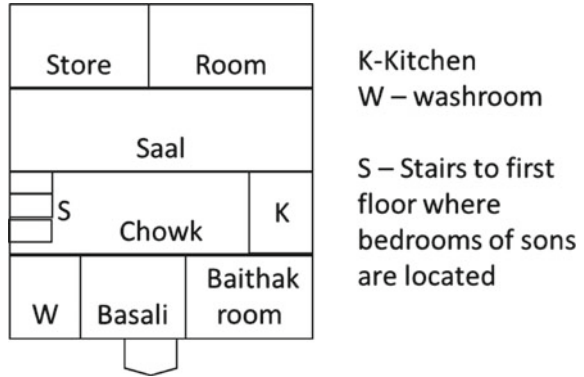
**Table 9.2** Various phases of nuclearization in family and simultaneous changes in organizational forms

Phase	Configuration	Nature of business	Changing dynamics of jointness	Degree of jointness (in spirit)
1	Family members in co-residence with common kitchen	Undivided	Classical form of jointness	Unitary (strong) 
2.1	Family members in co-residence with <i>separate</i> kitchens, but living in the same house, in allocated areas	Continues to be joint	Allocative	Quasi-federal with authoritative patriarch 
2.2	Status quo	Gradually divide businesses among sons, but all reporting to the family head	Participative	Quasi-federal 
3a	Family members living in separate houses/land, next to each other	Each brother responsible for a unit	Neighbourly—separate title/individual property rights	Quasi-federal, with consultative role of patriarch 
3b	Family members living in separate houses, situated at a distance from each other	Spin-off	Nuclearization	Federal—Close-knit alliances with co-funded rituals and exchange of capital 

the mid-nineteenth century. Everything in the house was shared. One prominent marker of whether a family was indeed a joint family could be ascertained through the presence of a shared kitchen. In the old city area of Liba, traditional houses were of specific design not similar to the western structures that were labeled in the form of BHKs (that is, number of bedrooms). In Liba, at the house entrance was a *basali*, an enclosed area where hosts and guests would take out their footwear (Fig. 9.1). The bathroom and toilet were generally attached to *basali* on one side. On another side



**Fig. 9.1** Layout of the house (ground floor)



was a room that hosted guests, akin to the purpose drawing rooms serve. However, a typical characteristic of Marwaris of hosting guests was that common guests would be hosted in the room near *basali*. If there were guests particular to one of the sons', say from his in-laws' side or friends of his spouse, they were taken to their respective bedroom, thus providing personal space and privacy.

Next to *basali*, a *chowk* was open to the sky, located almost in the middle of the house. It had a designated area for drinking water pots and the stairs to access the first floor. Going deeper, *chowk* would pave the way for another area called *Saal*, the busiest in the house where members would sit for everyday activities such as having food together. The kitchen and store were located next to the *saal*. In addition, the ground floor would have one bedroom, generally occupied by the senior generation. The first floor had multiple bedrooms for sons, but not all had an attached bathroom. Married sons were allotted bedrooms with an attached bathroom. Therefore, we find that most of the areas within the house were shared, and the organization of the house and its layout reflected the jointness of the family (row 1 in Table 9.2).

In a joint family, the second generation of a newly married son(s) would not be expected to contribute to the running of the household financially. Senior generation (aged fifties and above) would buy all the groceries, pay utility bills etc. Even if the newly married son(s) were managing a business unit independently and making profits, they weren't expected to contribute, as it would be financially demanding on them.

Khana-kharcho toh ki hai koni... haal toh bausa heng kharcho uthave ... (trans: he does not have regular household expenses including food, they are taken care of by his father)

—A broker narrating about a new downstream wholesaler

Only personal expenses such as apparel for themselves, spouse, and kids were charged upon such son(s). So, the pressure to earning enough out of a new venture for facilitating an independent existence is primarily reduced, providing them many years to build their new venture and redeploy profits back into the business.

### 9.5.1.2 Phase 2.1: Separated Kitchen, but Unitary in Business

Families grew as more sons got married and children were born. Over time, *tensions* emerged within the household, especially between women, around issues of division of tasks, access to material things such as ornaments, etc. Such tensions were common to textile business houses in Liba that had two or more sons with natural rights of inheritance.

*Jatte do bartan hove vate aawaaz toh hove laa izz...* (trans: it is natural to hear noises when utensils are kept near each other—meaning—tensions are bound to emerge among homemakers within the household).

There was a sense of realization that tensions within the household boundaries must be managed and controlled. Therefore, in Marwari families, we found that separation was partially undertaken by separating married sons in chronological order. After a few years of marriage of the youngest son, the separation would start by constructing or converting a small area within the house (generally 50–70 square feet on the first floor) into a second kitchen for the eldest son’s family to use. However, the separated son’s family continued to use the same bedroom and bathroom allotted while all other sections within the house continued to be shared. In some cases, the bathroom also continued to be shared even after separation. So, in a way, jointness was still retained but not as unitary as earlier, but of quasi-federal nature with senior generation continuing to be authoritative (row 2.1 in Table 9.2).

*Inne vaaste toh bausa ne poochno padi...* (trans: I must ask my father for this...) a businessman conveying to his agent on the issue of selling their products in a new bazaar

Moreover, there were counterfactuals to this common trend wherein the younger ones separated their kitchen and not the eldest son, but this was rare depending upon the equation between first-generation homemakers and second-generation ones. In sum, we observe that the separation was only partial, primarily restricted to the kitchen (to begin with) and not the way other families separated. However, for many years after the separation of kitchen at home, business-place continues to be joint. There was no separation of business entities among sons, and they continued to be a unitary entity, with the family head continuing to call shots.

### 9.5.1.3 Phase 2.2: Carving Out New Businesses, yet Status Quo Within the Household

Gradually, as various product lines matured and sons gained enough grasp over them, separate businesses were carved out either based on product or geographic scope. They were serially allocated to family members who would be expected to manage the respective venture daily in operational terms. However, the autonomy of the member assigned a separate venture was limited to operational commercial decisions. The family continued to be co-located in the same house with allotted spaces, thus maintaining the status quo (row 2.2 in Table 9.2). All financial decisions,

both personal and commercial, continued to be taken by the family-head, allocating resources wherever needed. Diversifying into new product categories or entering new geographies led by the younger generation was ordinary but was undertaken under the stewardship of the family head, who provided the necessary resources. Entire surplus earned from different businesses was appropriated into the family's corpus administered by the family-head(s).

### 9.5.1.4 Phase 3: Quasi-Jointness with Independent House and Business

The business units allotted earlier, for sons to manage it independently on an operational basis, would scale up to achieve financial independence. Financial independence in Marwari's system of meanings had nothing to do with running a business solely through one's capital. In Marwaris' imagination, capital was a collective endeavour as it was arranged through many complex arrangements leveraging one's family reputation and more extensive kinship networks. Moreover, this was crucial for textile trading, where current liabilities were the primary source of funding. This was impossible to access without community backup. Financial independence, therefore, meant the ability to generate profits over and above required for bootstrapping the business. The son could then use this excess to meet his family's expenses without depending upon the senior generation. Reaching this stage took years, but this was a necessary condition to become financially independent in Marwaris' system of meanings. Once this stage was reached, only then son(s) would start thinking of living in a separate house altogether without co-locating and sharing common spaces with the other brother(s)' family.

Abe dhand theek chale hai, karcho kahto khud kaad sake... Bausa makaan bana ne de diyo hai (trans: now the business is doing well enough to meet personal expenses... his father has got him a new house)

—An agent informing his client about the state of the business of a textile trader in Liba

Building a new house entailed huge investments. Generally, the senior generation would use the family's wealth to meet this critical milestone, thus saving a lot of money for the subsequent generation to deploy for business expansion. Since new houses required vast sums of money, it was not attempted simultaneously for all sons but pursued serially as their respective ventures matured. Therefore, depending upon number of sons, it took many years to separate them by allocating special property rights to each. This afforded lot of time, and therefore separation was not an abrupt event. There were two variations (row 3a and 3b in Table 9.2) in how new houses were built. One was based on building homes next to each other (3a). The other was based on acquiring multiple plots in different localities (3b) and allocating them among sons with individual property rights. However, the spirit of jointness was retained within the family as well as business in both versions. In business, when a son's venture is scaled up to the extent that it can be managed independently, the patriarch's role turned from being participative to consultative, providing guidance only on critical issues of strategic nature.

Even after apparent separation in terms of living in separate houses, the spirit of jointness was on display. All rituals were performed at one place where the patriarch lived, and no celebration, such as birthdays, was possible without everyone being there.

*I am not celebrating my birthday this year. Father-in-law of my chacha [younger brother of father] died a couple of days back. (a teen whose uncle lived separately and were in a different business informing his friends)*

Moreover, jointness was not just an internal matter but a more extensive social aspect, and therefore family unity was also demonstrated within the wider kinship networks and community.

Marren atte ek hi shaadi ro card deijo, teen-teen daioni jarrorat koni hai, Mein ek izz haan... [translation: Please give only one common invitation card to marriage in your family, no need to give three separate cards, we are a still joint...<sup>1</sup>]

(One of the three married brothers who have separated their businesses and lives in their own houses, conveying to a relative that they are still joint)

## 9.5.2 Effect of Retaining Jointness

### 9.5.2.1 Jointness also Means Higher Risk-Taking and Bootstrapping, While Preventing Myopia

Maintaining jointness had its benefits beyond social spheres. When the younger generation launched a new business, they were not expected to earn profits to meet living expenses. This arrangement afforded them to have a long-term focus and not to be short-sighted.

*Sethji ro kayo ro hai ki tu sirf dhandha maate dhyan de... 'mein baitho hoon jitte profit paacho dhandha mein iz daalno, unne aage badha, bado kar' (trans: my father had told me to focus on business... he keeps saying – 'as long as I am there, keep plowing back profits into the firm to take it forward and make it bigger)*

—A businessman in his late twenties, who had started a new business a couple of years ago reflecting on his father's beliefs

The focus was on establishing reputation overtime in the bazaar, honoring all stakeholders even if it came at the cost of the profit margins. It also allowed experimenting and trying out multiple alternatives in connection to their business model. Son(s), starting a new business, were expected to put back profits into the firms and not take it out to meet expenses in building houses or meeting maintenance costs as the family's patriarch took them to care.

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<sup>1</sup> In popular culture, there has been a Bollywood movie directed by Suraj Barjatya, *Hum Saath Saath Hai* (trans: we are together) that looks at the dynamics of a Marwari business family splitting and then coming back together. It also draws parallel to mythical epic Ramayana wherein the royal family had split, albeit for different reasons.

### 9.5.2.2 Jointness also Means Deploys Kinship and Collective Capital for Business Expansion

While sons had separated, there was still a seamless flow of capital between them. Loans and advances to each other were widespread with no formal terms and conditions. This form of capital was a luxury as there were no stringent payback periods or regularity of interest payments. Moreover, beyond brothers, raising capital or raw material on credit from the community was more accessible if one maintained good relations with the community.

*Maangilal ji ro izz toh poto hai... ki dikkat koni hai, parivar chokho hai, peth hai, aaj kiita hi saal hu bazaar mein baitha hai...* [trans: he is the grandson of Mangilal ji... (a prominent businessman of his time in Liba)... therefore there is no problem (in advancing loan) as the family is operating for a very long time in the bazaar and have good credibility]

—An agent informing his client about a businessman and his family to whom the working capital loan is to be advanced on a rolling basis

Credibility in the bazaar depended on the family's reputation, of grandfather, father, uncles, brothers and so on, which continued to play a crucial role long after a businessman had separated from the family. Even if the person after separation operated in a different industry, family reputation mattered as the inter-industry flow of money was a common phenomenon in Liba.

### 9.5.2.3 Jointness also Means Collateral and Insurance

Capital flow in the bazaar did involve material collateral against loans such as goods in case of working capital or valuables such as gold in medium to long term loans. Still, they were not commensurate with the risks involved, given that most of them were informal contracts.

*Dhandho upar neeche bhi hoyi toh payo doobe laa koni...vina bausa ro back up hai, bhairi re kan ganai paya hai, set hai ne haal bhaya mein sump hai.* (trans: even if the business is volatile, the default will not happen because of his father's back up as well as his brother being rich, settled and in good terms mutually)

—Loan provider justifying the safety by evoking family links of the borrower

So, the spirit of jointness within the family (locally called *sump*) acted as a collateral, albeit intangible, which could be relied upon in case of a family member's inability to pay in the future. Many times, brothers and uncles would come forward and bail out one of the family members if someone was facing problems.

*Agent: Aadmi sahi hai, chal-chalan sahi hai, par abe agar dhandho nahi chale, mandi aayigi toh voh layi kai kare...tohi paya toh haingara chukaya izz hai* (trans: he is a credible person and does not have any wrong habits [alcohol, smoking] but he is helpless given the slowdown in his industry...even then he has cleared all his dues)

*Businessman: bhairi chukaya hai paya toh...kale family backup nahi hove ni toh paya dubna pakka ha* (trans: his brother has paid the dues...imagine if there was no family backup, then default was assured)

Additionally, jointness acted as an insurance against business risk, which could emerge naturally in any venture due to volatility and uncertainty in any industry. Loan providers could rely on the extended family of the borrower for settlement in times of downturn.

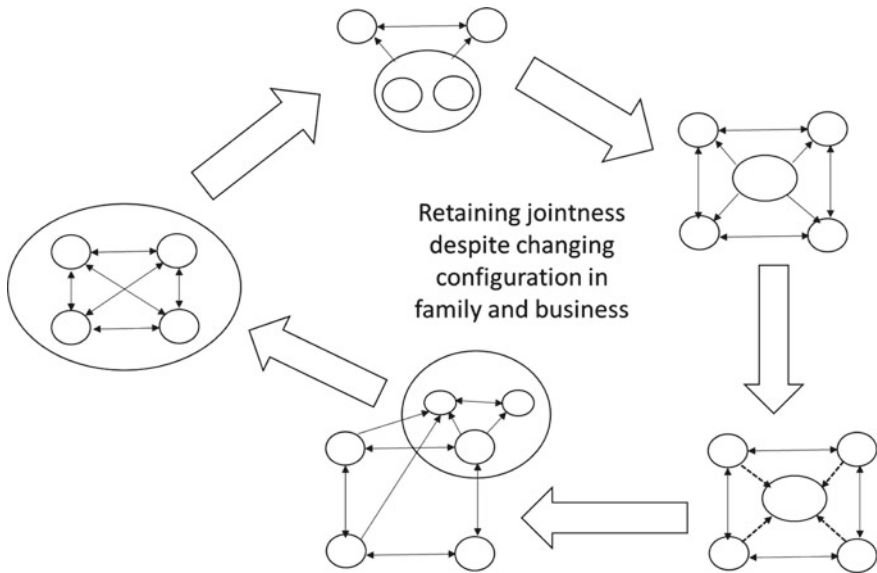
## 9.6 Discussion

The institution of jointness is indigenous. It signifies a way of life, a certain family ethic, a kind of patriarchy and social structure. In the Western sense, it encompasses the private, personal sphere and the sphere of culture and society, in contrast commerce is a distinct autonomous public sphere. Our study of *Liba* shows that despite the colonial onslaught and an adverse legal institutional set up, the *Marwari* community has held on its cultural sense of a joint family in reconstituted ways adapting to the changing legal institutional framework. This sense of living continues to honour the family ethic and patriarchal social structure. It is their way of resisting the colonial encounter. For the Marwari family, as is seen from the data, their family sphere is not distinct from the commercial sphere. The flows and controls are at once family and also commerce. It is one whole where family and commerce combine to become one. We recognize this wholeness, but also offer an interpretation of this wholeness for commerce and business strategy here.

One of the significant challenges in new venture creation is overcoming the liabilities of smallness, given the resource-constrained environment. We observe that separation starts gradually in the physical familial living space first, and then eventually separation of commercial activities follow (Fig. 9.2). However, the gradual separation is controlled by ensuring that tensions do not escalate to the point that leads to abrupt fracture of family relationships. Since the separation process is gradual, it is beneficial for the entrepreneur, liberating him from the pressures of earning quick money through shortcuts that one could be tempted to deploy to tackle the heat of the competitive market and then eventually losing out in the medium and long run. The institution of jointness ensures that time, money and reputation are all mutually fungible and retention of the spirit of jointness despite nuclearization allows them to overcome multiple constraints.

Personal space in the geographic and epistemic West differs from personal freedom for Marwari married males. In the epistemic West's imagination, nuclearization is about dissociation or decoupling. However, independent existence means different things in the vernacular form of capitalism, both in familial and commercial terms. While our findings suggest that private space for an entrepreneur is narrower given the limited autonomy, it should also be viewed in a temporal sense as familial boundedness allows for a longer time to iterate and experiment in commerce so that the venture evolves into an independent unit, sustainable enough for the family to separate in the long run.

Given the book's theme—managing the post-colony—we open-up the black-box of what constitutes 'managing' in the context of a business community thinking on

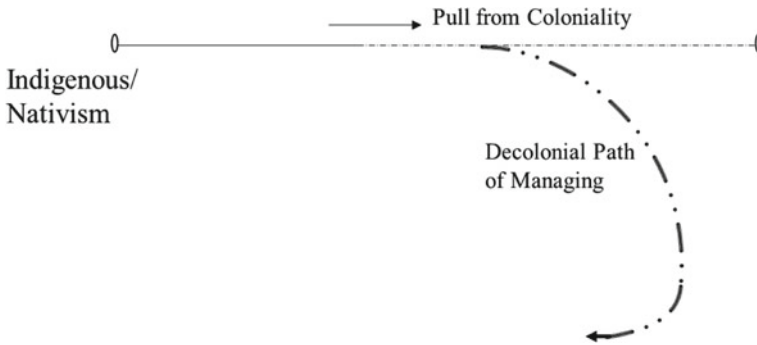


**Fig. 9.2** Changing familial and business configurations

the border, with modern/colonial ways of managing a business on one side and long-held and culturally-rooted ways on the other. For centuries, the former unveils itself as coloniality to Marwaris through foreign rule earlier and then neo-colonialism post-independence. Taking a decolonial turn, we show praxis -based naturalized resistance to colonial onslaught towards preserving long-held institutions and their pedagogies. In doing so, we highlight another instance of domestication of the West, of nuclearization in our case. In other words, it confirms the perspective that does not look at the colonized as a victim but as gladiators facing the Caesars of the epistemic West (Nandy 1983). Since decoloniality is born in the unveiling of coloniality (Mignolo and Walsh 2018), this paper unravels the gradual tinkering Marwaris have been undertaking to manage/domesticate nuclearizing forces. It prevents dissociation and decoupling, which would lead to disruption of their commerce, which is intermeshed with joint family institutions (Birla 2009). In other words, we highlight the constitutive role of family institutions in the circulation of capital in bazaars and how the trajectory of decolonial existence does not require collateral, securitization, and underwriting processes beholden of the western version of capitalism.

### 9.7 Implications and Conclusion

Our study reveals that the separation of brothers in the Marwari community and its praxis is not the same as the epistemic West’s nuclearization. While forces that influence nuclearization have also hit postcolonial societies such as India, it has *not*



**Fig. 9.3** Decolonial path of managing

resulted in an outcome that follows the trajectory of the nuclearization of the West (Fig. 9.3). Located at the intersection of colonial forces of nuclearization and the community's responses, decoloniality of managed separation occurs with contextualized nuances and paths of local histories. This chapter also has implications for cultural entrepreneurship (Peredo 2003). Entrepreneurship today stands at a crossroads between global designs and local histories. While vernacular forms of capitalism are under threat, our chapter shows how disruptions are *managed*, if not reversed, through leveraging historicized values and building one's own houses of thought, what Salazar and Walsh (2017) calls '*casa Adentro*.'

Therefore, in the face of coloniality which presents itself in the form of an all-pervasive matrix, decolonial cultural responses and praxis of retaining the spirit of the local institutions amid the disruption of the coherent structure has implications far and wide. In the current times increasingly characterized by jingoism and hyper-nationalism under the garb of democracy, the most considerable concomitant damage has been inflicted on our social institutions. This chapter highlights how in spirit, if not in form, the local socio-commercial institutions come to re-exist by anchoring resistance in the community's daily practices and praxis of living.

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