

**THE TEST OF WEALTH: EXPLORING
MUSLIM MORALITIES IN A NORTH MALABAR TOWN**

*A thesis submitted to the University of Hyderabad in partial
fulfilment of the requirements for the award of the degree of*

DOCTOR OF PHILOSOPHY

in

SOCIOLOGY

by

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DECLARATION

I hereby declare that the research embodied in the present thesis entitled, “**The Test of Wealth: Exploring Muslim Moralities in a North Malabar Town**,” is carried out under the supervision of **Prof. Sasheej Hegde**, Department of Sociology, School of Social Sciences, University of Hyderabad, Hyderabad, for the award of the degree of Doctor of Philosophy, is an original work of mine and to the best of my knowledge no part of this thesis has been submitted for the award of any research degree or diploma at any university. I also declare that this is a bonafide research work which is free from plagiarism. I hereby agree that my thesis can be deposited in Shodhganga/INFLIBNET.

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Parts of this thesis have been:

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Glossary

[**Note:** English transliteration of words from Arabic and Malayalam have been retained; diacritical marks have been omitted.]

<i>Aakhira</i>	Hereafter, the eternal afterlife
<i>Adab</i>	Habit, decorum, etiquette
<i>Adhan/azan</i>	Call for prayer
<i>Adhikari</i>	Village chief
<i>Adl</i>	Justice
<i>Alhamdulillah</i>	All praised to God
<i>Ammoshan</i>	Wife's father
<i>Arbaab</i>	Arab sponsor of expatriates
<i>Ardh</i>	Commodity
<i>Asl</i>	Source, foundation, essence, or tenet
<i>Asr</i>	Evening prayer
<i>Awliya</i>	Friends of God, also denote saintly figures
<i>Baatil</i>	Falsehood, vain
<i>Badhyatha</i>	Obligation, responsibility
<i>Bandhangal</i>	Relations
<i>Barakah</i>	Divine blessing
<i>Bidah</i>	Deviance, innovative practices
<i>Chilavu</i>	Expenditure, debit
<i>Churam</i>	Mountain pass
<i>Daridryam</i>	Poverty, precarity
<i>Dars</i>	Muslim seminary
<i>Darura</i>	Dire necessity, situations which necessitates setting aside legal/moral stipulations
<i>Dayn</i>	Debt
<i>Deen</i>	Religion
<i>Dhikr</i>	Remembrance of God
<i>Dua</i>	Supplication
<i>Duhr</i>	Afternoon prayer
<i>Duniya</i>	The material ephemeral world
<i>Fajr</i>	Dawn prayer
<i>Faqeer</i>	Destitute or poor
<i>Fatwa</i>	Ruling on a point of Islamic law issued by a <i>mufti</i>
<i>Fiqh</i>	Islamic jurisprudence
<i>Fitnah</i>	Test, to afflict, to disrupt the peace of a community, to tempt, to seduce.
<i>Fitr Zakat</i>	Charitable donation of food or equable amount at the end of Ramadan
<i>Gharar</i>	Excessive uncertainty
<i>Ghayb</i>	Unseen
<i>Gheebat</i>	Gossip

<i>Gramam</i>	Village
<i>Hadith</i>	Prophetic traditions including his sayings, deeds and tacit approvals
<i>Hadya/Hiba</i>	Gift
<i>Hajj</i>	The holy pilgrimage to Mecca
<i>Halal</i>	Permitted, lawful
<i>Hanafi</i>	One among the four orthodox schools of jurisprudence (<i>madhab</i>) in Sunni Islam named after Abu Hanifa (d. 767)
<i>Hanbali</i>	One among the four orthodox schools of jurisprudence (<i>madhab</i>) in Sunni Islam named after Ahmad in Hanbal (d. 855)
<i>Haqq</i>	Truth, right
<i>Haram</i>	Forbidden, unlawful
<i>Hawala</i>	Clandestine forms of money exchange
<i>Hikmath</i>	Wisdom
<i>Hisab</i>	Account, reckoning
<i>Husn al-Dhann</i>	To have a good opinion or to think well about someone
<i>Ibadaat</i> (Sing. <i>Ibadah</i>)	Worship
<i>Iblis</i>	Leader of the devils
<i>Idatharakkar</i>	Lower middle class
<i>Ihsan</i>	Magnanimity, excellence, graciousness
<i>Ijaab & Qabool</i>	Words denoting declaration/proposal and acceptance of a transaction
<i>Illah</i>	<i>Ratio legis</i> , or rationale behind a law/rule
<i>Ilm</i>	Knowledge
<i>Iman</i>	Faith
<i>In sha Allah</i>	God willing
<i>Isha</i>	Night prayer
<i>Jama Masjid</i>	A congregational mosque
<i>Janmi</i>	Landlord
<i>Jinn</i>	Invisible creatures or spirits
<i>Kachodam</i>	Trade and commerce, business
<i>Kadakkaran</i>	Debtor
<i>Kadam</i>	Debt
<i>Kadappad</i>	Indebtedness
<i>Karamat</i>	Miracles
<i>Karanavar</i>	An elder person or maternal uncle
<i>Karyasthan</i>	Manager
<i>Kasb</i>	Earning and livelihood
<i>Kayyarappu</i>	Hands revulsion/disdain
<i>Khamr</i>	Wine, intoxicants
<i>Khatib</i>	Sermon giver
<i>Kithab</i>	Book; also, the book of deeds given on the Day of Judgment
<i>Kooli</i>	Reward, wages
<i>Kovilakam</i>	Palace or mansion of the local chieftain, lord, or king
<i>Kufr</i>	Disbelief, denying the truth

<i>Kuri kalyanam</i>	A practice like <i>Panapayattu</i> , known mostly among the south Malabar populace
<i>Kuri</i>	Rotating credit association
<i>Labham</i>	Profit, gain
<i>Lesham</i>	A bit
<i>Logyam</i>	Friendship, manners, affinity
<i>Maal</i>	Wealth, possessions
<i>Madhab</i>	Schools of jurisprudence
<i>Madhyasthan</i>	Mediator, arbitrator
<i>Maghrib</i>	Dusk prayer
<i>Mahallu</i>	A Muslim congregation
<i>Makruh</i>	Reprehensible
<i>Maliki</i>	One among the four orthodox schools of jurisprudence (<i>madhab</i>) in Sunni Islam named after Malik ibn Anas (d. 795)
<i>Manass</i>	Mind, will
<i>Mappila</i>	Muslims of Malabar
<i>Marka kalyanam</i>	Circumcision ceremony
<i>Maroof</i>	Good custom, right, well known
<i>Marumakkathayam</i>	Matriliny
<i>Miskeen</i>	Needy
<i>Moylyar</i>	Those trained in Islamic jurisprudential and theological texts
<i>Muamalaat</i>	Transactions
<i>Mubah</i>	Permitted, indifferent
<i>Mufti</i>	Authorized scholar to give <i>fatwa</i>
<i>Mumin</i>	Faithful
<i>Musalla</i>	Prayer mat
<i>Mustahab</i>	Recommended
<i>Muthal</i>	Principal amount, capital
<i>Muthavalli</i>	Caretaker of a <i>waqf</i> endowment
<i>Naadu</i>	Locality, native place
<i>Naattinpuram</i>	Countryside
<i>Nabiyyeen</i> (Sing. <i>Nabi</i>)	Prophets
<i>Nafaqa</i>	Spending
<i>Nafs</i>	Soul/self
<i>Naqd</i>	Legal currency
<i>Nashtam</i>	Loss
<i>Nattukaranavars</i>	Local elite
<i>Nimath</i>	Blessing or favour from God
<i>Nisab</i>	Minimum amount of gold, silver or currency that makes the payment of zakat obligatory
<i>Niyya</i>	Intention
<i>Ootti urappikuka</i>	Foster
<i>Ossan</i>	A Muslim barber-surgeon
<i>Othaasha</i>	Cooperation
<i>Padachon</i>	Creator

<i>Padappukal</i>	Creatures
<i>Palisha</i>	Interest
<i>Panamoppikkal</i>	Pooling of money to meet marriage related expenses such as dowry
<i>Panapayattu</i>	A peculiar practice of money exchange
<i>Pavan</i>	Unit for measuring gold; equivalent to 8 grams
<i>Pirivu</i>	Charitable donations
<i>Pora</i>	House
<i>Porutham</i>	Forgiving, pardoning, remission
<i>Qabr</i>	Grave
<i>Qada</i>	Adjudication
<i>Qadi</i>	Juror, judge
<i>Qadr</i>	Destiny, predestination, divine decree
<i>Qard al hasan</i>	Goodly loan
<i>Qiyamam</i>	End of times, day of resurrection
<i>Rabb</i>	Lord
<i>Rakah</i>	Unit of prayer
<i>Rasool</i>	Messenger
<i>Riba</i>	Interest, usury
<i>Riba al fadl</i>	<i>Riba</i> of excess
<i>Riba nasi'ah</i>	<i>Riba</i> of delay
<i>Ribawi</i>	Susceptible to <i>riba</i>
<i>Rizq</i>	Divine sustenance or provision
<i>Sabr</i>	Steadfastness, patience
<i>Sahaba</i> (Sing. <i>Sahabi</i>)	The companions of the Prophet
<i>Sahayakuri</i>	A charitable variant of <i>Panapayattu</i> where a return is not actively sought
<i>Sahayam</i>	Help, cooperation
<i>Salaf</i>	Pious predecessors
<i>Salat</i>	Prayer
<i>Saqaqah</i>	Voluntary/non-obligatory charity
<i>Shafi</i>	One among the four orthodox schools of jurisprudence (<i>madhab</i>) in Sunni Islam named after Muhammad ibn Idris al Shafi'i (d. 820)
<i>Shaikhuna</i>	Our teacher/master
<i>Shari'a</i>	Islamic law that covers range of activities like ritual worship, business transactions, marriage, punishments and so on
<i>Shaytan</i>	Satan, devil
<i>Shudadah</i> (Sing. <i>Shahid</i>)	Martyrs
<i>Siddiqeen</i> (Sing. <i>Siddiq</i>)	Truthful
<i>Srambi</i>	A minor mosque where Friday congregational prayers are not held
<i>Sujood</i>	Prostration
<i>Sunnah</i>	Prophetic conduct
<i>Tahajjud</i>	Voluntary/non-obligatory prayers performed in the night, ideally during the last third of the night

<i>Takaful</i>	Islamically permitted insurance schemes
<i>Taqwa</i>	God-consciousness, piety
<i>Tawakkul</i>	Reliance on God
<i>Tayyib</i>	Pure, good
<i>Thamburan</i>	Chieftain or lord
<i>Tharavadu</i>	Ancestral residence of landlords
<i>Udhiyya</i>	Animal sacrifice on the days of <i>Eid ul Adha</i>
<i>Ulpathishnu</i>	Progressive, liberal
<i>Ummah</i>	Nation, community
<i>Urf</i>	Local customs
<i>Ustad</i>	Teacher
<i>Usul al fiqh</i>	Principles of Islamic Jurisprudence
<i>Varavu</i>	Income, credit
<i>Veedu</i>	Home; in matrilocal settings the house of the wife
<i>Vittu veeycha</i>	Concession, compromise
<i>Wajib</i>	Prescribed
<i>Waqf</i>	Charitable endowment
<i>Waswas</i>	Satanic whispers, obsessive thoughts
<i>Witr</i>	Supererogatory prayers ending in odd number of units (three to eleven) performed after the night prayer
<i>Wudu</i>	Ritual ablution
<i>Yathasthithikan</i>	Conservative
<i>Zakat</i>	Obligatory charity- a form of ritual worship, alms-tax
<i>Zuhd</i>	Renunciation, asceticism

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Turnitin Report

Chapter 1



Introduction: Windows into the Test of Wealth

Indeed there is a test (*fitnah*) for every nation (*ummah*), and the test for my nation is wealth.

- Prophet Muhammed¹

This study is, necessarily, about Islam, and the ‘test of wealth’ internal to its practice. As is often affirmed by its adherents, the Islamic tradition explicitly frames this world as a testing ground for eternal life in the hereafter. One can find in the texts of Quran and Hadith several invocations, such as; “‘He is the One’ Who created death and life in order to test which of you is best in deeds. And He is the Almighty, All-Forgiving” (Quran 67: 2) and “Every soul will taste death. And We test you ‘O humanity’ with good and evil as a trial, then to Us you will ‘all’ be returned” (Quran 21: 35).² The Prophet is reported to have advised his companions to be like strangers or travellers in this world,³ and equated the same to a prison for the believers.⁴ Addressing the Muslim believers, the Quran pointedly asks and states, “Do people think once they say, ‘We believe,’ that they will be left without being put to the test? We certainly tested those before them. And ‘in this way’ Allah will clearly distinguish between those who are truthful and those who are liars (Quran 29: 2-3).” As the Hadith in the epigraph above suggests, one of the primary manifestations of the ‘test’ in the world relates to the realm of wealth. The Arabic word *fitnah* translated as test, derives from the root verb *f-t-n* meaning “to purify

¹ Jami` at-Tirmidhi 2336 <https://sunnah.com/tirmidhi:2336>.

² Throughout this thesis, the Quranic verses are cited as (Chapter number: Verse number). The translation we rely on is ‘*The Clear Quran*,’ as by Mustafa Khattab (2016). The translation has the stamp of approval by Al-Azhar, Islamic Research Academy, Cairo, Egypt. The half brackets ‘ ’ is as rendered in the Khattab translation, and indicates words inserted into the English which do not directly correspond to Arabic words in the original text.

³ See Sahih al-Bukhari 6416 <https://sunnah.com/bukhari:6416>.

⁴ Sahih Muslim 2956 <https://sunnah.com/muslim:2956>.

gold and silver by smelting” (Badawi and Haleem 2007: 692) and further connotes “to burn, to put to the test, to afflict, to disrupt the peace of a community, to tempt, to seduce, to allure” etc. (ibid). The test of wealth pertains both to the abundance and lack of it, and neither of those states guarantees one’s salvation. The Quran repeatedly states that it is God who extends and constricts one’s provisions (*rizq*) to test how one endures, by being patient in duress and grateful in times of abundance and spending in charity. While the provision or sustenance of each person is predetermined and decreed by God,⁵ one is supposed to and even encouraged to strive and seek through various means.⁶

The realm of wealth as such provides a fertile ground for exploring questions of predestination, reliance, hope, perils and the ‘moralities’ that mediate and/or perform. Throughout this study, we engage the contours of Muslim moralities through the registers of earning, spending, or giving and accounting wealth. We will explore earning through forms of trade and interest, spending through charity, and giving and accounting through the perils of illicit wealth. The test of wealth is often quite subtle, and it permeates through the mundane as well as presenting itself through episodic trials and tribulations through the course of our lives. We address manifestations of these tests primarily through the economic lives of Muslim small-scale merchants in a North Malabar town known as Kuttiady (place-name retained). In this introductory chapter, we will cover the trajectory of this study through the various shifts it has undergone. We will identify some key moments and inputs that the field had provided and indicate how that shaped the work, along with intimations from the scholarly and religious literature(s).

Shifting Contours and Delineations of Economy and Morality

The study started out as an exploration of a peculiar practice of money exchange known as *Panapayattu* in the north Malabar area of Kerala, South India. Broadly, *Panapayattu* comprises networks of transactions through which capital is generated for different purposes. When a person wishes to conduct *Panapayattu*, he invites people from his network of friends and relatives spread across an area or region for a feast, and the

⁵ “There is no moving creature on earth whose provision is not guaranteed by Allah. And He knows where it lives and where it is laid to rest. All is ‘written’ in a perfect Record” (Quran 11: 6).

⁶ “He is the One Who smoothed out the earth for you, so move about in its regions and eat from His provisions. And to Him is the resurrection ‘of all’” (Quran 67: 15).

gathered guests present an amount to the host which is documented in a register. This amount given is then used as a reference while repaying, which should ideally be the double of the earlier given sum of money. When the first person again conducts *Panapayattu*, the difference between the money received and repaid becomes the reference amount to pay. My interest in the space of this practice had been roused in my undergraduate years in Delhi, in the context of a course titled ‘Economic Sociology’ during my third semester. Following the semester, during the break, I happened to be back at home in Kerala, when my father asked me to attend a nearby *Panapayattu* on his behalf. After having the sumptuous meal as part of the occasion and paying back the ‘debt’ that my father owed, I stepped out of the hall deep in thought. Many ideas that I had gathered from the economic sociology course flooded my thoughts, and they made me reflect on the practice like I had never done before. One idea that I had encountered as part of my course was, obviously, Mauss’s ([1925] 2016) formulation of the ‘gift.’ Evidently, the local practice that I had been part of on behalf of my father started intriguing me ethnographically along these very lines. Back in Delhi, after the break, a poster on our department notice-board caught my attention; it was a call for papers to a national ‘Young Sociologists’ competition at a private university in Bengaluru. The theme for that year was ‘Social Institutions in India: Transformations and Consequences,’ and I felt emboldened. I worked out a paper engaging with ‘*Panapayattu*’ as an economic institution, titling it ‘Creating Multiple Ties: *Panapayattu* as Social Agency,’ while attempting a primary description of the practice and mapping some transformations that it has undergone. Given my orientations then, ‘*Panapayattu*’ was directly posited as a gift practice in Maussian terms. One of my teachers, upon reading the paper, suggested that the practice cannot be easily subsumed under the concept of ‘gift.’ The matter ended there.

This critical comment was left unpursued, until I worked on another paper as part of a summer research internship that I did during my Masters in sociology. In this foray titled ‘Between Gift and Debt: *Panapayattu* as a Moral Economic Tradition,’ I tried to work around alternate categories and ventured to subsume *Panapayattu* and related practices under ‘moral economies’ without engaging much with the concept of the gift as such. I also tried to bring in the aspect of debt, albeit without any fuller descriptions. This

incomplete foray, obviously, stemmed from my own lack of proper ethnographic insight on the practices in question. Doubtless, I had come across some secondary readings of Derrida, Bourdieu, and Roberto Esposito on the gift, but I was unable to develop it further. Derrida had alerted me to the several paradoxes that characterise Mauss's conception of gift, maintaining that the obligation underlying the gift gets annulled once it is described in terms of exchange, for there is always already a presupposition of return while giving (see Ungureanu 2013). Seemingly, Bourdieu also makes a similar criticism by stating that the gift possesses two truths which are opposite, namely, a 'subjective truth,' which is that the gift is irreversible, and an 'objective truth' consisting in reciprocity (ibid.). Esposito too, it appears, has tried to extend such deconstructive readings in his conception of 'communitas' and explicitly identifies the 'gift' that one cannot give as at the heart of the community (see Weir 2013).

Clearly, these were flourishes, each necessitating a fuller understanding of economic and political life; and it was during my Ph.D. coursework – in the context, specifically, of some readings in 'Anthropology, Economics and Morality' that my supervisor had put together – that my interest in comprehending the contours of economic life (including *Panapayattu*) among lay Muslims came to be consolidated. My initial readings here had to do necessarily with the 'gift-commodity' binary and the problems connected with it in relation to anthropological approaches in the study of economics and morality (see Browne 2009). Even as we dabbled with the ideas of Joel Robbins (2009), who has tried to revive this dichotomy, one did also sense that the fields of *Panapayattu* and related practices do not seem to fit in with the extended 'gift-commodity' formulation. For his part, yet, Robbins had alerted us to pay attention to the "phenomenology of exchanges" rather than simply to the structures of reciprocity; and we also found his discussion on the notion of 'economic' progress and failure among his subjects holding interesting resonances for *Panapayattu* and related practices. Indeed, for his subjects, as Robbins disclosed, 'economic' progress is an expansion of relations of mutual recognition, in that they always seek new reciprocal exchange relationships and any failure on this front translates into an inability to initiate and sustain such relations (see Robbins 2009).

Nevertheless, it is generally accepted that anyone who actively engages in *Panapayattu* is economically stable or ‘moral,’ although this does not necessarily mean that they are rich (a fuller description must await our Ch. 3). Understandably, therefore, grasping people’s motives for engaging in *Panapayattu*, as also the sources of the ‘morality of exchange’ become important research problems. Certainly, people often attribute the weakening of *Panapayattu* to decreasing strands of mutuality in social relationships as well as to the increased ineffectiveness of the money gathered through the practice in times of inflation and economic change. Especially, with reference to the latter trend, it is important to pay attention not only to the sources of such changes, but also to the changing configuration of morality and beliefs associated with such practices. In fact, in the context of the Muslims of Malabar generally, it may be important to query the religious or other philosophies which guide *Panapayattu* and related practices. Alongside, one would have to constitute, as part of the inquiry, the question of why precisely such practices come to be performed with certain codes and so on.

The great economic historian Karl Polanyi’s formulation of the two meanings of ‘the economy’ establishes a ‘substantive’ position to grasp empirical economies quite apart from their ‘formal’ meanings (see Polanyi 1957). Broadly, for Polanyi, the economy must be viewed as an ‘instituted process’ (with the word ‘process’ signifying an analysis in terms of movement). As part of his ‘substantive’ understanding, he further reiterates the importance of focussing on transactions and the dispossessions they entail. The economy, accordingly, is enmeshed in institutions which are both economic and non-economic. In fact, for Polanyi, a ‘substantive’ position is truer to the facts of anthropology and history, as it is not bound by restrictive terminologies. He is also very clear that mere aggregates of personal behaviour do not themselves produce structures of transactions like reciprocity, redistribution, and exchange. In fact, his central focus consisted in describing the exchange form of integration, which is primarily mediated through the market. For our purposes though, it is important to think actively about reciprocity as well. Just as Polanyi had argued for a frame of reference in which the market can also be understood - rather than one in which everything is superseded by the market, and the latter becomes the sole frame of reference - likewise, in the context of our own research, it is important to approach transactions and exchanges within a larger

framework wherein the economic life can be studied wholly. This requires us to look at individuals who take part in *Panapayattu* as both ‘within’ and ‘outside’ the practice; that is to say, *Panapayattu* forms a part of one’s repertoire of economic activity, even as one’s livelihood is sought within the folds of multiple forms of economic activity. Most of my merchant interlocutors are also active participants in *Panapayattu*. Clearly, then, any study of *Panapayattu* and related practices ought also to implicate a wider economy, both formal and informal, within the region as sites of inquiry.

Without doubt, some further readings from ‘*Money and the Morality of Exchange*’ (Parry and Bloch 1989) and ‘*The Gift and its Paradoxes: Beyond Mauss*’ (Pyyhtinen 2014) have alerted us to be sharply observant of the ‘meanings’ of exchange, the transactional orders in which those meanings are negotiated, as also the very acts which constitute the transactions.⁷ Even more emphatically, Pyyhtinen’s breaking down of exchange to ‘giving’, the ‘given’, and ‘receiving’, although inscribed within the framework of the gift, demands methodological strategies like observing the acts and enactments which constitute transactions, which can in turn help in unearthing various values, philosophies and morals about them (see Pyyhtinen 2014). Evidently, in the context of the Muslims of north Malabar, there is a larger rationale which guides the individuals within the spaces of *Panapayattu* and the economic life outside it. This necessitates a closer anthropological focus on the patterns and rhythms of economic life, which further requires that we move away from studying *Panapayattu* on its own terms and implicating it within a larger economy, at once moral and economic. These (and other) readings, as we will see, have defined not only the contours of our approach to *Panapayattu*, but also to the practices of trade and charity as well.

Contours enlarged: of debt and obligations

Importantly, David Stark’s expansive work, ‘*The Sense of Dissonance: Accounts of Worth in Economic Life*’ (Stark 2009), opened issues in economic sociology about the question necessarily of ‘worth’. Stark had raised an important query that had a direct bearing on our research: “Can economic sociology move from studying the institutions

⁷ In many ways, thus, there is a post-Mauss ethos that pervades the study (see Mauss [1925] 2016, for the clues to the Maussian ethos).

in which economic activity is embedded to analysing the actual evaluative and calculative practices of actors at work?” (Stark 2009: 10). Of course, while drawing on other sociologists, he proposed that all economies are ‘moral economies’ and that it is imperative to analyse the different orders of worth underlying each of these situations; and, along this course, he even urged that we ‘blur’ the dichotomous distinctions between calculation, rationality, moral judgement, and trust (ibid). For the evolving contours of our study, what this must is enlarging the space of debt and obligations. This is especially opportune since ‘debt’ is treated as a grave matter in the Islamic tradition.

One important turn in the contours of our inquiry was spurred by some responses, especially from Muslim informants, that *Panapayattu* is an ‘unending obligation’ (*Panapayattu oru theerthal theeratha badhyatha aanu*). In fact, I came across several Muslims who had quit the practice not because of their economic condition, but because of the state of perpetual debt that *Panapayattu* seemed to create. The informants feared that this condition will make them answerable to God, especially since ‘debt’ is treated as a grave matter of concern in Islam. Within the folds of Islam, clearly, the forms of obligation obtaining are not limited to this world. In fact, across the tradition, there is a separation between obligations towards God and obligations towards fellow Muslims and others, which is further nuanced by an eschatology in which any Muslim on the Day of Judgement will be accounted for their acts and transactions during life. Even more emphatically, as I had myself imbibed, the failure to keep one’s obligations toward God can be forgiven due to his seamless mercy, but the failure to meet obligations to a fellow human being – as, for instance, not seeking pardon after ‘wronging’ someone - can only be forgiven by God if it is first settled with the fellow being. This sense of obligation and ‘wrong’ gets even more stricter in the case of pecuniary debts.

These experiential and eschatological nuances have made us to both shift and enlarge the focus of our investigation to encapsulate a ground beyond *Panapayattu* and address questions about how ‘obligations’ (as indeed the concept of debt) obtain in the everyday economic lives of Muslims in the region. This entails, necessarily, looking at the workings of debt and obligations in the everyday matrix of household exchanges and trade. The cumulative inputs from the fieldwork also brought into broader focus the

questions of wealth and economic striving into the study; and, according to the title of our investigation, ‘The Test of Wealth: Exploring Muslim Moralities in a North Malabar Town.’ As such, our study as rendered can be seen to occupy the interstices of engagements in the Anthropology of Islam, Ethics and Economy. We now turn to an evaluation of the contours of debates within this confluent terrain.

Departures: Islam and the Ethical Turn in Anthropology

In many ways, the recent ‘ethical turn’ in anthropology has directly benefited from engagements within the anthropology of Islam. For instance, as Fadil and Fernando (2015: 61) have pointed out, the Cambridge social anthropologist James Laidlaw, a major contributor to the ‘ethical turn’, devotes a significant portion of his study (Laidlaw 2014) to critically engage with the developments in the anthropology of Islam through the works of Saba Mahmood (2005) and Charles Hirschkind (2006). These engagements have generated renewed inquiries into the ‘ethical’ as constituted by religious normative traditions and immanent transitions within the spaces of the latter. Specifically, with reference to the contours of Islamic piety and ethics, the works of Talal Asad and his followers have turned on a substantial critique of the modern conception of religion as an object of inquiry. In fact, as is generally acknowledged, Talal Asad, in an early work, had proposed an approach to study ‘Islam as an object of anthropological enquiry’ through the notion of an always evolving ‘discursive tradition’ (see Asad 1986). The terms of that critical intervention had argued, forcefully, against the anti-textual tendencies in previous anthropological studies, insisting that an anthropological study of Islam should emanate from a ‘discursive tradition’ which is a constant frame of reference for Muslims, and particularly includes and works off the founding texts of Quran and the Hadith (ibid.: 14).

This latter emphasis is a crucial one, in that it enables us to conceptualise changing Muslim subjectivities from an ‘internal’ (we can say, ‘emic’) perspective. It is imperative to understand the ways in which certain practices and sensibilities have been authorised based on a past and a shifting present. Far from taking any set of rules and symbols as static and/or repetitive, especially under conditions of modernity, it is important to approach them as embodying a framework of historically contextualised

practices that strive to instruct adherents about the ‘correct’ form of their enactment. Doubtless, these ‘traditional’ practices may seem as imitative of a past, but it is the practitioner’s conception of what is an ‘appropriate’ performance, as also the question of how the past comes to be related to present practices and what they yield about the future (which, incidentally, is never quite repetitive) that is significant for the evolving tradition. Some of the works that have tried to consolidate this approach have sought to engage actively with the forms of ‘ethical self-cultivation’ among Muslim subjects especially under conditions of modernity and the imperatives of modernization (see Mahmood 2005; Hirschkind 2006; and, Agrama 2012).

Interestingly, an earlier debate in the context of Islam in India has had similar resonances. The focus on ‘little’ and ‘great’ traditions or, more emphatically, on ‘textual’ and ‘lived’ Islam has formed the basis of engagement in the work of such scholars as Robinson (1983) and Das (1984). In fact, Robinson’s emphasis and claims about normative Islam seem to echo the stance of an unchanging essence within Islam, even as Das has sought to inscribe a focus on both normative texts through ‘theological anthropology’ and ‘folk theologies’ (the latter having to do with the meanings and uses of scriptures in the everyday life of Muslims).⁸ At any rate, in the context of any anthropological understanding of Islam as a ‘discursive tradition’, we need to move away from the assumption that ‘folk theologies’ cannot match the abstractions of ‘formal theology’. In fact, as our study will demonstrate, there is often a striving for a fit between ‘folk theologies’ and the abstractions of ‘formal theology’ among our Muslim subjects.

Beyond the ‘care of self’

⁸ In fact, alluding to the contours of this early debate in Indian sociology, a recent work has sharply noted that, for all his emphasis on comparative sociology, “Robinson’s own analysis remains curiously predetermined as he articulates how the ‘Islamic’ finally triumphs over the diversity, be it within Islam or the culture within which it has to accommodate itself” (Sitharaman and Chakrabarti 2020: 4). The editors’ here find the suggestion underscoring Das to be more fully attended to, discerning the latter to be urging the study of Islam “in its interpretative multitude, beyond the binary of elite versus folk” (ibid.: 5). They also call attention to the “paucity of ethnographic work on Islam in India,” even alleging in a biting footnote that “[i]t is matter for a separate enquiry as to how the curious geopolitical notion of religion has truncated the study of Islam in India” (ibid.: 4; also 21, fn.1). The contributions that comprise this volume are also interesting, particularly for those traversing the questions of ‘syncretism’ and ‘secularities’ in India, with the explicit focus being Muslim communities in different regions of India.

It is important to understand that the study of Islam as a ‘discursive tradition’ foregrounds a firm notion of ethics, where a form of “conduct becomes ethical” so far as it can be situated in a broader moral milieu which is itself rendered as “constantly self-transformative” (Fadil and Fernando 2015: 64, also see Mahmood 2012). Moreover, within the framework of this understanding, “ethical orientations,” howsoever “rationally universalizable they may be,” are “historically acquired and rooted in inherited traditions” (Agrama 2010: 2). Incidentally, Agrama makes this preceding point in the context of the conventional understanding that ethics is inherently connected to freedom. He strives to complicate the relation between ethical agency and authority through an anthropology of fatwa in Egypt and maintains, as such, that ethical agency in the case of fatwa is not “opposed to authority” but is rather an “expression of it” (ibid.: 14).⁹ Agrama here employs and expands Foucault’s notion of the ‘care of self,’ and demonstrates the modalities by which the “tradition is inherited by its adherents” (ibid.: 13). He stresses the importance of employing the idea of “fatwa as an ethical practice,” rather than as it has been conventionally studied as “an agent of doctrinal change” (ibid.: 14).

Now, even though Asad does not evidently propose an Aristotelian-Foucauldian frame for studying ethics, religion or Islam, the works that are indebted to the space of his interventions (such as Mahmood 2005; Hirschkind 2006; Agrama 2012) have productively employed precisely such a frame. Thus, as Mahmood paraphrases, for Foucault (1990 and 1997), the relationship between “moral codes” and “modes of subjectivation” is not simply a matter of compliance or resistance; rather, Foucault is seen to be proposing a framework in which individuals engage with moral codes in diverse ways, each of which shapes a unique relationship between their “capacities” (such as will, reason, desire, and action) and a “given norm” (Mahmood 2012: 234). Besides, the specific way one adheres to a moral code, as embodied in their actions and practices, is not to be seen as a random occurrence, but an essential aspect of the analysis, as it reflects the “constitution of the ethical subject” (ibid.). Even more cogently, for Mahmood, understanding the nature of ethical subjects requires an examination of the

⁹ It is worth noting that the idea of ‘freedom’ invoked in the understanding of ethics, as Agrama takes it to be, need not necessarily correlate with a liberal or western notion of freedom. See Laidlaw (2014: 138-78) for an appraisal of ‘freedom’ in the anthropology of ethics.

forms and characteristics of the ethical practices engaged in. Indeed, for Foucault (1997) – again, as Mahmood paraphrases – these practices encompass various techniques involving the body, spirituality, and conduct, all of which are actively rendered during everyday interactions. These practices, considered ‘positive’ by Foucault, are not merely symbolic gestures; rather, they play a crucial role in shaping the individual (see Mahmood 2012: 234). Importantly, the significance of these practices lies not in the meanings that they hold for practitioners, but in their role in the formation of the subject. Similarly, the body is not merely a medium for conveying meaning; rather, it is the substance and essential instrument through which the subject is shaped and constituted.

This above formulation of the space of ethics has implications for understanding the grounds of debt and obligations. In fact, in keeping with this emphasis, it is imperative to follow a relational approach to studying the fabric of ethical lives. Broadly, by this, one means that ethical life is made possible not only through embodied self-cultivation where the self takes a prominent role, but also through embodied relations that involve the self as well as various other agents. This would further necessitate an understanding, whereby ethics in Islam (and even across religions per se) is seen not as a set of abstract rules, but as a mode of being, a formulation quite resonant with aspects of the Aristotelian tradition. Significantly yet – and, arguably, positioned differently from Aristotle’s goal of felicity or well-being, where “*thinking* is the essence of the self” and a “life of contemplation is its supreme achievement” – in the Islamic tradition as propounded by scholars like Al Ghazali (who himself draws greatly from Aristotle) the self that is cultivated and nurtures itself through an orientation towards God is held to be pivotal (Asad 2018: 69, emphasis in original). Such an orientation towards God inevitably implies an orientation towards his creations as well; and hence, as Asad reminds, various ethical treatises by Muslim scholars include evidently banal matters, like proper ways of dining, how to respond to invitations, to whom does gifts belong when given during ceremonies like circumcision, how to make sexual life pleasurable etc. along with matters of death and the afterlife (ibid.). This lifeworld does not separate ‘religion’ and ‘nonreligion;’ and, what is more, ‘religious’ life is not entirely comprehended in what is prescribed and forbidden, as there are ‘justiciable’ and ‘non-justiciable’ matters under the purview of Shari’a (ibid.). To be sure, there are rules governing relations between

God and the faithful (*ibadaat*), as well as those between the faithful (*muamalaat*). In fact, it is noteworthy that in most of the jurisprudential manuals, the sections dealing with *muamalaat* exceeds the sections on *ibadaat* (see Hallaq 2009: 553). The Shari'a, it must be stressed, followed this character throughout the historical field of its enunciation, making it thereby into a 'total' discourse (see Messick 2018: 40).

All the same, it can be maintained that this 'totalizing' dimension has been transformed by modernity in various ways. In some cases, for instance, the matters of *ibadaat* along with the moral were relegated to the sphere of the 'personal,' while some aspects of *muamalaat* came under the purview of 'law,' which further distinguished between them as 'civil' and 'criminal' (Asad 2003: 241). Interestingly, yet, there are also laments by scholars that *muamalaat* was given far too little attention in the teaching and learning of the Shari'a as compared to *ibadaat* (ibid.: 248). These complexities notwithstanding, it must be stressed that our study by foregrounding *muamalaat* as a site of self-formation seeks to move beyond extant accounts of the rupture of Shari'a, especially since traditions "can accommodate rupture, recuperation, reorientation, and splitting - as well as continuity" (Asad 2015: 5). This also means coming to terms with the multiplicity of key legal-ethical categories over and above the 'forbidden' (*haram*) and the 'prescribed' (*wajib*), such as the 'disapproved' (*makruh*), 'recommended' (*mustahab*) and 'indifferent' (*mubah*) (see Asad 2018: 70). These latter supposedly nonjusticiable categories infuse much of the everyday conduct as 'embodied' forms of practices, permeating as they do the world of Muslim moralities across locales.

Suggestively too, it has been argued that an approach solely based on the Foucauldian notions of ethics can make one overlook the *muamalaat* (rules about social relations and exchanges) aspect of self-formation in favour of *ibadaat* (rules governing relations between God and the faithful) [see Anderson 2011a]. I must hasten to clarify here that through this allusion I am not making any qualitative distinction between *ibadaat* and *muamalaat*, but rather an analytical one directed at gaining a fuller appreciation of an

ethical form of (shall we say) ‘communality.’¹⁰ For that matter, I am not entirely dismissive of the salience of the Aristotelian-Foucauldian frame for understanding ethical lives; nor am I even implying that the ‘piety turn’ is wholly oblivious to social relations and exchanges. In fact, Saba Mahmood’s rich ethnography is full of allusions to ethical sociality as a form of “care of the self,” where her interlocutors stress the importance of *muamalaat* and attend to “faith by good deeds” (*amal al saliha*) [see Mahmood 2005: esp. 45, 124].¹¹ All the same, we must be careful about adopting wholesale the notion of the Foucauldian ‘care of the self’ considering its tendency to aestheticize and romanticise the self through individualistic formulations, which is quite different from Islamic forms of cultivation of the soul as propounded by scholar-mystics like Imam Al Ghazali who follows the Aristotelian tradition. In this latter formulation, as Asad has suggested, “the self gradually learns to develop its abilities from within a tradition that presupposes generational collaboration in the preservation, teaching, and exercise of practical knowledge that is rooted in a vision of the good life”, which is further accompanied by the thought that “the realisation of the virtues are all made possible only through the body’s senses that are intrinsic to reasoning within and about relations with others” (Asad 2018: 74).

Everyday Islam and ‘ordinary ethics’

The debate surrounding ‘everyday Islam’ has permeated the anthropology of Islam in the past decade or so, and has implications for the anthropology of ethics as both have

¹⁰ Such a distinction is historically contingent, even as it obtains also as a doctrinal and grammatical impossibility, with *ibadaat* forming the substrate of and prop for *muamalaat*. See Hallaq (2012: Ch 5 broadly).

¹¹ Saba Mahmood herself is quite aware of the criticism against Foucault’s recasting of Aristotelian ethics. She quotes the French classicist philosopher Pierre Hadot’s statement “What I am afraid of is that by focusing his interpretation too exclusively on the culture of the self, the care of the self, and conversion toward the self - more generally by defining his ethical model as an aesthetics of existence - Foucault is propounding a culture of the self which is too aesthetic. In other words, this may be a new form of Dandyism in late twentieth century style” (Hadot 1995: 211; as cited in Mahmood 2012: 224). While acknowledging this criticism, Mahmood further notes the following about Foucault’s ‘modes of subjectivation’: “Foucault treats subjectivity not as a private space of self-cultivation, but as an effect of power operationalized through a set of moral codes that summon a subject to constitute herself in accordance with its precepts. For Foucault, ethics is therefore a modality of power that ‘permits individuals to effect by their own means or with the help of others, a certain number of operations on their own bodies and souls, thoughts, conduct, and way of being’ in order to transform themselves into the willing subjects of a particular discourse” (Mahmood 2012: 224; the lines from Foucault here are from his 1997: 225). See also Agrama (2012: 160-187) for a persuasive account of fatwa in Egypt as “care of the self.”

borrowed conceptual moves from each other. Thus, anthropologists who are somewhat critical of the approach to Islam as a ‘discursive tradition’ have turned to what is known as ‘everyday Islam’ and ‘ordinary ethics’ to forge the terms of a divergence. Scholars like Samuli Schielke (2009) and others have contributed to this trend, which seeks to challenge the overarching notion of ‘ethical perfection,’ and instead highlights the complexity of moral subjectivities and processes of subjectivation. This approach directs attention to the “ambivalent nature of most moral subjectivities,” noting the presence of conflicts, ambiguities, and shifts in ethical frameworks (Schielke 2009: S38). By shifting the focus to everyday life, this scholarship argues that we must gain insight into how religious norms operate in practice, often bridging the gap between “grand schemes” and the realities of people’s lives (Schielke 2010).¹² This latter framework has meant a renewed focus on everyday life, its ambivalence, ambiguity, and contradiction, and goes on to present Muslim ethical and moral lives as “marked by fracture and failure, inconsistency and incoherence” (Fadil and Fernando 2015: 68). In this space of elucidation, obviously, the ‘everyday’ becomes a space for creativity, individuality, and negotiation, where Muslims navigate, challenge, and reinhabit religious norms.

The orientation towards ‘everyday Islam’ and ‘ordinary ethics’ has meant a growing literature on actual Islamic practices and ways of life. Interestingly, however, this trend, which posits itself against the so-called ‘piety turn,’ has been criticised from various vantage points of the anthropology of Islam and ethics. In fact, Nadia Fadil and Mayanthi Fernando in their probing article “Rediscovering the ‘Everyday Muslim’” (Fadil and Fernando 2015), point towards certain analytical and methodological consequences of the revisionary orientation. They contend that, while the attention to everyday practices and ‘ordinary Muslims’ constitutes a pivotal aspect of the scholarly re-engagement with Islamic piety and ethics, the notion of the ‘everyday’ in “everyday Islam” operates not merely as an observational site, but rather as a normative framework. In fact, they point out that the ‘everyday’ emerges as a site in which “norms fail to take hold rather than are (also) reiterated,” and thus presents itself as a normative sphere characterised by friction,

¹² Incidentally, the broad terms of an early debate in Indian sociology between Robinson (1983) and Das (1984) – briefly alluded in an earlier subsection above (cf. also fn.8 above) – recounts these polarities, although the terms used are quite distinct across these spaces of debate. Of course, there are also marked divergences in the initiating circumstances of these overarching debates.

contestation, uncertainty, and subversion (ibid.: 74). In this perspective, ‘religion’ is reduced to a set of “abstract rules” that are interpreted and enacted differently in the everyday lives of individuals, while diverging from the abstract doctrinal guidelines delineated in religious texts and by religious authorities. ‘Real’ religion is therefore believed to be manifested in the individualized, everyday conduct as documented by ethnographers (ibid.: 71). Such a thematic of conceptualization, the authors further argue, poses a significant methodological pitfall in the study of ‘everyday Islam,’ as accentuated by the absence of an “emic accounting,” which renders the framework of contradiction and ambivalence external and unrecognised by the individuals themselves (ibid.: 72). The ethnographer’s apparent disinterest in exploring how their interlocutors reconcile the conflict between moral ideals and practices leads, inevitably, to the naturalisation of contradiction, ambivalence, and ambiguity; and consequently, as Fadil and Fernando further posit, any disparity between moral rules and ‘actual’ practices is construed as “evidence of the inefficacy, failure, or rejection of Islamic norms,” rather than an indication of the nuanced ways in which these “norms are lived and enacted” (ibid.: 70). The authors’ go on to contend that this framework results in the dehumanisation of “extra-ordinary” individuals who maintain strong commitments to religious norms (ibid.: 73). Importantly, however, the terms of this criticism do not advocate for discarding the framework of the ‘everyday.’ Instead, as contended, it emphasises the need to avoid normativising or naturalising everyday practices by considering “the complex discursive and affective attachments” that individuals have to religious prescriptions and practices (ibid.: 70). Any comprehensive understanding of the impact of religious norms on individuals necessitates an examination of these multifaceted dimensions, rather than simply assessing the extent to which they are realised (ibid.). In contending with the ethnography on offer through our study, the framework of this reminder needs to be kept in perspective.

Our turn to trade and commerce

But surely, the foregoing discussion need not exhaust the possibilities in the debate on ‘everyday Islam’ (see Taneja 2017; Kloos 2017; Doostdar 2018; Moll 2018; El-Yousfi 2020). The work surrounding ‘everyday Islam’ has certainly yielded some fertile questions to deepen the exploration. One key aspect, which provided an initial window

but soon made me realise that I am missing on pertinent dimensions if one were to focus solely on it, was the emphasis on ‘piety’ that the everyday turn quite rightly problematised. Such an exclusive focus restricts the analytical lens to orthodox practices such as veiling, and leaves unexplored other forms of conduct. The said problem led me to look for objects of investigation beyond the ones that “*fail* to correspond” with supposedly “secular ways of life” (Fadil and Fernando 2015: 65, emphasis in original). Trade emerged here as an important site of enquiry in our study in response to these concerns.

The realms of trade and commerce – and, by extension, the ‘market’ - often figure as a predominantly amoral arena, and is contrasted with the “richly meaningful” and moral domains such as household and religious gift-giving (see Anderson and Marsden 2023; also, of an earlier vintage, Parry and Bloch 1989). But this focus on supposedly ‘non-religious’ and amoral domains as trade and commerce had inadvertently left out certain constitutive aspects of the economic life of Muslims, such as interest or usury (*riba*). In fact, I must reiterate in the form of a disclosure, even though *riba* is a central concept in the economic tradition of Islam, it never figured in our work until towards the end of the fieldwork. One had almost pre-consciously decided to look beyond economic concepts and practices laden with normative force, like *zakat* and *riba*. The revision internal to the modalities of our work, I must admit, fortified itself gradually, from an inclination to move beyond certain dominant trends in the anthropology of Islam as broadly outlined above. Accordingly, one of the primary objectives of our study is to look at the material and worldly life as expressed in the realm of trade, money, giving and exchanges etc. The ‘test of wealth,’ as alluded from our title, encapsulates certain formulations of material life in the Islamic tradition, primarily as a test of one’s faith in God and how one comes to inhabit the moral-legal stipulations regarding wealth. The ‘test of wealth’ is, as our ethnography will disclose, not limited to following ‘rules’ and ‘codes of behaviour.’ Surely, there are explicit rules that guide the realm of wealth, such as licit and illicit occupations and earnings, specific percentages for charity or *zakat* etc. Our study, even as it explores such ‘rules,’ also engages aspects made available by the tradition that goes beyond mere rule-following. Such aspects complicate the compartmentalisations of ‘piety’ and other moral registers, wherein seemingly mundane

acts are elevated to the acts that pleases God. The idea of *Ihsan* (magnanimity/excellence) emerges as an important concept in our exploration. *Ihsan* is an ideal that a Muslim is supposed to keep in any realm of activity, be it faith, charity, commerce, towards kith and kin, and so on. Such acts that are not immediately apparent as ‘religious’ are crucial to the ethical life of my interlocutors. We will be exploring *Ihsan* in detail in the chapter on trade (Ch. 4, in course).

Further Traversals Across the Space of Moralities

One key dimension of the foregoing section has been the focus on the ‘everyday,’ but what about ethics per se, we might ask? We had noted earlier that the works featured as part of the ‘piety turn’ (such as Mahmood 2005; Hirschkind 2006) foreground a certain conceptualization of ethics, while also entailing a broader complication of the space of morality and religion. They have been generally dismissive of the notion of an “immanent ethical realm,” one that posits a stark division between religion and morality as the fount of an “ordinary ethics” orchestrated by Michael Lambek (2010) and Veena Das (2012). The space of this discussion is part of what James Laidlaw (2018) has identified as “fault lines” in the debate on the anthropology of ethics and morality. Let us attend to some of the stakes of this problematization, and figure out their implications for our study.

Beyond ‘everyday ethics’

According to Laidlaw (2018), the question of “what is an ethical subject?” is quite central to our understanding of ethical life. He is clear that it is essential to develop a characterization of ethics and morality which captures the intricacies of human experiences across diverse cultural landscapes (even as one is open to recognizing these intricacies as manifested beyond human individuals as well, such as in animal species or spirits) [Laidlaw 2018: 176]. For him, the question of whether one chooses to classify these intricacies as “ethical agency,” and precisely which elements we include within this classification, should emerge from our investigations rather than being assumed as a starting point (ibid.). In the context of our study, this formulation raises certain issues. How do the forces that the tradition identifies, such as angelic and demonic whispers and temptations, constitute ethical agency? Clearly, as our study proceeds into specific

instantiations of ethical practice and economic life such as trade and charity, we confront the need to decentre the ‘human horizon’ (Mittermaier 2021), as it were.

Laidlaw points out that when one asserts that human beings are ethical subjects, one is invariably following Charles Taylor’s articulation of human beings as “self-interpreting animals” (Taylor 1985; as quoted in Laidlaw 2018: 176). This latter designation implies that we do not simply engage in actions; rather, as we act, we inherently construct and maintain interpretations of our actions. Whether we are cooking, typing, relaxing, fibbing, or considering someone’s feelings, one is conscious of the actions being undertaken, and we attach descriptions to them. Moreover, we continually assess these self-assigned labels, even if it is often done without deliberative effort, as they are inherently subjective and often value-loaded. Additionally, we periodically subject these descriptions to conscious, reflective evaluation. Through this “reflective self-evaluation,” and the adjustments we make to our behaviour based on it, we contribute to shaping and defining ourselves over time, engaging in a process of continuous “self-description, evaluation, and incremental self-constitution” (Laidlaw 2018: 177). This process is fundamental to the notion of human beings as ‘ethical subjects,’ highlighting in the process the routine engagement in reflective practices that characterise ordinary human life (ibid.).¹³ Insistently, yet, Laidlaw pointedly asks as to whether these claims are true of all human beings and situations, and specifically in circumstances of historical change and cultural variations? (ibid.). He finds reasonable cases that claim to the contrary, such as people with learning disabilities, dementia etc., as well as probable situations which hinder the ability to function as ‘ethical subjects.’

For Laidlaw, clearly, another probable limit to the assertion that all human beings are ‘ethical subjects’ could be found in (what he terms) some “projects of self-fashioning,” which, while commencing with introspective self-interpretation and deliberate self-improvement, may gradually erode these capacities over time (Laidlaw 2018: 178). He calls attention to certain ascetic practices which, as they strive to adhere to “externally imposed” standards and norms, may progressively surrender these capacities; as he

¹³ Incidentally, this focus on reflective practices can also be read back to his earlier work ‘*The Subject of Virtue*’ (Laidlaw 2014).

highlights, eventually their actions become not just habitual, but involuntary, compelling them to conform rigidly to ideals such as humility, obedience to a higher power, or detachment (ibid.). He, therefore, pointedly asks,

Might we say that these are ethical projects that are in some respects at least self-negating, in that they lead one out of the ethical domain - out of what is seen in these religious traditions as merely worldly ethics - and into a realm of transcendent values and escape from the ordinary human condition? (Laidlaw 2018: 178).

In this wake, calling attention to James Faubion's (2014) work on the ethics of mysticism, Laidlaw points out that many religious traditions exalt and facilitate the pursuit of a mystical state characterised by self-renunciation or self-transcendence to the point of negating the self's very existence. This paradoxical goal results in what Faubion described as "a subject that is not one" (Faubion 2014; as cited in Laidlaw 2018: 178). As Laidlaw prompts, while those who approach this state may embody the loftiest ethical ideals of their traditions, they often occupy ethically ambiguous positions; they invariably stand on the margins, declaring themselves exempt from the moral rules governing others and maintain an elusive relationship with established forms of moral authority. Thus, mystics, ascetic renouncers, and prophets, while central to the ethical landscape and instrumental in shaping moral life, also exist beyond its confines, eschewing routine obligations and relational ties and claiming authority without submission to any external laws (see Faubion 2014; as paraphrased in Laidlaw 2018: 178).

While these are important reminders, one needs to situate them in particular traditions of thought and practice, and explore how such projects can be evaluated by their sources. It is true that almost all religious traditions have mystical and antinomian sects and tendencies, and the Islamic tradition is no different. But it is important to attend to the discursivity surrounding such tendencies within the tradition. Let us take the case of Prophet Muhammed, the supreme exemplar in the Islamic tradition. The Quran attends to a charge raised by the opponents of the Prophet in Mecca,

And they say 'mockingly', "What kind of messenger is this who eats food and goes about in market-places 'for a living'? If only an angel had been sent down with him, to be his co-warner or a treasure had been cast down to him, or he had

had a garden from which he may eat!” And the wrongdoers say ‘to the believers’, “You are only following a bewitched man” (Quran 25: 7-8).

We never sent any messenger before you ‘O Prophet’, who did not eat food and go about in market-places. We have made some of you a trial for others. Will you ‘not then’ be patient? And your Lord is All-Seeing (Quran 25: 20).

It is noteworthy here that the ‘humanness’ of the Prophet is asserted through the fact that he engages in trade along with eating and drinking. It has been argued, based on the life of the Prophet and his companions, that Islam has a strong anti-renunciant tendency and the ideals of an Islamic ethical life are not entirely unattainable.¹⁴ Moreover, as we will see in our chapter on trade (Ch. 4), the tradition considers a truthful merchant among the paragons of virtue such as the prophets (*nabiyyeen*), the truthful (*siddiqeen*), and the martyrs (*shuhadah*). In this case, the ideal is not transcendental, nor geared to renouncing the world, but rather to engage in it through common conduct and the most ordinary of vocations. Ostensibly, then, the projects of self-fashioning as outlined by Laidlaw do not exhaust ethical life in the Islamic tradition; and the negations of the self are not necessarily identical across (or even within) traditions. An approach grounded in the discursive and embodied traditions becomes inevitable for our study; we will come back to this aspect in the next sub-section.

Returning to the debates in the anthropology of ethics and morality, Laidlaw (2018) insists that the question of the consistency of ethical subjects in the discipline revolves around whether ethics is a pervasive aspect of everyday life or occurs sporadically in specific situations. One set of positions, as Laidlaw identifies, figures most prominently in the writings of Michael Lambek (2010) and Veena Das (2012). This latter set of writings argue for the immanence of ethics in daily actions, emphasising that ethical behaviour is inherent in all human actions and invariably rooted in the ordinary. The implication in this scholarship is that the realms of ethics and morality cannot be confined to extraordinary circumstances or overtly proclaimed ethical institutions, but is manifested through subtle and often imperceptible actions and gestures (see also Laidlaw 2018: 182). In contrast, another position identified with Jarrett Zigon (2008; 2014) proposes that ethical behaviour is a product of disruptions in established routines rather

¹⁴ In this context, see Anjum (2010) for a critical overview of Sufism and mysticism.

than a constant presence in everyday life. Zigon maintains that morality operates at an unconscious level, largely when individuals adhere to social norms and standards, but becomes a conscious process when these norms are challenged or disrupted. Such a perspective, clearly, views ethics and morality as episodic, emerging in response to changes in the environment or circumstances (see Zigon 2014; as also Laidlaw 2018: 183). Alternatively, the cultural anthropologist Webb Keane (2016) offers a perspective that aligns with both Lambek and Das, endorsing the pervasive nature of ethics in everyday life, while also acknowledging variations in ethical engagement across different situations. Keane suggests that individuals may oscillate between tacit, habitual ethical engagement and more reflective, intentional ethical self-fashioning (see Keane 2016; also, as condensed by Laidlaw 2018: 184), even as he (Keane, that is) goes on to highlight the historical and contextual factors that shape ethical reflection and practice, while also stressing the importance of understanding ethics and morality within broader social and cultural contexts.

Overall, then, these perspectives offer distinct approaches to studying ethics and morality in anthropology. While Lambek and Das focus on the everyday manifestations of ethics and resist the transcendental claims of ethical institutions, Zigon highlights the role of disruptions in shaping ethical behaviour, even as Keane emphasises the historical and contextual factors influencing ethical engagement. Our effort, in this study, is not to mediate between these variations internal to the anthropology of ethics and morality (see Fassin 2012; Mattingly *et al.* 2017; and Laidlaw 2023, for further engagements within this terrain), but rather to draw insights from these debates and to complicate their grounds by offering ethnographic insights on economic striving and what the Islamic tradition refers to as the ‘test of wealth’. We have already pointed out the limits of following an entirely immanent notion of ethics in its dichotomous positioning of ‘religion’ and ‘everyday.’ Even more resolutely for our purposes, there is yet another problem identified by Morgan Clarke (2023) in the dismissal of the role of rules in shaping and informing ethics by the proponents of ordinary ethics. Clarke forcefully maintains that when rules are viewed not as the sole framework for morality, but as one of many mediums for ethical and moral thought, they become more compelling and intriguing. Some ethical traditions, evidently, exhibit a preference for codifying their

ethics into rules more than others, which raises questions about the specific characteristics and functionalities of rules as a ‘technology of self’ (see Clarke 2023: 519). He compellingly demonstrates the distinction between “ruly” and “unruly” moral traditions, prompting us to delve deeper into the nature of ethical rules and their variations. Upon closer scrutiny, ethical and moral rules reveal a diversity of forms and interpretations across different traditions; what is more, the concept of rule-following itself is construed differently within various cultural contexts. Even as broadening the anthropological understanding of ethical and moral life necessitated a departure from the assumptions of rule-based traditions and a search for alternative forms of moral thought, Clarke urges that revisiting the significance of “ethical legalism” offers new avenues for inquiry (ibid.: 529). A robust anthropology of ethics and morality will need a sophisticated anthropology of law and rules. Across the contours of our study, therefore, we deal extensively with the realm of *fiqh* (Islamic law and jurisprudence) which animates several questions and complicates the terms of economic striving.

Tradition: discursive and embodied

Tracking further pathways in the anthropology of ethics and Islam necessitates a fuller engagement with the question of ‘tradition’ as forwarded in the recent work of the doyen in the field, namely, Talal Asad. The terms of this engagement become even more salient because the very potential of Asad’s formulation of ‘tradition’ is not exhausted by the works identified as the ‘piety turn.’ Asad, in his own recent work, has reprised the concept of tradition, in a way addressing certain criticisms of the concept and its deployment. The concept of ‘tradition,’ as originally developed in his ‘The Idea of an Anthropology of Islam’ (Asad 1986), has encountered varied interpretations in different circles. Some have viewed it as an empirical explanation of what Islam fundamentally entails, while others have perceived it as an effort to influence all subsequent research on Muslims. However, both these orders of interpretation seem to conflate the use of the term ‘tradition’ as an ethnographic reference with its utilisation as a ‘methodological category’ (Iqbal 2017: 197). As a methodological category, primarily, the concept of tradition serves to highlight specific elements within a given context, allowing for the examination of questions relating to power, embodiment, and grammar without necessarily abstracting away from them. It is not intended to prescribe a definitive

understanding of Islam or to dictate the direction of all future studies on Muslims (ibid). Instead, it offers a framework for nuanced analysis and observation within the field of study.

Asad's formulation of Islam as a 'discursive tradition' was not an attempt in defining the 'real Islam,' but rather, as he makes it evident, about how to approach 'Islam' as an 'object' of anthropological inquiry. It was under this framing that he had originally proposed, "If one wants to write an anthropology of Islam one should begin, as Muslims do, from the concept of a discursive tradition that includes and relates itself to the founding texts of the Qur'an and the Hadith" (Asad 1986: 14). But surely 'tradition' is not limited to its founding; and, as Asad further clarifies in a conversation with Iqbal (2017), the phrase '*as Muslims do*' is not intended as a sweeping sociocultural generalisation spanning large swathes of time, nor does it imply that whatever actions Muslims engage in are inherently correct. Rather, as clarified, Asad's focus is on individuals navigating their lives within Muslim societies, where they encounter and adhere to certain norms to varying degrees, influenced by a multitude of motives, which may include resistance and failure (see Iqbal 2017: 199). Furthermore, Asad elucidates that the phrase serves as a reminder that in studying a particular community, anthropologists must first document how its members describe their way of life and how this aligns with observable behaviours and expressions. To comprehend the encountered phenomena, one must critically engage with both the categories employed by the subjects themselves and those established within the discipline of anthropology (see Iqbal 2017: 200; also, Bardawil 2016).

More importantly, Asad has elaborated that there exists not only a diversity of ways of living as a Muslim, but also substantial disagreements among individuals who identify as Muslims regarding their interpretations of 'Islam,' particularly concerning the foundational principles of their beliefs and practices (see Asad 2015 and 2018). Evidently, 'disagreement' is integral to what Asad conceives of as a 'discursive tradition,' while cautioning that he does not imply that all Muslims actively strive to adhere to the Quran and the Prophet's teachings, nor that they are all universally familiar

with them.¹⁵ Rather, it suggests that deliberations about the essence of Islam, whether invoking ‘authoritative sources’ or not, are oriented towards constructing a coherent understanding or appreciation of divine revelation and the role of the Prophet in disseminating it to humanity (see Iqbal 2017: 200). Asad acknowledges the pervasive role of failure in moral language and life, recognizing how it constantly jeopardises the virtuous development of the soul (Asad 2018: 73). He invokes the Quranic reference to the tendencies of the soul or self to mislead and correct oneself. Indeed, in the context of our study, we occasionally return to this aspect both through our interlocutors and through the writings of Al Ghazali. We explore, specifically in Chapter 6, the working of self/soul in the context of giving and charity. Charity, it must be reiterated, is a key site in our study that tests one’s faith in God chiefly about wealth. We also allude to tendencies of greed and accumulation and how the self along with ‘forces’ beyond it incites one to earn through illicit ways in Chapters 4 and 5.

Asad offers further explanations, maintaining his ‘discursive tradition’ formulation is “intended to focus on the ways language directs, justifies, and permeates the senses of the living body through the repeated performance of virtuous action, thought, and feeling” (Asad 2018: 92). Tradition, in this context, serves as a bridge between the past and the present, as it generates understandings about whether (and how) practical elements from the past can be replicated or adapted in current contexts. ‘Authenticity’ in tradition pertains to temporal considerations, necessitating an inquiry into whether essential elements of the tradition persist across time. Invoking the authority of the past involves interpretation, a process of translating historical practices into contemporary relevance, which inherently involves responding to the unique challenges and opportunities of the present (ibid.).

¹⁵ Asad is even more emphatic in another interview: “You know what I was doing was to look at ways in which people have tried to construct an anthropological object of inquiry, and I say that it doesn’t work that way but it could work this way, if one thinks about it as a tradition. *So what I had to say was certainly not normative.* Both some Muslims as well as some non-Muslims have claimed that I seek to describe the essence of ‘real’ Muslim experience, that I imply orthodox religious beliefs are more important than economic and political life, and that I don’t allow for secular experiences, for religious doubts, etc. But that’s nonsense. What I say is that Islamic tradition is part of the life of Muslims and that thinking through ‘tradition’ is a way of addressing questions of power and temporality. But fundamentally tradition is a *concept*, and as empirical phenomena traditions are multiple, often inhabited by a single person, sometimes broken or ignored ... In any case, I should stress that tradition can’t cover everything, all aspects of one’s life” (see Bardawil 2016: 167, emphasis partly in original and partly mine).

The question, for us, is: How does this reprised understanding of ‘tradition’ inform our forays? For the contours of our study, ‘tradition’ primarily is an “empirical arrangement in which discursivity and materiality are connected through the minutiae of everyday living” (Asad 2015: 166). Across the spaces of our study, this “discursivity and materiality” of tradition is manifested in the sites of earning and spending, wading through how our interlocutors make sense of wealth, the striving towards its accumulation and about how they navigate the challenges of their vocation. These challenges range from broader questions of the worth and value of wealth, profit and loss and market competition; indeed, as we shall see, the money one earns carries the potentiality of being ‘blessed’ or ‘cursed’ depending on the sources and means of income. Clearly, classical concepts such as *rizq* (divine providence) and the dispositions (or *tawakkul*, as geared to God) made available through the tradition saturate the commonplace settings of trade and business. To be sure, there are discursive aspects accompanying embodiment, which in turn is personified in a discursive tradition that is “not merely a verbal process; it is also and primarily an implicit continuity embodied in habit, feeling, and behaviour that one acquires as a member of a shared way of life” (Asad 2018: 5). In this context, the local customs (*urf*), which forms a major part of our entry into the field (as through *Panapayattu* and household events), becomes an important constituent of the ‘tradition.’ Asad, quite tellingly, suggests that any practice becomes embodied when the language guiding the practice becomes ‘redundant’ and therefore necessitates attending to the morphology of everyday acts (Asad 2015: 166). Accordingly, we attend to how acts of giving or charity are cultivated and habituated and how seemingly mundane transactions carry eschatological implications. Such a move underscores our attempt to study ‘household events’ like marriage and housewarming (specifically the economics surrounding them), as well as mundane day-to-day transactions, primarily through the lens of debt and obligations, and idiomatically serving up as of this from within the practice of tradition as the ‘test of wealth.’

Additionally, the approach (in Asad, as indeed our own) necessitates a sustained attention to texts, both the foundational texts as well as legal and ethical treatises. As Ovamir Anjum (2007) has reminded, scholars can always contemplate about whether a particular

argument aligns with the parameters of a specific tradition. However, such an endeavour demands a meticulous examination of the arguments presented by those engaging with the tradition, alongside a deep understanding of the rationale embedded within the tradition itself. This convergence is particularly noteworthy as it necessitates the integration of two previously distinct fields: anthropology and the textual scholarship, as traditionally undertaken by the Orientalists and cultural historians of Islam (see Anjum 2007: 664). Asad, in this context, highlights a notable aspect of the Islamic discursive tradition, well recognized by scholars of Islam, which involves its relationship with the Quran and Hadith, insisting that this relationship is interpretive rather than deterministic (see Asad 1986; as also Anjum 2007: 667). Asad emphatically argues against the reification of Islam, maintaining that it is not a rigid social system, but rather, from an anthropological perspective, it entails a connection with foundational texts and a specific historical narrative regarding their origins. This understanding prevents attempts at essentialism that aim to reconstruct an authentic Islamic order solely through philological analysis of medieval texts (Asad 1986; as paraphrased in Anjum 2007: 667). Instead, it acknowledges the living, thinking, and arguing subject without sidelining these texts.

A Muslim subject, by definition, engages with these texts through ‘interpretation’, ‘argumentation’, even ‘manipulation,’ and yet may legitimately construct various social and political interpretations (Anjum 2007: 667; also see Asad 2015). Surely, while not every action or statement by Muslims falls within an authoritative Islamic discourse, it certainly extends beyond the realms of juristic or theological debates among specialists. Ordinary Muslims, increasingly, participate in discussions regarding correct Islamic beliefs or practices, especially with the advent of technologies like the printing press and the Internet (see Anjum 2007: 667). In our study, we explore such negotiations in the specific cases of *riba* or interest (Ch. 5), where our interlocutors repeatedly refer to and engage with debates surrounding ‘interest’ within the context of Kerala/Malabar and beyond, through several newfound business schemes and practices. We also explore specific cases of insurance schemes (Ch. 4), the contestations over its permissibility and the reasons employed by our interlocutors for and against opting such schemes.

Asad had in his original (1986) formulation also introduced the concept of orthodoxy-as-power, which is an anthropological notion distinct from Islam's 'translocal' and 'networked' understanding of religious tenets. His argument emphasised the significance of certain foundational texts within Islam, clearly indicating his acknowledgment of an *Orthodoxy* within Islam (as denoted with a capital 'O'). This clearly stands in contrast to the doctrines and practices that are deemed 'orthodox' within specific localities due to the influence of local power dynamics, as represented with a lowercase 'o' (see Anjum 2007: 666).¹⁶ These reminders about 'orthodoxy' is also quite pertinent for our study. As we will see, in the context of our ethnographic chapters, the contestations regarding categorising modern fiat currencies within Islamic legal schools, and particularly the Shafi school, have implications for the practices *riba* and *zakat*. While one can find an established orthodoxy with the Shafi school regarding the legal validity of fiat currencies, the different sectarian organisations that follow the Shafi school within Malabar differ on the practicality of the established position. Also, certain set practices of *zakat*, as followed in Malabar, got increasingly problematised and contested with the formulation of certain 'reformist' articulations of *zakat* that questioned the methodologies of a legal school-bound interpretation and called for reinterpreting the forms and practices of the same. It gets even more complicated given the stakes of inter-organisational polemics in our area of study. Most often, rather than the specific texts or legalistic arguments informing practice, positions are drawn in opposition or compliance to certain local orthodoxies. Thus, one of the key texts that we analyse in our study, known as *Fath ul Mueen*, emerged as a revivalist text in the late 16th century, and is now the cornerstone of the purported Sunni orthodoxy in Malabar (we will introduce this text more fully in Chapter 2, the one on methods and fieldwork).

¹⁶ Asad had contended that "orthodoxy is not a mere body of opinion but a distinctive relationship - a relationship of power. Wherever Muslims have the power to regulate, uphold, require, or adjust correct practices, and to condemn, exclude, undermine, or replace incorrect ones, there is the domain of orthodoxy. The way these powers are exercised, the conditions that make them possible (social, political, economic, etc.), and the resistances they encounter (from Muslims and non-Muslims) are equally the concern of an anthropology of Islam, regardless of whether its direct object of research is in the city or in the countryside, in the present or in the past. Argument and conflict over the form and significance of practices are therefore a natural part of any Islamic tradition" (Asad 1986: 15). All the same, Anjum has pointed out that Asad does not flesh out the relation between the translocal 'Orthodoxy' and local 'orthodoxies,' leading thereby to a neglect of the implications of 'global Orthodoxy' for studies on settings of action (see Anjum 2007: 669).

A Brief Note on Chapter Outline

Our study, then, approaches the ‘test of wealth’ primarily through the framework of Asad’s discursive and embodied tradition and seeks to complicate the grounds of the anthropology of Islam, with specific reference to the moralities that govern the economic life of Muslims in a north Malabar town. We shall introduce this location in some detail in the next chapter (Ch. 2), as well as listing out our fieldwork strategies and its various phases thereon. The two key legal and ethical texts that we rely on in our exploration are introduced here, along with the understanding of texts as ‘ethnographic illustrations.’ We locate our field in the broader context of Malabar in the south Indian state of Kerala, and allude to certain contextual specificities of our field site.

In the substantive chapters that traverse the contours of our ethnography, we will deal at first with the *Panapayattu* and household exchanges in Chapter 3. We complicate the notions of gift and exchange hereon, and further delve into the aspects of debt and obligations in the Islamic tradition. Following a post-Maussian ethos of theorizing, the nature of obligations implicated in modes of giving and exchange are explored with inputs from the anthropology of gift, legal regimes, and ethical traditions. Chapter 4 further broadens the spaces of our ethnography through exploring the realm of trade. It engages with some key merchant interlocutors along with ethical and legal traditions pertaining to wealth accumulation and commerce. The scope of this chapter is much broader, as it approaches the realm of trade which is treated as permitted and even encouraged by the tradition, and we engage with concepts that inform the pursuit of trade and commerce for our interlocutors. Questions of credit and debt, as implicated in practices of trade and beyond, along with aspects of conflicts emerging from partnership businesses and their mediations, are also explored in this chapter.

Our next chapter (Ch. 5) deals with the normatively prohibited practice of interest (*riba*). As a prohibited practice, the legal stipulations about *riba* are much clearer as compared to trade in general. This supposed clarity does not obviate diverse interpretations and negotiations with the space of practice. It must be noted that our exploration here is largely limited to certain latent and disguised forms of *riba*, as obtained in the realm of trade rather than with banking and borrowing practices per se. Certain investment

schemes that are said to be based on Islamically prohibited models are explored in this chapter, along with the specificities of gold trade as expounded in legal texts. In Chapter 6, we engage with the charitable landscape of Kuttiady, and explore largely the practices of individualised giving. We specifically problematise the taken-for-grantedness of the ‘giving Muslim’ in the anthropology of Islamic charity, and attend to evaluations about those who supposedly lack a charitable sensibility. It must be stressed that our exploration of *zakat* in this chapter is restricted, given over as it is to the cultivation and habituation of acts of giving, and attending to forms that betoken a more immersed and involved content.

The last of our ethnographic chapters’ (Ch. 7) deals with the ‘perils’ of illicit earnings. We approach the same through the lens of ‘curses’ and its this-worldly implications, and explore aspects of landlordism, gambling, and smuggling as reported in the spaces of Kuttiady and Malabar/Kerala as a whole. We attend here to the notion of *barakah* (blessing) that follows *halal* earnings, and the ‘curses’ and/or ephemerality attached with *haram* earnings. We complicate the terrains of smuggling and its implications for an ethics of *halal* earning.

Our final concluding chapters (Ch. 8) retraces the grounds of our investigation, while also venturing on some further possibilities of work across the terrains inhabited by our study.

Chapter 2



Of Methods and Fieldwork: Traversing Kuttiady

Anthropological modes of engagement, typically, concern themselves with questions of alterity and difference, and very often involve approaching morals and beliefs different from one's own. In this study, yet, as should be evident, I explore a tradition that I inherit and practice; and the location for my study is a place that I am native to, Kuttiady, a small town in north Malabar, Kerala. I assume therefore a dual role, acting as both researcher and informant/participant about the lives being traversed and the moralities being explored. The order of my examinations stem from a deep desire – even a resolve - to write sensitively on aspects of a 'lived' tradition, both from an analytical vantage point and a tenacity for self-comprehension as a Muslim. Indeed, my positionality is bestowed with capabilities and challenges common to any subject-position, although, arguably, it can be amplified for any researcher in/on the anthropology of Islam (see Lukens-Bull 2007, for a consideration).

This study, in many respects, diverges from the conventional anthropological dictum of rendering the 'strange' familiar and the 'familiar' strange. As we recounted in our introductory chapter, the genesis of the project traces back to my immersion in the *Panapayattu* exchange - a practice that I have been intimately acquainted with since my formative years, often representing my father in the modalities of that practice. It was my exposure to the concepts of gift and exchange during my undergraduate studies that ignited my analytical fervour for grasping the terms of this practice. This present chapter will delve deeper into the intricacies of our fieldwork – as well as introduce our field site, namely, Kuttiady - and the specific methodological strategies deployed throughout its duration. As already urged, insights gleaned from the field, coupled with the literature that I came to ground myself in, each prompted the broadening of the exploration's scope.

On the Fieldwork and Methodological Strategies

The preliminary field visits conducted just before my enrolment in the Ph.D. program, around mid-2016, and shortly after completing my Ph.D. coursework in December 2016, primarily centred on delving into the history and customs surrounding *Panapayattu*. During these visits, my focus was on engaging with individuals from an older generation, as well as procuring archival materials such as letters and registers related to the practice. Additionally, I actively participated in several *Panapayattu* gatherings, gaining access primarily through my father's extensive networks within the *Panapayattu* community. This was a readily accessible avenue, as my father often delegated my attendance at such events in his stead whenever I was home.

Following these preliminary visits, a comprehensive field survey was conducted over a two-month period in February-March 2017, spanning across the Malabar region, encompassing the districts of Kannur, Wayanad, Kozhikode, and Malappuram. Certain practical considerations guided the survey, in the sense that one was seeking to get a sense of not only the places where *Panapayattu* and similar practices are prevalent, but also where they are absent, as indeed of places where such practices were once prevalent but had become redundant in course. The insights gleaned from this survey not only expanded our understanding of *Panapayattu*, but also shed light on debt and obligations among Muslims, while also aiding in our selection of a specific field site. We came to fix on Kuttiady as the primary field site, which also happens to be my native place (a fuller description of the field site follows in a later section). The lively presence of *Panapayattu* and related practices and an active Muslim life were the key elements which anchored this selection, although we had also considered other locations with similar characteristics. Nadapuram, located in northern Kozhikode, was one such contender. It held historical significance as one of the earliest non-coastal Muslim settlements in north Malabar, serving as a centre for religious education that attracted students from afar. Its central mosque, reputed to be centuries old, hosted a *Dars* (Muslim seminary). However, certain considerations led us to dismiss Nadapuram as a potential field site. Even though the practice of *Panapayattu* obtains in Nadapuram, it is less lively in the town compared to certain settlements in north Malabar. Unlike Kuttiady, however, these settlements (including Nadapuram) lacked a bustling market space. Besides, at present, Nadapuram

makes headlines due to the presence of communal conflicts often coloured as political clashes (see Arafath 2016). This charged political context would have meant taking on questions quite outside the purview of our own research, and therefore we decided to avoid this location.

Following the designation of Kuttiady as our primary field site, fieldwork was conducted during various periods: December 2017, late January to mid-April 2018, and for a month spanning May to June 2018. The objective, hereon, was to delve into specific places identified during our initial field survey in February-March 2017. These locations encompassed what we categorised as sites of ‘debts and obligations,’ including household exchanges during marriages and housewarmings, as well as *Panapayattu* gatherings. During this phase, we had also actively considered another institutional site, known as the *Mahallu* - broadly a Muslim congregation centring around a mosque. Historically, *Mahallus* were governed by a *qadi* who adjudicated matters within his jurisdiction. However, with the rise of sectarian organisations, the jurisdiction of the *Mahallus* has become contested.¹ In Kuttiady, though, a unique scenario unfolds, as it is still governed by a *Mahallu* committee without explicit sectarian affiliations, encompassing all Muslims under its jurisdiction. Presently, the *Mahallu* in general facilitates congregational prayers, manages *waqf* properties, oversees marriages, and provides burial grounds. However, these functions can also be carried out under the auspices of sectarian organisations, leading to the fragmentation of *Mahallus* within a region.² Our initial interest lay in exploring collective forms of debts and obligations, particularly focusing on contestations over certain *waqf* properties in Kuttiady and the collective *zakat* practices carried out by the *Mahallu* committee. As our fieldwork progressed, our attention gradually shifted towards ‘individualised’ forms of wealth, resulting in the *Mahallu* site being sidelined from active pursuit (I hope to carry the latter forward in my future work, though).

¹ For a mapping of the space of Muslim sectarian organisations across Malabar, see Osella and Osella (2008); Punathil (2013); and, Thadathil (2020).

² I must add that, towards the end of my fieldwork, a ‘sectarian’ *Mahallu* got formed in Kuttiady, one that primarily facilitates the conduct of marriages.

The findings of this phase of fieldwork came to be consolidated, and we embarked on a more intensive fieldwork phase starting from March 2020. The major objective of this latter fieldwork phase was to explore more avenues of economic life in Kuttiady, such as trade and commerce. But as the world came to a halt in late-March 2020 due to the pandemic induced lockdowns, the fieldwork also got stalled. However, during this phase, by virtue of the field being my hometown itself, I was able to access and observe some activities like aid-distribution initiatives that happened in my neighbourhood. Sporadic attempts were made to revive the fieldwork whenever the restrictions were eased. But even with these relaxed restrictions, the shops of my interlocutors followed the protocols set by the local authorities that restricted the number of people who could gather at a time. The fieldwork fully resumed in October 2021, and continued for around nine months till July 2022. It was during this extended period that I explored the sites of trade and commerce through my merchant interlocutors. Before getting into the detailing of our field site, let me briefly clarify the usage of Quranic and Hadith texts in this study and introduce two key texts that are part of the Islamic ethical and legal tradition that has aided our explorations and guided the analysis.

Texts as ‘ethnographic illustrations’

Our elucidation of the discursive and embodied tradition in the introductory chapter underscored the need to have a critical grasp of the categories employed by Muslims subjects as well as the need for the integration of the anthropological and textual scholarship on Islam. Throughout this study we engage with the texts of the Quran and the Hadith (Prophetic sayings, as enunciated through narrators and coming to comprise a source of moral and religious guidance known as the *Sunnah*). Oftentimes, the original Quranic verses and sayings of the Hadith were alluded to by my interlocutors, both scholarly and lay. In specific instances, too, I draw on such texts through my familiarity with them as a Muslim, as also from the further exploration that my study necessitated. One of the productive ways in which we integrate the texts of Quran and Hadith to our study is by considering them as ‘ethnographic illustrations’ (Mian 2022). This potential of the religious texts in question became evident for me during an earlier phase of fieldwork in December 2017. During this phase it was a routine for me to join a mosque in the town for the dawn prayer, followed by a morning walk with my father and his

friends, mainly businessmen in their early 40's who started exercising physically after some lifestyle afflictions. The many conversations and sharing of 'gossip' during these walks have helped immensely in shaping the contours of my work, as also my outlook on the Muslim life in Kuttiady and elsewhere.

Given the currency of the topics under discussion each morning, the walk itself, that usually lasted an hour and covered about 5 kms, tended to be less tiring and even seemed to end in a jiffy many times. The conversations ranged from matters that had happened recently in the town, like an income tax raid, to gossiping about some members in the *Mahallu* committee; even national politics and the wider international developments especially bearing on the plight of the Muslim world would be covered. Interestingly, sometimes, in the course of these walks, the topics of a *fiqhi* (jurisprudential) kind - such as whether one can use the remaining water from a ritual bath (that one performs after undertaking acts inducing ritual impurity of a kind like sexual intercourse) to do *wudu* (ablution) or, in the course of recalling the *sujood* (prostration) of recitation that had been performed in the last *fajr* prayer, asking whether the recitation had been proper to the *sujood* - as also ethical discussions about the conduct of a proper life invoking instances from the Prophet's own would come up and be passionately deliberated. The frequency of these morning walks, however, soon came to be interrupted when a new gym opened in Kuttiady, and the members of the walking group veered towards that facility.

One particularly illustrative circumstance occurred during a spirited discussion among my father and his friends. The conversation was ignited by my father, when he pointed out certain acts of corruption by a member of the *Mahallu* governing committee. His friends considered it to be a form of *gheebat*, an Arabic word for backbiting commonly used in Malayalam as well. '*Gheebat*' is seen to be serious sin, and the Quran likens backbiting a person with the detestable act of eating from the flesh of his corpse.³ As the group deliberated on the ethical implications of their conversation, AR, one of the members, injected a touch of humour into the discussion, seeking my father's guidance

³ The verse goes as follows: "O believers! Avoid many suspicions, 'for' indeed, some suspicions are sinful. And do not spy, nor backbite one another. Would any of you like to eat the flesh of their dead brother? You would despise that! And fear God. Surely God is 'the' Acceptor of Repentance, Most Merciful" (Quran 49: 12).

on avoiding indulging in *gheebat*. With a playful, and yet earnest, tone, he quipped, “Wait, I need one advice from you, ‘what should we do to not indulge in *gheebat*?’” However, my father chose silence over a direct response, prompting further introspection among the group. Another member, seizing the moment with a humorous remark, interjected, “That is the best thing to do. The Prophet has said to keep mum.” As the conversation unfolded, AR, struck by the complexities of navigating moral dilemmas, lamented, “It is so sad. We say some opinion about someone out of impulse. Then we realise, ‘oh, it is *gheebat*.’ We kind of get trapped.” Another friend, eager to lend some humour to the discussion, playfully pointed at my father, jesting, “That is the trap he is into now.” Laughter erupted among the group as they continued their stroll. My father, taking a moment of reflection, steered the conversation towards a deeper exploration of the issue. “There is another issue in that,” he observed contemplatively, going on to add, “We will not be able to speak anything then. Even if it is a good thing, we will have to mention someone in that.” AR, echoing my father’s sentiment, shifted to a reflective mood. “That (*gheebat*) is a thing which I keep on regretting,” he admitted. “Every other impulse we can control but not this.”

Seeking to expand upon the topic, my father revisited the prohibition against speaking ill of the deceased. “We usually say that we should not say bad things about a deceased person. Is it not?” he queried. AR, agreeing, replied, “Yes, we should say good things about them.” My father used this response to bring in the nuance he was aiming for, “But there are two Hadith which contradicts that. Once, the Prophet and *Sahaba* (companions) passed a graveyard while walking. They passed a *qabr* (grave); one of the companions pointed to it, and exclaimed that the person in that was an awful one.” While narrating this Hadith my father was also reenacting the situation; he pointed to an empty plot of land, while recalling the companion’s comment. AR, though dismissive, acknowledged his familiarity with the Hadith in focus. Undeterred, my father continued, emphasising the Prophet’s response, “Listen! The Prophet replied, ‘He will get it’ (the result of his deeds). After sometime, they saw the grave of a good person and said good things; the Prophet repeated the response ‘He will get it’.” Transitioning from the narration to interpretation, my father asked the group, “What does this mean? We say that we should not slander the deceased. Here, they have said both good and bad about

the deceased.” However, one friend remained sceptical, citing the Quranic teaching equating backbiting with consuming the flesh of the deceased. AR, recognizing my father’s point, remarked, “I think he is pointing out a contradiction.” The friend was yet to be convinced and cautioned, “All Hadith need not be true.” My father remained steadfast, “This is from *Sahih Bukhari*.⁴ I have heard this several times. *Rasool* (the messenger) would have corrected them if it was the wrong thing to do.” A friend who had observed the discussion silently, finally interjected with a clarifying question, “Could ‘He will get it’ mean that the deceased person will receive the good deeds of the person who badmouthed him, because he slandered him?” My father was not convinced with the interpretive move, and offered a corrective, “No,” he clarified,

suppose we say a bad thing about you that you are so and so, you did not do so and so. Owing to your bad deeds, you may suffer in the hereafter and may end up in hellfire. In the other case, when good things were said about the person, the Prophet meant that he will get heaven.

The foregoing circumstance, and the strands of conversation internal to it, is illustrative on several registers, including the aspects of reflective ethical deliberation that we addressed in the previous chapter (and one we will repeatedly encounter and engage in the chapters that follow). The embodying of Hadith sayings in mundane conversations is striking here. While commenting on the inimitability of Quranic language, Asad (2018: 66) illustrates how the language is precisely translated into forms of life. He persuasively reminds that it is primarily mediated through the Hadith texts, and not through imbibing the written word as prevalent in certain cultures:

Translation in the Islamic tradition does not occur directly from divinity to the believer’s body; it occurs from traditional representations of the Prophet’s life - that is, accounts of his sayings and actions transmitted down the years by a chain of named individuals beginning with his companions. Together with the words of the revealed Qur’an, these textual accounts are a major Islamic source that has been translated from the Arabic into the local languages of Muslims in various parts of the world - and thence into behaviour patterns regulated and taught by Islamic tradition. The ultimate authority of these accounts resides in the Qur’an, which repeatedly commands the faithful to follow the Prophet, and it is the Prophet who sets up the paradigm of prayer in which verses of the Qur’an are

⁴ This is regarded as the most authentic collection of the Hadiths. See Brown (2007) for the origins and developments internal to this corpus, as well as the canonization of this collection; for an overview of Hadith studies in general, see Brown (2009).

recited together with repeated bodily movements expressing submission and reverence toward God (Asad 2018: 66).

Importantly, while drawing from this insight, Ali Altaf Mian (2022: 12) has contended that Asad does not further explore the potential ethnographic imagination encapsulated in the Hadith texts. Mian goes on to demonstrate how such a move can complicate theories of ethical agency by analysing a specific Hadith. Quite decisively, framing the idea of Hadith as “ethnographic illustrations,” he deliberates on how the lived nature of such prophetic sayings aid in edification, reflection, and ethical imagination (ibid.: 13). I would add that such ‘lived’ aspects can be found in the original Quranic revelation itself, as several verses were specifically addressing and responding to situations in the Prophet’s community. One could access such detailing through several Quranic commentaries, as also through studies of the context of revelation (*sabab annuzool*).

Our study, accordingly, seeks to further such methodological moves by also incorporating texts from the legal and ethical traditions. I further the exploration with protracted deliberations with my interlocutors, which sometimes transformed into heated debates on specific matters. As I grew accustomed to the arguments in the *fiqh* (jurisprudence) texts, I would often argue with my lay interlocutors in a strictly legal language, albeit often failing to communicate the strictures effectively. Their responses would further complicate the ground by invoking aspects that I had not considered.

Dual subject position: complications

Equally, while I engaged in discussions with the religious scholars that I had access to, I would often speak based on contestations thrown in by my lay interlocutors, even sometimes arguing fervently from the latter’s positionality. Such a dialectic has proved fertile in the exploration of pertinent topics and shed light on the complicated terrains of economic life. This methodological move was further enhanced, as I encountered several legal and ethical texts during the stage of writing. The anthropologist Yasmin Moll’s critical reminder specifically directed to ‘Muslim anthropologists’ seems sharp and astute in this light:

As anthropologists of religion, then, we are not really looking from the inside out, or at least not from the same inside as our pious interlocutors, even if our personal

religious lives overlap significantly with theirs. [...] Put differently, when we study Islam anthropologically, Islam is not, in that process, our tradition, even when we are Muslim anthropologists. Our critical engagement with it is not an internal, normative one, one conducted within that tradition's own sources of authority and appeal. If we seek to be morally responsible in our analysis, we can argue *about* the Islamic tradition, but not *with* it. [...] This is less a point about insider-outsider positionality and more about how the telos of critique is inextricable from the shared premises that make arguing with something possible in the first place (Moll 2018: 257, emphasis in original).

Moll further points out that in the debate over the 'everyday turn' in the anthropology of Islam, there is often a tendency, by all the camps, to overlook "internal struggles" of the practitioners (Moll 2018: 256). She persuasively maintains, in this context, that, "By debating analytically what religious adepts contest normatively, anthropologists neglect religiously grounded arguments about different forms of Islamic attachment in favour of religious-secular or pious-impious binaries, missing that these binaries are not stable but configured differently ...," (even reminding that very often what is taken as an "anthropological divide" is really a "theological one") [ibid.]. Pleading for an attuning of "analytical frameworks" - by shifting from an "anthropological observer" to "anthropological subject" - Moll is clear that this can assist in capturing forms of religious life that one's "crypto-political sensibilities" might evade or consolidate (ibid.). Even as we take on her suggestion to "trace ethnographically the social life of theology as a space of critical contestation" (ibid.), we transpose the same to study ethnographically aspects of the social meaning of *fiqh* as it relates to the everyday economic life of Muslims.

As already implied, throughout the contours of our study, I assume a dual subject position, that of an 'anthropological subject' and a committed Muslim person.⁵ And indeed, in keeping with what Moll had highlighted earlier, there are instances where I argue *with* the tradition, and not just *about* it. My dual subject position was facilitative of this. Many of the topics I explore in this study would not have been as robust and absorbing, if I were not to subsume the said subject positions. Some of my inquiries have

⁵ It must be stressed that the order of these complications in the anthropological study of Islam evades the reference cited earlier on in this chapter, namely, Lukens-Bull (2007); the same also applies for Clarke (2013).

stemmed from an anthropological curiosity, albeit sustained through considerations about their implications for me as a believer and practitioner of the faith. It may be difficult, yet, to pinpoint my specific moves here and their origins, as it were. For instance, the explorations presented in the chapters that deal with *riba* and *zakat* (Chs. 5 and 6 respectively) have had implications for how I navigate economic life as a Muslim. They were also furthered, precisely, to seek clarifications on aspects of practice that had implications for the ethical lives of my interlocutors as well. There were fleeting moments of what I construed as ‘discovery,’ as when I stumbled upon aspects of economic practice that I had deemed to be not addressed in the legal tradition. The case of *riba* in the gold trade and the *zakat* for real estate were two such circumstances. The scholars, whom I met during the fieldwork, could not satisfactorily address those questions; and later, during the writing stage, I was humbled to discover that many of those questions were addressed long back in the legal tradition, if not fully at least in an embryonic fashion. In other words, the issues I deemed ‘new’ were not novel at all. Such findings have increasingly alerted me to pursue the legal tradition (*fiqh*) attentively.

Doubtless, without being in the subject position of an anthropological researcher, I would not have engaged with my interlocutors in the ways I have attempted in this study (which also partly explains the length and breadth of our study). There were several instances where I was involved in passionate exchanges with my interlocutors on specific topics. Revisiting the recordings and transcriptions, I often found myself limiting the moves of my interlocutors, either through a gut reaction towards established positions or interpretations that I deemed problematic from the convictions I have had as a Muslim; even sometimes through bringing into the conversation unwarranted meta-considerations and/or technical aspects with my rudimentary understanding of *fiqh* (and which, incidentally, my lay interlocutors could not apprehend). Of course, all this did not mean that my interlocutors would refrain from argumentation (as and when such aspects were brought in); and, invariably, they would invoke sources and authorities that they are familiar with and employ distinct styles of reasoning without being concerned with the legal technicalities.

There are also a different set of challenges that ensue from assuming the dual subject position of an anthropologist and a Muslim. One of the first dilemmas I had, when I started the fieldwork, was a kind of conflict of intentions (*niyya*). I used to be generally lethargic in going to the mosque for the *fajr* (dawn) prayer. But for the fieldwork purpose, I started to go enthusiastically, which I would have earlier gone only on my father's insistence. Very soon, I started to have misgivings about this act, as the intention of going to the mosque for *fajr* prayer should have been for the 'sake of Allah.' When I shared the predicament with friends trained in the classical texts, they would assure me that having multiple intentions is not necessarily problematic. In fact, as they opined, if the fieldwork made me a regular attendee of the mosque prayers, the fieldwork activity by itself would be 'rewarding' as it facilitated me to be a better Muslim.⁶ In a different scenario, I faced the further dilemma of my interlocutors asking for my opinions and views about the contested aspects of the tradition. I would often hesitate in disclosing my positions as it would 'taint' the responses I received; alternatively, I would veer the conversation towards terrains that I was not particularly interested. But sometimes, such questions and exchanges were earnest attempts at learning as fellow Muslims, and it was not advisable that I refrain from engaging with them; most often, in fact, despite the initial reticence, I would passionately engage in such conversations.

There were some other situations when I, being part of the community, found myself implicated. For instance, I would be urged to give suggestions on some event that the *Mahallu* committee intended to conduct, but would find myself confused about where to draw the boundary. Sometimes, I gave suggestions, and sometimes I merely observed how things unfold without being actively a part. Of course, there were also instances where I found certain acts or positions from my interlocutors repugnant as a Muslim. I navigated them through certain protocols that my dual subject position afforded. An anthropological orientation makes it a point to take our interlocutors seriously in their own right. Concomitantly, the Islamic tradition prescribes the virtue of *Husn al-Dhann*, which means to "have a good opinion" or "thinking well" of someone. Across the terrains of Islamic ethics and jurisprudence, it refers to the practice of assuming the best

⁶ See also Mian (2022), for an exploration of the programmatic Hadith on intention (*niyya*), as worked through Al Ghazali's account of "multiple motives."

about others' intentions and character, unless there is clear evidence to the contrary. It also means to give others the benefit of doubt and think from their point of view. Throughout my fieldwork, several of my interlocutors would often embody *Husn al-Dhann* when they evaluated the actions of others. At first, they would disregard or even scoff at certain acts when brought to their attention; but soon they tried to find justifications for others. A well-known saying of one among the pious predecessors (*salaf*) goes as follows (and which I had known from my younger years): "If a friend among your friends errs, make seventy excuses for them. If your hearts are unable to do this, then know that the shortcoming is in your own selves."

Clearly, then, my motives were always to think about the implications of fieldwork and its enunciation, especially so in a situation when the "anthropological subject" is also a "committed Muslim." As such, I have constantly tried to be open about the 'interruptions' ensuing from a dual subject position; the specific 'imaginaries' that accompany the fieldwork and the writing process (see also Fadil 2020: 14), as indeed the 'education' that can (and must) supervene on 'participant observation' (see Ingold 2014).

Returning to two texts: Ihya and Fath

The foregoing sub-section was meant as an interlude, clarifying my own positionality vis-à-vis the textual terrain that our ethnography inhabits as also the contexts traversed during our fieldwork. Let us return to our textual spaces of reference. Nadia Fadil's transient comment – that in approaching 'religious' lives, "religious texts" are seldom treated at par with "literature, poetry, political commentary, or academic texts" in a stricter sense (Fadil 2020: 14) – guides our moves here. In our study, apart from the texts of the Quran and Hadith, we have engaged with two key texts emanating from the tradition.

The first one is *Ihya Ulum al-Din* (Revival of the Religious Sciences [henceforth *Ihya*]) by the jurist, theologian and mystic, Abu Hamid Al Ghazali (d. 1111).⁷ This voluminous corpus is a renowned work of the 12th century that incorporates legal and ethical aspects

⁷ For a brief introduction to Al Ghazali, see Griffel (2007); Griffel (2009) is a more comprehensive work subsuming Al Ghazali's 'philosophical theology,' whose contours I am presently coming to terms.

of everyday life along with its spiritual content. The work is divided into 40 books under four sections: acts of ritual worship (*ibadat*); norms of daily conduct (*adaat*); ways to perdition (*muhlikat*); and ways to salvation (*munjiyat*).⁸ The composition of the *Ihya* was aimed at the reconstruction of the ‘religious landscape’ of Al Ghazali’s era, where the author found the scholars of law and theology engaging in their pursuit for a worldly gain and an end in itself (Garden 2014: 68). Al Ghazali calls for a reorientation of *fiqh* as a ‘Science of the Hereafter’ (*ilm al akhira*), which he contrasts with the predominant understanding of *fiqh* in his times as a ‘Science of the World’ (*ilm al dunya*) [ibid.]. The work, clearly, is addressed to a wider audience than the religious scholars alone, with guidelines to attain ‘felicity’ in the hereafter.

Our focus on this corpus is primarily on two books: Book 13, on ‘Etiquettes of Earning and Livelihood’ (*Kitab Adab al-Kasb wa al-Ma’ash*), which we delve into in our chapter on trade; and Book 5, ‘Mysteries of Charity’ (*Kitab Asrar al Zakat*). These texts were not engaged during the fieldwork, even though they were referred in some lectures of the scholars I attended to. I accessed them fully during the writing stage. The thematic similarities with the book of ‘earning and livelihood’ and the issues that the fieldwork on trade generated were so striking that at one moment I had even contemplated to frame the chapter as an ethnographic commentary on the text. I did not venture much on this front, as it would have required much more sophisticated engagement with the text, a skill I am yet to acquire given my limited exposure to the textual world and its codes of interpretation that often necessitate close philological skills. Hopefully, I can do this sometime in the future (*In sha Allah!*). At present, within the contours of this investigation, I approach the text to delineate how ethical and legal traditions are inherited and contested in the realm of trade. The text is also of particular importance to our field site as it is written by a scholar who follows the Shafi school of jurisprudence, one that is followed by the vast majority of Kerala Muslims.⁹ Parts of the text in abridged forms are widely taught in madrasahs, as well as disseminated through different publications, and is generally accepted as a landmark work in the Islamic tradition.

⁸ See Garden (2014: 63-103), for a concise introduction to the *Ihya*, situating the text in its historical context as well as within Al Ghazali’s oeuvre.

⁹ The Shafi school of jurisprudence or *madhab* is one of the four - the other three being Hanafi, Maliki and Hanbali - prevailing canonical schools in Sunni Islam (see broadly El Shamsy 2015; as also Hallaq 2005).

Surely, the *Ihya* has its influence even beyond the ‘Islamic world.’ It has been pointed out that Adam Smith’s ‘invisible hand’ may have been inspired from it, along with some other medieval tracts (see Graeber 2011: 279, who even points out there are exact resemblances between certain examples of the ‘division of labour’ that both Adam Smith and Al Ghazali deploy; see also Ghazanfar and Islahi 2011).

Among the translations of Book 13 of the *Ihya*, ‘Etiquettes of Earning and Livelihood’ (*Kitab Adab al-Kasb wa al-Ma’ash*) that I could access there were several errors. For instance, the translation by Al Mahdi (Al Ghazali 2011) translates *tijarah*, the Arabic word for trade and commerce, as ‘traffic,’ which is certainly an aspect subsumed by the word, but clearly there is more to trade and commerce. Thus, even as we rely broadly on Al Mahdi’s translation, the passages cited throughout our chapter on trade (Ch. 4, basically) are revised by myself with my limited working knowledge of Arabic, while being cross-verified with friends competent in the language. Commensurately, the passages we use in our Chapter 4 are referring to the Arabic edition I accessed, which is (Al Ghazali 1982: Vol.2). For Book 5, ‘Mysteries of Charity’ (*Kitab Asrar al Zakat*), we rely completely on the translation by Michael A. Fitzgerald (Al Ghazali 2019).

The second key text, wielded through our investigation, is the *Fath-ul Mueen* (Victory of Supporter/Faithful [henceforth, *Fath*]), a treatise on substantive law within the Shafi school. The author, Ahmad Zayn al-Din bin Muhammad Ghazali al-Malaybari,¹⁰ also known as Zainuddin Makhdum II, is a scholar from Malabar; incidentally, he was born and brought up in Chombal, a place close to Kuttiady. The *Fath* was written in 1575, as a commentary on the legal treatise *Qurrat al Ayn bi muhimmaat al-deen* (Solace for the Eye with Essentials of the Religion) by the same author, which makes it an ‘auto-commentary’ (see Kooria 2022: 227). The *Fath* was envisaged by its author as a revivalist text, as he found Islam in Malabar to be corrupted and in need of resuscitation (ibid.: 239). The dissemination of the text across the Indian ocean world, and the Shafiite cosmopolis, is significant as it yielded several commentaries and editions across the

¹⁰ His father’s name was Muhammad Ghazali (taking after Al Ghazali); and his great-grandfather was Zainuddin Makhdum I, the founder of the grand mosque of Ponnani and the madrasa established there (see also n.15 below).

Middle East and Southeast Asia, along with other regions where the Shafi school thrives (ibid.: 245). The *Fath* is ingeniously comprehensive and precise, and is seen to possess a simplicity that resulted in its wider dissemination (ibid.: 243).

Alongside these factors, the reach of this text is attributed to it addressing several legalistic concerns of the ‘oceanic Muslims,’ while staying true to the long tradition of Islamic legal thought (Kooria 2022: 245). The *Fath* is also a key text in the Islamic religious higher education landscape in Kerala, and its abridged parts are taught in several madrassas. This does not mean that the text is accepted across the spectrum of Muslims. The ‘reformist’ sects often disregard the text, and I remember distinctly during several instances in my formative years where the text was dismissed as archaic and legalistic during lectures given by activists of the Mujahid orientation (a further clarification of these dimensions follows in the next section). Notwithstanding such dismissals, the *Fath* acts as the cornerstone of the Sunni orthodoxy in Kerala.

My first encounter with the text in its physical form was during January 2018, when I bought a Malayalam translated copy which retained the Arabic original (Makhdam II 2017). As I brought the book to my home, my father took note of it and expressly commented, “There is no point in reading it ...” I immediately took it as a form of dismissal emanating from a ‘reformist’ sensibility. But what followed corrected my assumption. My father continued, “... if you do not follow it in your life.” He was reminding me that the purpose of such texts is not fulfilled by mere reading or recitation, but in embodying their teaching. Going through the text was immensely fulfilling, both as a researcher and Muslim. It helped me in clarifying aspects of ritual worship and day-to-day transactions, along with providing critical insights into several legal aspects that have shaped the dimensions of our study. We move on now to introducing our field site in more detail.

Sketching Malabar, Muslims and Kuttiady

Islam is said to have arrived in South Asia through the Malabar coast, though the exact period and form is contested - with some oral narratives claiming that the faith’s representatives had reached the area during the Prophet’s time itself through his

designated authorities. Given that Malabar had trade relations with Arabs for over a millennium, some scholars view the arrival through a much more organic form involving traders (broadly around the late 6th century) aided by routes of the Indian ocean world, with some even characterising the transitions as ‘monsoon Islam’ (see Prange 2018). In this section, my aim is not to engage in these long-standing historical constructions and contestations; rather, I offer certain clarifications on some terms and designations used throughout the study that are particular to Malabar and, broadly, Kerala.

The studies on Malabar, until recently, have been overshadowed by its active participation in anti-colonial struggles, most renowned through the 1921 revolts (see Dale 1980 and Panikkar 1989). The patterns of Muslim community formation in the region have been mostly studied in the backdrop of these assertions; and, what is more, in such studies, it was always the southern side of Malabar that was focused (see Lakshmi 2012 and Arafath 2013). Additionally, Muslim life in Malabar has been often analysed through the lens of ‘reform and revival,’ with the sectarian rifts that shape its public discourse as the backdrop (see Osella and Osella 2008; Vazhakunnnan 2008; Santhosh 2009; Punathil 2013; and Thadathil 2014). While it is true that a lively and contested space of sectarian polemics obtains in Malabar, the forms of life are not exhausted by it.¹¹ Our study works off the north Malabar area, addressing aspects of mundane economic life among Muslims through the registers of earning, spending, and accounting for wealth (or broadly, what we call the ‘test of wealth’). Certain terms that we employ throughout the study necessitates some clarification, as it can potentially confuse the readers who are not familiar with Muslim life in Malabar. Throughout the study, when we use the term ‘Sunni,’ unlike the globally designated sect of Sunni in relation to Shia, it designates those who follow the Shafi school and subscribe primarily to two organisations, namely, the *Samastha Kerala Jamiyyathul Ulama*’s EK and AP factions.¹² While followers of the Tablighi Jamaat subscribe to the Shafi school, unlike their counterparts in other parts of the country who follow the Hanafi school, they are not

¹¹ To be sure, there are some recent works that focus on various aspects of the Kerala Muslims, like stratification and ‘caste’ (see Amir 2021; Saidalavi 2022); kinship (Sebastian 2018); masculinities (Kasim 2020); veiling (Saittu 2015); media practices (Nuaiman 2018), and so on.

¹² The rise of these factions is recounted in some detail in Vazhakunnnan (2008) and Thadathil (2014); but see also Vishak, Santhosh, and Roshan (2021) for a more exhaustive appraisal. There is also a minor Sunni faction known as ‘*Samsthana*’ and we will refer to some aspects of this formation in our Chapter 5.

considered ‘Sunni’ both by themselves and by others. The ‘reformists’ invariably refers broadly to several ‘Mujahid’¹³ organisations and the *Jamaat-e-Islami*.¹⁴ They are characterised by a distaste towards following a specific legal school (*madhab*), and purportedly venture into following the Quran and Hadith unmediated by the legal schools. Such attributes are particularly evident in the rulebooks of the *Mahallus* and mosque committees that seek to exclude rival factions. For instance, it is common to see in the rulebooks of the Sunni *mahallu* or mosques that the membership is restricted to only those who follow any of the four legal schools (Shafi, Hanafi, Maliki and Hanbali) and two of the theological schools (Ashari and Maturidi). This guideline is set under the assumption that the ‘reformists’ do not (and cannot) subscribe to any legal school; while, on the theological side, the ‘Mujahids’ (reformists) are open to the Athari or Salafi creed, which the Sunnis consider as deviant (*bidah*). Conversely, the ‘reformist’ *mahallus* and mosques, such as the Kuttiady *mahallu* highlight certain stipulations that is anathema to the Sunnis: the delivering of the Friday sermon in Malayalam; entry of women into the mosque; collective gathering and distribution of *zakat* etc.

With this brief sketch, we proceed into a detailing of our specific field site, Kuttiady in north Malabar.

Wading through Kuttiady

Settled as a plain area adjacent to the Wayanad hill ranges, Kuttiady is often referred to as ‘*Malayora gramam*’ (Hillside village). Located on the banks of the Kuttiady river, this place was once known as the ‘second’ Kallai (the world-famous timber trade hub, located in the Kozhikode coast) owing to its sharing in the timber trade, which after being sourced from the lush forests of the Wayanad hills would be transported through the river and would reach the port in Kozhikode. Moreover, the place has been a strategic location due to the presence of the Kuttiady ‘*churam*’ (mountain-pass) leading to Wayanad and Mysore, which had also historically served as a passage for both the shorter Mysore and

¹³ The appellation ‘Mujahid’ derives from the *Kerala Nadvathul Mujahideen* (KNM). The KNM split into two factions in 2002; and has undergone further splits in 2012, followed by a merger in 2016 and again a split in 2018. For studies that focus on aspects of KNM, see Osella and Osella (2008) and Thadathil (2014).

¹⁴ Ameen K.T. (2020) and Kiliyamannil (2022) explore the Jamaat’s youth movement called ‘Solidarity.’ See also Thodika (2023).

longer British phases of socio-political rule. Apart from a book written by a local historian titled *Ormakalile Kuttiady* (Kuttiady in Memories) [Soopy 1988], there have not been any sustained efforts at writing a history of the place. What I shall attempt is based on some dominant oral narratives, but we will also try to complicate it through some conflicting accounts obtained through various other sources. According to the prevailing oral history, Kuttiady, which had been known as *Thondipoyil*, came to be known by its present name after Pazhassi Raja of the Kottayam dynasty (who reigned during 1774 to 1805 CE) had marked the place for his fort ('*kutti*' means stump or post, and '*adi*' meaning to peg). It is said that a palace (*Kovilakam*) was located at the place where the present Kuttiady police station is found. This testimony could be corroborated using some house names still in parlance, which give hints to a palace-centred economy that once may have existed in Kuttiady. By way of illustration, *Kollantavide* (blacksmith's abode), *Thattantavida* (goldsmith's abode), *Vannandavida* (washerman's) and *Vaidyarkandy* (physician's place) are taken as remnants of areas once inhabited by various occupationally specialised communities serving the palace. A more frequently quoted story is the drowning of the Raja's elephant in the *Koylothum Kadavu* (*Koyloth*=*Kovilakam*=palace, and *Kadavu* denoting areas designated for bathing and washing clothes).

In keeping with these testimonies, there is a further story which narrates the formation of a more organised Muslim community in Kuttiady by way of constructing a Jama Masjid where Friday congregational prayers can be held. The story goes as follows: the *Karyasthan* (manager) of the Raja was a *karanavar* (elder, in this instance) from a dominant Muslim landlord family which controlled most of the land in Kuttiady. The Raja found it difficult to manage matters during Fridays, as the manager used to travel to some distant place to perform his congregational prayer. Jama Masjids were not common due to the less dense Muslim population. In fact, according to the Shafi school of jurisprudence which most of the Kerala Muslims follow, there should be at least 40 adult males present to perform a valid Friday congregational prayer. It was common to travel distances as long as 30 kms to perform the Friday prayer. When the Raja enquired his manager on his constant absence during Fridays, he cited this reason. To overcome the problem, the Raja gave land and all facilities to construct a Jama Masjid.

I had heard this and such other stories since my childhood. But recently, as part of the fieldwork, I had visited the neighbouring Adukath Juma Masjid and met the *Muthavalli* (caretaker) there. Incidentally, it was a time when they were convening a get-together of families within the Adukath *Mahallu*. There had been some disputes regarding the ownership and management of the mosque and its properties, and so the *Muthavalli* himself had written and published a supplement which holds forth on a history of how the Adukath Juma Masjid came into being. As this history is closely related to the Kuttiady Juma Masjid, he had written on some aspects of the latter's history as well. In this rendering, it is said that Kuttiady was never under the Kottayam Raja; rather, that it was Adukath which was under the latter's rule and that Kuttiady was under Purameri *Thamburan* (chieftain, broadly). It must be noted that Kuttiady and Adukath are places with close ties and are geographically separated by the Kuttiady river. In this depiction, there is no mention of a palace in Kuttiady; furthermore, the story of the Raja giving land and facilities to construct the Kuttiady Juma Masjid has a slight variation herein. It is claimed that once the Purameri *Thamburan*, while passing through, sent personnel to summon his manager in Kuttiady (incidentally, the same person mentioned in the previous version). He was told that the latter had gone to Vadakara to perform the Friday prayer. Immediately, upon being so told, the concerned gave land and facilities to construct a Juma Masjid in Kuttiady. Furthermore, in the version of the Adukath *Muthavalli*, Pazhassi Raja had tried to capture Kuttiady, but had to retreat after a defeat from the hands of the British. This had adversely affected the functioning of his manager, Meppatt Kunjyeth, in the Adukath region. After many years, when the mother of Kunjyeth passed away, the corpse was brought to Kuttiady Juma Masjid for the last rites (Adukath still did not have a congregational mosque then). The caretakers of the mosque asked a huge amount, which delayed the burial for a day. The idea of having a separate Juma Masjid and burial space for Adukath supposedly stemmed from this bitter experience. If we consider this version, Kuttiady has never had a palace, in which case the house names that we earlier referred to can be markers of guilds that once existed in Kuttiady.

The British colonial records mention Kuttiady with some visible interest owing to its strategic importance. In fact, both William Logan's *Malabar Manual* ([1887] 1951) and C. A. Innes's '*Madras District Gazetteer*' (1915) give important clues to the location. The former explicitly mentions that Kuttiady was under the Kottayam Raja when Malabar was acquired by the East India Company (EIC) in 1792 (Logan [1887] 1951: 640). It further details that the fort in Kuttiady was strategic and mounted with four guns. This was subsequently captured by Tipu Sultan, and might have served as an important junction for his economic and military expeditions. Tipu Sultan had, in fact, tried to monopolise the trade through Badagara (a coastal town towards the west of Kuttiady), with the crops like pepper and cardamom in the Kuttiady ghats being of superior quality finding their way to the port and subsequently to the outside world. Logan also mentions the traffic of timber through Kuttiady river to Calicut and Elattur. The Kottayam Raja recaptured the Kuttiady fort in 1790, although Logan's report also mentions that it was in the hands of the Kadathanad Raja who had fled to Travancore during the Mysore invasion and returned after their retreat.

All the same, the Kadathanad and Kurumbranad Rajas were in allegiance with the Kottayam ruling dynasty through familial affinity. It was in 1793 that the Pazhassi Raja had entered a treaty with the EIC to acquire Kuttiady along with some other areas. These criss-crossing currents may have led to the differing oral narratives which I have alluded to above. Furthermore, both the Logan and Innes reports suggest that Kuttiady, which was in the Kadathanad region albeit under the sway of Kottayam, could have shifted its allegiances at different points of time, while also attesting to the presence of a fortified palace. Logan even gives a fuller account highlighting the presence of a small 'Mappila' (Muslim) village and a 'Jamat' mosque in the area. To be sure, he had used the word 'village' to suggest a location with a small population, although in referring to Nadapuram he calls attention to a 'rising Mappila town' (Logan [1887] 1951: 314).

Nevertheless, one thing which is common to all these narrations (including the oral ones indicated earlier) is the recording of the presence of a prominent Muslim landlord family, which, under the auspices of the reigning power, controlled affairs in Kuttiady. It must be stressed that the presence of Muslim landlords is something peculiar to north Malabar

as compared to south Malabar, with Muslims generally serving as tenants of Nair and Nambudiri landlords especially in the rural pockets of the latter region. This can be traced to the distinct political economy and caste relations in north and south Malabar (see Aslam 2013). Broadly, compared to north Malabar, trade was almost absent in the south. Garden crops like pepper, coconut, cardamom, areca nut etc. were cultivated and exported from north Malabar, whereas in the south mainly paddy was cultivated. Moreover, a form of caste-based slavery was present in south Malabar, which created a class of bonded labourers. On the other hand, the Muslims in north Malabar had financial capital, and the political privilege to rule in cases like the Arakkal kingdom. Even after the collapse of trade due to the colonial invasion, they were able to buy land from Nair landlords, which led to the formation of Muslim *janmis* or landlords who were much higher in the north compared to the south. Besides, the south had a larger number of Brahmin settlements, and the land was mainly acquired by *janmavakasham* or as ‘birth right.’ The cultivation of cash crops, unlike that of paddy, was mainly on the land close to the settlements, which reduced the dissociation between lower and upper castes in north Malabar, whereas caste relations were much more rigid in the south (Aslam 2013). This contrast may broadly explain why Innes called attention to the north Malabar Muslims as far less poor and “as a rule prosperous and law-abiding,” whereas with reference to the south they were rendered as “poor, ignorant and fanatical” (see Innes 1915: 191).

Coming back to Kuttiady, it must be stated that a prominent Muslim *tharavadu* were the main landholders. The family was also prominent in the timber trade, procuring the same from the hills and processing them on the banks of Kuttiady river, while also transporting it through the river. During the British period, they held the ‘*Adhikari*’ position and collected taxes from the people, like what they might have done for the erstwhile Rajas. It was they who held the *muthavalli* (caretaker) position of the Kuttiady Juma Masjid till 1972. They also managed the Kuttiady Al Madrasathul Islamiya which later became the Madrasathul Islamiya Upper Primary (MIUP) school. More generally, the landlords (referred to in the local parlance as ‘*janmis*’) have had a crucial role to play in the day-to-day conduct of life in Kuttiady, broadly like zamindars elsewhere. Apart from managing the tenancy, they also oversaw other matters about the tenants, such as dates

for marriages, the circumcision ceremony of Muslim boys, *Panapayattu* dates, and so on. The starting of the Ramadan month and the various Eid celebrations were also ascertained by them, along with the *ulama*. The tenants were also expected to bring gifts like ghee, chicken, rice etc. to please the landlord's family. In the event of the landlord being so pleased, he may fix the date for various occasions or else he may ask for more goods to be brought as offerings to the household. A former *qadi* (judge or juror) of Kuttiady *mahallu* and a prominent scholar, the late K. Moidu Moulavi in his autobiography gives a vivid description of how the landlords conducted their day-to-day affairs:

If the *Janmi* is Muslim, it was mandatory for the tenants to offer him cow ghee and plantain on Eid. If he was non-Muslim, it should be plantain and sugar pots during Onam and Vishu. The tenants are responsible for the smooth conduct of events like marriage or funeral in the *janmis* palace. If the tenant fails to maintain the pride of the *janmi*, he will lose his tenancy after the stipulated time of 12 years. ... Mosque, burial ground and *mahallu* were under the rule of the *nattpramanis* (a group of *janmis*). All the inhabitants are obliged to obey them. Islamic "Shari'a" can be violated, but the *pramanis* "Shari'a" is inviolable. Marriages should happen only according to their whim. They would decide on the bride and groom. It is through them the marriages and divorces happen. They entitle and pay the *qadi* to solemnise the marriage. The feast will not start without his presence. His permission was sought to dig graves, and he will decide where the grave is to be dug. Whether the land is *waqf* or not, he would charge money as per the proximity of the grave to the mosque. He collected and paid the salary for *mukri* (the one who give a call for prayer), *qadi* (the juror and arbitrator), *khateeb* (sermon-giver), *vellam kori* (one who fills the water tanks in the mosque), *qabraan* (grave-digger), and *othaan* (barber). If someone is not in a condition to pay for such expenses, they would collect money from the people and help them. Mosque ruling, madrassa, money-collection for the mosque, sermons during Ramadan or else were all conducted under the auspices of *pramanis*. The British rule was in support of them. They were given positions like 'Amsam Adhikari,' 'patteyar,' CCR etc. to rule the commons. They were also accredited with names like 'Khan Bahadur,' 'Sir' etc. When officials like collectors visit the *nadu* (region), they camp in the *janmi*'s home. Only the *pramanis* had voting right then. They only had the right to higher education (Moulavi 1992: 63-66).

This was certainly the case during the British times, and not necessarily so before the coming of the Portuguese in the early 16th century; the situation, besides, has changed significantly in recent times as well. At present, Kuttiady is a bustling small town, displaying patterns of Muslim life that one might say are lively. A large *Mahallu* centred round the Kuttiady Juma Masjid covers above 500 households, and claims to encompass

the different sectarian divisions (although the elected authority is always dominated by the ‘reformist’ sects of ‘Mujahids’ and *Jamaat-e-Islami*).

Kuttiady, it must be stressed, has a prominent place in the modern history of Islam in Kerala. As such, the town has been a well-known hub of the ‘*Ulpalthishnu*’ bloc (the dictionary meaning of which is usually given as ‘liberal, progressive’ etc.). More importantly, ‘*Ulpalthishnu*’ is used in contrast to ‘*Yathasthithikan*,’ which translates broadly as ‘conservative,’ and accordingly ‘*Ulpalthishnu*’ designates someone who receives new trends. In the case of Kuttiady, it came to be known as such due to its openness to the so-called ‘reformist’ and ‘revivalist’ trends. In fact, the coming of some reformist leaders from other parts of Malabar opened a new vista for Kuttiady, which was hitherto seen as lagging both in religious and secular knowledges (see Moulavi 1992: 69). The reformist leaders, who in fact arrived as part of the timber trade, were welcomed, and promoted by a prominent landlord, and the area soon became a place of discussion across Malabar. Several debates happened in Kuttiady, as many discussants frequented M. Abdullakutty Moulavi, the leader of the *Ulpalthishnus* in Kuttiady, with an intention to elaborate on the new trends from their very beginning (ibid: 68). Of course, Nadapuram and Parakkadvu were the major centres of religious learning in north Malabar during that time; Nadapuram, in fact, was known as the ‘second Ponnani’ (*randam* Ponnani).¹⁵ Interestingly, one of the students of Abdullakutty Moulavi submitted a questionnaire to the religious authorities in Nadapuram, an act which was regarded as particularly provocative since it emanated from the ‘benighted’ Kuttiady. This paved the way for a grand public debate in 1932, with prominent scholars from across Kerala being deployed by various sides. Kuthubi Muhammed Musliyar, a renowned scholar and the ‘*Sadr mudarris*’ (headmaster) of Nadapuram Juma Masjid *dars* was chosen as the convenor of the debate. Nadapuram and Parakkadav took up the patronage of the *yathasthithika* bloc, while the *ulpalthishnu* bloc was represented by

¹⁵ Ponnani (also known as ‘Mecca of Malabar’) is a prominent site of Islamic learning in Kerala. The grand mosque of Ponnani and the madrasa was established by Zainuddin Makhdum I, the great-grandfather of the author of the *Fath-ul Mueen*. Ponnani became an important hub of learning both within and beyond Malabar. Nadapuram got the name ‘second Ponnani,’ as it is equally centred around the grand Nadapuram mosque. The educational complex (*dars*) associated with the Nadapuram mosque has in fact attracted scholars from the Arab world, and is credited as the epicentre of the “second wave of Islam” associated with the spread of the faith to the rural settlements of north Malabar (see Arafath 2016: 48).

Kuttiady. The debate supposedly attracted crowds from across Malabar and was moderated by the then Malabar district police superintendent Kalimullah Sahib. His instructions, given in English, were translated by Advocate K. M. Seethi Sahib, a famous legislator who later became the Speaker of the Kerala Legislative Assembly. Seethi Sahib also announced the main parts of the debate aloud in his own voice, as there was no loudspeaker. The first matter was about whether the *karamat* of *awliyas* (miracles of saints) cease to exist after death. The issue straddled various texts, but soon ended up as clashes erupted from amidst the crowds gathered. The moderator had to disperse the meeting, which was soon followed by claims and counterclaims about who had won the debate. Prominently, it is this interrupted 1932 debate which has been instrumental in forging a ‘schism’ between the religious scholars (Moulavi 1992: 69-73).¹⁶

Kuttiady now hosts institutions of almost all the Muslim organisations active in Kerala. There are several Juma Masjids, each belonging to the AP Sunnis, EK Sunnis and Mujahids, apart from the *Mahallu* Juma Masjid. There are also some minor mosques known as ‘*srambi*’ where the Friday congregational prayer does not take place. Almost all organisations run formal CBSE schools, *madrassas* and colleges which give both religious and secular degrees. Kuttiady still retains the ‘*ulpathishnu*’ temperament of its forebears; and, in keeping with this, it is often said that ‘*ivde enthu erinjaalum mulakkum*’ (Whatever you sow here will grow). The recent growth of Quranists - those who reject the *Hadith* tradition, and claim to follow only the Quran - has attracted many followers in Kuttiady, although the same was with the case of the ‘Keto’ diet which drew a mass following soon after it was introduced.

Kuttiady, while distinctly a small town encompassing a much wider area, is also the name of the village panchayat. The boundaries of the Kuttiady *mahallu*, however, are not contingent upon this, for some families who do not belong to the village panchayat, yet form a part of the Kuttiady *mahallu*. For example, my home situated at a border zone of

¹⁶ The key differences in theological and jurisprudential matters manifested itself more sharply into separate organisations after this inconclusive debate. The ‘*Samastha Kerala Jamiyyathul Ulama*’ got formed around this time by splitting from the ‘*Kerala Jamiyyathul Ulama*’ which had claimed to incorporate Islamic scholars from across the spectrum. See Menon (2024: 99-142) for a reference to this debate, and more generally on the intra-Muslim polemics in Kerala.

Kuttiady and Kayakkody panchayats is part of the latter. However, we belong to the Kuttiady *mahallu*, even though we fall in the Kulangarathazha *mahallu* jurisdiction, as my father had opted so. The Kuttiady *mahallu* constitution has kept an option for people falling in its boundary areas to be part of it with the permission of the respective *mahallus*. This choice, it must be emphasised, is often guided by sectarian affiliations. As the Kulangarathaza *mahallu* belongs to the EK Sunni sect, my father, who had a Mujahid leaning, opted to be part of the Kuttiady *mahallu*. It must be stressed, therefore, that our field site is constituted by the Kuttiady *Mahallu* jurisdiction, and not necessarily by the boundaries of the village panchayat.

The Kuttiady village panchayat, as per the 2011 census report, has a population of 19,351 residing in 4,511 households.¹⁷ Our study focuses on Kuttiady town, which encompasses Ward no. 5 and Parts of Ward no. 4 and 6 of the Kuttiady panchayat. The town is predominantly Muslim-populated, with most business establishments owned by Muslims. Located at the heart of the town is the congested Kuttiady junction, where three important state highways converge, connecting Kozhikode town, Thalassery (in Kannur district), Vadakara, and the Wayanad district. The town features a government-aided Upper Primary school, a government Higher Secondary school, four CBSE (Central Board of Secondary Education) schools, and several private colleges. Post-COVID, the town has experienced significant expansion, with businesses sprouting up within a kilometre radius. Additionally, the town was slated to host one of Kerala's first 'non-urban' shopping malls, construction of which was halted due to the pandemic but is currently underway. The town's business establishments, as frequently lamented by my merchant interlocutors, far surpass the needs of the current population, especially when compared to other towns in the Kozhikode district which have significantly larger populations. The Muslim community in the town, known for their 'reformist' outlook,

¹⁷ See 'Population Details of Kozhikode district,' Department of Panchayat, Government of Kerala. <https://dop.lsgkerala.gov.in/en/node/1054>. Obviously, following our immediately preceding point in the previous paragraph, this statistical detail may not be sufficiently communicative of our field site. My efforts at getting an enumeration of (Muslim) households corresponding to the Kuttiady *mahallu* area over time did not yield any tangible results. However, according to a recent survey (2023) conducted by the local *Mahallu* committee, the total Muslim population is 2840, with the number of households being 478 (as confirmed by the committee secretary).

is often described in public circles as maintaining a ‘secular-nationalist’ temperament. Politically, the town is a stronghold of the Indian National Congress (INC), with Ward no. 5 consistently being a guaranteed seat for the party; while the panchayat rule oscillates between the Communist Party of India - Marxist (CPI-M) led Left Democratic Front (LDF) and Congress-led United Democratic Front (UDF). Despite the town’s Muslims upholding a ‘reformist’ stance, venturing just a kilometre away from the town, one can observe the *Mahallus* predominantly governed by the Sunnis.

Having waded through Kuttiady – and, hopefully, succeeded in communicating a sense of our field site, a small town in north Malabar - we move now to our ethnographic chapters (five in all), each describing the moralities of everyday trade and business (including practices of exchange) as experienced by Muslim subjects and translated as the ‘test of wealth’ under Islam. We begin our detailing with the practices of *Panapayattu* and household exchanges, focusing on the nature of debt and obligations that saturate these economic practices.

Chapter 3



Terrains of Exchange: The Doublings of *Panapayattu* and Household Events

It would be challenging to find a concept that surpasses the ‘gift’ in its sway, especially with reference to theorising in the anthropology and sociology of economy and economic life. The formulation of the concept is owed to Marcel Mauss through his ever famous ‘*Essai sur le Don*’ (*Essays on the Gift*) [Mauss (1925) 2016], the resonance of which is not limited to anthropology or sociology, but to several fields within the social sciences and humanities. Our research project, as previously alluded, germinated from a fascination with the concept of ‘gift’ and its relation to the practice of *Panapayattu*, which, as broadly understood, is a distinctive practice of money exchange involving networks of transactions that generate capital for various purposes. When a person wishes to conduct *Panapayattu*, he invites people from his network/area/region for a feast, and the gathered guests present an amount in cash to the host which is documented in a register. This is then used as a reference while repaying, which should ideally be the double of the earlier given sum of money. When the first person again conducts *Panapayattu*, the difference between the money received and repaid becomes the reference amount to pay. It must be noted that the practice is not specific to communities and is a space where intercommunal exchanges take place. In the initial formulations, I had approached *Panapayattu* as a practice of gift exchange, and as something unique by itself. These initial formulations were unsettled as I traversed comments on the papers I wrote and the more I delved into the life of the practice and similar practices through ethnography. This chapter while attending to the shift and turns that the formulation of *Panapayattu* as a form of gift exchange has undergone, places it in the larger concerns of this study, namely, Islam and the ‘test of wealth.’

An initial problematisation

In the concluding chapter of his classic, Mauss refers to two Quranic verses. While alluding to the ‘wounding’ nature of charity, in the first subsection titled ‘Moral Conclusions,’ he refers in a footnote to Verse 265 from Chapter Two of the Quran.¹ The verse is as follows:

O believers! Do not waste your charity with reminders ‘of your generosity’ or hurtful words, like those who donate their wealth just to show off and do not believe in God or the Last Day. Their example is that of a hard barren rock covered with a thin layer of soil hit by a strong rain - leaving it just a bare stone. Such people are unable to preserve the reward of their charity. God does not guide ‘such’ disbelieving people (Quran 2: 264).

He does not elaborate much on this ‘wounding’ aspect with respect to the Islamic tradition. Further down the conclusion, in a section titled ‘Conclusions of Economic Sociology and Political Economy,’ Mauss quotes a range of verses from the Quran as he tries to propose a sociological and practical conclusion as also a new economic vision (as a counterpoint to the calculative rationality of modern society) [see Mauss (1925) 2016: 192]. The verses are as follows:

Your wealth and children are only a test, but God ‘alone’ has a great reward. So be mindful of God to the best of your ability, hear and obey, and spend in charity - that will be best for you. And whoever is saved from the selfishness of their own souls, it is they who are ‘truly’ successful. If you lend to God a good loan, He will multiply it for you and forgive you. For God is Most Appreciative, Most Forbearing. ‘He is the’ Knower of the seen and unseen—the Almighty, All-Wise (Quran 64: 15-18).

Mauss then continues (and I quote at some length):

Replace the name of Allah with that of society and that of the guild, or combine these three names, if you are religious; replace the concept of alms with that of cooperation, of a task performed, of a prestation made for another; you will have a fairly good idea of the kind of economy that is undergoing a laborious birth. We already see it operating in certain economic groupings, and in the hearts of the masses, who very often have a better sense than their leaders of their own interests, and of the common interest. Perhaps, in studying these obscure aspects of social life, we will be able to bring some light to the path that our nations must take, both in their ethics and in their economy (Mauss [1925] 2016: 192).

¹ The preceding verse (264) is the one that carries the meaning Mauss intended; and it is probably an error from the source he quotes that may have resulted in the mistake. Note, the English translation from which we are drawing attention to the verse substitutes the word ‘God’ for ‘Allah,’ (even as Mauss in quoting the verse retains the Arabic ‘Allah’).

These Quranic references of Mauss have found special attention in recent works on the anthropology of Islamic finance (Maurer 2005: 93) and charity (Mittermaier 2013; 2019). Mittermaier (as also, briefly, Maurer) rightly signals to Mauss's erasure of the afterlife – an aspect that she finds reminiscent of many modernist Muslim thinkers as well - even as he (Mauss) draws inspiration from the above verses (Mittermaier 2013: 287). But it seems to me that she goes a bit overboard in arguing that Mauss proposed to replace God with society by quoting him only partially. Mauss had added a caveat and said, “Replace the name of Allah with that of society and that of the guild, or *combine these three names, if you are religious*” (Mauss [1925] 2016: 192, emphasis added). While Mittermaier's focus is more on the aspects of ‘afterlife’ and God in charitable forms of giving, the kind of practices we work with also implies the terrains of society and ‘guild’ more emphatically, along with God and afterlife, of course. In doing so, I try to complicate the nature of legal and moral obligations implicated in the practices of *Panapayattu* and household exchanges. Alain Testart (2013) has eruditely contended that, unlike jurists, anthropologists have never endeavoured to write comprehensive treatises on the nature of obligations, a task that he deems crucial and essential. Without specifying the type of obligation - whether legal or moral - the concept of obligation loses much of its coherence. We will further elaborate on these aspects as we attend to the specific practices. Let me quickly recapitulate some of the initial formulations of *Panapayattu* I worked with and then move to a detailing on the life of exchanges in Kuttiady.

The ambiguity in Mauss's formulation of ‘gift-exchange’ and his lack of proper delineation of the nature of obligation attested within the wide array of practices that he deals in his work is brought home more thoroughly by the French anthropologist we recalled in the preceding paragraph, Alain Testart. He firmly observes that there is more to ‘giving’ apart from gifting (see Testart 2013). In keeping with this thought, he cautions us against the quick deployment of the concept of ‘gift’ in understanding exchanges, and clearly differentiates between gift and exchange. He suggestively defines gift as “transfer of a good that implies the renunciation of any right over this good as well as of any right that might arise from this transfer, in particular, that of requiring anything by way of counterpart and that is not itself required” (Testart 2013: 260). Indeed, looking particularly at *Panapayattu* and related practices, while keeping this definition in mind,

we find that it entails a different form of giving and exchange which falls outside the framework of the ‘gift.’ By way of illustration, I have collected several letters of invitations from the region, which mainly included invitations to *Panapayattu*, marriages and housewarming occasions. Most of the invitations to marriage and housewarming had a note appended stating ‘*Panapayattum undayirikunnathanu*’ meaning ‘*Panapayattu* will also be held,’ although some letters also had an additional note ‘*Parithoshikangal sweekarikunnathalla*’ meaning, explicitly, ‘Gifts are not welcome.’ This clearly suggests that there are differences in the meanings given to *Panapayattu* and ‘gifting’ per se. This idea was somewhere in the background of my own trajectory, but Testart’s formulation has helped in both honing it and bringing it forth as a key problem for analysis. Evidently, *Panapayattu* is a form of exchange different from gifting, which requires that we search for a different characterization of the terms of its practice.

Elaborating further, Testart says that legal and moral obligations call attention to the different types of obligations that exist in social life. Legal obligations give rights to the person who has the obligation over another person, while also giving him the means of action to enforce it. Moral obligations, on the other hand, only affect the conscience of the person who has the obligation. Testart even reminds that the gift is a transfer of a good that implies the renunciation of any legal or moral obligation, whereas the exchange is a transfer that implies a legal obligation to furnish a counterpart. He points out that the notion of obligation is not self-evident, and always needs to be specified to grasp the difference between gift and exchange. For instance, Testart distinguishes *kula* and *potlatch* and argues that only the latter is based on ‘gift-giving,’ while the former is a creditor-debtor kind of relationship (Testart 1998: 104). He proposes jural parameters as an essential distinction in distinguishing between gift and exchange. Incidentally, as we will discuss shortly, this clarity on the nature of obligations was the factor that animated Ashraf Ustad’s ‘critique’ of *Panapayattu* and household exchanges. But more importantly, these very questions had also figured in two distinct jural-historical settings. The *Fath-ul Mueen* in the late 16th century considers the nature of obligation attaching to household exchanges during functions like marriages, circumcision ceremony etc. and suggests something equivalent across such exchanges (see Makhdum II 2017: 340). In fact, three centuries later during British rule, in 1857 a District sub-court in Calicut gave

a similar ruling, while considering a dispute between two relatives regarding the repayment of a marriage related ‘giving’.² We will deal with these instances in more detail in due course, while we elaborate on each of these practices.

We shall engage with *Panapayattu* and household exchanges through separate sections, and explore the nature of obligations involved in each of them. We will also discuss the various calculations underlying payment and repayment; about how the ‘worthiness’ of hosts are evaluated; and how distinct forms of giving imply differences in the amounts given etc. and how the factors of ‘Allah / society’ and ‘guild’ (Mauss [1925] 2016: 192) are implicated in such transactions. Often, the calculations are based on longstanding relations that the guest and host possess, while at times the calculations are quite spontaneous. Even though money is the primary object that is transacted or exchanged, the elements of time and labour also obligate each other. And, above all, as we shall further note, the affective registers and regimes of debt comes to record a crucial role in such exchanges. This last point is even more pressing because some had quit the practice of *Panapayattu* fearing the debt obligation that it creates and sustains. It is to be noted that the debt here is not necessarily implicated in worldly terms, but is crucial to the salvation of the self. Eschatology aids such calculations not just in giving, but also, importantly, forgiving.

Note also that, unlike our subsequent renderings, the bulk of observations and interactions in this chapter is derived from my involvement in these practices through my own household. The housewarmings and marriages that constitute major sites of household exchanges that we narrate herein were attended in both familial and neighbourly capacities. Other settings often did not yield the level of involvement I could achieve in these personalized occasions, especially being a native of north Malabar. Many significant lessons about how to meet one’s obligations, especially to the family and neighbours, were given by my mother. She would often urge me to attend a housewarming or marriage function in my neighbourhood or extended family early enough to help with the various chores. She did the same when some function happened

² *Zillah Decisions, Calicut Sub-Court, January 1857*, p. 12. I thank my dear friend and historian Shaheen K for procuring this document from the British Library in London.

in the immediate family. These instructions opened me to the ‘obligations’ among households and the associated values which were being given prominence, aspects of which I shall discuss in some detail presently. I also attended several *Panapayattu* on my father’s behalf, something that I have been doing since my formative years. I also narrate one of his own *Panapayattu* in some detail. During the fieldwork, however, I tried to spend more time with the people gathered rather than dusting off after having the food and paying the *payattu* money. I remained most alive to the conversations in these various settings.

This may sound repetitive, but when I attempted my first youthful paper on *Panapayattu*, my primary interest was to find out about how the practice had originated. I had approached several older people who could give me a perspective on the history of the practice. No one was sure about how it had originated, although it was generally reiterated that the practice had obtained from time immemorial. I recall being directed to one person in Ayancheri, a neighbouring village to Kuttiady, who, when asked directly about the origins of the practice, narrated stories that had nothing to do with *Panapayattu*. He spoke, meanderingly, about earlier times when there were no dedicated shops for renting the things required for household events and had to be procured from the neighbourhood itself. Considering that the practice of ‘giving and taking’ was vital to the forms of life prevailing then, he maintained that this was true of *Panapayattu* as well – so that when the need for money arose, the people started to follow the already available mechanisms. This evidently suggests that the practice needed to be seen in relation to a family of practices, and not as an isolated one; and, indeed, that the question of ‘origin’ may not be the right question to be asked. So let us first move into a discussion on *Panapayattu*, and then proceed to household exchanges.

***Panapayattu*: Between Gift and Debt**

Panapayattu, as already sounded out, is a somewhat unique form of economic practice that comprises networks of transactions through which capital is generated for different purposes. The practice now is active only in some areas of north Malabar. When a person wishes to conduct *Panapayattu*, he invites people from his network/area/region for a feast, following which the guests present an amount to the host and is documented

in a register. This is then used as a reference while repaying, which should ideally be the double of the earlier given money. When the first person again conducts *Panapayattu*, the difference between the money received and repaid becomes the reference amount to pay. For example, X conducts a *payattu*, where Y makes a payment of Rs.100. When Y conducts his *payattu*, X is supposed to pay it back in double (that is, Rs.200). This paying-back can, of course, vary from less than double to more, according to one's financial condition or the kind of relation the partners all share. These exchanges are continued throughout the lifetime, and come to an end only when the reference or principal amount is repaid known as *payattu murikkal* (literally, to end or cut *payattu*). Both non-payment and *payattu murikkal* are highly undesirable options within these relations and can invite several forms of stigma. This practice functions as a kind of 'circulation society' through which money along with information about people is dispersed, one that stigmatises defaulters and weeds out the untrustworthy from the network. We shall describe its dynamics and internal working in what follows.

Traces and dynamics

When a person decides to organise *Panapayattu*, he will search for a suitable date. The motivation to organise may be some immediate needs like marriage in the family, construction of a house, health issues, capital for business or some other practical purposes. Mostly, he invites people from his region. Special forms of printed letters are used for the invitation, which includes the date, time, and place where the feast is to be held. People use unique names for each of them to get involved, while the location where the *Panapayattu* is organised can be one's own home, especially in the case of marriages, or somewhat more exclusive by way of renting a *Panapayattu* venue. On the day of the *Panapayattu*, the guests are supposed to be present anytime between the scheduled hours. The participants of *Panapayattu* are also known as *Pulli*. The feast itself can range from small snacks and tea to Biryani or other substantial delicacies served with meat curry. Evidently, the variety of food served will be determined by the economic condition of the organiser and the number of participants/*pulli* invited. The same food will be served to all who are a part of the exercise irrespective of the amount they will invest. The amount given is documented in a standard form of a register called *Payattu Pattika* which is now rarely utilised; notebooks and diaries are often used presently. In earlier times,

paid specialists were employed to write down the amount given. The collected money is added up, and given to the organiser. It is then documented in another register where separate spaces are allocated for each *pulli*. There is an art of documenting in which the *pullis* are alphabetically ordered in terms of their house names or the name which they use in *Panapayattu*. This record is then consulted to repay each of them when they hold a *Panapayattu* in course.

There are mainly two ways in which one can start a *Panapayattu*. Firstly, one can invite people when a need occurs and urge them to come and help to raise the money. A second way, one which entails more time, is where one can go and be part of the *Panapayattu* organised in his region without any prior relation or invitation and contribute a share. After a year or two or having been part of innumerable *Panapayattus*, a person can conduct one's own and get back the money which will obviously be double or more than that of what he had invested/spent. This is a continuous process. On an average, daily there used to be three or more *payattus*, among which one would be a big *payattu*, while the others can be smaller depending on the participation and amount of money involved, especially in the season from March to May excluding the monsoons.

Without doubt, *Panapayattu* can have various histories. It may have got formulated in one place and spread; alternatively, it may be an imitation of already existing practices. At present, it is not a practice restricted to a community, but cuts across communities. But this need not have been the case historically. There are possibilities that it may have begun as a practice specific to communities, which in due course may have been emulated by others. There are also possibilities that the practice may have come from outside the present geography. Moidu Moulavi, who had served as the *qadi* of Kuttiady *Mahallu*, in his memoir identifies several practices among the Mappilas which are like those seen among the Muslims in Oman, including *panamoppikkal* and *kurikalyanam*, along with several customs related to marriage, death, attire, dining habits etc. and the Shafi school of jurisprudence (Moulavi 1992: 197). Malabar, besides, had several Arab settlements, especially that of the Omani and Hadramawti, who comprised of traders as well as scholars who often served as *qadis* (judge or juror) and *Khatibs* (sermon-givers).

They were a vital part of the social life of Malabar, and had brought in several innovative practices and traditions (see Ilias 2011).

Another interesting trace lies in the word *sadiru*, which is used instead of *Panapayattu*. The former term came up during the interviews that I had in my preliminary survey, especially with aged respondents. A search for its meaning yielded some interesting results. One of the most comprehensive of the Malayalam lexicons⁷ known as *Shabdatharavali* identifies the word to be having Arabic roots, and gives '*pattu kacheri*' (music concert) as its essential meaning. This latter meaning left me perplexed, and I checked this out with some of my interlocutors. One possible explanation was that *kacheri* is a form of musical event where two singers engage in a kind of exchange and competition over their musical skills. This meaning shares its spirit with the term *payattu* in *Panapayattu*, which also means to exchange or to compete. Some other dictionaries translated the word as a 'court,' given that formal courts were known as *kacheri* in Malayalam. Yet another compelling translation was obtained from a revenue dictionary accessed from the Revenue department library in Thalassery. Here again, the etymology was given as the Arabic word *sadara* which means 'to issue,' and is often used as a compound '*saderwarid*' (coming and going). *Sader* (or *sadir*) was further translated as 'contingent charges' for office stationery, oil etc. which was a charge formerly levied on the peasants for supplicating to public officials. On these grounds, the term *sadiru* refers to a charge or fund collected to meet contingencies, especially that of public bodies like a court. Here, in this context, there are two possibilities, namely, either an administrative term got to be extended to refer to a common practice of money exchange or a term in common parlance was taken to denote an administrative practice. I did find the term *sadirwarid* in several revenue reports of the Mysore rule as also the colonial rule thereafter, with miscellaneous expenditures being so identified. Of course, the term *sadirwarid* also meant 'traveller or guest,' implicating thereby a wholly different resonance.

All in all, this complex of meanings suggests a more complicated landscape in which the *Panapayattu* practice seems to obtain. The practice could have been a part of mercantile pursuits, which often required the generation of capital; or it could have been a part of

meeting contingencies in an agrarian setup, being tied up with the circumstances of peasants as in the revenue dictionary referred above. One is certainly not making any stark division between the mercantile and the agrarian contexts here, but by so juxtaposing our inferences we are pointing to the terms of a practice that may have had its moorings in both productive economic arrangements. I am also insisting on this point, especially because I was often told by historians whom I met during field-visits that *Panapayattu* has emerged in the transition from an agrarian economy to a mercantile one in the hinterlands of Malabar with a more pronounced recourse to money and monetary transactions. This need not have been the case, for the practice could have existed in forms of exchange involving other valued assets and materials as well. This story of the transition from one mode of production to another has resonances with Clifford Geertz's study of the 'rotating credit associations,' which are seen as the 'middle rungs' of development or as a transitional stage in the evolution from primitive to the modern economy (see Geertz 1962). Undoubtedly, *Panapayattu* and related practices need to be situated in the broader context of economic transactions, and studying them in isolation from the various forms of life that give them meaning can lead to very skewed understandings.

The foregoing is suggestive of the possible histories of *Panapayattu* that are by no means comprehensive or exhaustive, even as one opens to the prospect that the practice may have had different meanings in its journey into the present. My intent, therefore, is not quite only to see how the practice obtains, but also what Muslims think and perceive about the practice. I do not propose to make a comparative assessment of the practice between and across communities. To recall from our introductory chapter, the iteration that made us shift the focus of our study – namely, "*Panapayattu oru theerthal theeratha badhyatha aanu*," which we rendered as '*Panapayattu* is an unending obligation' – has an interesting valence. Indeed, the word *badhyatha* here, which we translated as 'obligation,' has two connotations: it can be a burden, as well as a responsibility. The question of how one evaluates these meanings can define one's engagement with the practice; and, besides, the 'burden' is not just limited to the economic or societal realm for a Muslim, as it can also have eschatological implications of the kind we have noted earlier. Poignantly, it is within these doublings of implication that frictions over

evaluative frameworks can occur. I will now move to describe two *Panapayattu* events that I could closely observe during the fieldwork, and will try and draw concepts relevant to our study.

Case 1: The last payattu of KK

The specific months in which the fieldwork was carried out in 2018 was the season of *Panapayattu*, being both pre-monsoon and pre-Ramadan time. There were days that had more than three *Panapayattu* events within a radius of 3 kms. A more peculiar shift in the way *payattu* (the local shorthand for the practice) is conducted, which may be represented as an ‘entrepreneurial’ turn wherein the *Panapayattu* becomes a burden on the household economy, I shall be discussing later in this section. At any rate, it needs to be stressed that Fridays were always packed with *payattus*. In fact, there are places that I covered during the preliminary survey in 2017, like Peringathoor, where *payattus* are conducted only during Fridays. On one such Friday in early April of 2018, after the Juma prayer, I happened to visit a *payattu* conducted by KK, a distant relative of mine as well. The *payattu* was held in his home, with a tarpaulin tent along with rented tables and chairs hosting the guests. KK’s relatives and neighbours were serving the lunch, which was sumptuous as a usual Friday afternoon *payattukol* (*payattu* feast). I discerned a notice pasted on a cardboard hanging on his household window, which announced baldly “Only the principal amount is sought” (*Muthal sankya mathram sweekarikunnu*). This necessarily meant that it would be the last *Panapayattu* of his life, and that he would be parting ways from the practice. As such, it could be an important day in one’s life; and so, I decided to spend more time at the event and keenly observe how it unfolded.

KK was welcoming the guests at the gate, constantly reminding them that only the *muthal* (principal amount) was being sought. Many seemed to be dejected by this reminder, and they even indicated that this should have been mentioned in the invitation letter itself. KK responded by saying that if he had done so, many would not have turned up, deferring the payment to another day or circumstance. He also persuaded the guests not to spread the word around that he is receiving only the *muthal* amount. He feared that this would restrict the guests from visiting him, although some did tell KK that the word had already been spread via WhatsApp. As I had already visited a *payattu* on behalf of my father

and gone through the lunch served, I decided to help KK in accounting the money. A table covered with *Musalla* (prayer mat) was kept at the foyer of the home, and on this table the accounting book was kept. The reverential pronouncement *Bismillahi Rahmani Raheem* (In the name of Allah, the most gracious, the most merciful) was already written in Arabic script on the opening page in the space above the top line by KK himself. Below this pronouncement was mentioned the following in Malayalam: *2018 April 6 velliyaazhcha, ente veettil vechu kazhicha panapayattil muthal sankya sweekaricha kanakk* (The account of the principal amount received during the *Panapayattu* held at my house on 2018 April 6 Friday).

A friend of KK's grandson was writing down the name and amount paid by each guest, and I assisted in verifying and stacking the money in the drawer. The persons' who had come on behalf of someone else, upon learning that only the principal amount was being sought, consulted KK and his old *payattu* ledger to calculate the amount. Realising that KK was ending his *payattu* life, as it were, one person explicitly said to him, "This is a loss to us, an account is being lost" (*Ith njammak nashtam aanu, oru account alle ponathu*). Evidently, he meant that he saw each *pulli* (person) in the *payattu* network as an account where money is entrusted and that by KK leaving the network one is losing an account. This clearly implies that a 'bank' (or banking) kind of meaning is being attached to the *payattu*, with each person in the network being seen as a branch or vault where one's money is deposited and can be retrieved when in need.

Towards the late evening, when the rush hour was over, KK approached me and inquired about the sum received. I had been calculating the amount received on each page and tallying it with the money kept in the drawer. Upon learning that more than a lakh of rupees had been received by then, KK immediately cautioned: "Don't publicise the amount; by now the news that I am receiving only the principal amount would have spread and many would have decided to hand over the money directly to me on a later day." Indeed, as the money received through the *payattu* sometimes indicates financial status or stability, KK was very wary of letting others know the amount that he had received. Also, as some would not prefer to eat the food from a *payattu* where no extra or added payment is sought, he had decided to be silent about the matter in his invitation

letter. In fact, a few who were present even said that, had they known that only the *muthal* is being collected, they would not have partaken of the food served at the venue.

Later, after most had left, KK and me sat near the table and began to reminisce about the former's *payattu* journey. Disclosing that he had conducted a total of ten *payattus* in his life, KK maintained that four of them had been for marrying off his four daughters and a couple of them had been organised for building his house. He had made his livelihood by collecting and selling Gulf products from expatriates when they visited their homes. There are about two 'Gulf bazaars' in Kuttiady, which sold these products procured through people like KK, while also importing goods directly. Presently, as the charm of the Gulf has declined and products are cheaply and easily available, many such shops in the town have been converted to mobile phone shops. KK had even shifted his attention to land brokering and some minor catering at marriages and housewarming functions. He brought out all the ten notebooks which recorded his *payatt* life, and started to flip through their pages. He showed me some invitation letters which were over three decades old. Leafing through his *payattu* book of 1984, he read out the first name in the book, that of his father-in-law. The latter had paid Rs. 201, which is a relatively large sum considering that the average amount received per person on that day had been Rs. 10. Another principal sum was from his brother-in-law, namely, Rs. 40. As our conversation proceeded, a guest who had come in rather late pointedly asked KK about why he was terminating his *payattu*. KK was candid, exclaiming 'There is no one to carry this forward' (*Ettedukkan aalillathonda*), obviously alluding to the fact that he has no sons to continue the transactions. KK's neighbour, who was sitting alongside, quickly butted in saying, "There are two [sons'] in my home, but both are busy in their ways", indicating thereby that even though he (the neighbour) has two sons, they are not in a position to carry forward his *payattu* as they are working elsewhere. KK interjected further, emphatically adding "One hundred, a thousand or one lakh is the same in the case of *payattu*, it creates panic if not repaid; it will become a pecuniary debt" (*Noorum, aayirom, oru lakshom kanakka payattinte karyathil, koduthillel bejarayirikkum, kadabadhyatha aayipovum*). Clearly, he was being dismayed by the prospect.

KK continued to flip through his old *payattu* notebooks, even as he read out at random the names of persons who had since deceased. Calling out some further names, he beguilingly stated: “I have forgiven them all” (*Ithellam njan oyvakkyatha, orupaad oyvakkyatha*). Obviously, the latter was a reference to those whom KK realised would be unable to repay due to their financial circumstances. He was clear: “I will be asked [by God] in the afterlife about how I had managed my deeds. I will reply that I had pardoned many in umpteen instances.” KK’s neighbour added, in appreciation, “You will get good marks for that, forgiving will always get good marks” (*Athinellam nalla mark kittum, vittu veeychakellam nalla mark kittum*), and gave a hearty laugh.

KK continued: God will say take your Book (*Edkedo kithaab ennu parayum*).

The *neighbour*: Even if he had defaulted his prayers for 40 days, he would be marked for his forgiveness (*Onte 40 divasathe niskaram on niskarichillelum eyth ennu parayum*).

Both then *jointly* add (*gesturing to me*): Forgiveness is the biggest worship in the world (*Vittu veeycha aanu lokathile ettom valya ibaadat*).³

Surely, in the foregoing conversation, both KK and his neighbour were picturing their afterlife where one would meet their creator, who would be taking stock of their deeds in this world. In fact, ‘*vittu veeycha*’ (forgiveness or pardoning) or *poruthapedal* (from *porutham*, broadly again ‘to forgive’) are two terms which often came up during the fieldwork. When my father was preparing for his *payattu* (we will be detailing this presently), he was making a list of people who owe him *payattu* money. During this exercise, he was skipping some names, maintaining that they are *miskeen* (poor/needy). Strictly, the meaning of *porutham* also lies beyond what the English words ‘forgiving’ or ‘pardoning’ can imply. Indeed, the act of *porutham* can play out in different ways. For instance, the holy pilgrimage of Hajj is often preceded by a feast at the pilgrim’s home which is directed at getting the *porutham* of the people that one had interacted with. Besides, without settling one’s pecuniary debts and getting *porutham*, the pilgrimage is

³ Although KK and his neighbour did not refer to any authoritative sources for this rendering, a similar narrative appears in a Hadith in which the Prophet is reported to have said. “A person from people who lived before you was called to account (by Allah at the Day of Judgment) and no good was found in his account except this that he being a rich man had (financial) dealings with people and had commanded his servants to show leniency to the straitened ones. Upon this Allah, the Exalted and Majestic, said: We have more right to this, so overlook (his faults).” Sahih Muslim 1561 <https://sunnah.com/muslim:1561>.

seen to be futile. Similarly, the term comes up in other situations where it is held that a person will not enter the paradise without the *porutham* of one's mother, even if one has perfected their life according to Islam. The Arabic (or Quranic) term which bears the meaning of *porutham* is '*Afuw*,' which is one among the many attributes or names for God, and the same quality is expected from the believer as well. While generally *porutham* is to be earned, as in the case of one's mother's *porutham*, in some other instances, it is to be given, like pardoning someone for being abusive and so on. An incident from the Prophet's life is often cited when the virtue of forgiveness and repentance comes into the discussion. This is the 'infamous' event known as the 'Slander of Ayisha,' the Prophet's wife. Among the persons who spread the rumour on Ayisha, one is said to be Abubacker's (the Prophet's closest companion and the first Caliph of Islam; also, Ayisha's father) cousin. Abubacker, it is stated, used to help his cousin financially, but in the wake of the rumour incident the former vowed not to give any further assistance. A Quranic verse comes to be formulated in this context – "Do not let the people of virtue and affluence among you swear to suspend donations to their relatives, the needy, and the emigrants in the cause of Allah. Let them pardon and forgive. Do you not love to be forgiven by Allah? And Allah is All-Forgiving, Most Merciful" (Quran 24: 22) - and, it is said, upon hearing the same, Abubacker continued to help his cousin and even increased the allowance.

Clearly, this virtue of 'forgiveness' is a resonant concept while studying Muslim lives and their attendant moralities, especially on the topic of debt and obligation. The 'faults' in transactions, both in pecuniary and non-pecuniary terms, need to be first settled with one's fellow-beings, and only then will God forgive. Obviously, in this context, the idea of 'self-cultivation,' much foregrounded in the anthropology of ethics (see, for one, Laidlaw 2014), would need to accommodate relational aspects as well. To return to our ground of description: KK's *payattu* had yielded around Rs. 1,06,950 out of the expected Rs. 1,25,000; about 180 of the 220 invited had come on the first day, even as he told me that the rest would come on the next day or even later. In the case of KK, it is very clear that his *payattu* was not being organised to tide through a contingency; he was doing so only to get his money back and to settle his account once and for all.

The second case that I will be elaborating on here is my father's *payattu* that happened in early May 2018.

Case 2: Back to home

It was around late February 2018 that my father told me about his intention to conduct a *payattu*, even voicing many reasons for this decision. He had repaid almost half of the people to whom he owed money; and, having decided to conduct it closer to Ramadan as many would be having *payattu* during that time, he would also need the money to give as *sadaqa* (non-obligatory alms) during the festival month. He also maintained that his bakery business was quite dull. About a month later, we sat together and calculated the approximate amount that he was aiming to get, as well as the number of people to be invited. One was looking at an amount almost to the tune of 3.2 lakh rupees from around 325 persons. A few days later, he along with my siblings and mother started to prepare the list of people to be invited. He called out some names that one could not identify exactly and was clarifying them with my mother, while writing down the markers of identification along with the names in a list. My mother joked that if she were to die soon, he (my father) would not be able to invite even half of the people in his *payattu* network as he would be incapable of identifying them. My father admitted to growing tired of *payattu* transactions and expressed a wish to part ways with it soon. Even as this was going on, my father wanted to invite some of our relatives and neighbours for the feast, even though they were not part of his *payattu* network. When cautioned by my mother about this move, he immediately replied: "I am habituated to giving; the purpose of conducting *payattu* at home is to make/sustain relations" (*Enakk koduth sheelamullatha, porel payattu vekkunnath thanne bandhangal undavana*). 'Giving' according to him is something that needs to be cultivated and habituated, an aspect we will deal with more in detail in a later chapter (Ch. 6 herein). About the move to conduct *payattu* at one's home so as to sustain relations overall, we will return to this dimension shortly in this present chapter.

My father consulted the *Mahallu* general secretary for booking a suitable date and, having found May 11 as a date which did not have major *payattus* in the vicinity, reserved it in the *mahallu* diary; he also enquired with the major hotels and halls where *payattus*

are conducted to ensure that his dates do not clash with any other. With May 11, a Friday, being confirmed, the *payattu* was fixed for 1 pm on the day. I was sent off to the nearby printing press to prepare the *payattu* invitation letter, with about 400 letters to be printed. Within a few days, he started inviting the people of his network who owed him *payattu* money. He took the list of persons that he had prepared whenever he went out from our home, and invited people accordingly. Each name was struck off after the inviting had been done. This process went on for about a month; he would wait for people after daily prayers at the town masjid or give out letters in the market whenever he apprehended someone from the list or request someone to pass it on. He had already booked a cook for the feast, and this had been done very soon after he had zeroed down on the date. A day before the *payattu*, I was sent along with my father's elder brother to a plot, which they had bought in partnership, to cut out banana leaves for serving at the feast, while my father was busy procuring essentials for the food and the event. A small truck-load of rented tables, chairs and utensils arrived on the eve of the *payattu*.

Undoubtedly, a *payattu* at home requires more labour than one conducted in a rented hall. In the latter, almost all the arrangements are done by the people managing the hall, and the host would usually be required to provide fuel for the cooking and sometimes arrange tea-makers, cooks, and helpers. Around six A4 sized notices were printed with the title '*Innathe Panapayattu*' (Today's *Panapayattu*), followed by the date, venue, time, and name of the host. On the day of the *payattu*, these notices were pasted on cardboards and hung in different locations across the town where people usually check for them. This included three spots around the market: one at his (my father's) bakery shop, one near the way towards Kandathil hotel which is the usual *payattu* hall in Kuttiady, and one towards the way to our home; all this is decorated with palm leaves which is a usual signifier of *payattu*. Relatives from the immediate family as well as neighbours and the cooks had arrived early in the morning to help with the preparations. My younger brother and cousins were given the task of cleaning and sorting the banana leaves, while some others were arranging the tables and chairs. The women folk were engaged in cleaning the meat and fish, and preparing the masalas and other ingredients needed for the cooking. The feast included rice served with mango curry, beef roast, fried river fish along with vegetable side-dishes.

We left for the Friday prayers after finishing the arrangements; and soon after the prayer got over around 1:30 pm, we rushed home. The guests started arriving soon after we had reached, and the feast followed, lasting till around 3 pm. The guests, after having the food, went to the foyer of our home where an elder cousin of mine along with my grandfather (mother's father) took care of the accounting behind a table covered with the prayer mat (*musalla*). One is not so sure whether covering the table with a prayer mat has anything to do with a sense of auspiciousness or purity. Incidentally, this is not the practice in every *payattu*, and most of those conducted in halls do not follow this trend. All the same, the prayer mat would be one of the cleanest pieces of cloth available in a Muslim household.

Even as the lunch-time was about to end, preparations for the evening snacks were on, which included fried rice *pathiri* (bread) made by our relatives and neighbours and served along with the beef roast that had been prepared for lunch. The *payattu* went on till around 9 pm. The persons who kept the account would change according to each other's convenience. The amount recorded in each page would be totalled and written down at the end of each. By the time the *payattu* ended, around 330 guests had arrived and the total amount received was about Rs. 6.25 lakhs. There were more people to come, and some even came on the next two days to my home to give the money; while some had given the money in our shop by putting it in an envelope and writing their names on it. My father took note of the defaulters on his list, and asked them directly whenever he saw them in the market or at the mosque. Overall, though, he was quite satisfied with the *payattu*, but there are some remarks that he made towards the end of the day that had me pondering.

Panapayattu as debt?

Specifically, my father made two connected remarks that seem to me most pertinent. The first is as follows: "After my death, my children will have to repay the money, or else it will be a problem; it is a problem of *hisab*" (*Marichu kaynjal makkal koduthillel prashnam aavum, hisaabinte prashnam aanu*). Evidently, *hisab* is an Arabic word, which means to account or calculate, and even connotes a moment of reckoning. In the

Quran, the word is mostly used to denote the ‘day of reckoning’ (*yawm al-hisab*) and the subsequent account-taking that is necessary. We had encountered a similar phrase in KK’s case, especially when he talked about *kithab* (book). These allusions indicate two styles of judgement on the ‘day of reckoning,’ obtaining necessarily in the form of weighing and scaling one’s deeds. Those whose scales weigh heavy will succeed, and those with light scales are the failed ones.⁴ Alternatively, with specific reference to the *kithab* allusion, those who receive their book in their right hands will go through an easy reckoning or accounting, while those who receive the book in the left hand from behind their backs will go through a hefty accounting and will end up in the hell-fire.⁵ In both these styles of judgement, the term *hisab* is used; and the way the scaling (or weighing) and the ‘book’ are mentioned in texts of the Quran and Hadith, it may be noted, is quite literal.

Interestingly, my interlocutor Soopy who proudly asserts that he does not owe anyone money is part of *Panapayattu*. Soopy is in his early 70’s and runs a small general store in the town and is particularly known for his stand-offish demeanour. It was his unique approach to debt and debtors that made me pursue him as a key interlocutor. We will elaborate on these aspects of Soopy as we introduce him more fully in the chapter on trade (Ch. 4, in course). Soopy is part of my father’s *payattu* network, but he did not attend the event which we are narrating presently as he was not invited. My father had invited only people who owed him *payattu* money and Soopy did not owe him any. We were having this conversation generally on Soopy’s approach to debt and his take on *payattu* left me perplexed. Soopy does not see the *payattu* relation as a debt relation by default. He would often make such statements, and not always like it when one

⁴ “The weighing on that Day will be just. As for those whose scale will be heavy ‘with good deeds’, ‘only’ they will be successful. But those whose scale is light, they have doomed themselves for wrongfully denying Our signs. We have indeed established you on earth and provided you with a means of livelihood. ‘Yet’ you seldom give any thanks” (Quran 7: 8-10).

⁵ “As for those given their records in their right hand, they will cry ‘happily’, “Here ‘everyone’! Read my record! I surely knew I would face my reckoning.” They will be in a life of bliss, in an elevated Garden, whose fruit will hang within reach. ‘They will be told’, “Eat and drink joyfully for what you did in the days gone by.” And as for those given their record in their left hand, they will cry ‘bitterly’, “I wish I had not been given my record, nor known anything of my reckoning! I wish death was the end! My wealth has not benefited me! My authority has been stripped from me.” ‘It will be said’, “Seize and shackle them, then burn them in Hell, then tie them up with chains seventy arms long. For they never had faith in Allah, the Greatest, nor encouraged the feeding of the poor” (Quran 69: 19-34).

questioned him on the matter. But if one persisted, he would explain things in his own way after the initial disinterest. As I insisted on him to elaborate, Soopy responded in his quintessential grumpy and gruff tone, “*Payattu* is not debt (*kadam*), if it is *kadam* no one will be part of it.” He added, perspicaciously, that it is a *paraspara sahayam* or mutual help, “If you give 10 you get 20, when you give 20 you get 40, the person who does not come to *payattu* is *kadakkaran* (debtor) and not you.” I was intrigued, and I asked him specifically if it was *kadam* until one paid one back. Soopy went on to maintain that someone else will also have to pay back and it becomes equalised. He sought to explain the matter in a macro sense, taking the network into account: “When you organise a *payattu* and if you are owed 1 lakh rupees, you will get 1.75 right?” I quickly said ‘yes.’ Soopy then added, argumentatively, “The other person would also have to get similar amounts, then how is it *kadam*?”

This latter formulation invoking the network was confusing for me, and I tried to break it down into the micro sphere of an exchange between 2 persons. We were interrupted by a couple of customers. One of them, apparently a Facebook friend of Soopy’s, remarked that he has not seen him (Soopy) much lately, to which the latter wryly responded stating that it was the customer who was avoiding him. The customer then purchased Horlicks sachets and a small toothpaste for someone going on a trip from school. The second customer sought baby diapers and milk powder, specifically asking for Amulya milk powder, a product Soopy does not sell. Before leaving, this second customer mentioned that Soopy owed him 10 rupees in a casual tone, suggesting he could settle it later. Without hesitation, Soopy returned the money immediately, questioning the need for any delay. The customer playfully offered, “I will take two chewing gums for it,” to which Soopy nonchalantly replied, “Whatever! It should be done with.” The customer pondered, “No *hisab* should be pending, right?” and Soopy’s response was unequivocal, a pointed “No.” Yet another customer approached, expressing dissatisfaction about not receiving the DTH recharge he had requested a few days back. Soopy was visibly annoyed by the delay, reproaching, “Shouldn’t you clear that *hisab* promptly?” After a few minutes of scrolling and checking his slow and old smartphone, coupled with back-and-forth arguments, the issue was finally settled - the recharge had indeed gone through. The customer, in a state of confusion, mentioned that his wife had

also attempted a recharge at the same time. Soopy's annoyance heightened, especially because the customer had initially claimed that the recharge had not been successful. He is usually very particular about such matters and makes sure the transaction is successful and done with promptly.

Returning to our discussion on *payattu* and debt, Soopy emphasised that *payattu* is perceived as nothing more than *sahakaranam* (cooperation) and is not to be viewed as a debt. According to him, when one organises a *payattu*, the process of paying back starts the next day, especially during periods of frequent *payattus*. The exchange between two individuals is consistently equalised with each transaction, only transitioning into a debt scenario when one fails to fulfil their obligation. Soopy illustrated this with his own *payattu* experiences. His last *payattu* occurred in 2013, approximately nine years prior to our conversation. Over this period, many of his *payattu* associates have passed away, and he acknowledged that he would not be able to retrieve those contributions. If he manages to reclaim amounts from one or two individuals out of the 20 who have since passed away, the rest of those deceased individuals would be considered *kadakkaran* (debtors) in this context. I innocently inquired whether the responsibility of repayment could be assigned to someone else. Soopy quickly clarified that the arrangement does not operate that way; and that individuals who are virtuous, considerate, or fear repercussions in the afterlife often transfer and conduct *payattu* in their son's name, even if the son is not directly involved. Many people (as we saw earlier with KK) have ceased participating in *payattu* because they realise there will not be anyone to settle their debts once they pass away.

When specifically asked if he expects to recover money from those who have passed away, Soopy expressed no sense of optimism. He mentioned a few individuals who owe him but have since died, including his elder brother, and acknowledged that he must remove them from his records. Soopy even voiced concerns about his own situation, fearing that there might not be anyone to fulfil the obligations. He regarded his son incapable of managing his *payattu*; and emphasised that the matter is more serious in *payattus* involving substantial amounts. In such instances, he recalled, sons might organise a *payattu* to reclaim what their father was owed but fail yet to settle the debts

that he owed, turning the deceased into *kadakkaran* (debtors). I inquired about the scenario where sons take responsibility for repaying their deceased fathers' debts and whether that fulfils the deceased's obligations. Soopy clarified, somewhat irritated, that the deceased's obligation is considered met only when those who assumed responsibility repay the money; otherwise, as he sensed, it remains as a debt. He immediately recounted a humorous incident where, during a funeral, the *qadi* announced that the deceased's son had undertaken responsibility for his debts. Someone from the crowd quipped, "That son of a bitch took 10,000 rupees from me 15 years ago; is he going to pay back his father's also?". While the incident had comedic undertones, Soopy emphasised its serious implications. In some instances, incapable sons assume responsibility, leaving the deceased still in debt.

I continued to probe further on these evaluative undertones. When asked if individuals should anticipate such situations and find ways to settle their debts, Soopy explained that this is possible in cases of prolonged illness, but sudden deaths leave no room for such preparations. In a gesture of self-admittance, he expressed his intention to conduct a *payattu* and settle his accounts by repaying those he owed money, without waiting for them to organise a *payattu*. In his view, merely reclaiming the principal amount after 9 years may not be worthwhile, especially considering the extended period that the money has been in people's hands. Soopy seemed indignant that some affluent individuals who are fully capable of repaying debts choose not to do so; and, when queried further about this, he attributed it to a certain personality type: "Some individuals, when approached for repayment, often respond with statements like 'I will give it; why are you rushing? It is just 5,000 rupees.' Others may claim to have been out of town, even though they could have paid back the next day." Soopy was quite expressive about this frustration, stating that such individuals make others *kadakkaran* (debtors), while insisting that *payattu*, when conducted systematically, prevents the creation of debtors. Soopy conducted a *payattu* in March 2022 and successfully retrieved most of the money he was owed. Despite his initial intention to withdraw from *payattu* by repaying the principal amounts, he has chosen to continue participating in *payattu* and now contributes double the amount. Clearly, the grammars of debt had turned full circle in his case.

The ‘entrepreneurial’ turn: shifting grammars

My father’s second remark in passing was even more enigmatic: “All the *payattus* are becoming big, and I am getting panicky” (*Ella payattum valya payattavan thudangikk, bejaaravan thudangikk*). These so-called ‘big *payattus*’ are part of what I earlier mentioned as the ‘entrepreneurial turn’ in *payattu* transactions. To get a sense of this, we may need to dwell on aspects of the contemporary history of *Panapayattu*.

One common trope that I found in most of the references to *payattu* transactions in colonial and later records was the gradual fading away of the practice. For instance, even as William Logan’s *Malabar Manual* ([1887] 1951) makes a mention of *payattu* practices in Malabar, it also says that it is fading away and is likely to be extinct soon. But the fact is that it took almost a hundred years for *payattu* practices to fade out in many places in north Malabar. During my initial survey in 2016, to reiterate, most of the elderly informants recalled that the practice was common around 30 years back. Of course, this perception was mostly from south Malabar. But, if we are to focus on areas in north Malabar and the Mappila community where *payattu* is still an everyday affair, a key factor that has been decisive in the contemporary history of the practice is the Gulf migration. From the late 1970s onwards, *Panapayattu* was the common resort of people in need of money for purposes of the visa and air tickets. Those who went to the Gulf with the help of *payattu* transactions would entrust one of their close relatives or friends to look after the repayment, and would send money back for this purpose. Owing to the value differences in currency, most of these repayments were higher than usual. *Panapayattu* as an institution benefitted from this circumstance; and, not surprisingly, many recalled the 1980s as the ‘golden period’ of the practice. But this boom would soon have its flipside, for the resultant prosperity from the Gulf made many to withdraw from the practice. I chanced upon this dimension during a visit home very early on in May 2016.

On a humid early May evening, when it was time for *maghrib* (the evening prayer), I was passing through the town on my scooter to call on the then *Mahallu* committee president. The state assembly elections were due soon, and the soundscape of the town was filled with announcements, speeches, and parody songs, all used for purposes of electioneering.

As I reached Kuttiady junction, a public speech struck me as I heard the words *Sahayakuri* and *Panapayattu* being mentioned. Though I could not grasp the context of the narration, I quickly gathered that the speech was part of the Left Democratic Front (LDF) candidate's campaign. The words *Sahayakuri* and *Panapayattu* were being used to berate the incumbent United Democratic Front (UDF) government and its tendency of 'forgetting the past.' I immediately parked my scooter nearby, and waited until all the rhetoric had ended. I then furtively approached the speaker, and requested him to rehearse the ground all over again. He pithily summarised:

Once a man conducted a *Sahayakuri* to gather money for his Gulf visa; those days *Sahayakuri* and *payattu* being conducted for visa purposes was common. After reaching economic stability in a few years, he came back to his hometown. On arrival, he saw *Eentholapatta* (the leaf of palm variant, which is used to advertise and announce *Panapayattu* and related practices) and remarked, forgetfully, this kind of practices still exist!!!

Not quite sure about how to take this allusion, I kept inquiring all and sundry about it during my short stay. Many corroborated the terms of the story, some even stating that they knew the person mentioned even as they refused to identify the latter. All the same, they saw the person in question as being ungrateful and lacking a sense of obligation (*nanni illayma*) and one who easily forgets his past (*pazhayathu marakunnavan*). I am certainly not suggesting that this 'forgetfulness' was the sole reason for *payattu* fading out in many places. At any rate, clearly by the early 2000s, the number of *Panapayattus* had declined sharply. All three dedicated *payattu* halls in Kuttiady were converted to supermarkets or restaurants. Also, by this time, the charm of the Gulf was losing its allure, owing to the nationalisation of jobs in many Gulf countries and the global economic crisis.

It was in early 2017, during the preliminary field survey that I was further alerted to the shifting grammar of *Panapayattu* in some areas of north Malabar. I took a halt in Peringathoor, a border town between Kozhikode and Kannur, to meet a friend on my way to Thalassery. Peringathoor and neighbouring places like Kadavathur, Kidanji etc. are Muslim-dominated areas and are known to have a significant Gulf migrant population. When I enquired about the *payattu* situation in Peringathoor, my friend was categorical that the practice had been discontinued from around the early part of the first

decade of the 21st century, although it is being revived for the last five to eight years. The revived form of *Panapayattu*, the friend was clear, is distinct from its earlier form. This friend runs a chain of restaurants in Qatar and, as he admitted, he had joined in the practice of *Panapayattu* just around three months prior to our conversation. He informed me that there are two kinds of *Panapayattu* in the area, one of which is held amidst the poorer sections and could include both the Thiyyas (traditionally, the caste of toddy-tappers) and Muslims. In these latter *payattus*, the money often is contributed without expecting any return, and hence is referred as '*Sahayapayattu*'. The second kind, as my friend held forth, involves large amounts of money, and is dominated by the Muslims. Incidentally, this second kind, which involve larger amounts per person and fewer number of people per *payattu*, are to be seen in some neighbouring areas of Kuttiady as well. The average amount received in these *payattus* can be about 10-15 lakh rupees, and have even gone up to 80 lakhs to 1 crore. My friend informed that a *payattu* held in Kadavathur recently had gathered around 1 crore rupees; what is more, that a single person had given 1 lakh for this *payattu*. Certainly, most of these *payattus* are conducted for business investments by people still in the Gulf and planning to expand their business to areas like Bengaluru and Mysuru or by the Gulf returnees who run businesses both in Kerala and outside.

In fact, in Peringathoor, there is a dedicated WhatsApp group for *Panapayattu* purposes, and I was happy to join the group upon the suggestion of my friend. I have kept a tab on the group ever since, and I will speak of the postings that I encountered thereon presently. My friend also insisted that I contact his elder brother, who has been active in the *Panapayattu* circuit for a while now. The latter asked me to visit him on a Friday, as it is the day *payattus* are usually conducted in Peringathoor. The subsequent Friday, I joined the Peringathoor Juma Masjid for the sermon and congregational prayer, following which we attended a *payattu* being held a few hundred metres from the main mosque. This was being conducted by P.M. Haji in his home. Haji belongs to a local elite family and is also part of the *Mahallu* committee there. There was no board with the *Panapayattu* notice or palm leaves kept near the house; and, upon enquiring about this with my friend's brother, I was told that it is not a practice in Peringathoor. The letters of invitation are the only means of communication and are handed over personally, although it is now

circulated via WhatsApp as well. Haji was holding his *payattu* primarily for funding his supermarket business in Bengaluru. My friend's brother and I sat in the very first round of the food serving itself. The *payattu kol* (feast) being served was fish biryani, which would have been a luxury in Kuttiady. I accompanied my friend's brother when he went on to make his *payattu* contribution. The account book was just getting filled up in its first page, and I could discern amounts as high as Rs. 25,000 inscribed. When I probed further with my friend's brother about his *payattu* spending, he disclosed that on an average he gives Rs. 5000 per *payattu* and spends overall around 30 to 40 thousand rupees per month as *payattu* 'givings'.

The *Panapayattu* WhatsApp group of Peringathoor has around 240 members at present. The group coordinator regularly posts the *payattu* schedule for 2-3 months in advance, and the members transmit their *payattu* invitations and/or confirm whether there are any other *payatts* on the dates that one is planning for. Pointedly, any non-*payattu* related posts are banned in the group, and those who violate this rule even after a warning are suspended. Quite apart from the usual posting of invitation letters or a mistaken forward, a common theme in the group is the complaint about defaulters. Most of the time, a person who had just conducted his *payattu* would complain after about a week that some people in the network have not turned up and sometimes even threaten to reveal their names (although this never happened even once). This is often followed by laments about the current condition of *Panapayattu*. The following message posted by a member of the group is emblematic:

Payattu is a relief for common people like us which can be turned into a real pain in the neck sans proper planning. Daughter's marriage, buying of land, construction of the house are major instances in which *payattu* is conducted. *Payattu* is a blessing compared to their counterparts of leasing money from the bank, gold loans etc. and maybe this could be the reason that our ancestors found a way devoid of interest. *Payattu* is a saviour from the interest burden (*palisha keniyl ninnu mochanam*). Instead of perceiving *payattu* as a bridge between the haves and have-nots, *payattu* is seen as a pain in the neck by many. Being part of *payattu*, one is waging war against interest which is a deed that brings Allah's blessings. On a cautionary note, I would suggest people not to conduct *payattu* for some petty immediate needs but for more important needs. This can help in reducing the frequency and burden for others. The *mahallu* committees should also work to reinstall the practice.

I notice that a common refrain in such messages is one about the ancestry and distinctiveness of *payattu* as an ‘interest-free’ enterprise, which is accompanied by calls to sustain the practice against the present tendency of interest-driven loans. It is perhaps striking that in my own conversations with older people about the state of defaulters in *Panapayattu*, this was hardly seen as a threat to the practice, unlike the general diatribe against defaulters as waged in the WhatsApp group. I had been told by elders that earlier the habitual defaulters would be shamed publicly, with a *choott* (fire torch made of coconut leaves) being lit in the day-time and searching for the defaulter. Contrastingly, within the WhatsApp group, the complaints about defaulters, while not individually named, would translate into a generalised form of berating against them, broadly as jeopardising the practice and undermining its credibility among those who may be keen to enter the arena. Significantly, yet another concern as raised by the members of the WhatsApp group is about the change in the amount of money involved in *payattu* transactions. Where historically (as is claimed) *payattu* had involved smaller amounts of money, which could be managed by both the rich and the poor, it is stated that in its present form, at least in some places, the practice has achieved an ‘enterprising’ nature where sometimes fixed amounts (often ranging from Rs. 5000 to Rs. 25000) are exchanged within smaller circles. It is also pointed out that the frequency of *payattu* have increased; and that, where earlier it took around 3-5 years for one to pay back all the members of one’s *payattu* network, it has now reduced to just about a year. One post in the group pressed as follows:

Is *payattu* turning out a burden? Most of us conduct *payattu* to meet some necessities, but nowadays we are paying more than we got within a year. What benefit does it have then? It is better to conduct *kuri* then, so that we can keep a fixed amount for each month.

Such anxieties, it may be noted, were also expressed as a matter of concern in some of my field conversations as well. The *kuri* system demands some elaboration here. *Kuri*, in essence, functions as a rotating credit association and operates within a more centralised system, typically supervised by an individual or entity overseeing its functioning. In a *kuri*, a group of individuals comes together with a shared financial objective. Each member consistently contributes a predetermined amount of money, and during each cycle, one member is designated to receive the entire pooled sum. This

rotation continues until all members have received their respective shares. Many of my merchant interlocutors are actively involved in the *kuri* system, in addition to participating in *Panapayattu*. In Kuttiady, there are *kuris* managed by individuals as well as some organised by charitable trusts. Notably, the *kuri* administered by a charitable trust known as ‘*Nanma*,’ involves a substantial number of merchants in Kuttiady.⁶ *Nanma* manages multiple *kuris*, with individual contributions ranging from 500 per day to 25,000 per week. The trust levies a 2.5% charge on the total deposit, utilising these funds for various charitable initiatives. Salaried *kuri* collectors are employed by the trust, and Aishwarya Jewellery shop (we will introduce this shop in detail in Chapter 5 later) serves as a central hub for the *Nanma kuri*. Collectors gather at the shop daily in the evening, handing over the day’s collection, which is then counted and stored securely. The winners for each monthly cycle are chosen through a lottery, and the organisers’ host a celebratory feast on the same day.

This last element of drawing lots has certainly resulted in confusing *kuri* with that of lucky draws. Various colonial manuals and records such as Logan’s *Malabar Manual* uses lottery and *kuri* interchangeably (Logan 1951 [1887]: 172). In fact, some British judges have declared *kuri* as illegal based on the policy to ban lotteries. These rulings were eventually overruled citing that there is no element of chance or luck in *kuri* and the drawing of lots merely facilitates the selection of a beneficiary (Moore 1905: 317). The deposit eventually returns to every individual. But surely there are also forms of *kuri* (also known as chit funds) where the depositors auction out their shares by offering discounts which are then distributed among the rest of the association. The state-owned Kerala State Financial Enterprises (KSFE) is one such example.⁷

⁶ *Nanma* is a prominent charitable trust in Kuttiady that engages in a wide range of activities such as providing free medical checkups and medicines at discounted rates for the poor. They also facilitate speech therapy and physiotherapy for free or discounted rates. Our study focuses less on collective and institutionalised initiatives and more on individual endeavours and hence initiatives such as *Nanma* falls out of the scope of this work. This must be noted.

⁷ KSFE is a fully government owned non-banking financial company functioning since 1969 purportedly to encourage saving mentality among the populace. The company also provides several loans as well from the deposits gathered through subscribers. For further details, see Job (2003).

Returning to one of the discussions in the Peringathoor *payattu* WhatsApp group: I was also reminded that the conduct of *payattu* on a regular basis was something peculiar to non-Muslims. In fact, this point came up when someone in the WhatsApp group posted a photograph of a *payattu* register from the 1960's. The *payattu*, in this instance, was conducted by one Moosa Haji, but all the entries in the register were of non-Muslims. When this was specifically pointed out, many from an older generation in the group offered some clarifications. It was clarified that, until more recent times in Peringathoor, it was common for Muslims to organise separate *payattus* for non-Muslims to pave the way for the latter to do so at their end as well within a shorter interval of 1-2 years. Some in the group were categorical that this supposed 'fact' contradicted the popular projection and celebration of *Panapayattu* as a space of religious unity and solidarity. Interestingly, in a response to this latter point, a college lecturer in the group narrated his childhood memory of a *payattu* organised by his father. As he recalled, there were two non-Muslim households on either side of his home, one of a person belonging to the Scheduled Caste (SC) community and the other from the Thiyya community. They would each conduct a *payattu*, but they would never take part in each other's *payattus*. The SC person was never invited to the Thiyya person's *payattu*, and vice versa. But, as the lecturer disclosed, they would both attend his father's *payattu* held at the latter's home. The lecturer saw in this instance the binding nature of *Panapayattu*, at once inscribing social differences and sometimes transcending them. Even as this discussion gripped the WhatsApp group, toward the end of it all, a member precisely commented "What is the religion of *payattu*?" Only one response came to this pointed question: '*Sahaya matham*' (religion of help/cooperation).

Wrapping the doublings of Panapayattu: of Islam, wealth and shifting obligations

By way of wrapping up this section on the dimensions of *Panapayattu* as played in the field, I would like to reflect on how this site becomes relevant to a study of Islam and wealth. Although my foregoing account did pin down some overtly 'religious' references, it is perhaps interesting to note that in the context of my field forays I never came across any explicit suggestion about *Panapayattu* as an 'Islamic' form of practice. It was always presented as a 'good' practice devoid of usury that had been founded by one's forebears. From a strictly juridical angle, yet, *Panapayattu* can at best be

characterised as a practice of *urf* (local custom), towards which the stand of the Shari'a is neutral. In fact, such practices are termed as *mubah* in the juridical lexicon, which means that they are not just permitted, but free and open to everyone.⁸ Local customs are governed according to their own logic, with the caveat that they do not directly contravene the Shari'a objectives. More frontally, the practices falling under the category of *mubah* can be pulled into positive or negative assessments depending on the time and space. Many times, during my forays, I have come across projections of *payattu* as an 'Islamically' desirable practice, especially in a time where the forbidden usury is common and even forced upon. Certainly, a customary practice can bring in newer questions to the existing religious norms. In the case of *Panapayattu*, clearly, the amount owed is seen not as a form of debt unless one announces their own *payattu*, and the person cannot ask someone to repay the amount without conducting the *payattu* event. Furthermore, the added amount given often creates confusions for Islamic scholars who are not familiar with the practice. We shall return to this nuance as we elaborate further on the other forms of exchange that we consider in this chapter; namely, marriage and housewarming exchanges.

Towards the conclusion of my fieldwork, I encountered individuals who were once enthusiastic participants and advocates of *Panapayattu* but had grown disillusioned with the practice. One individual, who operates a travel agency in the town, used to incorporate poetry lauding *Panapayattu* in his invitation letters. He actively invited people outside his *payattu* network, including children and older individuals, to encourage broader participation. Despite the vastness of his *payattu* network and the substantial amount of money gathered, he expressed disappointment a week after his June 2022 *payattu*, revealing that he was still owed around 6 lakh rupees (he had gathered around 28 lakhs). Contemplating quitting the practice, he appeared disheartened at the prospect. A similar sentiment emerged from my cousin Ubaid's experience, whose story we will explore in some detail in the next section. After the second *payattu* in his life, held in late 2021, he disclosed that approximately 30 people out of around 200 had not returned the money. A few months later, he expressed his intention to quit *payattu* and

⁸ Sherman Jackson even ventures to call this as the realm of what is termed the 'Islamic secular' (see Jackson 2018, who further offers a juridical take on the concept).

announced that he would only be returning the principal amount, terming the practice a ‘crazy affair’ (*piraanthan paripadi*). However, when I shared these instances with Imran, who maintained an optimistic outlook on *payattu*, he discounted Ubaid’s characterization. Imran is in his mid-40’s and runs a shop that deals primarily in household items and disposable plastics. His shop and trade activities figure in detail in Chapter 4 as we explore dimensions of trade in Kuttiady. Imran expressly viewed *payattu* not just as a medium to accumulate money, but also as a form of cooperative system.

I had the opportunity to attend Imran’s *payattu* in early 2024 during a visit home, where he entrusted me with the accounting. The *payattu* turned out to be successful, with almost everyone who owed Imran money repaying, and he gained new participants as well. One surely cannot deduce from such stories the fate of the practice overall. Several of my interlocutors, including my father who at one point had contemplated quitting the practice, have returned to it with added vigour. Even having returned to the practice, my father is now planning to conduct one last *payattu* (in June 2024) seeking only the principal (*muthal*) amount. This decision, as he informed me, is based on his attempt to reduce ‘debts.’ He finds it increasingly difficult to keep the accounts of his ‘income’ or ‘credit’ (*varavu*) and ‘expenditure’ or ‘debit’ (*chilavu*) through *payattu*, which ultimately poses a threat to his life in the hereafter in case he fails to settle his worldly accounts. The precise way in which he keeps his *payattu* account is telling as he employs a distinctively commercial terminology and follows the pattern of double-entry book-keeping. One can easily calculate the amount owed (or ones owe) by finding the difference between the total ‘credit’ and ‘debit.’ This way of account-keeping is somewhat widespread, as I have seen several other *payattu* registers using similar terms in recording their *payattu* transactions. When an amount is spent it is entered as ‘*chilavu*’ which literally translates into expenditure, and the amount received is noted as ‘*varavu*’ which means income. The term ‘*kadam*’ usually used to denote ‘debt’ is not employed in the *payattu* account-keeping. One is not making a stark distinction between the commercial/market and ‘gift’ here, as these dynamics surely work within *Panapayattu* in distinctive ways. The money transacted has a particular commercial undertone, and the effort one puts into the practice by way of meticulously keeping the account is quite

like commercial account-keeping. The other aspects - such as the invitation, feasting, remitting the amount on a stipulated time and in doing so being part of 'mutual cooperation' (*paraspara sahakaranam*), as several of my interlocutors characterise *payattu* - attests to forms of exchange beyond a purely commercial transaction. The amount one gives as extra while returning the *payattu* money is not stipulated even though it should ideally be the double of the principal amount. The calculations that go into this 'extra' is often complicated; one may give more than double, with the intent to conduct a *payattu* soon so that one can retrieve the money immediately. But the calculations can be spontaneous as well, often guided by 'emotion.' Once when I attended a *payattu* on my father's behalf he entrusted me with 3000 rupees to payback whence the principal amount was 1000 rupees. As I was attending the *payattu*, he called me up for some other matter and I informed him that the feast was not good and the host was not attending to the guests (also that there was a significant delay in providing the food). My father outrightly instructed me to pay only 2000 rupees instead of the initial 3000. Here, he did not cut the *payattu* relation; rather the 'extra' that would enhance the *payattu* relation. All the same, if we were to characterise the nature of obligation involved in *payattu*, it is much closer to 'exchange' rather than 'gift' per se. The failure to return the *payattu* makes it a pecuniary debt, rendering it to be accounted for both in this life and the next. The precise temporality of this transaction is also crucial as Soopy clarified it to us; *payattu* money becomes debt only when one fails to return the money when his counterpart solicits the return by conducting a *Panapayattu* event. But there are also cases where one returns the amount without being solicited, especially in cases of deaths and if the deceased owes *payattu* money to people in his network.

I would like to conclude this section with one such case of an unexpected death of an interlocutor during the final phase of the fieldwork. I have a sort of personal history with this interlocutor and his *payattu* network, a story from my teenage years which I shall recount presently. This instance brought home to me the seriousness attached to *payattu* transactions and the shifting nature of obligations. This is also a personal note on my connection to *Panapayattu* as a native. The said interlocutor who ran a jewellery shop in the town died unexpectedly due to cardiac arrest. He was active in *Panapayattu*, and during the time of his death he owed a significant amount to several people who were

part of his *payattu* network. His sons took up the responsibility to pay back his debt, and it was with one of his sons that I shared a bitter memory. It was in the final phase of the fieldwork in November 2021 that I was made to relive this memory during my cousin Ubaid's *Panapayattu*. Let me recollect these circumstances, and wind up this part of the narration.

Growing up in the Gulf and returning home around the age of 10, I was not raised in an environment where *Panapayattu* was a commonplace practice. In fact, my initial perception of *Panapayattu* was somewhat comical. Hearing stories of *payattu* feasts from my older cousins and uncles, I imagined it as some sort of eating competition. I would eagerly ask my older cousins who returned to our ancestral home after attending a *payattu* about the number of parottas or plates of biryani they had consumed. On their part, they rarely acted surprised, as *Panapayattu* did involve feasting. However, my involvement in *Panapayattu* is also intertwined with some poignant memories. While I was accounting for my cousin Ubaid's *payattu*, an acquaintance of mine, whom we will refer to as RM, came to settle the debt that his father owed. While being invited to join the meal, I insisted on recording RM's contribution. His father had passed away around six months prior, and RM was repaying the debt. RM settled the amount before partaking in the feast; his father had owed 1000 rupees to Ubaid. While I noted down the name and the amount, RM double-checked and asked me furtively, "Don't you remember?" I replied, "I do," with a tinge of regret, all the while avoiding eye contact. He was referring to an incident that occurred during my teenage years. We found ourselves in a similar situation several years ago, when I had managed the accounts for my father's elder brother (*moothappa*, Ubaid's father) during his *payattu*, and RM had come on behalf of his father.

The very next day of the *payattu* that had been held several years ago, I received a call from *moothappa* inquiring about the amount that RM's father had paid. I confidently replied, '1000.' *Moothappa* asked me if I was sure, and I recounted teasing RM when he came along with a friend, saying, "Are you giving only 1000 when the two of you had the food." Later that day, *moothappa*, upon meeting RM's father in town, asked why he had only paid 1000 rupees, which was in fact only the principal amount. RM's father,

being both surprised and humiliated, informed *moothappa* that he had sent his son with the required amount. RM was immediately summoned, and when his father saw him, he publicly slapped RM. *Moothappa*, shocked by the scene, tried to mediate and resolve the situation. I went to *moothappa*'s house to review the accounts. While acknowledging the possibility of a mistake in data entry, *moothappa* noted that the total amount received and recorded matched. Despite the uncertainty, he decided to let it go, recognizing that such things happen at times. RM's comment during Ubaid's *payattu* in late 2021 triggered the recollection of this memory for both of us, especially in the wake of his father's unexpected death. While having food, RM informed those present that he was repaying the *payattu* money his father owed even before the respective individuals conducted one. He expressed that it was a tiring process and not always feasible, as some had not conducted a *payattu* even after a 15-year interval. Thus, he was personally contacting people and settling the debts his father owed.

This recounting, it seems to me, is pertinent as it sheds light on the dimensions of 'Allah / society' and 'guild' that Mauss ([1925] 2016: 192) had alluded; and, what is more, is implicated in *Panapayattu* transactions. The return of the principal amount, even though mistakenly, was taken up by my *moothappa* and he publicly confronted RM's father, as the act of returning the principal amount without justifiable reason is tantamount to cutting the relationship. RM's father had felt humiliated with this public confrontation, even summoning his son (RM) and slapping him publicly in a fit of rage. After the passing away of his father, RM earnestly undertook paying back the money his father owed as part of *Panapayattu* as it had implications in the afterlife. Indeed, it is common practice during Muslim funerals for someone from the closest kin of a deceased person to undertake responsibility to pay back the pecuniary debts of the departed one. *Payattu* money is considered as one such form of pecuniary debt; and, as with any case of such debt, one may choose to forgive or demand the money. The very nature of obligations here is one of 'exchange' rather than gift, as Testart (2013) clarifies it for us. The household exchanges to which we now turn to may probably lack the clarity with regards to the nature of obligations found in *Panapayattu*, and has led to seeking redressal through formal legal mechanisms. These complications with respect to the nature of obligations may also lead to further ambiguities in the conduct of such events and

transactions and those who are unfamiliar with these customary forms may even problematise them, as we will recount shortly from the conversation that one had with an Islamic scholar. A juridical order of assessment in the case of these practices inevitably must take into consideration the practices of local custom (*urf*) and how they inform the *Shari'a*; it invariably demands an anthropological orientation in delineating the nature of obligations. We will return to these aspects, as we delineate the order of economic exchanges during household events.

Perspectivising Household Events: The Fabrics of Bonding and Giving

In this section, I shall attempt a description of the interaction between households in Kuttiady. The two major household events which involve participation from both the family and the neighbourhood are marriages and housewarming occasions. These are also significant sites of debt and obligations as incurred in one's life and involve acts of 'giving and taking' in both its pecuniary and non-pecuniary forms. In the context of this narration, I will also attempt to address some of the concepts in use as played out in everyday interactions as a whole.

Muslim households in Kuttiady are virilocal, with the bride coming to stay in her husband's place. It is a moot question, however, whether this has been the case historically. Some colonial records suggest that in the case of Muslims of Calicut (present day Kozhikode) and north Malabar, the bride stays at her home and the *Marumakkathayam* (matrilineal) system of inheritance is followed (Innes 1915: 198). North Malabar can include places like Thalassery and Kannur, where to this day matrilocal marriages are practised. Whether it was the practice in interior regions like Kuttiady needs to be explored. Terminologies related to matriliney like *veedu* (which means house in Malayalam, but in matrilocal setups refers to the wife's house) are still used in Kuttiady. Similarly, *pora* with the same meaning is used to denote the husband's home, and *karanavar* (mother's brother), who was held in high esteem in matriliney, still resonate in the area. However, at present, there is a general contempt towards matriliney, and it is even considered to be not in line with Islamic forms of sociality and kinship. But still in some neighbouring places like Adukath, which follows the *Mutawalli* system

for mosque and Mahallu jurisdiction, the position is transferred matrilineally.⁹ This was also the case in south Malabar for the succession of some religious positions of authority, whereas in other cases they followed patrilineal lines (ibid.: 198). During the preliminary field survey across Malabar, I had visited the Ponnani Valiya Juma Masjid, the medieval centre of Islamic teaching and learning in south Malabar. The *qadi* position here has been historically held by the Makhdoom family. Interestingly, though, I met the present *qadi* who happens to be from the Tangal family (seen to be descendants of Prophet Muhammed) and not from the Makhdoom family (who are descendants of Abubacker Siddique, the Prophet's closest companion and the first Caliph). The *qadi* told me quite emphatically that this transition happened as the position came to him matrilineally.

Now, a single household at the pinnacle of its domestic cycle includes a husband and wife, their married sons and wives along with their children, if any, unmarried daughters and sometimes parents of the father, usually if he is the youngest son. The elder sons are expected to move out to a new household after they marry and have children. Sometimes, they build a house in the adjacent plot or move to a farther place usually within a 3 km radius. The extended idea of the neighbourhood is nicely captured in my grandmother's advice to my father when he was planning to move out. Initially, he had planned to build a house in the plot adjacent to our ancestral home. But she supposedly discouraged him, and implored that he moves to a place that is *Vilichal kelkathath ennal vannal kaanunnath* (A place where you should not hear when I call, but I could see you when I come). She obviously believed that 'proximity' can have implications for familial relations and the fabric of kinship bonding. I was further alerted to the dimensions of this by an informant who had moved into an adjacent plot to be closer to the wider network of the family:

I moved out to a plot adjacent to our ancestral home where my younger brother now lives. The house was a product of years of toiling in the Gulf, and I chose to build it next to my brother to be in touch with his family daily. But now, I regret this. My income from the Gulf is meagre. During my visit home on vacations, I often long for a good meal with *ayakkoora* (the expensive Kingfish). However, I cannot do it without sharing it with my brother's home. Most of the time, I am not able to afford it, and so I end up having *mathi* (sardine, a cheap

⁹ The *Mutawalli* system entails the administration of a *waqf* property, with a designated individual entrusted as its caretaker. In the context of our field site, this system has largely evolved into an elected committee responsible for overseeing the management of the *waqf* property.

variety of fish). This might not have been the case if I had moved a bit farther. People often say that my brother and I have ‘intense affection’ (*bayankara beeryam*) towards each other. But it is *beeryam* (affection) that sometimes lead to problems.

Some more of my interlocutors shared this view that relocating to a place too close can become detrimental at times. One even went on to explicitly state that “It is when affection increases that problems start to pop up” (*Beeryam koodumbo aanu prashnangal undavuka*). Obviously, my grandmother was foreseeing this paradoxical nature of bonding within the family, even as she and the community around her seemed to value and cherish fraternal and social connections.

As stated earlier in this chapter, the months that I carried out fieldwork in 2018 witnessed many housewarming functions, marriages and *Panapayattus*, as they coincided with pre-monsoon and pre-Ramadan season. In fact, soon after I had ventured, there was a housewarming next to my home. We were having a new neighbour coming in, and they had invited my family for the housewarming function. My mother insisted that I go early and do *othaasha* (cooperation), and not just stay idle and come back partaking of the meal. The ‘cooperation’ meant that I should assist with serving the food to the various guests. I went to the function early, as my mother had insisted. The host stood at the entrance welcoming the guests; there were other neighbours and relatives of the host who were serving food for the guests, and I joined them. The food that had been prepared by a hired chef in the *oottupura* (an open kitchen for preparing large quantities of food) was being arranged on a large table for the purpose of serving by those who had volunteered for *sahayam* (help) and *othaasha* (cooperation). The food was then distributed to various round tables, each of which could accommodate about 8 guests. Some of the volunteers after serving for a while went in and had food; some came back to continue the *othaasha*, while some left for their homes. The closer relatives and neighbours continued helping till almost all the guests were served. There was no box kept in front of the house to receive money gifts, which clearly indicated that the host did not need any financial help.

Some days later, I happened to overhear a neighbour of ours complaining about the new neighbour to my mother in one of their chitchats. The complaining neighbour did not

attend the housewarming function as she had been invited just a day before the function. She had lied to them that she had some other errands to attend, although she did visit the new neighbour's a couple of days later to greet them. Even as the chat with my mother was proceeding, the complaining neighbour suddenly observed that the new neighbour's woman, who is significantly younger compared to the two having this conversation, had less *logyam*. This latter term, which is part and parcel of everyday interaction, can have a wide array of meanings. When two people meet while passing, one of them may just say *Enthellaa* (How are you?), but it is seen as a way of showing *logyam*. Thus, *Onu nalla logya* (He has good *logyam*) connotes a person who has good relations with others and always interacts in a pleasant way. Similarly, *Onum olum logya* (He and she are in *logyam*) means a man and woman are in love. Besides, *Logyakar* precisely connotes friends. The word, clearly, has significance in this form of life, and people are often assessed based on the *logyam* they show and this clearly impacts one's social life at various points. The word *logyam* here assumes the meanings of pleasantries, manners, courtesy etc. According to the *Shabdatharavali*, a Malayalam lexicon, the word is derived from *loka maryadha* which means 'worldly manners.' As time proceeded, the new neighbour and my mother started to develop a good *logyam*. At present, my mother sometimes values their relationship more than some other neighbours with whom she has had a longer span of relations. From the conversations I had with my mother, it appears that their relation developed significantly as result of the 'gifts' the new neighbour gave my mother, primarily in the form of fruits and vegetables grown at their premises. Even with this developed relationship, my mother sometimes finds it difficult to return the favour, especially when inviting neighbours to some smaller functions at our home as she often must prioritise the older neighbours.

In March 2018, on the impending marriage of a male member of my distant family, my mother started visiting their house at least a week before the date to do *sahayam* (help). This is not unusual among families and neighbours as the preparations start around a week before the marriage. The major events start by the erecting of tents (termed *panthalidal*), and all the members from the immediate family and neighbours are supposed to be present on the occasion. The presence of the *karanavar* (here, mother's brother) and other elder members is a must for the preparation of the list of things to be

bought for the marriage feast. Earlier, when the landlord system was in place, the landlord or *nattukaranavar* (local elite) were also required for these events. The latter's consent was required for various matters, right from the fixing of dates to the serving of the feast and the collection of money gifts. Until the recent past, during marriages (and especially the marriage of girls) the practice of *panamoppikkal* was conducted to meet the dowry money given to the groom. When the bridegroom arrives at the bride's house, the latter's family is obliged to give a certain amount of money, either covered in a handkerchief or a bowl filled with rice. The local elites or religious authorities would invite contributions from the rich who attend the marriage and hand over the money collected to the bride's father, who then passes it to the bridegroom.

This above practice was unique to local Muslims, as in other communities the dowry was often not met by such 'crowd funding' (sic.) and would be more an internal family matter. I was able to access personal diaries of a Muslim timber merchant in Kuttiady in which he kept a record of his daily financial accounts as well as reminders like court cases and births in the family. He was one among the *nattukaranavars*, and when the first elected *Mahallu* committee came to be in Kuttiady, he was elected as the general secretary. In these diaries belonging to the 1940s and 1950s, there are entries in almost all days of the pre-monsoon season; and most of it is in the form of jottings about *payattu* money given, while in some entries it is written '*oppikalinu koduthu*' (given for *oppikkal* – quite literally, to match or meet a requirement). In most of the other entries, there would be three digits separated by dots (thus, for instance, '3.6.3'). This can be the way money was written in those days when the present currency system was not introduced, with the three separate sections denoting Rupee/Anna/Naya Paisa. Alternatively, it may connote 'givings,' as usually seen in local Muslim marriages. Along with the *oppikkal* in the marriage of a girl child, there used to be *Panapayattu*; and, sometimes, the circumcision ceremony of the girl's brother would also be simultaneously performed. The last-mentioned ceremony known as *marka kalyanam* invited separate contributions from the guests, with the money collected being given to the *Ossan*, the Muslim barber. It is also possible that these three 'givings' were being recorded on the page, each being separated by the dots.

Oppikkal and *marka kalyanam*, which were two important modes of financial givings, are not part of marriages anymore in Kuttiady. *Oppikkal* became redundant as dowry came to be seen as ‘un-Islamic,’ and has transmuted into other forms of discrete givings, while *marka kalyanam* has given way to modern doctors performing the circumcision, with the *ossan* being confined to the profession of barbers and being opted only for occasions such as the first head-shaving of the new-born. I will have more to say on the ethical and community aspects of these transmuted practices in a later sub-section. But perhaps I should return to the occasion of my mother’s *sahayam* at the home of our relative. I pointedly asked my mother, while we were returning home after the marriage, why she had been so particular about visiting the house days before the marriage event. She was categorical that the mother of the groom used to come to our house by way of *sahayam* in the event of some function. She added that the woman had helped a lot with the washing and cleaning during my sister’s marriage that had been solemnised a couple of years back. My mother was forceful - ‘You will get help only if you do it to others’ (*Sahayam cheythale thirich kittoo*) – even as she reminded me about the impending housewarming of my first cousin (father’s elder brother’s son) Ubaid. She insisted that I should go and help him, since I was around and had hitherto been unavailable for any of the family functions. She nudged me further saying that Ubaid is my brother and that he had been a great help during my sister’s marriage. Incidentally, the case of my cousin Ubaid is something that I have been following since my preliminary field survey in early 2017. He had conducted a *Panapayattu* in March 2017 for the construction of his house. In fact, it was his story that opened me up to how the fear of being in debt is manifested in the life of a Muslim.

Ubaid’s story of relief

Ubaid is a devout Muslim in his late thirties. Soon after his high school, he joined for work in the Kuttiady fish market, following up on his father’s occupation. He had visited the Gulf twice in search of a job. His first visit to Oman had lasted less than a year, as he was forced to return for having sought a job at a stationary shop even as his visa had been issued for the purpose of ‘house help.’ He returned to the work in the fish market, while also starting to invest in real estate; he even bought some small shops in partnership. Years later, in 2014, after being married and fathering three children, he set

out to Qatar in search of better earnings. While he was struggling to find a stable job, fate intervened in the form of an illness. There were qualms about it being a cancerous tumour, but fortunately the tests came out negative. He had to return to the fish business, even as it was time for him to relocate from his father's home (Ubaid being the elder one, whilst having a younger brother). Ubaid had already bought a plot of land from his savings; and to boost his financial situation he conducted a *Panapayattu* in March 2017, the first one in his life. He had been taking part in *Panapayattu* before steering the one for himself. Around 150 people attended the *payattu*, and he collected about 2 lakh rupees from the same. A year later, during my fieldwork, he relocated to the new home and conducted a housewarming function. Some weeks prior to the event, I happened to visit my *moothappa's* (father's elder brother) home (that is to say, Ubaid's father's abode). *Ammayi*, Ubaid's mother, confided that her son has some debts and is not holding a *payattu* during the housewarming as he had conducted one the preceding year. Particularly, Ubaid had taken the tiles for his new house on a loan basis and was required to pay for them after the housewarming. Similarly, there were other debts as well. *Moothappa*, Ubaid's father, was clear: "We will put a big box in front of the house. Seeing this, the guests will realise that he (Ubaid) is a *kadakkaran* (the debtor). His wife's relatives too owe him some money (as repayment for what he had given at functions on his wife's side)." *Ammayi* furtively added, somewhat tellingly: "I worry about him being a debtor" (*kadakkaran aayi ponatha pedi*).

A month later, and a couple of days before the housewarming function, I was called up by *moothappa* to accompany him and his wife to an eye hospital in Kozhikode. He underwent a laser procedure, and was asked to rest for a week without engaging in physical activities. On our way back, the conversation inevitably turned to Ubaid's housewarming. *Ammayi* wondered whether there would be many guests for the housewarming, even as she pronounced that "Ubaid has less *logyam*" and that, being a timid person, he will not have many relations. She added that I too have less *logyam*, partly owing to my being absent most of the time with my studies elsewhere.

Most of the immediate family, neighbours and a couple of close friends came to Ubaid's newly built home a day before the housewarming; the *kayaripparkkal* (the residing

ceremony) was to be held on the evening of that day. Each was doing their part of *othaasha* (cooperation). The cousins who knew plumbing and electrical works were fixing the taps, lights, fans etc. Most of the relatives had come with some packages containing rice, sugar, plantains etc. The women were preparing lunch for the day and the men were helping in cleaning the premises. The *panthal* (tent) workers were doing the remaining patchworks. The feast was to be served on an adjacent plot in the ownership of a neighbour, a usual arrangement during such functions when there is a scarcity of space to accommodate guests. *Moothappa* was also actively engaged, even though complete rest had been prescribed for him by the doctor. After a quick lunch, the space for serving the feast was being set up. The ground was around a metre lower than the plot where the house stood, and there were no steps between these two levels. A slope was built with the help of big mud blocks and logs of the areca nut tree. This demanding work was done by Ubaid's cousins and uncles. The kids present were also doing their part by arranging the chairs.

By evening, the whole premises was set for the feast to follow the next day, even as a small ceremony would happen with the family and friends just before the formal housewarming that evening. This brief ceremony, referred to as *kayaripparkal*, is done either during the *Fajr* (dawn) or *Maghrib* (dusk) prayer time; in the instance being described it was obviously at dusk. A prayer is performed in congregation by those present with the mediation of a local religious authority, the latter leading the prayer and reciting the supplications seeking *barkath* (blessings) for the new house and its residents. Another common local custom which is part of the ceremony is the *paalukaachal*, with milk being kept in a vessel on the newly built *aduppu* (hearth) and boiled until it spills. This latter act did not happen in our instance, as Ubaid's aunt had consciously kept a vessel of water to boil, as to distance the family from the construal of a 'un-Islamic' practice. Ubaid, being a Salafi-leaning Muslim, nodded approvingly. After the *maghrib* prayer and *dua* (supplications), tea and snacks were served. Gifts from the immediate family were making their way into the home by now. Ubaid's brother-in-law (sister's husband) had gifted a dining table and chairs, which came in a truck; his wife's father had given a wooden cot along with mattress and pillows. Other close relatives gifted

ceiling fans, plastic chairs etc. After dinner, some relatives stayed there for the night, while the rest went back to their own homes.

On the morning of the housewarming, some relatives gathered and made the welcome drink with tender coconut water and pulp. Breakfast for the relatives who were present was served. The hired chef for the feast to follow was all set and ready by around 11 am. A couple of kids were assigned to serve a welcome drink to the guests. A big plastic box to collect the money gifts was kept at the entrance of the house along with envelopes and pens; a smaller box was kept inside the house for women guests. The feast started around noon, with separate sections delineated by a curtain for the men and women. The feast included beef biryani, salad, fried chicken and *payasam* (sweet), which was served around to guests who sat on round tables. A simpler course of meals along with fish fry was also being served in a separate section with a board clearly designating *Sadha* (normal). The food, as usual, was being served by relatives and friends which went on till about 3 p.m. After this too, some guests who could not attend due to other engagements kept visiting. They were served with tea and snacks. Some of us took care of the waste management, with dry and wet wastes being separated and disposed.

By the sunset, most of the relatives and friends had made their leave. Some cousins and elders remained, and they started to evaluate the day's event while sipping black tea. The elders applauded Ubaid, albeit not in his presence as he was busy welcoming a guest who had arrived late. Almost all the invited guests, it was noted, had come, even as Ubaid was commended for buying land and constructing a house without the aid of Gulf money. Some elders even went on to say that he is a 'model' for other youngsters in the family. My parents, along with Ubaid's, his *ammoshan* (wife's father) and mother-in-law, his *karanavar* (mother's brother) and a few others remained in the house after dinner. It was time for the boxes to be opened. I was sent to collect the keys that could open the boxes from the rental suppliers, as they had forgotten to do so.

Ubaid's *ammoshan* opened the big box with the key, upturned it and piled the envelopes on the dining table. Most of the envelopes were in white, as provided for, although there were some which differed (the guest having brought it along). My sister was given the

task of writing down the names and the money given in a new notebook. My father dictated the title, exclaiming ‘Start with *Bismi* (In the name of Allah)’ and adding, ‘*Poolathara Ubaid 31/03/18 nu porekood kaych vangiya paisa*’ (Money received by Poolathara Ubaid on 31/03/18 by way of conducting his housewarming), as the heading on the page. Ubaid’s *ammoshan* was emptying the envelopes and writing the amount on it. He would then pass it to my father, who read out the name and amount to my sister, ‘C.M. Noufal 2000 ...’, even as she would record it in the notebook. Ubaid was sitting all along on the sofa eagerly, while his wife added the envelopes that were given to her by hand into a pile. The amounts in those envelopes were much higher as they came from close relatives; most of them contained Rs. 10,000, with Rs. 25,000 being the highest given by my father. He felt shy to read out his name and amount, and passed the amount to Ubaid. *Moothappa*, who had been resting, joined the group, straightening the stack of the rolled envelopes. By way of speeding up the process, my brother was asked to write in the pages removed from the middle of the notebook, while I joined in by dictating the names and amounts received and disposing of the empty envelopes in a plastic carry bag. After all the envelopes from the big box had been opened and noted, *ammoshan* started calculating the total money received. Ubaid was peeping in while this totalling was going on. A big smile, almost a sigh of relief too, was visible on his face as he was sounded the total amount: Rs. 2,25,450. He quickly uttered *Alhamdulillah* (All praises to Allah), and gave a happy glance towards his wife.

The amount mentioned, evidently, was the money from the big box kept outside and from hand-given envelopes. The women’s smaller box kept inside was yet to be opened. Ubaid’s *ammoshan* again stacked and tied the money with rubber bands, while my father was tallying the written and received money. The small box was also emptied and calculated. It included a contribution from Ubaid’s grandmother, and *ammoshan* specifically mentioned it as this was an unlikely thing. Upon hearing this, Ubaid’s father chimed: “People will put money in if they see the box” (*Petti kandal aalkar paisa idum*). The sum gathered from the smaller box totalled Rs. 1,92,750, making the total money received Rs. 4,18,200 from around 357 contributions. “*Ith kond ang nere aayi povuo?* (Will this be enough?),” my father enquired with Ubaid, who promptly replied “*Lesham*

baaki ndavum (A bit will remain),” since, as he further revealed, the total debt is about 4.5 lakhs. My father quickly tried to restore the situation:

You do not have to worry about this money; you need to pay this back during the next ten years or so (as these amounts were to be reciprocated when the others conduct a housewarming or marriage in their household). Some may not even require repayment. There will be small hitches for two months, and then you can make money during the Ramadan (by doing business).

Ubaid was able to meet a significant share of his financial obligations through the contributions he received from the housewarming event. However, these occasions of housewarming and marriages need not always have a happy ending like that of Ubaid. A marriage which happened in our neighbourhood, soon after Ubaid’s housewarming, provides a different dimension. This marriage was of a young woman, about 23 years old, who was teaching at a primary school in an adjoining taluka. Her father did not have any steady income; he had gone to the Gulf a few times, but could not find any stable work. She also has a married brother who works in the Gulf. As a norm, the marriages of girls end up as a costly affair, and this proved so for her father and the family. This marriage too involved active participation from their relatives and neighbours, just like in the case of Ubaid’s housewarming. But the money that the family received in the box was nowhere close to meeting their debts. Upon getting the news the very next day, my mother’s immediate response was “How will they get, as per their need, if he [the girl’s father] does not even pay back his *payatt* money” (*Engane kittana, on maryadakk payatt paisa polum thirich kodkathonalle?*). She went on to highlight some traits of the girl’s father, namely, that he drinks alcohol, gambles and does not repay his financial debts properly, all which are considered morally corruptive for a Muslim. So, then, what calculations are implicated in such givings? Let us move on.

Worthy and unworthy hosts

After the Friday sermons at the mosque, it is customary to hear announcements seeking financial support for impending marriages in poor families. These announcements serve as open invitations, expecting both financial and labour effort contributions from the community. The contributions are collected in two modes: the box collection, like Ubaid’s case, and another mode where a representative from the *Mahallu* committee

gathers money, recording it in a notebook, resembling the mode of *Panapayattu*. These modes have implications for the money received. In my observations, marriages or housewarmings using the notebook mode consistently result in higher contributions. Many of my interlocutors revealed that they ended up paying more than intended when the collection method involved someone from the *mahallu* committee. People often feel obligated to give more when they see a familiar face or a committee member sitting at a table collecting contributions. On the other hand, the box mode is more discreet, allowing individuals to give without others knowing. To illustrate the impact of the host's public image on contributions, let us turn to a conversation between three friends evaluating two marriages in their neighbourhood. The hosts, VM and NB, both financially struggling, had contrasting public images with significant implications for the money they received. Basically, VM had a positive reputation, while NB was known for cunning, and even fraud. Despite conducting both of his daughters' marriages in one event, NB received around 10 lakh rupees in contributions. In contrast, VM, with a good public image, garnered around 12 lakhs for his daughter's marriage. The conversation between AH and KB, with occasional nods from the third friend, sheds light on the complex moral evaluations and calculations involved in assessing the host's character in these situations.

I found myself in the thick of this conversation while giving the three friends a lift after visiting a friend's father at a hospital in Kozhikode town. They had also come to visit the same person and ended up discussing two marriages that took place a few days before our ride. The conversation was sparked by AH's comment, who remarked, referring to NB, "There should be some debt for these guys. Then only they will learn." He added that many of the poor who lead dignified lives without openly seeking contributions for marriages will not receive much financial help. AH was specifically referring to NB, who, despite being a known fraud, received a significant amount. KB asked AH to clarify the offences committed by NB. Before AH could respond, KB hastened to mention a recent incident where a voice clip by a religious scholar against NB circulated among WhatsApp groups. The scholar accused NB of defrauding him, resulting in a loss of lakhs of rupees. Although the clip was created many months ago, KB claimed that some individuals with vested interests had recirculated it a few days before NB's daughter's

marriage. However, this move had backfired, as people recognized it as an attempt to thwart the marriage contributions. Instead, it created a sympathy wave towards NB, even among those who did not like him.

KB then provided a nuanced portrayal of NB's character. He recalled that he befriended NB recently during the formation of a disaster management team under the latter's leadership. After the formation of this group, NB had been able to improve his public image. While NB was known primarily for financial fraud, including scams like currency doubling and collecting money for fake Gulf visas from places like Andhra Pradesh, he was also accused of sex trafficking. KB added a disclaimer, urging caution against airing unfounded accusations, even though he believed NB to be crooked. AH remained adamant about his negative assessment of NB, but KB attempted to complicate the picture by highlighting some positive aspects of NB's character. KB pointed out NB's involvement in the disaster management initiative, where ostensibly the latter spent money from his own pocket. NB had also recently cleared the drainage in Kuttiady town before the monsoons, preventing waterlogging. However, KB expressed displeasure that none of the merchants who benefited from this effort contributed a penny for NB's daughter's marriage. KB further confirmed that NB has multiple wives, which some consider a form of adultery. Despite this, KB emphasised that NB treated all his wives with equity - "He even buys honey for each of them which none in our group do. All his wives live in rented houses. Some people accuse him of getting dowry to marry. But they conveniently forget that all his wives' hail from thatched houses (*chetta*)."

KB then recalled a conversation he had with NB's wife. The latter said, as KB narrates,

"I come from a *chetta* (thatched house), got married to a *chetta*,¹⁰ I prayed to Allah to improve my condition. He gave me a tile roofed house; I prayed again, and each time he bettered my house. Then I prayed to give good husbands for my daughters, that also got actualised. In all these stages I never complained or spoke ill of my husband to anyone, God gave me everything."

KB, while acknowledging the positive aspects of NB's character, remained cautious. He emphasised that if someone cheats others, the curse on them would last a lifetime. KB

¹⁰ *Chetta* also doubles as a derogatory remark, especially if directed towards a person.

gently reminded that fraud is often a two-way process, with many individuals making themselves susceptible to being cheated due to their greed for quick money. He provided examples of people waiting for large sums of money in dubious “treasure business” schemes or engaging in the purported business of “precious metals” used in the aircraft industry.¹¹ KB pondered aloud whether there was a way to reform or improve these individuals, and the response was mostly silence in the group. However, they were unwilling to completely write off these individuals, acknowledging that some people involved in fraudulent activities had changed after spending many years in such practices. KB even noted that those engaging in fraudulent activities often do not see their actions as sinful. He suggested that in the initial instances, they might have considered it wrong, but it eventually became a sort of habit. KB speculated that one reason people might have helped NB was concern for his daughters, fearing they might elope with someone, possibly a non-Muslim. KB consistently attempted to showcase NB’s positive side, possibly arising from his recent friendship and a perceived need to highlight a different aspect of a known fraudster.

In the context of marriage-related contributions, particularly, assessments of moral character can be complex, as seen in the case of NB. Doubtless, the discussion surrounding NB’s character arose from recent marriages in the neighbourhood, highlighting a nuanced evaluation influenced by both positive and negative aspects. And yet, in many instances, the calculations are more straightforward, revolving around the expectation, really, of reciprocation. When individuals contribute financially at events like marriages in other’s households, they often anticipate a return when a similar function occurs in their own family. The mode of repayment depends on the future events planned or on the anvil; indeed, if no functions are expected, the return might be a straightforward reimbursement of the amount received earlier. However, if there is a possibility of future events, the repayment is often increased. These giving-and-receiving dynamics, especially in the context of marriages, are clearly gendered. While contributions are commonly associated with the marriages of girls, the marriages of boys

¹¹ These are some examples of financial scams promising substantial returns within a short timeframe. Additionally, there are ventures involved in selling barn owls, boa snakes, and similar items, asserting lucrative profits in ‘foreign’ markets and soliciting investment from gullible individuals.

also attract such contributions, usually functioning as a form of payback for previous support received from the household. Oftentimes, invitations are extended solely to get back the money one had given during any such events in the household. Unlike *Panapayattu* which is solely an ‘economic’ endeavour where the one gives explicitly anticipating a return, invitation to marriages and housewarming carries a dual intent of soliciting one’s presence as well as financial contribution. There are also instances where *Panapayattu* is held during the marriage or housewarming events and the invitation letters explicitly state that *Panapayattu* will be held. In such cases, one may invite someone who is part of his *Panapayattu* network who otherwise is unlikely to be invited for the ceremony as such.

Passingly, towards the last phase of my fieldwork, I was alerted to a new tendency followed by those who tap into this milieu of giving. Some who already had a house would renovate it and then conduct a housewarming and invite people with a motive to get financial contributions. Convergence of such varying motives and expectations have surely led to conflicts between the guests and the hosts. Those concerned with the legality of such practices often find them problematic and urge for a resolution regarding the nature of obligations specifically. Ashraf Ustad is one such local luminary. Let me now turn to an exchange I had with Ustad and then briefly attend to some historical antecedents when similar queries were raised.

The Nature of Obligations: Triggers and Antecedents

Briefly after our first interaction and getting to know about my research topics (whose detail I recount in the next chapter), Ashraf Ustad forwarded a WhatsApp voice clip along with a housewarming invitation letter from the south of Kerala.¹² The voice clip was of a Muslim porter who had just conducted a housewarming ceremony. It started with the host sarcastically thanking all those who attended the event and disclosed that he had given money to 1342 people as part of various household events and out of this 247 did not return the money. He made it clear that he had contributed to others,

¹² Ashraf Ustad is an Islamic scholar in his late 30s, and based in Kozhikode. He has trained at the Deoband seminary in Uttar Pradesh and is part of the Tablighi movement. He is a known figure among both scholars and the laity of Muslims in Kerala. We will detail more about him in the chapter to follow.

expecting a return whenever a need arises on his side. The voice clip concluded with the porter threatening to publish the names of the ‘defaulters.’ This was an unfamiliar case in relation to the life of such practices in Kuttiady. Surely, I have come across such open threats in relation to defaulters of *payattu* payment, but not regarding housewarming or marriages. Even though there is an expectation of reciprocity, the donor cannot demand a return, even as they may speak ill of the ‘ungrateful’ to their mutuals. These transactions fall under what Testart labels as ‘gift,’ even if one may hope for a return but does not have any recourse (Testart 1998: 103). *Panapayattu*, as we already explored, is more of a form of ‘exchange’ of debt and credit in Testart’s formulation, where one can claim a return and is conferred with a right to demand it (ibid.: 104).

A few days after the above exchange on WhatsApp, I met Ashraf Ustad to discuss the *fiqh* (broadly, jurisprudence) of trade whose details we shall delineate in the next chapter. Amidst the discussion, while foregrounding the concept of uncertainty (*gharar*) as a broad guideline that governs the realm of economic transactions, Ustad brought in the case of *Panapayattu* as a practice susceptible to *gharar*. He told me, explicitly, that in *Panapayattu* there is a lack of clarity on whether repayment is compulsory or optional. Unlike situations of lending money, where one would stipulate a time-period making it certain that it is a debt transaction, Ustad found it difficult to place *payattu* transactions as an obligation (*badhyatha*) or debt (*kadam*) or even gift (*hadya*). I could not but disagree with Ustad on this point. Even though he is a native scholar, he himself admits that he does not have much exposure to these practices as he left to Deoband in Uttar Pradesh (a town housing the famous *Darul Uloom Deoband* Islamic seminary/institution) at an early age for his studies, and upon return he lived mostly in the Kozhikode town where such practices are not prevalent. I probed him more about the concept of *gharar* and pointedly asked how *Panapayattu* falls under the same. He gave a detailed response, tight and logical on his terms:

We usually give gifts during housewarming; some may even seek loans from friends. Both have a sort of clarity. But this (*payattu*) hangs between both gift and debt. We must study whether *gharar* happens in these transactions. In the rulings of *gharar* also there is much discussion. What sort of *gharar* is acceptable and not? Take the case of a buffet restaurant. The price is 900 rupees per person. One may say that we cannot have a clarity on how much one will eat and hence it is *gharar*. One may eat five rotis, the other ten; some may just have some juice.

But one will eat only the amount a man can eat. It is not the amount an ant eats nor an elephant eats. There is a clarity over that. The base is fixed there. Take the case of renting an AC [air-conditioned] room for 2000 rupees. Some may not use the AC; and some may never switch it off. Some may stay inside the entire duration; the other may stay only for a short duration. The usage of the room is fixed according to the common usage. The same applies to using ‘pay and use’ toilets. These discussions happened a long time ago in the legal tradition. There will be differences on how much uncertainty is allowed, but there should be none on the basic premise. In the case of *Panapayattu*, there is uncertainty over the very premise. Many see it as a gift, and those who receive it may see it as a debt; the one who gives may have calculated it as counter-giving to an earlier exchange.

Clearly, based on our discussion on household exchanges and *Panapayattu*, it is evident that Ustad in his response is confusing *Panapayattu* with givings during marriages and housewarmings. I clarified to him that the obligation to return in *Panapayattu* is quite straightforward; that, if one is invited for *Panapayattu*, it is implied that the money would be returned. I also tried to explain to him the idea of ‘gift’ in the anthropological literature, with the gift seen as something that always carries an expectation of return. I acknowledged the complication in characterising *Panapayattu* as exclusively gift, and hence my formulation of it as something between gift and debt. Ustad was categorical that such a formulation is not acceptable in legal terms and that clarity is necessary on the basic premise. I invited his attention to the discussion in the *Fath-ul Mueen*. He pleaded his ignorance about this specific discussion, and told me emphatically (with a glint in his eye):

It will obviously come under discussion as it is written in this very region. You should also refer to *Fatawa Alamgiri*. It was compiled during the Mughal era by commissioning scholars and providing them with a space to work in Aurangabad. It is written by being part of a dynamic life world and reflects the conundrums of mundane life.

I had a scanned copy of the *Fath-ul Mueen* on my laptop, and I showed Ustad the sections where the topic had come under discussion. The first instance is under the chapter on debt (*kadam*), where it is briefly mentioned that gifts given during celebratory occasions are free gifts and not debt per se. The author (Zainuddin Makhdum II) quotes the opinion of his teacher (*shaikhuna* [my teacher])¹³ that even if a custom of equivalent return exists,

¹³ Most probably, the famous Shafi scholar Ibn Hajar al Haytami (d. 1566), who was born in Egypt and migrated to Mecca.

such givings are not to be treated as debt. To be sure, the text here is concerned with the legal notion of debt. In a subsequent chapter on ‘gifts’(*hiba*), we can find a discussion on the ownership of gifts given during different ceremonies. It defines gifts (*hiba*) as a term that includes both charity (*sadaqah*) and *hadiya* (generally gift, but also carries the sense of tribute). It further defines gift as something that is usually tradeable, given to someone not in lieu of a return. Gift (*hiba*) is thus clearly distinguished from trade transactions and givings with an explicit demand of return (Makhdum II 2017: 393).

The one who receives the gift will also have the ownership rights of it. And, indeed, after a detailed discussion on different scenarios of gifting, we can find a discussion on the ownership of gifts given during ceremonies like circumcision. As there is the possibility of multiple recipients in such cases, the author tries to bring a sense of clarity on the matter. It is pointed out that, regarding the ownership of gifts given during circumcision ceremony, some scholars hold the opinion that the gifts belong to the father while others maintain that it belongs to the son who is being circumcised (Makhdum II 2017: 401). Such differences of opinion arise, it is noted, when the giver does not specify to whom they are gifting; but if the giver makes his intent clear it will belong to the intended recipient (*ibid.*). Soon after this discussion, the author focuses on specific local practices like *marka kalyanam* (circumcision ceremony). It is acknowledged that, in certain areas, there are customary practices where one conducts events to receive money and the received money is given either to the one who shaves the newborn’s head or the circumciser. If the giver intends the giving for the barber (*ossan*) alone, it is to be given to the barber; and if he intends the helpers of the barber along with the barber, it should be distributed to them as well. In the absence of an explicit intention, the money will belong to the one who conducts the event and he can give it to whomever he wishes to (*ibid.*). But how does one discern the intent in such cases? It is to be assessed through local custom, and intentions that contravene local customs are not to be considered (*ibid.*). If there is no explicit intention, the religious convention is that the giving belongs to the circumcised boy’s father; and, in the case of other celebratory occasions, it belongs to the organiser of the event. It is further pointed out that if the local custom contravenes the religious convention (in cases where there is no explicit intention), the latter needed

to be given preference; but, in the absence of religious convention, the local custom is to be followed (ibid.: 402).

Ashraf Ustad, after reading through the foregoing segments, asked me to share the references with him as he receives similar queries from his followers. I obliged promptly, and brought back his attention to the question of obligation in *Panapayattu*. I informed him that the local custom where *Panapayattu* is prevalent is that the money given as part of the event is to be returned (and that too double the amount given); what is more, if the same amount is returned, it terminates the *payattu* relation between two people. Ustad immediately alerted me to a legal maxim: *al maroof kal mashrooth* - ‘What is known is a condition.’ This maxim really means that if something is known or is evident through habitual practice, it acts as a legally valid condition. Hence, in the case of *Panapayattu*, it is known through custom that one is obliged to return the money. The word *maroof* is derived from *urf* (custom) and means something that is ‘well known,’ ‘good custom,’ ‘right,’ and figures in the Islamic credo *amr bil maroof* (enjoining or commanding the right). We can say that much of the practices that I narrated in the foregoing pages are part of *urf* or local custom. Often, they are incorporated into the *Shari’a* if it does not contravene the primary sources. It becomes, as Talal Asad has suggestively specified, an ‘allowable habitual practice,’ something that he sees not just as a possible source for the *Shari’a*, but what the latter embodies in a deeper sense (Asad 2015: 179).¹⁴ The discussion in the *Fath-ul Mueen* attests to the fact that queries were raised regarding the nature of obligation and the ownership of gifts. The ruling that such givings during

¹⁴ Thus, Asad compellingly maintains: “Understanding the shari’a as tradition as opposed to a fixed structure (even as the context for understanding it as a normative ideal in relationship to the time of ‘real’ history) seems to me essential. Thus although the well-known account of the shari’a’s primary sources include the Qur’an and Hadith as well as reasoning by analogy, the authority of doctrinal consensus, and independent reasoning, custom (‘urf) is also incorporated into the shari’a by devices such as necessity (*darura*), so long as it doesn’t contravene the primary sources. ‘Urf is that which is ma’ruf (good custom, fitting practice, decent behavior) as in *amr bi-l-ma’ruf*. Good custom was not recognized at first as an independent source of law even though it was continually integrated into the shari’a. However, since the sixteenth century ‘urf has been formally recognized as a legal category. *The changing character of allowable practice is therefore also part of that tradition so long as the changes don’t affect what is allowable*. So one might suggest that (allowable) habitual practice isn’t merely a possible source for the shari’a, it is in a deep sense what the shari’a is - by which I mean that the *authority of the shari’a resides not in (written) rules and commands but in embodied practices* (including sound interpretation put into practice of what the sources say) in accordance with living tradition. The changing character of custom in different historical circumstances inevitably affects the way in which Qur’anic and prophetic authority are interpreted and argued over in the shari’a tradition” (Asad 2015: 179, fn 28, emphasis added).

celebratory occasions cannot be characterised as a pecuniary debt does not necessarily absolve them of the eschatological implications of the afterlife. Rather, juristically such givings are not considered as debt. In comparison to the transactions in *Panapayattu*, givings during celebratory occasions are always accompanied by multiple intentions and motives, making the assessment of the nature of obligations an arduous if not unachievable task. The British Calicut sub-court ruling we briefly alluded to is much more emphatic in dismissing an appeal suit filed to recover the amount given during a marriage ceremony.¹⁵

The appeal suit filed questioning the decision of a District munsiff in 1854 points out that the latter dismissed the plea for recovering Rupees 25-4-0 which the plaintiff gave during the occasion of a marriage at the defendant's home. The munsiff seemed to have dismissed the plea citing that the statements of the witnesses produced by the plaintiff are not sufficient to prove any money was advanced. The Sub-court judge, while considering the appeal did not accept the objections of the munsiff regarding the witnesses, and still dismissed the appeal and judged in favour of the defendant. The Sub-court judge notes that it is highly probable from the witnesses that the plaintiff who is also a relative of the defendant attended the marriage ceremony and gave the above-mentioned sum. The judge also acknowledged from the witness statements that it is the custom of the caste when a marriage happens in the family for a previous receiver to (in the court's words) 'exercise increased liberality.' The judgement went on to pronounce:

According to his own statement of the case, the giving of the money and the amount to be given on the first occasion of the kind are altogether optional, there is no promise to repay; but it is understood that similar or rather greater liberality will be shown on occasion arising. Such understandings as these can raise no legal obligation. The money given was a gratuity; there was neither express nor implied promise to repay it; the amount to be repaid is altogether vague and indeterminate and a mere moral right exists. The Defendant may be a shabby fellow for acting as he has done, but a mere moral obligation will not even sustain an express promise and is still less sufficient to raise an implied one. The most mischievous consequences must ensue upon an attempt to convert Courts of Law into schools for the determination of mere questions of morals and manners. Deeming it clear that the right which Plaintiff imagines himself to possess is not

¹⁵ It appears from the names listed in the judgement that the plaintiff and defendant were both non-Muslims. As we already stated, such practices of exchange cut across communities, even as the meanings attached to such transactions may vary depending on each faith tradition. The fact is that the court was ruling on a transactional practice with customary dimensions.

one which is appreciable either by the Law or the Courts which administer it, that the money advanced by the Plaintiff was a pure gift, I dismiss this appeal with costs.¹⁶

Importantly, despite the formal language employed by the judge, the ruling is quite like that of the *Fath-ul Mueen* injunction.¹⁷ Both legal regimes maintain that the obligation to return is ‘moral’ rather than ‘legal’ and as such does not become a pecuniary debt. The amount the plaintiff gave (Rupees 25-4-0) is surely a significant amount in 1854, and probably explains the initial suit and the appeal. One of the reasons that my interlocutors disclosed for not taking a legal recourse in the case of *Panapayattu* defaulters, despite having documentary evidence and a promise to repay, is the fact that such moves are not financially sustainable. The transaction between individuals does not usually amount to a significant amount. The nature of obligations in household events is more of ‘gift’ rather than ‘exchange.’ As already stated, this categorisation has stakes in adjudication and need not take into consideration the eschatological implications, which as we saw in the case of several interlocutors is the realm of ultimate adjudication or reckoning. There are other elements to the practices of exchange we are considering here that lend further vitality. Let us delve briefly into such embodied and ethical aspects of the *Panapayattu* and household exchanges and conclude this chapter.

Embodied repertoires and other mundane enactments

I have often wondered why so much effort is put into organising functions like housewarmings and marriages? Likewise, when bank loans are easily available to meet needs, what is that makes individuals and families depend on ‘givings’ during such occasions or go through the *Panapayattu* medium? Without doubt, the events themselves were impacting the household economics, especially during the season. I often heard my mother say in a complaining tone: “Housewarmings and marriages are burdening, but it is not possible to refuse when invited. There is an expectation of money as well when invited.” Accepting an invitation to a feast, especially that of a wedding feast (*walima*), is a religious obligation (see Makhdam II 2017: 503); what is more, it is considered as a

¹⁶ *Zillah Decisions, Calicut Sub-Court, January 1857*, p. 12.

¹⁷ There is a similar ruling given by the district judge of south Malabar in 1880 (see Moore 1905: 322)

right that a Muslim has over his fellowmen.¹⁸ The *Fath-ul Mueen* discusses the associated etiquettes of invitation as well as feasting in the chapter on marriage. Accepting an invitation, it is stated, is not obligatory when there are legitimate reasons and if one suspects the feast will involve forbidden acts such as unrestricted mingling of men and women (Makhdum II 2017: 504). One can also refuse the invitation if the host earns money through *haram* (illicit or forbidden) means and, besides, if the invitees are composed only of the rich in the community. The guest is also recommended to not eat beyond one's need (ibid).

Most marriages in Kuttiady take place in households rather than in the town's public hall or auditoria. There is only one dedicated marriage function hall in Kuttiady, which had come up a few years back. When we compare this to other areas in Malabar, especially the urban ones, it is perhaps striking that in these other areas almost all marriages happen in function halls. In fact, most functions in Kuttiady are held in households, even though it is considered as a risky and tedious task. One central motive cited for this is that it helps in building *bandhangal* (relations). A few years ago, when the buffet mode was adopted by some for serving food in marriages, it was scorned at one of the Friday sermons as being a form of western imitation as well as seen to be insulting of the guests who would have to stand in a queue to get the food served by caterers (unlike the common practice, as described, where food is served on the table personally by friends and relatives of the host). Even in the newly built marriage hall in Kuttiady, food is served on the table albeit by the caterers. Feasting is, obviously, central to the events that I narrated, and it is enacted in definitive ways. It is mandated that one should dine together. Indeed, in feasts within Muslim households, such arrangements are made for dining together. Usually, people sit around circular or rectangular tables, where food is served together for all and they start eating together and leave the table together; if one finishes eating, they are expected to wait for the others to finish or ask permission for leaving from the others. This was not quite common to feasting in other communities, as I

¹⁸ The Prophet is reported to have said: "Six are the rights of a Muslim over another Muslim ... When you meet him, offer him greetings; when he invites you to a feast accept it. When he seeks your council give him, and when he sneezes and says: 'All praise is due to Allah,' you say Yarhamuk Allah (May Allah show mercy to you); and when he falls ill visit him; and when he dies follow his bier" (Sahih Muslim 2162b <https://sunnah.com/muslim:2162b>).

observed. The seating arrangement in the latter is often made in a way that enables individuals to eat and leave according to their wish. The tables used are small rectangular ones, which are spread in a line one after the other. All the same, it must be pointed out that, across traditions, dining together is seen as an act which brings blessings. In the circumstances that we described, the food is served by one's relatives and close neighbours.

I had just mentioned that events are held in households to foster *bandhangal* (relations). In fact, the expression used for the purpose is *bandhangal oottiurappikuka*, which is usually translated as 'to strengthen or foster' (*oottiurappikuka*) relations (*bandhangal*). *Oottiurappikuka* is a compound of two verbs - *oottuka* (feed) and *urapikkuka* (strengthen) – whereby the act of 'feeding' is vital to the 'strengthening' of relations. Undoubtedly, there are overt ritual feasts, as in the case of *Mawlid* (Prophet's birthday) celebrations, where the food is infused with *barkath* (blessings) and distributed to all. Similarly, the feasts of housewarmings and marriages have blessings infused by virtue of dining together. Not surprisingly, there are several prophetic traditions which narrate the blessings of dining together, as in the following Hadith:

Some of the Companions of the Messenger of Allah said: 'We eat but are not satisfied.' The Prophet said, 'Perhaps you eat separately.' The Companions replied in affirmative. He then said: 'Eat together and mention the Name of Allah over your food. It will be blessed for you.'¹⁹

In sum, through this section, I have attempted to show how mundane acts of giving, feasting etc. are central to the ethical life as embodied within the Islamic tradition. The relation between kin and neighbours is considered virtuous and essential, whereby certain sensibilities are cultivated through repetition, and whose grammar is embedded in a form of life. These observations, as embodied in the moral community, are also articulations of debt and obligations. In Ubaid's case, his debt was inevitable and certain, even as he strived hard for a decent livelihood. The 'community' helped him in repaying his debts and, in a manner of speaking, making a life devoid of dishonour possible. He has consolidated an impression of himself as a devout Muslim who does not engage in morally corruptive acts. Alternatively, in the second brief case that I alluded, where the

¹⁹ Riyad as-Salihin 742 <https://sunnah.com/riyadussalihin:742>.

host did not get money gifts as expected and was even grossly insufficient to repay his debts, the situation was immediately attributed to his wayward behaviour in not paying back the *payattu* money owed. This latter act of faltering on repayment, it should be evident, is both socially and morally despised, although there are instances of other wayward hosts receiving sufficient sums of money, especially when the givers assess that the former is never going to be able to repay the debts incurred. In the above instance that I narrated, the wayward host also had a son whom the givers took as capable enough to pay back the family debt (although in the final analysis this did not hold sway). These forms of ‘givings,’ then, can also be seen as promoting a kind of work ethic that actively prevents dependency. It is insisted, for instance, that these ‘givings’ do not make one to take advantage of them.

Panapayattu and household exchanges, in our construal, are quite integral to the worlds of debt and obligations, and, by extension, to the everyday economic life of Muslims in Kuttiady. Even though such practices do not fall under what has been understood as overtly ‘religious’ practice, the transactions do have their implications in the life of Muslims, both in the worldly and ethical realms as well as for the afterlife. Evidently, such practices fall beyond the paradigm of ‘ethical self-cultivation’ that work through overtly ritual and disciplinary practices (see Laidlaw 2014, among others, for the paradigm in question). Yet, the tradition both in its discursive and embodied aspects informs and is invested in such practices. We now move into aspects of trade and commerce, a realm where the ‘test of wealth’ more frontally figures through the explicit registers of earning and spending.

Chapter 4



The Realm of Trade and Commerce: *Rizq, Ihsan, and Tawakkul*

As I began the final phase of my fieldwork in early March 2020, the looming threat of the COVID virus was palpable. The state government declared a high alert when the reported cases surpassed half a dozen, and closed schools and cinema halls when they exceeded a dozen. To meet my acquaintances and interlocutors, I took a stroll through Kuttiady town, where makeshift hand washing stations had been set up in accordance with the state government's 'Break the chain' campaign. Upon reaching the bus stand, I noticed a gloomy atmosphere and nearly empty buses. The people I encountered expressed despair about the state of business, with statements such as "People are scant in the market" (*angadiyil aalu korava*) and "Business is very dull" (*kachodam valare mosham aanu*) being commonplace.

By the end of my walk, I arrived at a shop in a narrow alley to purchase some freshly made coconut oil, as per my mother's instructions. The alley had transformed significantly since my last visit, with two buildings congesting the previously empty plot of land where the alley ended. One of the buildings housed a bank, a textile shop, a catering company, and an electrical appliances repair shop, while the coconut oil shop was situated in the other building. To my surprise, I ran into Imran in front of a shop adjacent to the coconut oil shop. This was unexpected, as he ran a shop in partnership with his brother-in-law a few blocks away from where we presently stood. I greeted him with 'salaam' and asked why he was there, to which he replied, "This is my base now" (*ithaanu ippo ente thavalam*). When I inquired about the other shop, he cryptically responded, "What was supposed to happen happened" (*anivaryamayath sambavichu*), indicating clearly that he was not ready to elaborate further at that moment. I refrained from pursuing the topic as his shop was bustling with activity, and we would need a more relaxed time to discuss it.

Imran invited me into his shop, which was like his previous venture, offering a diverse range of products such as plastic bags, cosmetics, cleaning products, plant pots, knives, floor mats, ropes, agricultural tools etc. To start a conversation, I asked him about the statement that had been echoing in my head, “Business is dull, isn’t it?” (*kachodam mosham aan lle*). His response was unexpected, as he exclaimed, “I do not see it that way, for it is God who gives. Whatever I get I am content with it and say *Alhamdulillah* (All praise to Allah).” He continued, “My ‘policy’ (he uses the English word), when I come here in the morning, is that whatever I get is ample. I conduct my business ethically for as long as possible and avoid exploiting customers.” He specifically pointed to the MRP (minimum retail price) tag on a bundle of disposable plastic bags and gently reminded, “See, you can exploit using this. People will pay the price you ask.”¹

This present chapter deals with the practice of trade in Kuttiady. In doing so, it foregrounds the notion of divine providence or sustenance known as *rizq* in the Islamic worldview, which Imran seemed to be stressing in the foregoing ethnographic vignette. A reliance on the idea of *rizq* provides a sense of contentment for Imran. His ‘policy’ of minimal profit and being truthful is constituent of an Islamic ethic of business. Our effort will be to explore the layers of complexities that accompany a *rizq* centred worldview of economic life, as well as the very idea of being ethical in one’s conduct of it. We will examine how the Islamic tradition is being invoked and inhabited in the conduct of trade and commerce through dispositions and propensities such as *tawakkul* (reliance on God). We then move on to the concept of *ihsan* (magnanimity) and explore how it elevates mundane acts and transactions. In subsequent sections, we will delve into aspects of debt and credit as manifested within the realm of trade, while also straddling instances of arbitration and mediation on the disputes ensuing from various financial dealings. Let me begin the narration, yet, with a question that puzzled me during the initial stages of this project. *Is there an Islamic trade?*

Is There an Islamic Trade?

¹ This was a time when a ban on single use plastic bags was being enforced by the state government and there was high demand for recyclable bags with a certain intensity in the market.

I began finding answers through two sources – namely, my ethnographic interlocutors and normative Islamic texts that I could access – and the results were quite fascinating as well as puzzling. My interlocutors would give different answers; even the same person would give varied responses at different instances. Imran once said to me, when I probed him about how a business becomes Islamic, “If one gives *zakat* of business, it becomes Islamic.”² Imran himself does not give *zakat* for his business as he was told by scholars that his venture does not meet the threshold for the same. He then listed to me some merchants in the market who diligently give *zakat* over their business. On another occasion, Imran responded to the same question, enjoining “One should not sell prohibited (*haram*) goods.” He told me that he used to make it a point to attend lessons that dealt with the ways of conducting business according to Islamic teachings. In one such lecture, apparently, it was told that one should not sell goods that are antithetical to the Islamic worldview, such as (Hindu) *pooja* lamps and Christmas stars. Imran was very doubtful how feasible such an approach would be in a pluralistic society and cheekily said to me, “In the case of lamps one can say to a customer who seeks it that it is expensive and I do not deal in such products. But what about stars?” Neither of us had an answer. On yet another occasion, Imran said to me, “Some people say that one can take profit as one wishes; that is certainly not correct, and it cannot be Islamic (*Islamikam aavoola*).”

My other interlocutors would respond, sometimes to a direct query or in a conversation on the state of business in the town, that commercial dealings that do not distinguish between *haqq* and *baatil* would not be Islamic. The terms here literally mean ‘truth’ and ‘falsehood’, respectively. What they connote is too broad to be discussed here in its entirety and can mean differently according to context. The morally upright jewellery business interlocutors who deem much of the gold business in Kuttiady as morally corrupt would often remark that “At least a bit (*lesham*) of *haqq* and *baatil* should be kept.” We will see how they fall out of the *haqq* and *baatil* distinction in the chapter on

² *Zakat* on business is usually given by calculating one’s stock, taken yearly based on the Islamic lunar calendar. Optimally, if the stock exceeds the threshold (*nisab*) which is based alternatively on the market value of 85 grams of gold or 595 grams of silver, one should give 2.5 % of the market value of the stock. *Zakat* literally means purification and refers to the purification of wealth. We explore aspects of *Zakat* in some detail later in Chapter 6.

riba (Ch. 5 that follows). More generally, yet, keeping the *haqq* and *baatil* distinction would mean to follow the teachings of Islam while engaging in trade; these teachings include not lying, maintaining correct weights and measures, not hoarding, and so on.

One key text that I relied on for this study is *Fath-ul Mueen*, as we alluded in the introductory chapters (Chs. 1 and 2). Consistent with the form of *fiqh* (jurisprudence) manuals, the text deals with the topic of trade after delineating the ritual laws of prayer (*salat*), *zakat*, fasting and *hajj*. The text uses the word *baye* for trade and provides a linguistic and technical definition in the opening paragraph of the section. Linguistically, the word means to sell or exchange a thing for a thing, and technically it means to transact goods or wealth (*maal*) following certain conditions.³ By way of citing the doctrinal evidence of sale or trade being permissible, it quotes a verse from the Quran - “But God has permitted trading”⁴, followed by a Hadith: “The Prophet (Peace be upon Him) was once asked, ‘What type of earning is the best?’ He replied, ‘A man’s work with his hand and every trade which is free from cheating or deception’” (Makhdam II 2017: 314). These opening statements were quite known to me. But what followed them as the detailing of conditions for a valid trade or transaction left me wondering. They never figured in the answers of my interlocutors; and, more surprisingly, if one were to go by the conditions on which the validity of a trade in Islam is based, it would be hard to find such a form of transaction in my field site of north Malabar. It is virtually non-existent. According to the *Fath-ul Mueen*, a sales transaction becomes valid when the seller utters the words of offering (*ijab*) and the buyer utters the words of acceptance (*qabool*). The text then goes on to detail the nitty gritty of the words (or utterances) that are to be used in the transactions and asserts that a transaction that does not follow these conditions are invalid and any good that is accrued through such a transaction is deemed illegal.

³ The Malayalam translation renders the Arabic word *maal* used in the technical definition to *dhanam* which means both goods and wealth (which, incidentally, applied to the Arabic word as well).

⁴ A part of verse 275 in Chapter 2 (‘The Cow’) of the Quran deals primarily with *riba* (interest). The complete verse is as follows: “Those who consume interest will stand ‘on Judgment Day’ like those driven to madness by Satan’s touch. That is because they say, “Trade is no different than interest.” But God has permitted trading and forbidden interest. Whoever refrains—after having received warning from their Lord—may keep their previous gains, and their case is left to God. As for those who persist, it is they who will be the residents of the Fire. They will be there forever” (Quran 2: 275). We engage with *riba* in the next chapter.

Ashraf Ustad and the space of 'legalism'

I was left perplexed by this discussion, figuring as it did too at the very beginning of the text's treatment of trade. There was nothing that I could relate it with the way in which trade is carried out in Kuttiady. Of course, I was aware of such textual injunctions through a different iteration. I have heard of instances where people from the older generations would verbalise transactions of not just sale, but even when borrowing things. These instances were often related as a marker of the piety and/or level of cautiousness that people of an older generation exemplified. If one were to borrow or buy anything, they would assert something like 'I am taking this' which may or may not elicit a response from the other side. Along with discussing the matter at hand with my interlocutors, I also started seeking scholars who can help me understand this apparent contradiction. The first to come to my mind was Ashraf Ustad, whose insights have significantly shaped the way I approach this chapter and, more generally, the framework of my study. Ashraf Ustad, whom we alluded in our previous chapter, is a tech-savvy young scholar in his late 30's, trained in the Deoband seminary and is part of the Tablighi movement.⁵ He is a known figure among both scholars and the laity of Muslims in Kerala. He is very active on social media like YouTube and Facebook, and regularly posts content that is educational, while also engaging in debates with other scholars. He also live-streams his lectures, Friday sermons and prayer meetings that he holds during the last ten days of Ramadan. The Tablighi movement usually does not engage in the polemics among other sects in Kerala. However, many of Ashraf Ustad's YouTube videos are aimed at engaging in polemics with the Sunni and (predominantly) the Mujahid sects in Kerala. What attracted me to his content was the grounded way in which he approached the jurisprudential issues internal to *fiqh*. He would criticise the Sunnis for their over reliance on *fiqh* and challenge the Mujahids for their lack of a robust understanding of the same.

⁵ *Darul Uloom Deoband* is a prominent theological academy located in Deoband, Uttar Pradesh. It was established in 1866, and paved the way for what is known as the Deobandi revival movement (see Tareen 2014). The Tablighi movement is an offshoot of the Deobandi revival, but has come to acquire a distinctive identity as Tablighi Jamaat, and is one of most widespread Islamic reform and missionary movement across the world (see Kuiper 2018; also, for the Tablighi Jamaat in India, see Chakrabarti 2018: esp. Chs. 5-6).

The interactions I had with Ashraf Ustad, both online and offline, have helped in unsettling many of the convictions I had relating to the realms of *fiqh*. My first acquaintance with him was through a WhatsApp group in 2019, which I had chanced upon. The group engaged in heated debates on classical theological positions in Islam. Ashraf Ustad represented a moderate *Ashari* position, and often cautioned against the excesses of the *Athari* and *Ashari* creeds.⁶ A couple of years later, while researching the topics I was interested in, I discovered his Facebook and YouTube channels. The topics ranged from innovative practices (*bidah*) to the doctrinal nature of the Salafi movement in Kerala, including how it diverges from classical Salafi positions. Specifically, a matter of relevance to our discussion here, he had a lecture series on the history of fiat currency and its contemporary implications for *zakat* and *riba*. I had the opportunity to meet him in person for the first time at his weekly Hadith lessons held at a mosque approximately thirty minutes away from my home.

Ashraf Ustad is always approachable, and I never saw him ruffled or showing visible excitement on his face. On our very first meeting itself, he conversed with me as someone who had known me for a while and devoid of any pretensions. I told him about my research and he was particularly interested when I mentioned that I am looking at practices like *Panapayattu*. He disclosed that he was designing a short course on Islam and Economy, and asked me to join once it is ready. In our initial interactions, he would address me as ‘Mubaashir sahib,’ which would annoy me somewhat, as I was not used to being called as such. A few meetings on, I corrected him that the ‘a’ need not to be extended, and that it would change the meaning of my name from ‘the bringer of good news’ to ‘live or firsthand,’ as usually seen on Arabic news channels. As someone well versed in the Arabic language, he immediately conceded. Ustad is usually dressed in white kurta pyjama and a white skull cap typical of those part of the Tablighi movement. His Hadith lessons were usually held on Mondays after the night (*isha*) prayers. On my first visit, I arrived well before the prayer time so that I would get a chance to interact with Ustad. In our subsequent interaction, I came to realize that meeting him before the lesson was not fruitful as he was mentally occupied with the day’s lesson. He usually

⁶ *Ashari* and *Athari* are two theological schools within Sunni Islam (see Jackson 2009, for an introduction to different Islamic theological schools, including the ones we are here identifying).

arrives from Kozhikode town which is situated around 40 kms away from the mosque. Despite his best efforts to reach on time, the unpredictable traffic owing to the national highway expansion would sometimes delay his arrival. He usually goes to his ancestral home next to the mosque, takes a bath and changes his clothing. He tells me that as the lessons are going live, he likes to look tidy and fresh. The setting up of the camera and laptop for live streaming is usually done by himself. The students usually range from 30-40 men across the age group. The lessons were based on Imam Nawawi's 40 Hadith compilation.⁷ I will be referring to these lessons and their insights throughout the study. As to the pattern of the lessons, Ustad reads out the week's Hadith in Arabic, and then translates it into Malayalam. Before getting into the discussion, he usually addresses queries made by the students while they revisit the lessons of the past week. Ustad's commentary on the Hadith typically goes for half-an-hour, and is followed by a question-and-answer session. The commentary would include observations made by classical scholars, even as he would allude to contemporary political and social settings. These lessons, overall, had an edifying and sacramental tone to it. For instance, on my first day I sat closer to a wall so that I could lean and sit relaxingly. Before starting the lesson, Ustad cautioned those of us who were sitting relaxed to sit up right, while exempting those who had health reasons to do so, on the ground that the gathering is to study the Hadith and it is not the right *adab* (decorum) to sit in a casual way.

Let me get on to a longer discussion that I had with Ustad regarding the question we foregrounded at the onset of this section: '*Is there an Islamic trade?*' As the fieldwork started generating perplexing possibilities regarding the *fiqh* of trade and its practice, I called up Ustad and asked for his time. He asked me if I could come to Kozhikode town, and I was eager to oblige. He asked me to reach a mosque near his home for the noon (*duhr*) prayer. Ustad arrived late, as he had to pick up his children from school. Upon realising that I had delayed my lunch, he took me to a kebab shop and bought me lunch. He asked me to pose my queries.

⁷ Muhyi al-Din Abu Zakariyyah Yahya ibn Sharaf (popularly known as Imam Nawawi) is a 13th century jurist and Hadith scholar belonging to the Shafi school. The 40 Hadith compilation is a sub-genre in literature, in which scholars compile 40 Hadith lessons depending on their purpose (See Siddiqi 1993: 12).

“It is just a legal language. It will become a problem only when a dispute arises, especially when someone delivers a product with an order being placed.” Ustad was quick with the response (almost in a dismissing tone) when I pointed out the apparent mismatch between the conditions of a valid trade, as outlined in the *Fath-ul Mueen*, and how it is practised in Kuttiady. He held forth, “These are just legalistic tropes, which becomes evident only in court settings,” insisting that we revisit the text:

If you were to look at the source text in Arabic, you may find annotations like such and such are relevant only in case of *qada* (adjudication). No one will say a transaction is invalid if there is no *ijaab* and *qabool*. If one is too picky about it, the ‘correct’ *ijaab* and *qabool*, nowadays happens only in online transactions where you confirm and accept a transaction.

Ustad was right, for after returning home I checked the *Fath-ul Mueen* again. I had overlooked the part where it evidently stated that “if one procures a product without *ijaab* and *qabool* it is as if he procured through illegal trade/transaction. *This is a matter of wordly rulings and one would not be questioned regarding this in the hereafter (akhirath)*” (Makhdum II 2017: 315, emphasis added). The misconstrual on my part owed not just to my hasty reading, but also from the way *ijaab* and *qabool* were dealt in other texts that I accessed as well as by scholars I had listened to. These conditions were seen not just as matters of adjudication, but had a bearing on how certain scholars perceived mundane settings such as bank transactions. I will be dealing with the specifics in the chapter on *riba* (Ch. 5, in course), although, for our purpose here, it would suffice to mention what Ashraf Ustad once remarked to me in a pitiful tone, “Some scholars think that *ijaab* and *qabool* are some maxims of the *deen* (religion) and God would ask tomorrow (in the hereafter) whether you had *ijaab* and *qabool* while you transacted.”

We must return to the session I had with Ashraf Ustad, grasping how the tradition approached law and ethics, as also our question “Is there an Islamic trade?” As it figured out in many of my discussions with Ashraf Ustad, he had a particular distaste towards what he designated as ‘legalism’ (he deployed the English word) in the scholarly circles:

Legalism is a serious issue. Things happen in the world not in legal language, but through cooperation. Surely, the legal would be there at the base, but we will dig it up only when a need arises. So, when these texts are written in a legal language, it does not mean life follows the same logic and language. For example, in the case of the *fiqh* of marriage, you will find obligations of a husband

towards his wife like buying her new clothes at stipulated intervals. If one were to follow only those he would be like a tree. Can the law define how to love? How to smile? In legal texts you will find mostly the legal aspects, it is in the Quran and Hadith that you will find the ethical and *imanic* (faith) aspects. Only the topics related to *qada* (adjudication) come under the purview of *fiqh*. Suppose, if I am offering to buy you a Ferrari car, there is no legal implication on that. But I should fulfil it, as a matter of my faith.

Ustad here is, clearly, limiting the scope of *fiqh*, without undermining the relevance of its jurisprudence. There is much more to the tradition than legal rulings expounded in the texts of substantive law. This perhaps explains the emergence of the genre of the “Book of earning and livelihood” or ‘*Kitab al Kasb*’ attributed to the seventh century scholar Al Shaybani (d. 805). The primary purpose of this genre is to address more than legal aspects of economic life, and as such it reflects the contradictions of everyday life and the tradition. Is earning money a religious obligation? Is being rich or poor the ideal economic status according to tradition? Is it recommended to renounce the world to get closer to Allah? Is there a limit to earning? Should one stop earning when one reaches the wealth required for subsistence? Scholars have grappled with these questions right from the formative years of the tradition. The *Kitab al Kasb* attributed to Al Shaybani is one of the earliest cases of an attempt to address these issues employing an edifying language. The genre got further enriched by subsequent scholarly works whose culmination is present as part of the monumental work of Imam Al Ghazali (d. 1111) known as *Ihya Ulum al-Din* (Revival of the Religious Sciences) [Al Ghazali 1982; see also Bonner 2001, for a detailing of the *Kasb* genre].

Movements and groups that either had a negative or positive stance towards the accumulation of wealth can be traced back to the formative years of the tradition. All of them were based on idiosyncratic and personalised interpretations of the Quran and Sunnah. Whilst there were certain mendicants who followed the path of renunciation (*zuhd*) as part of spending time in ritualised worship and getting closer to God, there were also heretical groups such as the ‘Karramiyya’ that declared earning and accumulation as forbidden and urged along the lines “If God provides sustenance why should one strive towards it?” Such acts were seen as an epitome of *tawakkul* or reliance on God (see Bonner 2001: 424). During this chapter, we will deal more in detail with the *Kasb* genre,

especially through Ghazali's *Kitab Adab al-Kasb wa al-Ma'ash* (Book of Etiquettes of Earning and Livelihood).

Of 'haram' and 'halal': more with Ashraf Ustad

In the context of the economy and economic life per se, neither our foregoing discussion or Ashraf Ustad's precise remarks imply that the realm of law (*fiqh*) and ethics are incongruent in the tradition. Rather, as Marion Katz (2022) has recently argued in her historical work on domestic labour, the divergences between *fiqh* and ethics are not anomalies, as both are doing different work and answering to different questions. Katz makes this argument by comparing legal and ethical writings on marriage and household obligations by medieval Islamic scholars across schools and geographical areas. I have not come across studies that approach the topic of economic life in a similar vein; at this juncture, too, I do not quite have the competence to do so either. All the same, there are certain tendencies within the tradition that demand some attention. I once asked Ashraf Ustad pointedly, "As a person who has learned the legal texts, is there a discontent between the stipulations and how business/trade is practised in our localities?" We were sitting across a table at a café, and I was taking notes on my notepad. He took my notepad and made jottings, as he responded to my question: "There are some basics. Islam introduced *haram* (in the field of business/trade) and not the other way around (as by positing *halal*).” He went on to write further an Islamic legal maxim, as he passed the notepad back to me - '*Basically everything is halal (Basically ellaam halal aanu)*' - and continued the conversation:

What many people think is that the Prophet came and established a market and taught us what is *halal*. For them everything is *haram*. If they see a new kind of business, or a new scheme, their basic premise would be it is *haram* and we should make it *halal*. There is no need to make it *halal*, for everything is *halal* if it is not proven it is *haram*. What are the *harams*?

Ustad kept taking my notepad back, and started scribbling:

It is not to be approached through odd transactions, but rather as overarching principles that guide transactions. One of them is uncertainty (*gharar*). There is a crisis of lack of proper understanding in the realm of Islamic knowledge-seeking. It stems from being stuck in the world of 'theory' (uses the English word). One may never find a solution to one's problems relating to his business field. You may hardly find 5-10 scholars in Kerala who are erudite enough to apply the theories of Islamic way of conducting business into practice. Learning

happens in a different world, trade happens in another (*oru lokath padichu pokum, veroru lokath kachodam nadakkum*). If someone comes with a problem or query, they will respond in their own language, but the other may not understand it.

Even though I was quite familiar with the foregoing legal maxim (namely, ‘*Basically everything is halal*’), I was never able to fathom it while approaching the field and its perplexities. I was also susceptible to a kind of dogmatism that Ustad was cautioning against – that every odd transaction or trade practice needs to be scrutinised. The default position I had, while approaching certain trade practices, was that it is forbidden. This was a time when several scams, Ponzi schemes and network businesses were rampant in our field site. But, as Ustad prompted me, the right question to ask is not whether a certain practice is permissible, but rather what are the parameters that regulate certain practices. Both the questions may seem similar, while they are not quite so. While the first question assumes that Islamic law must address every individual transaction, as to deem it licit or illicit, the second one palpably embodies the teaching of Quran and Sunnah, in that the default status of things is *halal* or permissible.⁸ I probed more with Ustad regarding the dearth of scholars capable enough to address new or existing forms of business practices and modern problems at large:

Me: Isn’t it an issue across the Muslim world? A lack of ‘updatation’ probably, I have noticed it in the case of cryptocurrency. A clarity is yet to be reached whether it is a currency as some even argue that it is a form of intellectual property.

Ustad: Maybe. There are certainly solutions for these new conundrums, but I admit there is a lag in addressing them. It must do more with the way it is done. While these things can be addressed by capable scholars within minutes, the larger body that convenes on these issues might be the Muslim World League or so, and it would take time to gather scholars across the world. They will have to send letters to scholars, gather them at one place, even after that it may not get resolved in the first meeting. It may take years for the next meeting.

Ustad, presently, returned to the question of *haram* and *halal*:

I hope you are clear about what we were discussing. *Haram* is not decided based on an odd transaction. Rather it is based on overarching principles. You may find Hadiths where the Prophet termed a transaction *haram*. But it is more about

⁸ I am also here partly indebted to the video lecture by Shaykh Joe Bradford on Cryptocurrencies. See ‘Bitcoin and How Islamic Law Creates Rulings’ <https://youtu.be/FhVspjh0X4A>. Joe Bradford is an Islamic scholar based in the USA who specialises in finance and economics. His lectures are often aimed at western Muslims in helping them navigate the modern financial world.

the method in which a transaction happens and how it contradicts the basic principles. *Gharar* is primary among them. I had alluded to a lack of understanding among scholars. Many will look in the dictionary for the meaning of the term, and they will mostly find its meaning as ‘cheating.’ They will then say cheating is prohibited, but it is common sense that cheating is prohibited. The meaning of *gharar* is not cheating, it means ‘uncertainty’ (used the English word here).

Ustad gave me explicit advice to follow, both as a researcher and practitioner of the tradition while approaching economic life. Despite being a Shafi in the matters of *fiqh*, he made the following remarks:

In the case of economy, we should look at every *madhab* (school of jurisprudence). It is impossible to carry on business by following only the Shafi *madhab*. Hanafi *madhab* is much more practical. It was the official *madhab* of prominent Muslim empires, and Abu Hanifa himself was a merchant; his student was the chief judge during Abbasid Caliphate.

There used to be scholars and even common people who, while selling or buying things, verbalised the transaction by uttering ‘I have sold this to you’ and ‘I have received it.’ It is a case of being hypervigilant. It will be difficult to live like that. They may have already set a worldview that it is not possible to live in this world following the *deen* (religion) fully, or think that we will have to do a little bit of *haram* to sustain in business. Basically, it is because they do not know how to live following the *deen*.

The foregoing discussion has, hopefully, been programmatic in the way I approach the topic of trade and economic life at hand. Ustad helped me to approach the same in a robust way, not brushing away the legal texts as archaic or improbable for mundane economic life; rather, to approach them as a particular genre that addresses a specific set of concerns. Ustad here echoes the concerns raised by Al Ghazali almost a millennium away. In the inaugural chapter of his magnum opus, *Ihya Ulum al-Din*, titled the ‘Book of knowledge’ (*Kitab al ilm*) Al Ghazali criticises the legal reductionism of his contemporaries.⁹ He ventures to reclaim an original meaning of *fiqh* as a “knowledge of the path to hereafter,” rather than as an instrumental kind of enterprise. He demonstrates this throughout the work – and its enlarged corpus - intervening through an elaboration

⁹ Lest this seem confusing: Al Ghazali’s 12th century opus, the *Ihya Ulum al-Din* (Revival of the Religious Sciences) is a massive work, itself representing a compendium of separate texts/books, each representing a chapter of the opus (see Al Ghazali 1982).

of what he calls the “knowledge of proper conduct or transactions” (*ilm al muamalat*).

Al Ghazali tellingly writes:

The first term: *fiqh*, jurisprudence. The scholars have altered it by making it a specialised field of intellectual endeavour [...] They have particularised it to denote the knowledge of atypical branches of rulings, the scrutiny of the minutiae behind their reasoning process. [...] Yet, in the earliest time of this community the word *fiqh* was employed to denote the science of the path to the hereafter, the recognition of the minute evils of the souls or subtle afflictions of the souls, and those defects in one’s actions that render them invalid, as well as [to denote] the overpowering insight into the base nature of this world, the intense perception of the precious gift of the hereafter, and the heart overwhelmed by pious fear [of God] ... [Clearly] that which comprises admonition and warning is the meaning of *fiqh* [as discernment]: it is not the multifaceted opinions dealing with divorce, the freeing of slaves, oaths in matters of adultery, commercial dealings in which payment preceded the delivery of merchandise, and rental agreements: for that there is neither admonition nor warning; on the contrary devoting oneself to such a pursuit, without cessation, only hardens the heart and divests it of apprehension [of God], just as we witness in these times among those devoted exclusively to it (Al Ghazali, as quoted in Pandolfo 2018: 257).

Ashraf Ustad, most importantly, through the contours of his exposition, made me realise that the right question to ask is not whether there is such a thing as an Islamic trade; but rather, that every trade is Islamic unless proven otherwise. This approach helps us to attend to economic life in its mundane embodied forms and the worldview that informs it. What concepts make the world of a Muslim merchant? I will now turn to the moralities of economic life in Kuttiady through my merchant interlocutors.

The Reams of Trade: Transactions ‘Beyond the Human Horizon’

Imran’s conviction, as we have seen in the opening ethnographic vignette, that it is God who gives, is a central tenet of Islamic belief, and doubting it would border on *kufr* (disbelief). Nevertheless, it is something that is better said than done or accomplished. Any Muslim would declare that it is God who gives, but living with that conviction may demand something more. The tradition often grades belief from being a Muslim (one who submits) to being a *Mu’min* (the one who has embraced faith wholeheartedly), the latter being the higher and desired state, a state that is always a work in progress.¹⁰ Faith

¹⁰ The Quran (49: 14) states: ‘Some of’ the nomadic Arabs say, “We believe.” Say, ‘O Prophet,’ “You have not believed. But say, ‘We have submitted,’ for faith has not yet entered your hearts. But if you obey Allah and His Messenger ‘wholeheartedly’, He will not discount anything from ‘the reward of’ your deeds. Allah is truly All-Forgiving, Most Merciful.” I am also here tempted to quote further from a famous

is something that is said to fluctuate along one's life. A common analogy used in sermons is to compare the state of faith being like a battery, something that discharges and needs to be recharged occasionally. The suggested method for recharging is to actively be in a state of remembrance of God (*dhikr*), the best form of it being contemplative of the word of God (*Qur'an*) and to maintain acts of worship like prayer and fasting. Here, one engages in acts of worship not just because one is faithful, but also *to be* faithful. How does this work in the realm of economic life? To get a fuller sense of Imran's approach to economic life we need to follow an approach that decentres the 'human horizon' (Mittermaier 2021), and we do so here through the concept of *rizq* (broadly, divine sustenance). Amira Mittermaier has forcefully maintained that "the analytical and ethnographic frameworks that seal off the visible, material, and worldly from the invisible, immaterial, and other-worldly" - which she terms as the fixation with the human horizon - has historically delimited the anthropology of religion and Islam (see Mittermaier 2021: 22). Imran's response when the threat of the pandemic was looming over was not an odd statement; rather, it structures his everyday life. He would make similar remarks often. Before getting into the specifics, it is due that I introduce Imran as someone who will figure throughout the contours of our study.

Introducing Imran

Imran is someone who reminds me of a pronouncement of the Prophet which goes like, "Souls are like conscripted soldiers, those who know each other get along and those who do not will be in conflict."¹¹ Scholars have interpreted this hadith to be referring to the 'world of souls' (*alamul arwah*) which preceded the present world. In this prior world, some souls might have got together; and, when they encounter each other in the present world, they would end up as friends.¹² I am unable to recall when and how I first met Imran - it was probably in my early teenage years. But he is someone that I like to think

programmatic Hadith known as the Hadith of Gabriel [which encapsulates the archangel Gabriel visiting the Prophet in a human form and querying the latter on 'religion' (*ad-din*), *Iman* (broadly, belief or faith) and *Ihsan* (performance of good deeds)] but will desist from doing so; the relevant reference here, yet, is: Sahih Muslim 8a <https://sunnah.com/muslim:8a>.

¹¹ Sahih al-Bukhari 3336 <https://sunnah.com/bukhari:3336>.

¹² This world is referenced in the Quranic verse: "And 'remember' when your Lord brought forth from the loins of the children of Adam their descendants and had them testify regarding themselves. 'God asked,' 'Am I not your Lord?' They replied, 'Yes, You are! We testify.'" 'He cautioned,' 'Now you have no right to say on Judgment Day, 'We were not aware of this'" (Quran 7: 172).

I have always known. I used to frequent his earlier shop and we got along well, even though he is much older than me. We used to discuss politics, but he is not part of the mainstream political configurations (he is a part, yet, of the Indian National League or INL, that broke away from the Muslim League owing to the stance of the latter on the Babri Masjid issue). Imran would always offer a distinctive take on various subject matters. Strictly, on the sectarian grounds of affiliation too, he is outside the mainstream of Kuttiady, in that he aligns with the Sunni sects. Whenever we meet, we shared the warmth of having known each other for many years and could freely talk without any inhibitions. Imran has four children; and the eldest one helps him in running his shop. Soon after completing his 10th in 1993, he did different jobs in Kuttiady like *naadan pani* (menial jobs), shopkeeping, plumbing etc. He went to Bahrain in 1998, and worked in a toy shop for around 10 years. Returning from the Gulf, he opened a shop in the Kuttiady market that dealt in a similar range of products that his current shop also deals with. Imran is an avid reader, a poet who mostly publishes his poems on Facebook and sometimes in local magazines. Imran opens his shop at around 9 am in the morning, and would start winding down around 8 pm in the evening, although sometimes depending on the customers he would stay open till 12 midnight.

When I first started visiting his shop with a research purpose in mind, the venture had just passed three months since commencing. His eldest son was studying in the 11th class, and was slowly getting apprenticed in the art of selling. By the time, I concluded the fieldwork, this eldest son was pursuing his Bachelors in commerce and was capable enough to run the shop single-handedly whenever Imran was away. Imran considers this to be *nimath* (blessing) from Allah, as his son was able to pick up the skill easily and he had a knack of dealing with customers. I could always walk into Imran's shop freely, and sit for hours on the pile of floor mats kept for sale. We would share of the silence, just like we shared of the happenings in the town. Our silences mostly (even when there were no customers) owed to Imran scrolling through Facebook and WhatsApp groups; he would occasionally lift his head and contemplate on some post or message and get back to the scrolling. Some days, especially Sundays when the footfall is minimal, he would spend his free time trying to pen some poetry or short stories. His favourite genre is social commentary, as he critiques prevailing societal norms surrounding practices like

marriage, extravaganza, charity etc. (one of his short stories on charity is alluded in our Chapter 6 later).

A typical day of mine in Imran's shop would start around 11 am, or sometimes in the afternoon if I were to spend the morning hours in Jamal's shop (on the latter, more will follow in course). It would end by the closing time of the shop, if I were not to visit Soopy's shop which usually opens in the afternoon.¹³ We would break for lunch; Imran sometimes carried lunch from his home or would go to the nearby restaurant. I usually had my lunch at home, and rarely from restaurants. Attending the four congregational (*jamath*) prayers at the nearby mosque was a routine that rarely got disrupted. If his son was present, Imran would entrust the shop to him and we would go together for the prayers; or else he would place some flower pots and a stick to block the entrance of the shop and go to the mosque. On rare occasions when there is an overwhelming number of customers and his son is not present to help, the prayer would get delayed. All the same, never even once in the duration of my fieldwork did Imran miss a prayer. He did not actively consider employing a staff due to some reasons. He wanted someone reliable and long-standing - which he acknowledged was rare to find in these days – and especially so as the method in which he labelled the price of his products would take some time to grasp. Imran labelled the products with a set of codes made of English alphabets, a method he had picked up from his Bahrain days. The label consists of two sets of codes indicating the minimum and maximum margins at which the product can be sold. He did not want to employ staff for short terms and get his secret set of codes public. Initially, I was fascinated by the codes, and had intended to decode them by the time I completed the fieldwork. But I did not pursue it, as it did not yield much benefit apart from satisfying my curiosity. Imran would not have hesitated to unravel the codes for me, but I chose not to bother him.

The final spell of fieldwork which focused mainly on trade in Kuttiady had been disrupted by the COVID pandemic induced lockdowns. As the products in Imran's shop did not fall under the category of 'essential' goods, it did not have the authorization to

¹³ The interlocutors named here – Jamal and Soopy – will be introduced later in the chapter.

stay open (although he did operate the shop in discreet ways). The shutter of the shop would be kept half-closed, and whenever a customer approached, they would be let in. During the stricter phases of the lockdown, he would deliver products on demand. I returned to more intensive fieldwork after the lockdown had been relaxed. The field notes from Imran's shop on the day I returned to fieldwork after the pandemic lockdowns is illustrative on many counts: it shows how the market has transformed post-Covid and it gives one a sense of the conversations that we had at the shop on a typical day. A portion of the notes is reproduced below.

I reached Imran's shop around the afternoon. There was someone I never met sitting at the cash counter, while Imran and his son were attending customers. A delivery from Hindustan Unilever had just come, and it contained some fabric conditioners and soaps. Imran noticed that the order was repeated and the package had two different bills with the exact same products. He remarked that it is a 'mistake' of the new order placing app, and that he had already informed the concerned people. But he decided to keep the second order too, as the prices may increase by next week and it is wiser to keep the stock. Imran started to tally the bill with the delivery. He was visibly restless today. As he would tell me later in the day, he did not have any food after breakfast. Partly because he got busy dealing with his father who had come to the town after almost two years, owing to his old age (he was diagnosed with cancer) and the pandemic. Imran could not have any food in the afternoon also because of some gastric issues.

Imran's father had come along for a haircut and shave; and, he also made it a point to visit the fish market where he worked his whole life before retiring a couple of years back. He had the same shock that I had a few days back. The main fish market looked deserted with only a handful of vendors. The fish market is the only fish market in town until a decade back and even people from neighbouring villages used to frequent it. I had shared the surprise of seeing a slumber market with my cousin who works in the market, and I learnt from him that it has been like this for a while now. Apart from the pandemic induced recession, there have been multiple new shops opened in the vicinity. In a way, the pandemic had also caused this. Most of the new shops opened were around a kilometre away from the town to facilitate people who did not want to come to the crowded fish market. There are two fish shops now near my home, which is around a kilometre away from the town. This explained my shock at seeing the deserted fish market. It has been a while since I visited it. I mostly buy fish from the shop near my home, not because of the scare of the crowded market but because of the ease of access. The road to the town can get frustratingly packed with vehicles even in the morning hours. The same applied to other businesses as well; the town had expanded its radius by around a kilometre.

Imran's friend who works at the fish market and happened to visit his shop was talking about Imran's father's visit. The sellers were delighted to see the veteran fish-seller. This friend was not at the market when Imran's father visited and was a bit curious why there had not been any photos in their market WhatsApp group. Imran showed a photo clicked by his son and said he had asked him to share it with someone who could post it in the market group. I casually asked this friend of Imran, named Jaleel, why the market is dull. He confided that the past week has been particularly difficult. One reason he could say, apart from the new shops, is that people did not have money at hand. Soon the news about the new Covid variant was dropped by a customer and the related fear of flights to the Gulf getting stalled broached. Imran was quick to respond. He said it is 'padachonte kali' (God's play). He added, when people started to get rich, they thought the money was theirs (while it is God's). He asked, 'paisa nammalethano?' (Is money ours?), and kept to the refrain 'people don't know what to do with the money.' He continued, 'Marriages are now conducted for almost five days (which included the newly added practices like, haldi, gulabi etc) and now God had showed that you can conduct marriages with guests as low as 5 to 10 (with the Covid restrictions on)'. Someone listening to our exchange added that it was also because of the catering services who make a market out of marriage-related extravaganzas. Imran countered by saying it is because of gold. People invite more guests to marriages to meet the expenses of gold given to the bride (dowry disguised as gift). Imran told us that if this practice of giving gold gets stopped, automatically the number of guests will also reduce. He criticised the scholars who were dutiful to speak against such issues would not speak because they won't get the money from jewellery inaugurations (it is common for a jewellery shop operated by Muslims in Malabar to get inaugurated by a respected Islamic scholar along with a celebrity). He also pointed out that when scholars speak of the Hadith and the life of the Prophet, they show a level of hypocrisy. 'Because the Prophet wore a cap and headwear around it, scholars emulated that and instruct all to follow it. But they will not speak of related aspects of his life, like when he cautioned his daughters and wives about the usage of gold and asked them to use an ornament of iron and give the gold in charity.' Imran repeated that scholars keep mum about aspects of the Prophet's life such as his simple way of living. Jaleel even teased Imran to join 'them' (probably Mujahids), who make it a point to avoid extravagant marriages. But Imran retorted that every sect is the same in this case. Imran made a quick statement before leaving for the Asr prayer, 'Life in this world is like a bus stop, you will have to get on a bus anytime.'

We went for the Asr prayer to the Sirajul Huda mosque. By the time we were back at the shop, it was packed with customers. I decided to wait for the rush to subside. When I got in the shop again, the same unknown person was sitting at the cash counter. Later I came to know that he is Imran's uncle's son (to be specific, his maternal uncle's). This figure known as the karnor (mother's brother) has some relevance in the kinship ties; and a part of the respect to the karnor may go to his son as well. This probably explains why he got to sit at the cash counter, which I never saw being occupied by someone other than Imran or his son. This 'cousin' of Imran is an Upper-Primary school teacher at Nadapuram. I also got a sense from their conversation that he has some cake business on the side. We were talking about the mushrooming of cake shops in Kuttiady. Imran caustically said that now even death calls for a cake cutting. Imran's uncle's son said that he had delivered expensive cakes to Christian areas like Chempanoda. Imran was

quick to make the claim that Chettanmar (Christians) would not even ask if you had had some water if we go to their house. He said this 'stinginess' is much more evident if you engage in some business with them. 'They are very particular about money just like English men', Imran added.

Later, as the sky drew darker, Imran told how his work day usually is. Today, he reiterated, he could not even have his food properly. He comes in the morning and goes home only at night. The usual closing time is 9 pm but it can go as late as 11 depending on the customers. He always wants to open the shop at 8 am, but it usually gets to 8:30 or 9 as the days are hectic and he could not get up on time. A customer who came in the night explains why Imran makes it a point to remain at the shop as much as possible. Imran had once gone to buy some stuff for home, and entrusted his son to do the business. A man came to buy some baskets. Upon seeing that Imran was not there he was about to leave. His son said he would be back soon. The restless customer finally bought a basket before Imran came and was bargaining with the price. Imran's son said he has given a special discount, but the customer was not satisfied and said Imran knows him as a regular customer and would have given more.

Imran's son has evolved a lot from my last fieldwork phase. Now he has become more confident in dealing with customers and talks like a merchant. Imran had spoken about his son in a hopeful way during my visit last time and said he quickly caught up with the labelling system that Imran uses to note the price of each product. It is Imran's son who goes for the daily collection now at night. Last time it was Imran who did it. Imran had told me the case of money is such that if you do not ask for it at the right time, it is difficult to get it. When he had started the shop, he used to carry plastic bags and supply to potential customers to make a pool of clientele. He told me he had to go and spend some time chit-chatting with them, and then ask for money. If he had gone before maghrib (dusk), some will say it is too early; if he goes after maghrib, some say that it is too late and to come the next day. If he goes the next day, they will say that it was yesterday's account and delay the payment. Now Imran sends his son for the collection. He supplies to some of the major bakers and restaurants in town now. He was visibly angry today when his son forgot and delayed a delivery to a nearby restaurant. He had a marriage in his neighbourhood today, but he has not shown his face there yet. He sent his son there in the evening. He said he will have to go there in person anyhow. And once he goes there, people will tease him for his absence and say 'for you kachodam (business) is enough.' Imran is clear that he would let them say whatever they want, and that he does not care.

When his son returned, he told his father that a customer had paid only 250 Rs and he thought there was more payment due. Imran said he owed 418 rupees and asked to quickly get it back and carry the bill or else that money would be stuck there. A customer had just come for a brush that is used to apply oil on a dosa pan. He wanted a silicon brush. Imran was out of stock for the silicon brush, but instead had a cloth brush which had a container for oil. His son was convincing the customer saying that the other material is rubber and may melt with heat. Imran also joined him, and said that the cloth will not get ruined with the heat. When the customer left, I clarified that the material is

silicon and that it will not get damaged with the usual heat. Imran said he knows that and was trying to sell the product he had at hand.

The foregoing exposition of a day at Imran's shop is indicative of a typical day at his shop. He would give me lessons on how to deal with customers and the importance of customer service, all of which is lacking in Kuttiady. He would occasionally get contemplative about the larger purpose of all economic striving. For Imran, it seemed as if every day is filled with trials from God, ranging from how he manages a gullible set of customers like kids to dealing with adversaries in his field of business. There are also moments (or episodes) that amount to the level of an ordeal. One such moment was when Imran had to break away from the business that he ran in partnership with his brother-in-law. As the episode was quite central and formative of Imran's life and business career, I took some time to unravel it fully. It was after around two years of our first interaction, at his new shop and his cryptic rejoinder 'What was supposed to happen happened,' that he revealed the episode in its entirety. We turn to this disclosure and Imran's take on the 'test of wealth' in the following section.

Rizq, tawakkul and trials: a rendering

I once asked Imran, while we were returning to his shop after the night prayers (*isha*), "It is common that one faces tribulations in faith. There are times one can feel low on *Iman* (belief or faith). As the belief in *rizq* is also part of one's faith, have you ever felt it dwindling? Have you ever despaired of your sustenance?" He claimed, at once, that he had never felt so. He stoically maintained that he had sat idle at his home for almost one and a half years without doing any job when he had to leave the shop he ran in partnership with his brother-in-law (wife's brother). He recalled that testing time,

When people saw me during that time they were concerned, quite genuinely. Once when the father of my close friend visited my home during that time, he was visibly disturbed. He asked my wife, "What are you going to do, oh daughter? You have 4 children." I replied to him, "What to do, Allah will have seen some way out of this for me." Time proved it.

Around this same time, Imran had made a futile attempt to launch a supply chain of candies to shops in the area. It did not sustain for more than a few days, and after that till the opening of the new shop he did not pursue anything. Imran said he somehow

could manage the money to sustain in these testing times. I was curious about why he had to leave the shop that he ran in partnership with his brother-in-law. Imran started to narrate the whole story, as he prepared to close the shop by rearranging the goods that were displayed outside the shop to the inside. He had started that undertaking, which went by the name 'Plastic Palace,' by taking some initial investment from his brother-in-law who worked in the Gulf at that time. He ran the shop alone for two and a half years. He had studied the market, and made significant progress; his shop had gained a reputation in the town within that time. It was during this time that his brother-in-law returned from the Gulf, the precise reasons for which Imran was unaware until a much later time. His brother-in-law had made a significant fortune in the Gulf within a short span of time. He built a big home by working in a cake shop in the Gulf for just four and a half years, the secret of which Imran got to know only sometime later after his brother-in-law had joined him in running the shop. Incidentally, it was Imran who had insisted that his brother-in-law join him in running the shop, when he saw him staying at home in a depressed state. The reason for this was that his home and plot were seized by the person who owned the cake shop in which he worked in the Gulf. He used to steal money from the shop, and send it to his bank in Kerala. He built his home with this money, and when he was caught red handed by the owner, the latter naturally demanded to have the stolen money returned. He was careless enough to send it via a bank that left paper trails, which the owner could access when he smelled foul play. Eventually, he had to repay the money by selling his home.

Imran was not aware of this when he had invited his brother-in-law to join the shop; he clearly said to me that he would not have done so or would have been careful if he had known. They ran the shop together for almost seven and a half years. Imran taught his brother-in-law the ways of the market. Imran did not interfere much in the day-to-day working of the shop, when his brother-in-law had become capable enough to manage the store. Imran would note down whatever amount he himself took from the shop. But his brother-in-law did not follow this procedure very often. Things started to worsen at a point when Imran started questioning him. Years had already passed. Imran told me that if he had been aware of his brother-in-law's Gulf trickeries, he would have been careful from the beginning itself, but instead he trusted him. His brother-in-law started to accuse

Imran of disproportionately taking the earnings from the shop. The proof was against Imran, as he had written down whatever he took, even as his brother-in-law evaded the procedure. Imran had taken around 15 lakh rupees during the span of seven and a half years, whereas his brother-in-law claimed to have taken only two and half lakhs. Imran broached with me that the curious fact is that his brother-in-law had in fact built a new home with this money and during this time.

Once they started to argue over the matter, some mediators got involved. Imran's friend, who is a teacher in a nearby school, represented him, and his brother-in-law's father (that is, Imran's father-in-law) came to represent the other side along with some others. Imran noted that that his father-in-law had taken a fair position when his son had stolen money from the Gulf. But, in the matter involving his shop, his father-in-law had taken the side of his son unflinchingly. Imran was directly accused of fraud. Although devastated by the accusation, he maintained his equanimity and made an honourable exit from the business by paying a compensation of nine lakh eighty thousand rupees by taking a loan from KSFE (the Kerala State Financial Enterprises, which is a government-owned chit fund and loan company). The loan was repaid later by selling a plot of land, even as his brother-in-law retained the shop. Imran clearly said to me that his honour did not allow him to point out the discrepancies, like his brother-in-law building a new home with the little money he claimed to have taken from the shop. Imran steadfastly recounts all this as a 'test' from Allah, chiefly about how he managed this time of crisis. He maintains that he passed the test, and that he could open a new shop within one and a half years. He resolutely added, "By the grace of God, from the day I started the shop to till date my business is running better than his. I would not have gotten this freedom if I was in a partnership. Now I am not answerable about the business to anyone except Allah."

Imran has grown sceptical about partnership ventures, holding out that "now whenever my friends ask me to partner them in business, I discourage them by saying that if things fall apart, we will lose our friendship and the business." He revealed to me that the one and half years he sat idle at his home was not an easy ordeal, alluding to the situation without showing any sign of regret:

I prevented myself from being alone at home, *shaytan* can whisper to you and trap you when you are idle and alone, satanic thoughts are inbuilt in us. I used to get the wrong thoughts when I saw the ceiling fan. I have had the wrong thoughts when I saw my children sleeping, to finish everything once and for all. Those were all tests from God - to see how I survive. During that time many friends had discreetly tried to help me by giving money and food. I never took them. Somehow, by the help of Allah, I had some money in my pocket some way or other. Some of my friends asked me to take partners, and start a new shop. I did not do that. Later, I started the shop by loaning out two lakhs each from three friends. I got some products as credit from wholesalers, as I already knew them from my previous business. Like the 'indestructible' plasticware suppliers. I decided to start the shop only when I got assurance from them that they will provide goods on credit. My brother-in-law had tried to block it, but the suppliers knew me well enough as it was me who had dealt with them directly. A supplier, in fact, told me that he can refrain from providing goods to my brother-in-law's shop. He would have done so, if I said so; but I told him not to do that. I asked to provide goods to both of us. This is also a test, what do we do when we have the authority to decide things. *Rizq* is decided by Allah. A rupee that was meant for me will not go to him, and a rupee that is meant for him will not come to me. It is not just a manner of speaking; I have experienced and endured these tests.

Clearly, Imran's resolution of his ordeal as a 'test' from God embodies the disposition of *rida* or contentment with God's will, as found in the tradition. There were several other occasions where he gave me similar retorts, though nothing amounted to the severity of this foregoing episode. This particular episode was a test on Imran's livelihood, as well as family relations. Imran told me that it was exhausting for his wife, as it was her father and brother on the other side. She stood with Imran, despite all the odds. Imran's mother, in turn, had rebuked him for not standing his ground and for leaving the shop by paying a compensation, when he clearly was on the right side. Imran expressly stated that he had remained patient and did not act in any way that could escalate the situation, even after many humiliating remarks from his father-in-law. Imran is content that maybe because of his fortitude, he can run the present shop successfully. "Some episodes like this are necessary in life, so that you could taste success. Food will be tasty only if you are hungry," he gestured to me concluding his story. Such trials are probably once in a lifetime events, but Imran also talks about much more mundane tests. He disclosed that he feels restless if someone entrusts him money to give somebody else; that he may get tempted to divert it for some other purposes, especially when the money is deposited in his bank account. One final lesson that he told me, which he had learnt from the main

episode, was that he came to value the ‘saying’ of Umar, one of the closest companions of the Prophet, more so than ever. According to this adage, one does not really get to know a person unless they are neighbours or they have financial transactions with each other or travel together. These instances, it is held, reveal the real character of a person.¹⁴

Imran also talks about mundane tests relating to market competition commonly. Once, during February 2022, a new shop that deals with similar products as that of Imran’s shop opened next door. I teased him, saying “You have got an opponent now.” He immediately said to me that he does not consider the competitor as an opponent, as Imran’s customer base is majorly constant, made up of restaurants, bakeries, barber shops etc. He again made it clear that “Only what Allah has destined will happen.” Customers who knew both Imran and the new seller at the shop next door felt uneasy in choosing between either of them. Some even got confused that both are the same shop, while others managed it by dividing the products they purchased from both the shops. Imran sometimes felt pity towards the other seller as the business was dull there. Being content with the divine will or in the larger scheme of things, the belief in predestination in Islam is often read as fatalistic. The classical sociologist Max Weber ([1904-05] 1930) is credited with popularising this reading, since forming his thesis on the ‘Protestant ethic.’ But in Imran’s case, as we have seen, it was not a time of passive suffering; he saw it as an opportunity to cultivate himself to align with the divine will. He battled satanic temptations to resolve things violently or self-destructively; he had also made attempts to start new business ventures. What goes missing in the analyses of fatalism (or, more strictly, one that counters such reading) is the agency that Muslims embody; and, particularly for us, the anthropological scrutiny of how such dispositions such as *rida* are cultivated and imbibed (see Hamdy 2009). Imran would often get eloquent while talking about another disposition rooted in the tradition, forwarded as *tawakkul* or reliance on

¹⁴ “A man came as a witness before Umar, may Allah be pleased with him, and Umar said, ‘Bring me someone who knows you.’ So, they brought a man who spoke highly of him. Umar then asked, ‘Are you his closest neighbour who knows his coming and going?’ The man replied, ‘No.’ Umar asked, ‘Were you his companion in travel who could testify to his excellent character?’ The man again replied, ‘No.’ Umar continued, ‘Have you transacted with him using gold and silver, which would reveal his piety?’ Once more, the man replied, ‘No.’ Umar then asked, ‘Did you ever see him standing in the mosque, deeply engrossed in reciting the Quran, bowing his head and raising it again?’ The man replied, ‘Yes.’ Umar said, ‘Then go away, for you do not know him.’ Then Umar said to the man, ‘Go and bring me someone who knows you’” (Al Ghazali 1982: Vol. 2, 83).

God. He was convinced that one's reliance on God is tested the most when one is in an economically precarious situation:

The charity (*sadaqah*) that one gives in times of precarity and the one given during times of affluence are of entirely different magnitude. The one given during precarious times is more powerful. God had tested me on those exact grounds. He had tested me whether I managed to help people even with meagre amounts. The obvious doubt one will have during such instances is, what will I do if I give this money to someone else. This doubt arises both from oneself and from *shaytan*.¹⁵

Imran, in one of his many reflective moments, related to me an instance from the life of a pious scholar whose acts of *tawakkul* were very inspiring for him (that is, Imran),

He (the scholar) used to run a humble institution which taught students about Islamic knowledge and learning. The institution ran solely on donations. One day he went out seeking donations, and by the end of the day he could collect 2000 rupees. On his way back to the institution at night he met a fish seller on the roadside who could not sell anything during the entire day. The scholar bought the entire fish for 2000 rupees, and put them in small packets. On his way back, the scholar gave away the packets for free to whomever he met. When he reached the office, there was a man waiting for him with 5000 rupees as donation. If not that, then what is *tawakkul*!!! The fish seller became happy, many people got fish, and the scholar got 3000 rupees extra! Allah will give to such persons. He could have doubted about what he would do if he helped the fish seller; it is a very human thing to do. Still, he chose to help him.

The outcome of *tawakkul*, it must be emphasized, need not always be favourable as in the case of the scholar; but an unfavourable outcome does not necessarily mean that God does not love someone. It is said that there is no prosperity gospel in Islam, as such. Being affluent and poor are both tests from God, to see how one navigates through different life situations. Being severely tested is often seen as a blessing as one could get closer to God and an opportunity to expiate sins. Several hadith attest to this aspect of the divine test; it is even said that the Prophets are the most tested human beings,

Sa'd ibn Abi Waqqas reported: I said, "O Messenger of Allah, which people are tested most severely?" The Messenger of Allah, peace and blessings be upon him, said, "They are the prophets, then the next best, then the next best. A man is put to trial according to his religion. If he is firm in his religion, his trials will be more severe. If he is weak in his religion, he is put to trial according to his

¹⁵ Thus, the Quranic verse: "The Devil threatens you with 'the prospect of' poverty and bids you to the shameful deed 'of stinginess', while God promises you forgiveness and 'great' bounties from Him. And God is All-Bountiful, All-Knowing" (Quran 2: 268).

strength in religion. The servant will continue to be put to trial until he is left walking upon the earth without any sin.¹⁶

Some linguistic connections, and a prognosis

Clearly, to have perseverance or patience (*sabr*) and not complain when one's *rizq* becomes risky is Imran's formula. The rhyming of 'risk' and *rizq* here is not something trivial, as the concept of risk traces its etymological and conceptual roots to the Arabic word *rizq*. While delving into Ulrich Beck's 'Risk Society' (Beck 1992) during my Ph.D. coursework in 'Advanced Sociological Theory', a thought passed my mind (which gripped me since): why must risk always carry a negative connotation? The Arabic term *rizq* immediately surfaced as a potential linguistic link, and a quick Google search fortified my hunch. I stumbled upon several blog posts contemplating the rhyme between the two words, and some even ventured to trace a Mediterranean path for the transfer of these concepts. The online etymology dictionary, 'Etymonline.com,' labelled 'risk' as "a word of uncertain origin." The physical copy of the 'Oxford English Dictionary' (OED), accessible at our university library and consulted during this phase, remained unclear about the etymology of 'risk' and attributed its emergence in English to the French word '*risque*,' signifying "danger or inconvenience, whether predictable or not." Multiple iterations of this word, I also learnt, existed in Romance languages, all tracing their origins back to the post-classical Latin '*resicum*.' Moreover, '*resicum*' was purportedly derived from the classical Latin term '*resecare*,' connoting "that which cuts," and by extension, "rock, crag, reef." Additionally, I stumbled upon a reference to the Spanish word '*arriscador*,' denoting "the one who collects olives falling from the tree." This exploration also unearthed biblical associations with the olive tree as a symbol of abundance.

What binds all these linguistic connections together, arguably, is the backdrop of the Mediterranean trade world, which intriguingly hinted at a potential Arab connection. However, it was through the latest OED online edition that I chanced upon a considerably more scholarly argument corroborating the *rizq*-risk connection, and led me to an article

¹⁶ See Jami' at-Tirmidhi 2398 <https://sunnah.com/tirmidhi:2398>.

penned by the French medieval historian Sylvain Piron (2004).¹⁷ Piron traces the emergence of ‘*resicum*’ in the Western Mediterranean of the 12th - 13th centuries to the Arabic concept of *rizq*. Exploring the origin and meaning of the term ‘*resicum*,’ which is the source of all words for ‘risk’ in the European languages, he argues that the term first appeared in Italy in the mid-12th century, borrowing from the Arabic *rizq*, meaning “chance, fortune.” He traces the diffusion of the term in different Latin and vernacular forms across the western Mediterranean, and shows how it was used to designate the risk assumed by merchants in commercial operations, especially maritime ones. He also examines how scholastic authors used the classical Latin term ‘*periculum*’ to incorporate some of the connotations of ‘*resicum*’ in their discussions of usury, commercial profit, and contingency. He suggests that ‘*resicum*’ introduced a new way of thinking about the future, based on anticipation, evaluation, and responsibility, while going on to conclude that the term played a pivotal role in the development of medieval commerce, finance, and even maritime insurance. This linguistic transformation is not unique, as many other words such as hazard, danger, peril, and adventure underwent similar changes during this period, reflecting the evolving nature of trade and commerce in medieval Europe (see Piron 2004).

The exposition by Sylvain Piron is robust, and tries to unravel the conceptual world of ‘risk’ in the 12th – 13th centuries. His sources are mainly maritime legal and commercial documents. But it is also plausible that the word and concept may have been known to the southern European merchants, even before they started figuring in notarial documents. Muslim merchants were an active presence in the Mediterranean much before the term got into legal document; and Muslims dynasties have ruled part of the Iberian Peninsula since the 8th century (see Catlos 2018). I am making a guess here on how the word may have got into the vocabulary of European traders. One fine day, while sending a shipment across the Mediterranean or Gibraltar, a Spanish or Italian counterpart of the Maghrebi Muslim merchant may have asked the latter “What about the losses that may incur due to shipwreck?” The Muslim merchant may have responded,

¹⁷ See Oxford English Dictionary, s.v. “risk, n., Etymology,” July 2023. <https://doi.org/10.1093/OED/3305318198>. Piron (2004) is a paper in French, and we have relied on Google Translator for its rendering into English.

depending on the contract they had, “It is your *rizq*” or “It is my *rizq*” or “our *rizq*.” Given the specific focus of Piron’s paper, which primarily deals with the linguistic evolution and usage of the term ‘risk’ in legal and commercial contexts, it is understandable that he does not delve deeply into the broader conceptual world of *rizq*.

It is in the recent work of a Spanish anthropologist, Gaspar Mairal (2020), where while attempting to write a cultural history of risk, we can find some claims gesturing at the moral cosmology of *rizq*. Mairal, in his expansive pre modern cultural history, concurs with Piron’s thesis, albeit following a different set of sources. Mairal puts forth certain assumptions about the idea of *rizq*, which I find interestingly explicit and yet limiting. He writes:

The Arabs, without going further, challenged throughout its history two empty spaces and ended up conquering them. In the course of this conquest, they created the notion of *rizq*, which helped them to navigate over long distances and across empty spaces without being captive of divination and absolute uncertainty (Mairal 2020: 6).

... in its Koranic origin the risk was religious in nature since it came from God. So, a person could have the *rizq* only if he trusted in God and then He granted. This divine concession had an essential feature, that the risk covered the people and their goods. Such a symbiosis was then inconceivable for a Christian theology which had a lot of trouble to harmonise God and trading. For a devout Muslim instead, the *rizq* provided a high degree of security for a trip carrying goods and commodities. This one was a kind of relational trilogy, which went from God to the properties across the people who owned them. So, this Koranic risk would be constituted by the relationship between three things: God, people and their properties (ibid.: 16).

While he is right about certain aspects of *rizq*, he misses out on others. This, as I mentioned earlier, is due to fixation with the ‘human horizon’ - the analytical frameworks that seal off the visible, material, and worldly from the invisible, immaterial, and other-worldly. For Mairal, *rizq* as an idea is something created by Arabs for functional purposes. He makes the claim that *rizq* is something specific to Muslims alone, even “that the risk is an idea about the future and not a thing, object, or something factual” (Mairal 2020: 17); and the transformation of *rizq* to risk meant a reliance on human agents, rather than God. Based on this scaffolding, he delves into a pre modern cultural history of risk through maritime commerce and insurance practices. While the

underlying secularisation thesis of *rizq* to ‘risk’ is tempting, it can get easily unsettled with an exploration of how the tradition formulates *rizq* and its family concepts such as *tawakkul*.

Returning to Imran, rizq and tawakkul

Many times, strong ethnographic works on predestination and divine providence in Islam (or even wealth and Islam) tend to dub concepts such as *rizq* and *qadar* or *naseeb* (destiny/predestination/fate) as cultural (see Nevola 2015 and 2018), even as aspects of a moral cosmology that does not derive from any legal school or normative texts (see Anderson 2011b: 116). In doing so, they miss the rich exposition that the tradition provides, about how they are to be lived and about how these concepts translate and transmute into modern commercial vocabulary (as in the case of *rizq* to ‘risk’). *Rizq* is mundane as well as divine; present as much as future; and, it is part of everyday petty trade just as it is part of risky sea voyages and multi-billion enterprises. Of course, a reliance on God for one’s provision (or livelihood) does not do away with human actions or agency, even though it is bound by the limits set by the divine. Often, when *tawakkul* or reliance on God is discussed, a hadith accompanies such discussions: “Tie your camel and rely on Allah.” This was a response that the Prophet had given a man who asked him whether he should tie his camel and rely on Allah so that it may not go astray, or leave it untied and trust in Allah.¹⁸ Al Ghazali, while encouraging his readers to strive towards earning a livelihood, quotes a saying from the Prophet’s companion Umar, “None of you should refrain from seeking sustenance and say, ‘O Allah, provide for me!’ For you know that the sky does not rain gold or silver” (Al Ghazali 1982: Vol.2, 62).

Imran would often instantiate different forms (or levels) of *tawakkul*, either from his own life or through edifying tales. He once told me, bemused, “Our belief is that, a thing, even if it is inside a rock, we will get it if it is destined for us. But if it is not, we will not get it even if it is on our lips.” For Imran, *tawakkul* is inherently tied to one’s faith, embodied rather than learned; and the biggest problem Muslims face, according to him, is the lack of a strong faith. To this effect he narrated the story of a scholar and layman:

¹⁸ See Jami` at-Tirmidhi 2517 <https://sunnah.com/tirmidhi:2517>.

Once, a scholar and a layman were travelling together, and they came to the bank of a river on their journey. The scholar told the layman about a specific prayer or supplication (*dhikr*) that, if recited, would enable them to walk on water and reach the other side. The layman recited the *dhikr*, walked on the water, and safely reached the opposite bank. However, the scholar who had taught him the *dhikr* remained stranded on the original side of the river. Perplexed, the layman called out to the scholar, asking, “Why aren’t you coming, O’ *Ustad* (teacher)?” The scholar, in a state of embarrassment, mumbled an excuse, saying, “I possess a great deal of knowledge, and that makes me heavy. I cannot walk on water like you.” In truth, though, the scholar lacked the faith and strength of conviction required for such an act. This is the state of the *qaum* (nation, or people), we know everything, the *dhikrs* to recite. But it is the self of the lay Muslims that is strong. Others (scholars) will lack a strong faith and still escape by using *hikmath* (clever reasoning).

It must be stressed, yet, that *Tawakkul* is also about following the commands of God even if it may seemingly hamper material gains. We have come across, at the outset of this chapter, through Ashraf Ustad primarily, that the stipulations regarding trade are mostly in the form of principles rather than specific injunctions. Ustad had devised this argument in support of his claims towards the development of legal principles (*usul al fiqh*). He also alerted us that much of the moral lessons on trade can be found in the Hadith and the Quran. One such affirmation is the trade transaction during the Friday congregational prayer time. Any form of ‘worldly’ indulgence is prohibited through the Quranic verses,

O believers! When the call to prayer is made on Friday, then proceed ‘diligently’ to the remembrance of God and leave off ‘your’ business. That is best for you, if only you knew. Once the prayer is over, disperse throughout the land and seek the bounty of God. And remember God often so you may be successful (Quran 62: 9-10).

The scholars, though, differ on which ‘call’ prohibits trade as there is a practice of giving two *adhans* (call for prayer): one when the time of noon prayer arrives, and one immediately before the *khatib* ascends on the pulpit to give the sermon. There is a consensus that trade is prohibited once the second call is given. This prohibition is valid only to those whom it is not obligatory to perform the Friday prayer; all adult resident men should not buy or sell. All others, including women, children and travelling men for whom the Friday prayer is not obligatory, may engage in trade. It has been a practice to entrust the shop to those whom the Friday prayer is not obligatory, such as boys who

have not attained puberty or non-Muslims during the time (Al Ghazali 1982: Vol.2, 85). In the case of my interlocutors like Ahmed and Jamal, they do not close their business during the congregation time; rather, they entrust the shop to their non-Muslim staff.

However, when it comes to the question of the legal validity of the transaction conducted during the congregation time between Muslims for whom the prayer is obligatory, the scholars consider the transaction to be valid, albeit sinful, one devoid of blessings (*barakah*) in this world and foreboding torment in the next. All the same, Imran is explicit in considering the missing of the Friday sermon as a lack of *tawakkul*:

Certainly, some shopkeepers exhibit such attitudes. It is emphasised that after the *azan* (call to prayer) for Juma (Friday) prayers, many activities, including trade, are considered *haram*. Despite this stern warning, there are individuals who, while outwardly talking about Islam in a self-righteous manner, arrive at the mosque for Juma prayers during the second *rakat* (unit of prayer), indicating that they prioritised their business over their religious obligations. In one instance, I approached such an individual whose restaurant was located just a few metres away from the mosque. I told him, “I may not be the most qualified person to advise you, but since I have witnessed this, I feel compelled to remind you that what you are doing is not right.” He responded, “What can I do? It involves serving cooked food, and when school kids come, what can I do to avoid them?” I reminded him, “It is Allah who provides, and we should have faith in Him.” He had taken the restaurant on lease, and not long after our conversation, he was unable to manage it, leading the owner to reclaim it. I am not suggesting that he lost his business because he was consistently late for Juma prayers, but we should be mindful of our obligations. It is worth noting that some individuals who often speak about *tawakkul* may become restless and anxious when faced with hardships or uncertainty, as exemplified by the scholar in the story I shared earlier.

The pandemic lockdown and restrictions over gatherings had been extended to the Friday congregations. This meant the possibility for openly trading (which usually invites a contempt from fellow Muslims) during the congregation time, as attending it was no longer ‘obligatory’ in the circumstances. Still, there were messages that circulated in WhatsApp groups that urged traders to respect the ‘sacrality’ (*hurmath*) of the Juma time and refrain from trading. Whether there is a sacredness to the time of Juma is a matter of contestation; and, as we saw in the immediately preceding paragraphs, the prohibition of trade is only applicable to those for whom it is obligatory to attend the congregation. The messages circulated also noted a certain tendency about those who visited every

other place, except the mosque, citing the threat of contagion. Imran picked this bite as a marker of certain attitudes that Muslims have come to embody:

During the time of Covid, there were many people who did not come to the mosque for Juma saying that there are old and vulnerable people at home. The same people would go to all other places and gatherings. It was a difficult time; I used to pray inside the shop. But many who were complaining about not being able to go to the mosque were of the mindset that Allah depended on our prayers, as if he is sitting on the tower we had made of our prayers and that, if we do not pray that tower, he will fall. Many who did not have Islam in their life were tensed that the congregational prayers were getting stalled. What can we do? It is a testing time, and we should be patient and endure. People were behaving as if everything would fall in place, if they went to the mosque.

For Imran, such tendencies represent a lack of conviction in *qada* (divine decree) and *qadar* (predestination), each being one of the six tenets of faith (*iman*):

Qada is perceived differently by different people. We rationalise it according to our whims. But there is one thing we should believe in principle: that events work beyond our understanding of them. People get tense when adversity falls on them. Whenever someone approaches me with such complaints, I advise them to rely on Allah (*Allahi tawwakalthu*). Allah has told us that he alone is sufficient for us. He is closer to us than our sandal strap and our jugular vein. But still, we say that that belief alone can help us and everything may not work on that basis. That is our weakness, we are not relying on him fully. We should have the conviction that whatever happens, it is according to Allah's plan. But there are certain things we should be mindful of here. Islam does not ask us to brave unknown paths, suppose during a flood; and if something happens, observe that it is all according to Allah's plan. We should not justify our carelessness with such explanations.

The epitome of *tawakkul* for Imran is the Prophet Ibrahim (Abraham). He recalled the incident when Prophet Ibrahim was thrown into a huge fire pit as a retribution to his call to Islam:

When the fire pit was prepared for Prophet Ibrahim, Jibreel (Gabriel) had come and asked what he should do. He did not even seek help from Jibreel. The very one who is in direct contact with Allah! He asked him back, "Have you come on your own or has Allah commanded you?" When Jibreel said he came by his own will, the Prophet refused his help saying Allah alone is sufficient for him. That is *tawakkul*! It is a test. Prophet Ibrahim did not jump into the fire; rather, he was being thrown by the king. He was being tested. It is different from jumping into the fire and saying Allah will help.

Tawakkul or relying on God is, for Imran, as mundane as it can get. From the larger plan that God has devised for oneself to every rupee that one earns, all is part of divine decree.

Tawakkul here is relying on this divine decree without complaints; it is also about following the stipulations of God, even if it seemingly hampers some immediate financial gains.

Other registers of being: patient, yet complaining

Unlike Imran for whom a strong conviction in *rizq* forestalls any recourse to complaining, I have come across interlocutors who grumbled to me about the state of business being dull (even though, in my mind, I had encapsulated them as embodying a spirit of *sabr* and *tawakkul*). This has made me appreciate the possibility that having a patient disposition and yet complaining is not antithetical to each other. It was through my interactions with Ahmed that I came to realise how such seemingly opposing traits can coexist. Ahmed is in his late 50's, and runs a restaurant in the town. He often complained to me whenever I visited him that the business is very dull. At the same time, he is one of the most resilient and God-fearing people I have ever met. We will meet him throughout the sequence of our chapters and touch upon his life story. One facet that sets his kind of business apart from Imran's is that the range of products he deals with are perishable, if they do not get sold on a given day. The threat of an imminent loss is exponentially high compared to Imran's who deals in products that rarely expire. Ahmed's way of dealing with a dull day of sales (in terms of footfalls at his restaurant) is to turn to God. He often relates to me that he would make extra supplications during his noon (*duhr*) prayer at the mosque near to his restaurant. By the time he returns to his shop, he is mostly welcomed with a flock of customers and eventually the food items get sold out. This may not be the case every single instance, for there are days when he gives out the remaining food items to friends and family. For Ahmed, profit and loss is a part of business, and it ultimately comes from God.

But his constant complaining had left me perplexed. I posed this puzzle to some scholars that I met. "Is complaining antithetical to having a strong faith in God's will, and hence *sabr* (patience)?" Some claimed that it is indeed a marker of a weak faith, and alerted me to a verse in the Quran relating the story of Prophet Jacob (Yaqub) and his son Joseph

(Yusuf).¹⁹ The verse was an assertion by Prophet Yaqub in the peak moment of the story and his suffering, “I complain of my anguish and sorrow only to God [...]” (Quran 12: 86). Prophet Yaqub is known to be the epitome of patience, and the Quran calls his patience “beautiful patience” (*sabrun jameel*). Interestingly, another set of scholars who argued that complaining is not antithetical to having *sabr* referred to the exact story. The Quran calls the story of Prophet Yusuf as “the best of stories” (*ahsan al qasas*) and is spread across over 100 verses. The referred set of verses comes much later in the eventful story of Prophet Yusuf. He was separated from his father and family, as part of a plot devised by his elder brothers when they grew jealous of their father’s (Yaqub) affection towards Yusuf. They threw him in a well and forged evidence suggesting that he was eaten by a wolf. From the well, he was rescued by travellers and sold as a servant to a minister; from there he was falsely accused by his master’s wife and ended up in prison. His ability to interpret dreams caught the attention of the ruler of the region (Misr, present day Egypt) and he was appointed as a minister. The verse we referred above is in the context of Yaqub losing another son called Benjamin. Immediately after hearing the news from his other sons (who plotted against Yusuf), he utters words showing his trust in God and resorting to what has come to be known as “beautiful patience.”²⁰ But in the very next instance, he turns away from his sons and cries out, “Alas my grief over Yusuf,” even as his eyes turn ‘white’ (blind) due to constant crying. Why did he cry out the name of Yusuf when he lost Benjamin? Losing Benjamin brought back memories of Yusuf in full force, despite the passing of many years.²¹ His sons retort to get over with Yusuf or else he would die out of sorrow.²² It was at this moment that Yaqub gave the declaration, “I complain of my anguish and sorrow only to God.”

The latter set of scholars told me that this is one of the most misused verses in the Quran, and that it is wrong to equate not complaining and crying with patience. They

¹⁹ Chapter 12, ‘Joseph (Yusuf)’ of the Quran. The Chapter has been seen as an “uplifting” one by Mustafa Khattab in the English translation of the Quran we are relying on (Khattab 2016: 125).

²⁰ “He cried, ‘No! Your souls must have tempted you to do something ‘evil’. So ‘I am left with nothing but’ beautiful patience! I trust Allah will return them all to me. Surely He ‘alone’ is the All-Knowing, All-Wise” (Quran 12: 83).

²¹ Quran commentaries speculate this to be 40 years.

²² “They said, ‘By God! You will not cease to remember Joseph until you lose your health or ‘even’ your life” (Quran 12: 85)

contextualise the declaration as a response to a hostile set of people (Yaquub's sons). There was no point in complaining to them, as they were the ones behind Yusuf's plight and were not empathetic to Yaquub's sorrow. Several instances from the life of prophets were described to me where they had cried, sought counsel of their companions during afflictions. Prophet Yaquub, in fact, was the prime example here, an epitome of "beautiful patience" (*sabrun jameel*). Yet he cried over his lost son. Prophets are the paragons of faith in the Islamic tradition, and it is impossible to match or even aspire to their station of faith. Yaquub, despite his wailing, never lost his hope in God. In the verse that follows the exchange between Yaquub and his sons, the latter are counselled to go back to Egypt and search for Yusuf and Benjamin. Yaquub reminds them of a central tenet of faith, "And do not lose hope in the mercy of God, for no one loses hope in God's mercy except those with no faith" (Quran 12: 87). Any despair about God's mercy is the key attribute of the leader of the devil (*shayateen*), and the condition is named after this, *Iblees*. The word 'iblees' derives from the Arabic root *bls* which means to despair.²³ The devil, as claimed, tempts all humans to follow an immoral path in earning by instilling the fear of deprivation.²⁴

Without doubt, in the case of Ahmed, his complaining never led to despair in God's provision. His refrain that business is dull may never have been a complaint as such; perhaps he was describing the market situation to someone who is researching the patterns of economic life in the town. Daily around 5 am he would open his eating joint after attending the morning congregational prayer. Alongside this enterprise, yet, he was constantly in search of new business opportunities. By the time I wrapped up my fieldwork, he was planning to rent out the restaurant, and lead a semi-retired life. As he maintained, he had fulfilled all major financial obligations in his life by marrying off two of his daughters, with only his teenage son remaining. He told me, forlornly, one day, "I do not feel like bearing the pressure of a restaurant business at this age, when I do not have much expenses forthcoming. I have already saved up enough." He was close to attaining senior citizen status at 60 around that time. But when I called him over the

²³ See the entry on "Iblis," in *The Encyclopaedia of Islam*, http://dx.doi.org/10.1163/1573-3912_islam_SIM_3021.

²⁴ See our fn.15 above, which cites the relevant verse from the Quran.

phone a few months later, while I was writing my chapters, he was on the way to Chennai along with a friend to examine the scope of starting a textile business in his hometown. During this phone conversation, he also revealed that he is planning to take a health insurance policy, something that he was averse of during my fieldwork. I happened to revisit the field for a short while during December 2022, which led to exploring Ahmed's decision to take a health insurance policy and the discussion ensued between me, Ahmed, and an insurance agent. We will come to that presently.

Of insurance and risk: intentions and its embodiment

Modern commercial insurance traces its emergence in the same Mediterranean world where the concept of risk places itself (see Piron 2004). To put it plainly, it comes from the idea that there is a 'price' for risk. The question of the permissibility of insurance is still unsettled among the Muslim scholars across the world. Some deem it to be outrightly forbidden, while some hold only certain forms such as conventional commercial insurance forbidden, but allowing mutual insurance schemes. My aim here is not to address this unsettled issue, and find an answer; rather, I attend to specific instances with my interlocutors, and explore the styles of reasoning employed and how they themselves resolve the conundrum. Ahmed, during the time of my fieldwork, often had to face the question of health insurance, when he met friends or relatives who already held a policy. Invariably, his response would be, "Why should I get insured, when Allah has given me wealth." He would often ask my opinion, and I did not have any set response. One of my earlier impressions on insurance practices came from, I must admit, a distorted view of *rizq*. I used to reason that calamities and adversities are part of fate, and why one should pre-emptively insure oneself against that. It was during a phase of this research that I became aware that the question of insurance is much more complicated, and certain forms of it go back to the time of the Prophet. Let us get this complex terrain of insurance practices through Ahmed's decision to take a health insurance policy.

During the phone conversation mentioned above, Ahmed informed me that he was considering taking a policy, and asked for my opinion. Incidentally, a few days before the conversation I happened to watch a YouTube video of a Malayali Muslim scholar

based in Kuwait addressing the question of the ruling on health insurance.²⁵ His response had caught my attention as he differentiated between conventional commercial insurance schemes and mutual insurance schemes. The latter, according to the scholar, is permitted in Islam and has a precedence in the practice of a certain tribe during the Prophet's time and through a hadith the latter had even praised the practice. The scholar further argued that mutual insurance schemes are like '*takaful*' insurance schemes that are accepted as Islamically permissible forms of insurance. Even though the scope of the debate is much wider and intricate, I am restricting my exploration to this video as I happened to share it with Ahmed when he asked my opinion. Interestingly, Ahmed decided to opt for a conventional insurance scheme, basing his reasoning on the very video I shared (where the scholar had made it explicit that conventional insurance schemes are *haram*).

So, what makes conventional health insurance schemes *haram* and mutual insurance schemes *halal*? Conventional insurance schemes, according to the scholar, are based on the profit motive of companies, and translates into a kind of gambling where the results are uncertain. He does not make any explicit reference towards the factor of excessive uncertainty (*gharar*) that is most often cited as a reason for its impermissibility. On the other hand, mutual insurance schemes are a form of risk-sharing mechanism based on a cooperative mentality that Islam encourages. The scholar quotes a Hadith to this effect:

The Prophet said, 'When the people of the Ash'ari tribe ran short of food during the holy battles, or the food of their families in Medina ran short, they would collect all their remaining food in one sheet and then distribute it among themselves equally by measuring it with a bowl. So, these people are from me, and I am from them.'²⁶

The scholar terms such practices as *takaful*, having to do with overcoming adversities through cooperation. Based on this line, he argues that insurance schemes run by governments are permissible as they are not profit-oriented and aim at the welfare of its populace. The profit motive emerges as a key factor according to his reasoning. In the case of *takaful* or mutual schemes, a person joins them with the intention of sharing the future risks or adversities. Towards the conclusion of the video, the scholar refers to

²⁵ The video is available at <https://www.youtube.com/watch?v=IXm4mi6arwk>, last accessed 28 September 2023.

²⁶ Sahih al-Bukhari 2486 <https://sunnah.com/bukhari:2486>.

contributory pension schemes of governments, and makes it clear that such schemes are permissible as it is a welfare mechanism (even pointing out that the excess amount beyond the contributions by an individual comes from the treasury). He measuredly used the word '*baitul mal*' by which the treasury of the Islamic Caliphate was known, and extends it to all treasuries of modern nation-states. This point is crucial, as we will soon come to see how Ahmed arrives at his decision using the same reasoning.

Ahmed responded to the video I shared through voice notes. He was explicit that he sees it as a mechanism by which, when a health adversity strikes and he is short of money, he receives an aid through the insurance or that someone else will benefit using the fund he also contributes to. As to the argument that government insurance and pension schemes are permissible, he retorted that 'our' (Kerala) government makes finances through selling alcohol and lottery schemes; also, pointedly, that it is mandatory for government employees to join insurance schemes which are mostly often outsourced to private insurance companies. Ahmed made it clear that he is not joining the scheme to profit out of it; and that the equation with lottery or gambling is not sustainable, as no one joins health insurance wishing to receive a profit and involves one being subject to health adversity. He asserted that he is joining with the prayer that "Oh Lord! please don't strike me with any malady;" also reminding that when some illness strikes, it is not just the one who is ill that suffers, but also their kin as they struggle to manage the finances. Ahmed also revealed an immediate reason that made him reconsider his previous stance of not opting for a health insurance scheme. A few days prior, his daughter's father-in-law had suffered a stroke and was paralyzed. The latter's sons struggled to manage the expenses, and their finances took a toll. Ahmed made it clear that he does not want to burden his own children, if at all something similar happens to him. He did not find the distinction that the scholar had made - between conventional and mutual health insurance schemes – convincing, stating blandly that it is quite natural to have a profit motive as managing such companies involve significant expenses. Importantly, Ahmed claimed that he is paying the premium with the intention solely of charity, that he is not expecting a return, and even wished that the money he pays may end up being helpful for someone else. Though this approach is in line with the *takaful* insurance practices, I doubted his

claim as a move to vindicate himself. Before getting into how he embodied the intention in a striking way, I will move to my encounter with Ahmed's health insurance agent.

I arrived in the field for a brief visit after our previous conversations held over phone calls and WhatsApp messages. I met Ahmed briefly at his home. He had already taken care of the health insurance premium for his wife and son. As I was about to leave his home, he handed me 2000 rupees in cash, requesting that I deliver it to the insurance agent who was waiting at the town bus stand. The prospect of meeting the insurance agent, JP, was an exciting one for me. I was eager to gain insights into his perspective, as well as learn more about his customer base. However, as our meeting unfolded, it became clear that JP had orchestrated this encounter himself, perhaps to confront the person who had attempted to dissuade his client from purchasing his insurance product. At the town bus stand, I met JP. He was patiently waiting for a bus to Kozhikode town. Our conversation began with his cautious reminder that he might need to leave at any moment once his bus arrived. He inquired about my educational background and career aspirations, before delving into his own life story.

JP held a Bachelor's degree, and had pursued a degree in Law (LLB) too. He had worked as an advocate for a few years, before a change in career direction led to a position as a sales tax officer. Two years prior to our meeting, he had retired from his role as an assistant commissioner in the same department. JP considered himself a devoted social worker and proudly stated that he had become somewhat of a local brand in the town. Currently, he juggled part-time work at an accounting firm with his role as a health insurance agent, representing 'Star Health Insurance.' As our conversation unfolded, JP provided insights into what he referred to as his 'lifestyle.' He described himself proudly as a vibrant individual who dedicated half of his time to various social work endeavours. He recounted his past affiliation with the Mujahid organisation, where he had been comrades with Ahmed. However, he explained that he had distanced himself from the organisation due to several disagreements. (Ahmed had a differing perspective, later informing me that JP tended to seek leadership roles in every organisation or club he joined. Ahmed viewed JP as a self-indulgent individual who fashioned himself as a nationalist Congress Muslim.)

Following our initial exchange of introductions, JP wasted no time in steering our conversation towards the purpose he had in mind for our meeting. Without a preamble, he posed a somewhat unexpected question, “Do you have *waswas* (obsessive thoughts)?” This unexpected query caught me off guard. The term ‘*waswas*’ is Arabic, and denotes ‘whispers.’ In the Islamic context, it refers to obsessive thoughts and temptations, often attributed to satanic whispers, akin to the biblical story of Adam and Eve. Such thoughts may also be instigated by malevolent forces among *jinn* (a class of spirits) or even humans, enticing individuals towards sinful behaviour. Sometimes, these troubling notions can arise from one's own inner self or soul. In this instance, JP employed the term to address a trend he found irksome - a propensity among Muslims to meticulously apply Islamic teachings to every aspect of life. To JP's rather unconventional query, I replied in the negative, asserting that I did not suffer from such obsessive thoughts. Swiftly, he clarified, “I am just kidding. When Ahmed inquired about insurance, you promptly shared a video. I am not suggesting there is anything wrong with your actions, and I am certainly not here to debate the Islamic aspects of it.” I proceeded to explain that my actions were driven by my role as a researcher exploring the intersection of Islam and economic life. However, I also acknowledged that, as a Muslim, I remained unconvinced of an unequivocal endorsement of insurance practices.

JP disagreed with my viewpoint and began to offer insights into his own ‘lifestyle’ and his perspective on how a Muslim should navigate the complexities of modern existence:

Well, I have a small difference of opinion with you there. I am not talking about health insurance; that is a matter of personal choice. We are all Mappilas (as Kerala Muslims are often referred) here. You see, I am actively involved with the Mujahid, am part of a Madrassa committee, and I hold a district office position in MES (the famous Muslim Educational Society). That pretty much makes me a Mappila, and I do not have any *waswas*. But here is the twist - I am also a member of the Rotary club and JCI (Junior Chamber International). Surprised? You see, I have been to many bars with my family. You cannot even think about it (utters in English). No, I am not hitting the bottle; it is just that most club events happen in a place called the Park Residency Bar. Why? Because it is convenient; the hall rental is waived, if you spend more than 10000 rupees on food; and it has that sweet air conditioning. I do not feel the least bit uncomfortable in going there. I even drop by with my family, and sometimes an uncle comes along to drop me off. I am totally open with them about it, because they are 101% sure

that I do not drink. However, given your kind of faith, I am guessing you would find it challenging to step into a bar like that. Please do not take this as me questioning you or pushing you to try it; we just have different perspectives. You pay attention to the minutiae of life, unlike me. But I want to highlight that these situations exist. Once, a local scholar criticised me on a WhatsApp group. I had arranged an event at the bar, and he claimed it was an inappropriate choice of venue. I countered him by suggesting he find a better place. The main auditorium in town charges a hefty 20,000 rupees for basement space, whereas the bar offers it for free with a 10,000 food order. This event is not exclusive to Muslims; both Muslims and non-Muslims will attend. It is not a community event; it is simply a decision made by the committee, and I respect that. I told the local scholar that I attend his events (he is part of the *Jamaat-e-Islami*), but he does not attend mine, and that is okay. That is my perspective; I do not think your faith in Islam will waver because of this. However, I am not suggesting that everyone should adopt my attitude. In my understanding, there can be a Mappila style like mine. I must admit that when I saw that message you had sent, I got prejudiced about you; it is not possible to live in such a minute way. Please do not misunderstand me; I am not questioning your belief or faith. I am still actively fighting against superstitions and deviant customs, and I consider myself a Mujahid.

JP here distinctly presents himself as a Muslim who prioritises convenience over strict adherence to Islamic guidelines that he finds uncomfortable for his lifestyle. Notably, his visits to a bar, despite clear injunctions in the tradition against attending venues serving alcohol, do not evoke any unease in him. Although he could argue that the meetings take place in the bar's function hall, distinct from the space where alcohol is served, JP refrains from making such a case. Instead, he candidly refers to the location as a bar, and continues to attend the meetings held there.

Situated on the banks of the Kuttiady River, it holds a unique status in the town, being the sole bar establishment. Surely, there is a beverages shop run by the 'Consumerfed' which is a state government initiative, and a licensed rustic toddy shop that has been functioning for years. The bar is not solely a bar per se; the complex houses a 3-star hotel along with a family restaurant and banquet hall. However, among the locals, it is referred to as a bar. There is a history to this, for almost a decade ago its opening had faced considerable protests led by members of certain Muslim organisations and activists affiliated with the 'Kerala Liquor Prohibition Committee.' These protests aimed to prevent the bar from operating in the town. Despite their concerted efforts, the protests did not yield success, and the bar eventually commenced operations following a court

ruling in its favour. Meanwhile, there were certain detractors to the protests like Ahmed who questioned the effectiveness of the demonstrations, suggesting that they would not withstand a legal battle. Ahmed also emphasised that true faith is demonstrated, when one has the option to consume alcohol but chooses not to. JP does not formulate his bar visits along those lines, but through a ‘Mappila style’ he envisages which should be diplomatic in nature while navigating modern conditions. He fashions himself as a ‘Mujahid’, even though he is no more affiliated with any of its organisations. In doing so, he actively campaigns against “superstitions and innovations” associated with the Sunni sects. But what caught my attention was JP’s attitude towards bank interest, even as he does not contest its prohibition in the normative tradition.

JP: I believe that you can be a devout Muslim without adhering to superstitions and innovations. For me, Islam is the religion of God, not of humans. The problem arises when it becomes a religion of humans. Our core belief is ‘*La ilaha illallah*’ (There is no God but Allah), but living in a country like India sometimes requires us to do things that might seem contrary to that belief. Personally, I have health insurance, a life insurance policy, and I invest in the stock market, and I am at peace with those choices. I even have accounts in 10-12 banks, yet I do not believe that interest is permitted in Islam. However, there are certain things we may have to do as part of our lifestyle ...

Me: Do you receive interest from these banks?

JP: Oh yes, because I also pay interest.

Me: How does that work?

JP: I have taken numerous loans and paid around 10 lakhs as interest over time. So, I will accept interest up to 10 lakhs. I have taken housing, vehicle, and personal loans, so it does not bother me to accept interest because I have already paid lakhs in interest. I had to purchase a joint property from my brother, for which I took a 5-lakh loan, and I had to pay 2 lakhs 40 thousand as interest. In my view, I can accept the 2 lakhs 40 thousand as interest from that bank. I have no concerns about it, even though my wife is worried (because she considers it as a *haram* earning that may have this-worldly and other-worldly implications). I have paid that much in interest, and I believe there is no issue in receiving it back. But please do not misunderstand me; I am not questioning your beliefs, not even by one percent. When I retired, I received my provident fund, and after using about three-fourths of it for expenses like my children’s weddings, I deposited the remaining amount in a bank. I receive interest from it because I do not see anything wrong in that. It is not just me; you can find many Mappilas here with a similar approach. You will even come across *Mahallu* presidents, secretaries,

and individuals from various Muslim organisations who quietly consume interest despite delivering speeches against it. However, I am open about such actions.

Me: So, are you saying that bank interest is not *haram*?

JP: It is *haram*. But in the current situation, I cannot avoid it. I both give and take it. Otherwise, I should have been born as a millionaire. I have given around 10 lakhs as interest, and I will accept up to that amount.

Me: Cannot we differentiate between things that are within our control and those that are not?

JP: I have already said, I will accept up to 10 lakhs, not beyond that.

Me: So, you do keep track of the interest you receive?

JP: No, no, I have a rough estimate. I am talking about my way of life, and I do not judge others based on that. My point is that we can still be within the folds of Islam with such an approach. You might not agree. Islam and Muslims are not the same. We should 100% adhere to Islamic rulings. Gulf countries follow those rules. But the Mappilas here do things discreetly and speak against them publicly, while I am open about my actions. Some people go to bars to drink, and at the same time they go to the mosque to pray. I go to the bar, not to drink, but for public work. I have an open-minded perspective.

JP's approach to handling interest-bearing loans differs significantly from the normative Islamic stance, which permits such loans only in cases of dire necessity (*darura*). Instead, JP actively engages in taking interest from bank deposits, and rationalises this practice as a form of compensation for the interest he has paid. He is quite right to point out the attitudes of certain Muslims, especially those in leadership roles who commit the same sin discreetly, while they speak against it in public platforms. JP clearly does not align with the ethic of sinning in the tradition, where one is not supposed to make public the wrongs they do privately. He envisions an 'ideal Muslim' as someone who does not harbour contradictions between their private and public conduct, and, above all, refrains from active sinning. While any formulation of an 'ideal Muslim' may be contested, not sinning alone does not emerge as an ideal in the tradition. Rather all of mankind is considered as sinners, even as the ones who repent are the "best sinners."²⁷ JP continues the refrain:

²⁷ "Every son of Adam commits sin, and the best of those who commit sin are those who repent" (Sunan Ibn Majah 4251 <https://sunnah.com/ibnmajah:4251>).

There is a question I frequently raise. There is a movie called ‘Arabikatha’ in which the protagonist is an ideal Communist. Similarly, how many ideal Muslims can we find in our *mahallu*? I am not saying this is a limitation of Islam. I have often posed this question in WhatsApp groups. We often talk about ideal Communists or ideal Gandhians, but if we ask people to name four ideal Muslims, they often hesitate and struggle to come up with names. We may have *mahallu* presidents, secretaries, and so on, but finding an ideal Muslim can be challenging. I live with this belief.

I did not pursue these remarks as his bus was supposed to arrive any time; I pointed my query to the intent of our conversation.

Me: How long have you been working as an insurance agent?

JP: I have been in this profession for 2 years, and I have been performing quite well.

Me: Did health insurance become popular recently in Kuttiady?

JP: The office of my firm was established in 2016, but it has been booming in recent times. There are a couple of reasons for this. First, healthcare costs have skyrocketed, making insurance a necessity. Second, people have become more familiar with health insurance due to exposure to it in foreign countries, especially in Gulf and Western countries. So, they realised the importance of having a policy. Additionally, there are many players in the insurance field now. The government has also introduced its own health insurance schemes, which have gained prominence through media advertisements. Despite being relatively new to this profession, I have been able to perform well. There are approximately 250 agents in this area, and I am among the top ten performers. I attribute my success to personal relationships and the trust people place in me.

[JP made a quick digression into his family life, the motive of which I could not quite grasp at the onset.] This is my profile, and I have no intention of giving you advice. However, I want to share how we manage things in our family life. For example, yesterday, a courier arrived with a cash-on-delivery order worth 1700 rupees for my daughter. Typically, I pay for such parcels when she is not at home. So, I asked the courier boy about the contents of the parcel, and he said it was some luxury beauty products. I called my daughter and told her that I would not pay for it. I explained that she already has fair skin, and I do not think she needs any luxury beauty products. This seems to be a trend among our girls nowadays, even among those who are devout. I do not mean to generalise, but it is quite common. In such situations, we often find ourselves making sacrifices for our family. Do you understand what I am trying to say? Sometimes, we must forgo certain things for the sake of our family. However, I firmly believe that my daughter does not need any beauty products, as she already has fair skin, even fairer than mine.

I did not quite like the direction the conversation was taking, so I attempted to steer it back using his own reasoning. I blurted out, “Just as you have been saying, times have changed, and so have lifestyles. There is environmental pollution, for example, and skincare has become even more important. These products may not necessarily be about whitening the skin.” JP interrupted me, however, insisting that this was not his point. I sensed he was alluding to shifting gender relations, but I did not want the conversation to go down that path. I redirected it back to the topic of insurance.

Me: When you approach people about health insurance, do they express any apprehensions or raise concerns?

JP: Yes, they often do, and I make sure to address their doubts. You know how I respond? I tell them that there are 54 Muslim countries in the world, and health insurance is permitted in all of them. That is one of my key points, and I do not engage in arguments. Moreover, many companies in Gulf countries have made health insurance compulsory for their employees with the permission of their respective governments. It is not banned anywhere, and most of the insurance companies there are multinational corporations with international coverage. In contrast, here in India, we have smaller companies. This relates to my earlier point about going to a bar – how can one question a practice that is accepted in 54 Muslim countries?

Me: I do not believe that health insurance is inherently *haram*. You may have seen the video I sent.

JP: Yes, I watched it fully. But since it is permitted in 54 Muslim countries, there is no issue about having a policy. I have been paying premium for the last 8 years.

I attempted to highlight the different approaches that scholars take toward various forms of insurance, including the permissibility of mutual insurance, and the reasoning they use, particularly in relation to uncertainty. However, JP did not seem receptive to my perspective, and quickly shifted the discussion to certain tendencies among Sunni scholars. I reminded him that the scholar in the video I had shared is a Mujahid, and JP turned his ire on them too:

JP: I do not like certain Mujahid scholars because they are involved in intra-organizational power politics. This division led to the splintering of the Mujahids into four groups, and after that, I distanced myself from them organizationally. They split for material gains, rather than for the benefit of the faith. There are also some extremist groups among them, and it is better not to discuss them. But there is another tendency that I find very distasteful. They groom themselves to

look bizarre. The Mujahids were not like that. For instance, look at your beard; it is nicely trimmed. I appreciate such well-groomed beards. Many people ruin their appearance by letting their beards grow unchecked and unkempt, and they call it Islamic. Both Sunnis and Mujahids sometimes bring unnecessary harshness to their appearance. Did God command us to be like this? Maybe it is mentioned in some books, but we find many unnecessary things in those books. Such people distort Islam in the name of faith and other things. Many offer their opinions on trivial matters. The scholar in the video you shared may be a Mujahid scholar, but I do not think he has the expertise of some scholars in Saudi Arabia, where it is permitted. It could be his personal opinion. No Muslim organisation here has taken a clear stand on the issue. I believe it is because, as I mentioned earlier, it is permitted and encouraged in all Muslim countries.

[JP went on to add, quickly and adroitly] I do not agree with such scholars on various issues. However, I do not expect you to follow my line of thought. They unnecessarily complicate our way of life in the name of Islam. I do not believe there is a strict Islamic lifestyle as such; there is no strict dress code. It should be decent, that is it. That is my belief. I am a clean-shaven guy, and I will not agree with any scholar who says that I am outside the fold of Islam because of it. I leave my faith for God alone to judge, and I do not aim to convince others. A believer should conduct themselves maturely, engage with others positively, and avoid holding grudges, jealousy, or stinginess toward anyone. That alone will fulfil half of one's faith. We will not be saved by just performing prayers and fasting. I do not think so.

Me: I do not have any disagreements with any of that.

JP: I did not imply that you did. What I am saying is that a Muslim should live in a diplomatic way. The Islamic lifestyle is diplomatic.

The bus had arrived, and our conversation concluded there. JP appears to remain steadfast in his disregard for the nuanced reasoning that scholars employ to differentiate between various forms of insurance. Instead, he simplifies his stance by emphasising the prevalence of insurance practices in Muslim countries, using it as a basis for considering them universally permissible. Ahmed, in our subsequent conversations, was dismissive of JP's formulations about 'Mappila style,' and especially the latter's take on bank interest. As we will see in our next chapter (Ch. 5), Ahmed is particularly concerned about interest, and the different forms that it takes. Before turning to the exchange with JP, I had alluded to Ahmed's reformulation of the reasoning used in the video I had shared with him. Ahmed had claimed that he had joined the health insurance scheme with the intent of helping someone else who might get struck with a health adversity. I

had also alluded that I had initially doubted this as a move to vindicate himself. But a change in Ahmed's habit that followed immediately after this episode was quite revealing. Ahmed was someone who never wore a seat belt while driving his car, unless he became aware of any police checking. Some days after he took the insurance policy, while I was travelling with him to a relatively interior road where there was no possibility of the police checking, I saw him wearing his seatbelt. I shared this surprise with him and he gingerly responded, "I do not want to get the benefit of insurance by virtue of my carelessness." Joining the insurance scheme had, clearly, made him more cautious and he relied on Allah by wearing his seatbelt.

We have been exploring the normative aspects and inclinations that influence trade and economic practices. *Rizq*, *tawakkul*, aspects of divine decree and predestination etc. have valence in the realm of trade, as it provides an overarching framework for navigating economic life. However, how do elements of trade and the market that do not necessarily appear connected to normative aspects implicate the practice? Here, it must be stressed, we are referring to elements that are purported to be part of the everyday, or, more resolutely, "moral registers" other than that of piety as increasingly recognized in the anthropological studies of Islam (see Schielke 2009a and 2009b). How do my merchant interlocutors approach dimensions internal to the realm of trade, such as profit, debt, customer satisfaction etc.? Who is a truthful merchant? Such concerns are invariably connected to the professional aspects of trade, and are quite internal to the Islamic tradition. It is to such aspects of trade and commerce that we now direct our attention.

Being a Gracious Merchant: Measures of '*Ihsan*'

The 17th Hadith in Ashraf Ustad's lessons focused on what he referred to as "perfection and professionalism," using the English terminology. Unlike the usual format of his lessons in which he would quote the Arabic text of the Hadith, translate it, and get into an elucidation using edifying examples, in this instance, he began by discussing responses related to aspects of the *Sunnah* (the teachings and life of the Prophet) that were not directly connected to the week's hadith.

Today's hadith is on 'professionalism and perfection' (using the English).

Some wonder whether these things are there in the Hadith or whether the Prophet talked about such matters. Islam teaches the best of things. Once a *mawlana* (teacher) from Bhatkal said that whatever is stipulated in *deen* (religion, for a lack of better word), we are conservative about them. We take only those stipulations. But whatever things that are not part of *deen* or are left to our disposal, we should be most modern about them.

This distinction between *deen* and not-*deen* is purely technical, as the following discussion will demonstrate. The foregoing allusions of the *mawlana* is indicative of a tendency in the tradition to derive rulings and lessons by an analytical separation between *deen* and not-*deen* (or, sometimes, *duniya* [world]). This distinction does not testify to the modern distinction between religion and secular (see Abbasi 2020). Ashraf Ustad turned to very specific examples:

If we are to buy a mic, we should buy the best available in the market; same goes for paint, tiles etc. We should go for the best. We are not talking about luxury, not the most expensive, but the best. If it is grass mat, it should be the best among grass mats. It need not be a carpet, but it should not be a torn grass mat. It is not about luxury, but the best among the available. It is what Allah likes. To do things in a neat and orderly manner.

Ustad went on, pointing to a commonly held belief that to be pious one needs to demonstrate a certain level of frugality by way of adorning torn dresses or being unkempt. Surely, there are traditions that glorify such figures or a renunciant lifestyle. At the same time, one can also find traditions that stand on polar opposites. Ustad reconciled these traditions by pointing out the vagaries of life itself:

Some would ask: But what about the virtues we have heard of the one smeared in dust and dirt? The one with unkempt hair? Such people are often referred to as the friends of Allah (*awliya*). It is not because they actively fashion themselves like that, but they became like that due to their indulgence in doing things and forgetting to beautify themselves. It is not about those who do not have the habit of tidying up. The Prophet has asked us to comb our hair. The Hadith that mentions the virtue of the untidy people is to remind us not to judge or mark such people. There may be friends of Allah amongst them. It may be part of their job. But it should not turn into our ideology or identity. It is normal that one would look weary after doing some labour or travelling. But a dishevelled appearance (*mushipp*) should not turn into our ideal (*adarsham*). Allah wishes to see the signs of his blessing on his slave [clearly here, by way of dressing or living according to one's financial status, without ostentation]. Some follow a lax attitude when it comes to the matters of *deen* or even mosques. But we should approach those matters keeping in mind that Allah likes things to be done in its most perfect way.

Before quoting the Hadith verbatim and translating it, Ustad picked a specific example that is key to the understanding of our topic at hand, “[Take] a merchant who opens his shop at 10 am. He should be opening it at the time as part of his *deen*. Allah likes it. So that people can rely on his shop.” According to this formulation, being punctual with opening one’s shop is considered part of one’s ‘religion,’ for, as is held, God likes a believer who is punctual and consistent in his acts, howsoever small it might be, and because opening one’s shop at a specific time consistently makes it easier for one’s customer to rely on the shop for their needs. Ustad elaborates on this through the concept of *ihsan*, as derived from the Hadith under discussion. He quotes it, by reading out from the compendium that he brought along, first in Arabic and then translating it on his own to Malayalam:

Verily Allah has prescribed *ihsan* in all things. So if you kill, then kill well; and if you slaughter, then slaughter well. Let each one of you sharpen his blade and let him spare suffering to the animal he slaughters.²⁸

Even though the Hadith here is specific to the act of slaughtering animals, the lesson derived from it is to be magnanimous in every act one does, whether it be acts of ritual worship or matters of transaction. Ustad elaborated on the Hadith through his commentary, “God evaluates acts based on one’s intention and its virtuosity resides in the quality of excellence and consistency.” Ustad continued,

Allah has made it a law to do things in the best way possible.²⁹ Whatever one does a thing Allah has prescribed it be done in the best way. We all should reflect on our area of activity. One may be a doctor, an engineer, a tailor, a driver, or a chef. Whatever they do, if they do it in a neat and systematic way, Allah likes it. Acts are gauged in that way.

Ustad then alluded to the beginning of a Quranic verse, “Allah created life and death to test which of you ...” (*Allazee khalaqal mawta wal hayaata liyabluwakum ayyukum ...*); and, turning to the audience, repeats the part of the verse, indicating to complete it by

²⁸ Hadith 17, 40 Hadith an-Nawawi <https://sunnah.com/nawawi40:17>.

²⁹ The Arabic word used in the Hadith is *kataba*, which translates into ‘prescribed.’ Ustad translates it into the Malayalam word ‘*niyamam*,’ which translates as ‘law’ in English.

reciting the remaining phrase. The audience responds “*ahsanu amala*” (the best deeds).³⁰

Ustad continued the lesson:

It is not the most (*aksar*), not the biggest (*akbar*), but the excellent (*ahsan*). Suppose one recites the Quran, he covers three *juz* (part) today, then three in the next month.³¹ But the one who reads three pages daily is better than him. Allah likes the latter man who reads three pages consistently than the one who recites three *juz* once in a month. It is *Ahsanu amala* (the aspiration of excellence).³²

The valences of Ihsan: being just and good in trade

The term *ihsan* is of some import here, and has deep rooted implications for Muslim life in general. It carries a range of meanings, like grace, excellence, magnanimity, perfection etc.³³ *Ihsan* is the superlative form of the verb ‘*hasan*’ which means ‘good’ or ‘beautiful’. The Prophet has defined *ihsan* as, “That you worship Allah as if you are seeing Him, for though you don’t see Him, He, verily, sees you.”³⁴ The above discussed Hadith and Ashraf Ustad’s commentary relates to a Quranic verse that is commonly referred to in ethical treatises. The verse is considered as one among the most comprehensive in the Quran, and is widely recited in the Friday sermon when the *khatib* concludes the sermon.³⁵ The verse goes as follows: “Indeed, God commands justice (*adl*), grace (*ihsan*), as well as courtesy to close relatives. He forbids indecency, wickedness, and aggression. He instructs you so perhaps you will be mindful” (Quran 16: 90).

Ashraf Ustad’s usage that God has made *ihsan* a ‘*niyamam*’ (law) comes from the imperative and prohibitive commands in the above verse. How does justice (*adl*) and grace (*ihsan*) work in the realm of trade? Justice is taken to be the bare minimum that a merchant should follow while engaging in his trade. Al Ghazali divides this into matters pertaining to public damage and that between a seller and a buyer. While practices of hoarding and circulating counterfeit currencies fall under the rubric of public damage,

³⁰ See Quran 67: 2. This chapter titled ‘*Al-Mulk*’ (‘The Sovereignty’, or ‘All Authority’) is a commonly memorised chapter, as it is recommended to be recited every night.

³¹ *Juz* literally means ‘part.’ The Quran is divided into 30 parts, to facilitate systematic recitation and memorization.

³² Note, *Ahsan* and *Ihsan* carry the same meaning.

³³ We shall be employing these meanings throughout the chapter, by sticking to the translated sources.

³⁴ Sahih Muslim 8a <https://sunnah.com/muslim:8a>.

³⁵ See <https://quran.com/16:90/tafsirs/en-tafsir-maarif-ul-quran>.

practices of cheating like concealing defects of products, falsely attributing qualities to products, tampering with weights and scales, and hiding the real price of products are matters pertaining to a seller and buyer. He elaborates on each of these with examples from the life of the pious predecessors (*salaf*) as well as injunctions from the Quran and Hadith. Al Ghazali employs a distinctly commercial language, while distinguishing justice (*adl*) from grace (*ihsan*) in trade:

Allah Most High has enjoined upon us the principles of justice (*adl*) and magnanimity (*ihsan*) as integral aspects of our conduct. Justice serves as a means to attain salvation (*najah*) and operates much like the capital (*ras al-mal*) in the realm of commerce. On the other hand, magnanimity leads to success (*fawz*) and the achievement of felicity (*saada*), akin to profits in the domain of trade. An individual cannot be considered truly wise if they are content with merely preserving their capital in worldly transactions, just as in matters of the Hereafter. Therefore, a devout person (*al-mutadayyin*) should not restrict themselves to upholding justice and refraining from injustice (*azulm*) while neglecting the essential aspect of demonstrating magnanimity. Allah instructs us, ‘And be good (*ahsin*) just as Allah has been good to you.’ He also states, ‘Verily, Allah commands justice and goodness (*al-ihsan*),’ and ‘Allah’s mercy is close to those who do good (*al-muhsinin*).’ By *ihsan*, we refer to acts that benefit the transactor (buyer or seller) even when they are not obliged to perform them, but rather as acts of goodwill (*tafaddul*) on their part (Al Ghazali 1982: Vol.2, 79).

Al Ghazali presents a series of recommendations for practising *ihsan*, primarily focusing on aspects related to pricing, profit-margins, and interactions with debtors. He complicates these recommendations by discussing various scenarios involving different types of customers, such as the rich and the poor. He underscores that one’s attitude toward money serves as a litmus test for their faith. Some of Al Ghazali’s recommendations, as he reiterates, have benefits not only for the merchant’s faith, but also for their commercial success. In fact, Al Ghazali’s approach to *fiqh*, viewed as the knowledge of the path to the hereafter, extends to discussing matters concerning the merchant’s soul, religion, and the broader implications of their vocation. In the process, Al Ghazali employs legal language to address trade practices, including issues related to usury, valid and invalid trade contracts, and more. He deems it obligatory for merchants to possess at least a basic understanding of the ‘jurisprudence’ of trade. The text is characterised by its instructive nature, and is replete with stories and accounts of righteous merchants, some of which may seem improbable. Al Ghazali is aware of the challenges that adherence to his stipulations could pose in a competitive market. In a

rebuttal, he asserts the Islamic worldview, emphasising that the profit of the hereafter is the ultimate gain, and that only the heedless would exchange the temporal profit of this world for eternal paradise.³⁶ He also acknowledges that the pious commercial dealings he is recounting from early Muslim's lives are no longer prevalent, signalling a departure from ethical norms.

These are the methods through which the predecessors (*salaf*) conducted their commerce, which have now completely disappeared, leaving no trace of their traditions in this regard. In its entirety, trade serves as the touchstone for evaluating individuals, testing both their faith and piety. Hence, it has been advised, “Let not the man’s patched shirt deceive you, Or his lower garment lifted above his ankle, Or his forehead with traces of hardship, But look at his dealings with the *Dirham* (broadly, currency)” (Al Ghazali 1982: Vol.2, 82).

In this light, let us now turn to how my interlocutors make sense of being just and good in trade.

As alluded, normative texts provide explicit guidelines for the conduct of trade, encompassing various aspects such as ensuring accurate measurement in sales, discouraging hoarding of essential goods to manipulate demand, and promoting honesty and fairness. Additionally, there are principles related to *ihsan* in trade, which involve practices like opening one's shop on time and prioritising customer satisfaction. These latter aspects are not typically addressed in the jurisprudential (*fiqh*) texts, which tend to focus on specific legal questions. However, as Ashraf Ustad emphasised, all these elements collectively contribute to a trade or business that is pleasing to Allah. For instance, as we saw with Imran, he considers the profit-margin to be a defining characteristic of whether a trade is in accordance with Islamic principles or not. Ashraf Ustad frequently reminded me during our conversations that *fiqh* generally allows profit margins to be determined by market forces and the mutual agreement of the buyer and seller. Therefore, there is no fixed percentage of profit considered lawful or unlawful from a legal perspective. Profit-margins can vary significantly depending on the type of

³⁶ Thus: “It is not appropriate for the merchant to let his livelihood distract him from his ultimate goal, causing his life to be wasted and his trade to be in vain. The profit he misses out on in the Hereafter will not compensate for what he gains in this world. He would then be exchanging worldly life for the Hereafter. Rather, the wise person should be concerned for himself and his concern for himself would lead him to protect his capital. His capital is his religion, and his trade resides within it” (Al Ghazali 1982: Vol.2, 83).

products being traded. For example, the cloth business often operates with higher profit margins per product due to seasonality and the risk of unsold inventory. Not surprisingly, therefore, scholars like Al Ghazali qualify “just profit” as something contingent on the custom. While certain scholars restrict profit margins to one-third of the base price, Al Ghazali refrains from imposing such specific stipulations. In a similar vein, the *khatib* of the congregational mosque in his sermon series on economy calls all profits double the principal amount as *haram* (a fuller consideration of this sermon series is given in Chapter 5 that follows). The *khatib* had repeated, “There is a limit to the profit on the products we sell. Selling a product of 10 rupees for 30 is profiteering, selling it for 20 is also profiteering. Islam has prohibited profiteering.”

Now, the concept of prohibition regarding profit-margins should not be interpreted strictly in a legal sense, as any profit margin is considered valid if there is mutual consent between the seller and the buyer. Instead, the notion of profit-margins being deemed ‘*haram*’ pertains to the ethical and moral dimension of trade, focusing on the principle of conducting business with grace and integrity. Al Ghazali, drawing upon sayings and examples from the transactions of the Prophet’s companions and other righteous predecessors, advises individuals to opt for marginal profit, even though earning a higher profit is not inherently forbidden. Significantly, during one of his reflective moments discussing business, Imran claims to be incorporating this teaching into his conduct, interweaving it with principles of honour, moral consciousness, and the strategies he employs to attract customers to his newly established shop. This conversation took place when Imran’s new shop was only three months old, and he was grappling with the challenges of establishing a presence in a competitive market. Occasionally, he would reminisce about specific interactions with customers, and our discussions often arose from conversations with his friends or customers who dropped by for a chat with the intention of making a purchase. Imran is deliberate about keeping his shop open on Sundays and late into the night, even when most of his competitors have closed their doors. His motivation behind this strategy is to make people aware that there is a shop that operates during non-standard hours, hoping this will attract repeat customers. Some of his friends express concerns about the shop’s inconspicuous location at the end of a

narrow alley. And, while some of these friends genuinely wish him well, others express pity for his situation.

Imran responds resolutely, emphasising that the shop's success is more dependent on how one conducts their trade rather than its physical location,

Some people express pity, wondering why I opened the shop so far inside. It does not really matter whether the shop is situated in the interior or on the exterior; what truly matters is how we conduct our business. We should not resort to cut-throat practices. One's conscience should not get a jab when you deal with customers. Just the other day, two children came to buy aluminium-folded food containers. No one would have questioned me if I had sold them for 4 rupees each. However, I sold them for 3.5 rupees each. They bought 10 units, and I only charged them 35 rupees. If an adult had come, they might have bargained and bought them for 35 rupees, so why charge the children more? Exploiting them for an extra 50 paise is pointless. God tests us with such situations to act immorally. Conducting business honestly is a significant achievement, even though some may view it as an impossible feat.

He repeats a statement that he often makes, "Small profit, more sales, that is my way." This is not merely a marketing slogan, in his instance; I have personally compared the prices of the same products sold by Imran with those offered in the town's supermarkets during their advertised mega sales. Surprisingly, Imran's prices are often much more competitive, and he does not rely on special offers to attract customers. Al Ghazali posits marginal profit, instead of opportunistic pricing, as part of *ihsan* and overcharging the innocent, like the kids in the case of Imran, as *haram*. Opportunistic pricing per se is not prohibited, if it does not involve deception. Al Ghazali goes on to assert that "whoever is content with a small profit, his transactions will increase, and he will gain substantial profit from their repetition" (Al Ghazali 1982: Vol.2, 80). For Imran, aligning with Al Ghazali's teachings means not only increasing sales volume and profit, but also witnessing the manifestation of blessings (*baraka*).³⁷

³⁷ Ghazali quotes from the lives of two prominent companions of the Prophet: "Umar, the fourth Caliph and the Prophet's son-in-law used to walk around the marketplace of Kufa wearing a woollen cloak and say, 'O traders, take what is rightfully yours and you will be safe. Do not turn away from a small profit, lest you lose the larger one.' Abd al-Rahman ibn 'Awf who was also a wealthy merchant was asked about the reason for his wealth. He said, 'For three reasons: I have never rejected a profit (however small it might be), nor has any animal been presented to me for sale without me delaying its sale, nor have I ever sold anything on credit'" (Al Ghazali 1982: Vol.2, 80)

Imran's strategy of keeping the shop open from early in the morning till late at night (and even on Sunday's) may contrast with the ideal that Al Ghazali posits where such acts may hamper with the profits of the hereafter at the expense of a worldly gain. The latter explicitly reprimands the trader who is the first to enter the market and exit as the last, viewing this as an act of indulgence in the worldly market at the expense of the eternal market. Al Ghazali quotes a Hadith as follows:

It's narrated from Mu'adh bin Jabal and Abdullah bin Umar that *Iblis* (satan) says to his son Zalnaboor: "Go with your battalions and approach the people in the marketplaces. Tempt for them falsehood, swearing false oaths, deception, cunning, and treachery. Be the first to enter and the last to leave." In this narration, it's mentioned that the worst of places are the marketplaces, and the worst of their people are those who are the first to enter and the last to leave (Al Ghazali 1982: Vol.2, 86).

I have heard a similar censuring of markets from one of the sermons given at the congregational mosque. The *khatib* quoted a Hadith, "The parts of land dearest to Allah are its mosques, and the parts most hateful to Allah are markets."³⁸ The *khatib* explained the contrast of market and the mosque with the kind of acts that take place in them, most prominently the remembrance of God. Imran's indulgence with his shop, by way of opening it for extended hours and on holidays, was a strategy in advertising his shop, but also (as we will come to see) a form of worship. Once his shop became well-established in the town, he would start the process of closing the shop for the day soon after the night (*isha*) prayers, even as this process could get delayed or stretched. As we traced earlier in this chapter, Imran refrains from complaining about the state of his business. Nevertheless, one recurring regret that he voiced was his struggle to perform his dawn (*fajr*) prayers on time. This was mainly due to his late returns home at night, leaving him exhausted and unable to wake up for the early prayer. Our other merchant interlocutor, Ahmed, also shared a similar lament. He too expressed remorse over his inability to dedicate time to reading the Quran and its commentaries (*tafsir*) after he launched his restaurant. During the time when he took a break from active business, he would spend his evenings at home engrossed in reading the Quran and delving into a Malayalam commentary.

³⁸ Sahih Muslim 671 <https://sunnah.com/muslim:671>.

Trade as worship

As we saw earlier on, Imran is generally diligent about attending the four congregational (*jamath*) prayers at the nearby mosque when he is at the shop. When his son is available, he entrusts him with the shop's responsibilities. During a nighttime encounter at his shop, Imran confided in me that he had missed the last three days of night (*isha*) prayers at the mosque. Instead, he performed these prayers at home after closing the shop. Importantly, it is not merely the act of missing the congregational prayer that he regrets, but also the way he must make up for it:

It has been 3 three days that I am missing the *Isha* prayers in congregation. I prayed from home. If I pray from the mosque, I cover the *sunnah* (supererogatory) and *witr* prayers without any hesitation, but from home I hurry through the *Isha* and rush to dinner and sleep.³⁹

This conversation jogged my memory of a recent Facebook post that resonated with Imran. The post featured a Hadith concerning a *sahabi* (companion) who, prior to the arrival of the Prophet, was engaged in commerce. After embracing Islam, he found it challenging to balance his trade and *ibadah* (worship) simultaneously, ultimately opting to abandon trade. While some deem indulgence in trade as evil (*sharr*) as it takes away one's time for worship, esteemed companions such as Abu Bakr successfully navigated both commerce and devotion. The post concluded that either approach is acceptable, provided one fulfils their familial responsibilities, particularly towards their spouse and children.

As I summarised the Facebook post, Imran was quick to retort, "If we were to speak about *ibadah* (worship), this (business) is also *ibadah* right?" Before I could prompt an elucidation from him, we got interrupted by a customer. After some time, when there were no more customers and Imran was tallying the day's accounts, I asked him sneakily about how trade becomes worship. His reply echoed the discussions I later came to read in the *Kasb* genre:

³⁹ Apart from the 5 obligatory (*fard*) prayers there are some optional or supererogatory prayers to be prayed along with them. In the Shafi Madhab they number up to 10 units of prayer. Two units before the dawn (*fajr*), two units before and after the noon (*zuhr*), two units after the dusk (*maghrib*) and two units after the night (*isha*) prayers. *Witr* is another form of optional prayers performed after the night (*isha*) prayers which ends in odd numbers and can range from three to eleven units.

Trade is worship (*kachavadam aaradhana yanu*). It is obligatory upon us (men) to look after one's family, to feed them. It is a task entrusted to us. Our children are not ours. It is something like a shop that is entrusted to us to run. They are God's creations and are entrusted to us to take care of. So, trade is a *halal* (permitted) means to fulfil that obligation. That is the reason why it is said that an honest merchant is amongst the *shuhada* or martyr. It is a highly unattainable rank, to be an honest merchant. It is an *ibadah*; it is a good deed (*salkaram*).

The two distinct observations made by Imran – about trade being a form of worship and the honest merchant being amongst the martyrs - has profound implications on how the merchant shapes his world and that of trade. The idea of trade being a form of worship, since it assists one in fulfilling divinely ordained obligations such as taking care of one's wife and children as well as engaging in charity, is seen across texts that deal with earning and livelihood. Al Shaybani's '*Kitab al Kasb*', as inaugurating the emergence of the genre of the "Book of Earning and Livelihood" in the seventh century, took up this matter head on, as there were contestations that deemed spending one's time and energy in earning as an act that unsettles one's reliance on God (*tawakkul*), especially since *rizq* (as sustenance) is preordained (see Al Shaybani 2011).⁴⁰ Indeed, by the time the *Kasb* genre found its culmination in Al Ghazali, the latter was no longer concerned with asserting the validity of earning a livelihood. Rather, he dedicates a section titled 'Virtues of Earnings and Encouragement Toward It,' and, unlike earlier work in the genre does not venture into polemics against any opponents. Urging his readers to work towards a livelihood, the prime question that concerns Al Ghazali is how much one can indulge oneself in that pursuit and what are limits for the same. As an illustration, he presents an instance from the life of the Prophet. It is maintained that during a gathering with his companions, the Prophet had observed a young man who possessed strength and vitality, engaging in hard work. As held forth, some among the companions expressed a wish that the young man would utilise his youth and vigour for the sake of Allah. The Prophet immediately intervened, advising against such an assumption. He clarified that if the young man strives to earn a living and sustains himself without resorting to begging, thus seeking self-sufficiency and independence, then the young man's efforts

⁴⁰ To be sure, those voicing such contestations - called *Karramites* - were not distinctly set apart or active during Al Shaybani's period (749-805), but rather emerge subsequently during the time of one of the commentators of the work, Al Sarakhsi (1009-1090). See Bonner (2001) for a detailed historical and contextual analysis of the work, and the *Kasb* genre it represented.

are indeed in the path of Allah. Equally, the young man's actions would be deemed virtuous, if directed at supporting elderly parents or a family in distress. As Al Ghazali further proffers, the Prophet also cautioned against striving for wealth out of arrogance or to flaunt one's material possessions, for such pursuits would be in line with the path of Satan rather than that of righteousness (see Al Ghazali 1982: Vol.2, 61).

This formulation of work being a form of worship, as espoused in the normative tradition and equally endorsed by my interlocutors, elevates a mundane activity to the realm of the sacred, as the Moroccan philosopher Taha Abderrahman has noted:

By virtue of the Prophetic tradition, 'Actions are only judged according to intentions,' Islam has placed spiritual values on a high level. The foremost amongst these values are three: sound intention, honesty, and sincerity. By means of this, Islam has been able to expand the concept of religious activity to incorporate that which had not been previously considered part of its domain; as such, that which was not technically an act of worship becomes one thereby, and that which was not technically a means of drawing closer to God becomes such (Abderrahman 2008: 15).

Seemingly mundane activities such as commercial trade and marital relations are transformed into acts of worship, when undertaken with the intention of obeying God's commands. In this way, they become avenues through which believers can draw closer to God and seek His pleasure. Abderrahman even illustrates this concept by stating that these activities, once merely worldly, take on the spiritual dimension of worship when infused with the intention to fulfil God's will (*ibid.*).

By this formulation, a merchant will be reckoned for every act and word that he utters, which includes how one describes a commodity to his customers, the means of his earning, and how he deals with mundane temptations, profit and losses etc. Al Ghazali quotes a verse from the Quran - "Not a word does a person utter without having a 'vigilant' observer ready 'to write it down' (Quran 50: 18)" - while he cautions the merchants against attributing qualities to a product which it does not possess and/or exaggerating them. The 'vigilant observer' here are two angels, one on the right shoulder writing down the good or rewardable deeds while the other on the left writes down the

sins.⁴¹ Al Ghazali thus concludes his disquisition on earning and livelihood with a poignant reminder for traders to uphold accountability in every interaction with their customers. He emphasises the importance of conscientiously monitoring each transaction, as every action is observed and will be subject to scrutiny. There is a constant urging to traders to prepare their responses for the ‘Day of Reckoning,’ where they will be held responsible for their deeds and words. The gravity of this accountability is underscored by the belief that on the ‘Day of Judgment,’ merchants will stand before God alongside every individual to whom they had sold goods. Each transaction will be scrutinised, and traders will be questioned about their dealings with each person (see Al Ghazali 1982: Vol. 2, 87).

It is in the light of this reading that the Hadith Imran had quoted in partial made more sense to me. The complete Hadith - that *the truthful, trustworthy merchant is with the Prophets, the truthful (siddiqeen), and the martyrs (shuhadah)*⁴² - which I have come across multiple times during my fieldwork as well as through different texts had left me perplexed. How can someone so ordinary as a merchant reach such a high stature? Above all, the tradition acknowledges that being a truthful and honest merchant is not an easy task by any measure. We have also come across, in the foregoing pages, that the prophets are the most tested human beings. Moreover, as we have seen in multiple instances, Imran too considers every interaction with his customers and his very existence as a test. Once he told me, almost in a daze, “Rarely do we find *khushu* (an Arabic word used to denote submissiveness, humbleness, solemnity etc.) in prayer, but in that moment we may ourselves or the *shaytan* makes us fart; it is a test of our patience.”⁴³ Imran frequently cited instances of everyday transactions and observed patterns among the faithful to illustrate that these tests of patience have real-world

⁴¹ Cf. the Quran: “... while you are certainly observed by vigilant, honourable angels, recording ‘everything’. They know whatever you do” (Quran 82: 10-12).

⁴² Jami` at-Tirmidhi 1209 <https://sunnah.com/tirmidhi:1209>. The truthful or truth-lover (*siddiqeen*) in the Hadith is a rank only next to that of the Prophet. Ibn Qayyim Al-Jawziyya (the 14th century theologian and jurist) pointedly states: “It is the noblest station of faith and the loftiest paths of the elite, for submission is pure *siddiqiyya*, which is the rank next to prophethood, and the most perfect of men in submission are most perfect in *siddiqiyya*” (Al-Jawziyya 2020: Vol. 2, 476). The Prophet's closest companion Abu Bakr was known as the truthful or truth-lover (*al siddiq*).

⁴³ Farting nullifies the ritual purity required to perform the prayer, and requires taking a fresh ablution (*wudu*).

consequences, both in this life and the hereafter. Indeed, when discussing scenarios in which God tests a merchant's morality, he would recount instances of unethical behaviour in the business world, drawing from his experiences in the Gulf, contemporary events, or stories shared by others. Throughout these conversations, Imran emphasised that a merchant's approach to earning a livelihood serves as the touchstone of their faith and piety, over and above the rituals of prayer and fasting:

Only those who have engaged in trade will know how difficult a task it is. Some people are behind quick and *haram* money. They make good money, especially from the Gulf, by engaging in illicit businesses like liquor, *ganja* (narcotics) or pimping. But they will be scared and tensed throughout their life, in the grip of a fear that they will lose this money. It is how it ends up in ventures like Gold Palace.⁴⁴ If they had started a venture themselves, how many families could have sustained through it? But they do not think like that, and their only concern is about their money: "My capital should not deplete; I cannot suffer any losses on I, but I should keep on getting the profit." The sad thing is that no one, especially the scholars, is taking up this as an issue. Many people made money from the Gulf by selling shaving lotion knowing that people drink it as an intoxicant. There is no difference, then, from selling alcohol. Some *muttaqin* (pious people, albeit referred here in a mocking way) made the money for their flight tickets by carrying *Pan Parag* (a popular brand of chewing tobacco) to the Gulf. It was banned there. They sell it for exorbitant rates. Here (at home) they will behave as if they are the pillars of *deen*.

Imran, obviously, had more insights to share regarding the outcomes of earnings from such practices, which we will delve into in Chapter 7 in the sequence of our narration. According to him, yet, a trader should exercise caution regarding the potential uses of the products he sells. The *Fath-ul Mueen* asserts that it is impermissible to sell grapes to a person known for making wine from them (Makhdum II 2017: 325). Imran extended this principle to commodities that the government deems illegal to sell in a particular region. For instance, in March 2019, when the government of Kerala banned single-use plastic materials, Imran became aware that one of his competitors continued to sell them. He equated this action with a Muslim selling alcohol, which is considered illicit in Islamic tradition. Shortly after this incident, the pandemic lockdowns were initiated, and I had the opportunity to visit his shop, primarily as a customer. Imran would keep the shutters of his shop partially open, and discreetly sell items. To my surprise, I noticed that he was selling plastic straws, which seemed contradictory to his previous stance.

⁴⁴ The Gold Palace episode will be discussed in some detail in the subsequent chapter on *Riba* (Ch. 5).

When I pointed this out, he explained that, while he still held firm to his initial stance, the ban on single-use plastic was not being enforced by the government authorities, and such products were freely available everywhere.

I expressed my concern about the gravity of his accusation, likening the selling of banned plastic materials to vending alcohol. Imran responded, somewhat puzzlingly, while holding steadfast to his claim:

While it is true that we should refrain from selling banned products, it is explicitly mentioned on our shop licences that we should not sell any prohibited items. However, the ban is not currently being enforced, and there are no inspections. If strict regulations were implemented, it would be tantamount to selling alcohol. I still stand by that statement.

When I raised the issue of a Muslim's prohibition from selling alcohol, even if permitted by the government, he deflected my query, trading on a familiar remark that I had heard humorously from my interlocutors on several occasions: "Things that promise quick earnings are *haram* for us." As Imran elaborated:

This aligns with what a friend from Bahrain once told me during my time there. 'Whatever helps us make a quick buck is considered *haram* for us' (*Randu mukkal undakkan pattunna ellam nammakk haram aan*). This includes interest (*palisha*) and alcohol, both of which are considered *haram*. In Bahrain, there were instances where some individuals sold alcohol from their rooms. Activities such as sex trafficking and selling pork are also forbidden. These pursuits promise quick profits, but they are all deemed impermissible. I still adhere to what I initially stated – if the government prohibits something, we should not engage in its sale.

But surely the question of engaging in commodities and activities deemed illegal by a government is complicated, and not as straightforward as Imran would have it. We will delve into these issues in detail, when discussing the complex terrain of smuggling in Chapter 7. Besides upholding principles of *adl* and *ihsan*, there are also aspects of customer interactions and certain customary accepted practices that make being an honest and truthful merchant an extremely challenging task. Imran once eloquently expressed the difficulties a merchant faces in striving to be sincere and truthful:

From what I have come to observe about trade is that, of course, we should do it truthfully - in the Islamic view, a trader and a martyr hold the same rank, but only if he is truthful and trustworthy - but most cannot maintain that truthfulness.

Those who cannot maintain it tend to generalise it by saying ‘Everyone is like that.’

As I conversed with Imran, about the trials of honesty in his trade, the atmosphere seemed to shift, enveloping us in a cloak of contemplation. His demeanour shifted, and he spoke with a blend of weariness and resolve. “Being an honest merchant is no simple feat,” he began, his voice tinged with resignation: “Many fail to understand the hardships we endure. To outsiders, it may seem effortless, as if we are swimming in profits. But the reality is far from that.” Imran propped himself, his gaze intense as he recounted a recent ordeal. “Just the other day, a customer bought tarpaulin on credit from me. As he tied it up at home, a passerby stopped to inquire about the purchase. The customer proudly proclaimed he had bought it in Kuttiady for 1500 Rs.” A shadow passed over Imran’s face, as he continued, “But then, the passerby scoffed, claiming to have purchased the same tarpaulin in Thottilpalam (a neighbouring village) for a mere 800 Rs. It was like a blow to the gut.” He paused, his expression reflecting a mix of frustration and resignation. “The next day, the customer returned, refusing to pay the amount, and causing a scene. He accused me of overcharging, citing the passerby’s words as proof. I tried to reason with him, asking about the size of the tarpaulin, but he remained obstinate.” Imran’s voice grew more animated as he recounted the encounter: “It is situations like these that make our job so challenging. People spread rumours and misinformation, leaving us feeling unfairly targeted and defenceless. We may find it difficult to prove when there are other customers around, and we have limitations in arguing with them.”

The complexity of Imran’s situation is further compounded when customers that he knows personally visit his shop. Imran often vents his frustration to me about such encounters, lamenting how these customers tend to dictate their own payment based on what they deem appropriate, rather than adhering to set prices. Imran believes that these customers assume his profit margins are exorbitant, and he refrains from bargaining in front of other customers to avoid appearing as an unscrupulous merchant. He also finds it ironic that these same customers do not haggle when shopping at supermarkets. Imran once shared an incident of this nature and concluded with a wry twist on the merchant-martyr hadith. “There is yet another problem for small-scale traders like us,” he began,

For instance, when someone I know personally visits, they often request, ‘Imran, please adjust and give me the best price.’ Out of my familiarity with them, I offer a discounted rate, say 100 Rs for items I usually charge 120 Rs. Despite this, they insist on further discounts, and when the final bill amounts to 4585 Rs, they only hand over 4000 Rs, claiming it is sufficient. After enduring their complaints and demands, it feels as though, instead of tears, blood is coming out of your eyes. But it is in moments like these that you supposedly earn the reward of a martyr.

Imran chuckled helplessly as he recounted this anecdote, shaking his head in resignation. “We won’t be able to do anything about it,” he concluded with a resigned sigh. “It’s the customers that spoil us.”

In this air, thick with competition and suspicion, honesty can often feel like a vulnerability, prompting merchants like Imran to develop strategies for dealing with what he terms as “crooked customers.” He shared with me his approach to handling such individuals. “When these tricky customers come around, I usually claim that the product they are seeking is unavailable,” Imran disclosed with a wry smile. “Dealing with them is often fruitless, as we neither receive the principal amount nor any profit. Just the other day, one such fellow paid a visit.” He continued, illustrating his method with a specific case:

We label our products with stickers displaying two prices: the initial price and the final price. So, when this customer asked about an item, I informed him that its initial price was 980 Rs, knowing full well that I could sell it for at least 930 Rs. After some haggling and protests on his part, he reluctantly handed over 950 Rs, pleading with me not to demand more. In a surprising move, I returned 20 Rs to him, which left him dumbfounded.

Imran’s expression grew earnest as he recounted the encounter: “I explained to him, ‘If you approach me with honesty and trust that I will not exploit you, I will treat you fairly. But if you choose to play games, then I will play along.’” Concluding with a shrug, he maintained: “It is a delicate balance between upholding integrity and navigating the murky waters of commerce.”

Imran openly acknowledges that some traders exploit their personal relationships with customers, taking advantage of their innocence. This realisation sheds light on a curious practice that I have observed: Imran often begins by quoting a higher price, when a

customer asks about a product, only to swiftly offer a lower price. Initially puzzled by this approach, I could not help but wonder why he did not simply quote the lower price from the outset. When I broached the topic with him, Imran offered insight into his strategy. He explained that most customers in the town are *naadan* (country folks), a term that did not deploy in a derogatory sense, but rather to appreciate their shrewd bargaining skills. In this context, small-scale traders like himself thrive, despite the presence of supermarkets in the area. Imran's dual pricing tactic is a response to the bargaining culture ingrained in the local community, allowing him to navigate negotiations while maintaining a delicate balance between fairness and profitability.

A small shift of register: trading in deception

In the past decade, the town has witnessed a proliferation of supermarkets, with four of them located within a 500-metre radius. These supermarkets often run mega discount sales and weekly promotions, selling staples like tomatoes for as low as Rs 1. Despite these tactics, one of the four supermarkets had to temporarily close during my fieldwork due to financial losses, and its managers were seeking new investors. While it is true that the number of supermarkets exceeds the customer population they aim to serve, many customers only visit these supermarkets during promotional periods and purchase the discounted products. Therefore, if Imran were to immediately quote the lower price he intends to sell at, customers would not perceive it as a bargain or a special offer. While scholars like Al Ghazali caution sellers against any form of deception and recommend quoting the actual price as an act of *ihsan*, my merchant interlocutors find it challenging to follow this advice, as it does not consider the psychology of the customers. Once customers become aware of the actual price of a commodity, they tend to negotiate accordingly, often disregarding other expenses that contribute to the final price. To be clear, Al Ghazali does offer some advice for customers, where being deceived by a seller is seen as something that harms one's honour and intellect. He even notes that many of the companions of the Prophet were astute customers who would carefully inspect commodities and were "too noble to be deceived and too wise to be fooled" (Al Ghazali 1982: Vol.2, 81).

All my merchant interlocutors acknowledge that, in every trade, there exists a form of ‘disguise’ or ‘veil’ (*ella kachodathinum oru mara undavum*), and that this concealment takes on a unique character within each field. This aspect became more pronounced in my encounters with jewellery merchants as they complained about some of their counterparts who started revealing the ‘veil.’ As the competition in the jewellery business tightened, some merchants started letting out trade secrets to their customers as a luring tactic. They hoped that the customer may perceive them as being honest and they would turn out to be repeat customers. But, on the flipside, such customers became empowered with the trade secrets and honed their bargaining skills, eventually leading to thin margins for the sellers (or, at times, even wilful losses so that they can sustain the trade). This ‘veil’ or concealment encompasses customary responses, deals, offers, and, sometimes, outright deception. We have previously encountered (in the portion of the notes I had reproduced above) an instance from Imran’s shop when a customer inquired about a silicon brush. Imran and his son had attempted to sell the cloth brush they had on hand by claiming that silicon brushes might get damaged due to the heat. Later, they had conceded to me that they were simply trying to sell the product they had in stock. This was the only instance of ‘deception’ I had encountered during my time at Imran’s shop. He openly discusses the advantages and disadvantages of certain products, particularly with the people that he knows well.

There are certain accepted ‘white lies’ that merchants employ, as exceeding a certain level of honesty can be detrimental to sales. For instance, once, when I was at Ahmed’s restaurant, a customer asked for a particular dish that they did not actually offer. This occurred shortly after the shop had reopened following the pandemic lockdown, and they were facing challenges in sustaining their business. Ahmed’s teenage son, who was seated at the cash counter, informed the customer that they did not have the dish. However, Ahmed overheard the conversation, and later told his son, “We should never say that we do not have a dish; instead, we should say it has run out.” During my subsequent visits, I had noticed all the staff responding in a similar manner whenever customers asked for dishes that were not on the menu. If a significant number of customers requested the same dish, they would consider adding it to the menu. Imran also employs a similar tactic. When a customer requests a product that they do not have

in stock, he often responds by saying, “It will be available next week,” even if he has not actually placed an order for the product. He once mentioned to me that he believes God has blessed him with a sharp tongue, which helps to navigate various situations in his business dealings:

We should not enter a business field without proper knowledge. No one should cheat us nor should we depend entirely on someone. In case we do not know something particular to the field, others should not know that we do not know. Sometimes, I had to put on an act in front of others, when some customer asked for some particularities of some products. As God has given me a sharp tongue, I often manage such situations tactfully.

The preceding order of discussion underscores the inherent challenge of engaging in trade and commerce without some degree of ‘deception.’ Striving for complete honesty in transactions can often prove to be financially disadvantageous, leading many to resort to strategic practices that may blur ethical boundaries. It is precisely this potential risk that elevates the status of the truthful merchant to a revered position, likened to the ranks of prophets, the truthful (*siddiqeen*), and martyrs (*shuhadah*). While Imran does not base his business on deception and values honesty, he often employs pragmatism and circumstantial tactics to navigate the complexities of trade. In contrast, certain supermarkets in the town face accusations of inherent deception, with their marketing tactics being questioned. In the next sub-section, we explore such instances.

Ethical trade and ‘right intention’: the essence of all acts

Jamal, a wholesale and retail grocer, once conveyed to me that the offers and promotions run by the supermarkets in town are considered *haram* (morally forbidden, in this case). The classification of these practices as ‘*haram*’ hinges on the underlying intentions behind these promotional activities. Jamal’s shop stands out among my interlocutors in terms of both its physical size and the volume of commodities it deals with. Throughout my fieldwork, Jamal employed a total of nine staff workers. Among them, four were responsible for attending to customers; four were tasked with packaging and maintaining cleanliness; and the remaining worker was Faris, Jamal’s wife’s cousin. Faris played a crucial role in managing the shop, alongside Jamal himself. The shop supplied goods to some of the town’s major restaurants, bakeries, schools, residential colleges, as well as caterers and party orders. To stock its inventory, the shop sourced products from various

regions across the country, such as rice from Andhra Pradesh, onions from Maharashtra, pulses from Mysore, and eggs from Namakkal, among others. While Jamal directly dealt with some suppliers, for others, he relied on distributors and brokers. Jamal is unique among my key interlocutors as he had pursued education beyond the 10th standard. He initially enrolled in an under-graduate program in political science at a nearby government college, but left it midway to start his business.

What drew me to select Jamal as a key interlocutor was his reputation as a generous merchant. One of my sources mentioned that it is difficult to find a seller in the entire Kozhikode district who offers better prices than Jamal. This source typically distributes food kits to the underprivileged during Ramadan, and, having conducted price comparisons across the district, had ultimately chosen Jamal. Ahmed, who runs a restaurant, also regularly sources his supplies from Jamal, and frequently highlights the price advantages compared to other wholesalers in town. I personally experienced this during the pandemic lockdown, when I initiated a home cooking venture. I found that I could procure supplies from Jamal at rates lower than those offered by larger wholesalers in the Valiyangadi market, the biggest market in the Kozhikode district. Jamal's shop, established in 1997, was originally launched in partnership with his brother-in-law. However, his brother-in-law eventually moved on to open a bakery located adjacent to Jamal's shop.

During our conversation on promotional sales run by supermarkets, I was seated on stacks of rice bags, positioned between the shop entrance and the cash counter. At that moment, a young boy entered the shop and handed us a flyer from a nearby supermarket. The supermarkets in Kuttiady are backed by local Muslim investors. While some of them are part of a chain of supermarkets across Malabar, others are restricted to a few branches in Kuttiady and nearby towns. The flyer announced a 'Mega pulses mela,' coinciding with the month of *Karkidakam* in accordance with the Malayalam calendar. During this rainy month, a special medicinal porridge (*marunnu kanji*) is prepared using ingredients such as fenugreek, various pulses, and medicinal herbs. Jamal's shop had already assembled porridge kits, prominently displayed at the entrance.

Jamal took the flyer, and proceeded to scrutinise the deal prices and compare them to the prices at which he sold the same products:

Black Chickpeas (*kadala*) Rs. 69 and Rs. 89; the variety they sell for 89, we sell it for 70
 Green Gram (*cherupayar*) 96, we sell it for 95
 Pigeon Peas (*thuvvara parippu*) 99, we sell it for 100
 Horse Gram (*muthira*) 69, we sell it for 70
 Black Gram (*uzhunnu*) 122, we sell it for 100!
 Green Peas (*pattani kadala*) 79; this whole market sells it for 70, even with that we get a decent margin
 Red Lentil (*chuvanna parippu*) 97, we sell it for 95
 Chickpeas (*kabuli kadala*) 110, we sell it for 110 itself.

Jamal pointed out that he sold these products at lower prices without any promotional events. He explained that when people see the word ‘offer,’ they tend to rush without giving it a second thought. Even if there is a slight quality difference between the items, the price difference is typically minimal, ranging from 2 to 5 Rs at most.

Jamal’s understanding of these sales and promotional events is rooted in their underlying intentions, which he deems problematic. He does not frame the prohibition in a strictly legal sense, but rather in the context of *ihsan* (which, to reiterate, is a principle of faith encompassing interactions beyond mere business transactions). As we have already seen, this principle finds enunciation in Al Ghazali too, who references a relevant Hadith repeatedly while discussing matters of *adl* (justice) and *ihsan* (benevolence). Recalling the Hadith is perhaps opportune: “None of you [truly] believes until he loves for his brother that which he loves for himself.”⁴⁵ According to Al Ghazali’s interpretation of this hadith, both the customer and the merchant should benefit from a transaction. Any act involving the concealment of quality or price undermines the sincerity and *ihsan* in trade (Al Ghazali 1982: Vol.2, 75). Jamal, therefore, views the intentions behind the supermarket’s promotional events as problematic. In his view, their intention is not to genuinely benefit the customer, but rather to entice customers into the shop with offers on certain products, such as staples like tomatoes or sugar, while compensating for potential losses by raising the prices of less popular items. This practice results in a net

⁴⁵ Hadith 13, 40 Hadith an-Nawawi <https://sunnah.com/nawawi40:13>.

profit for the supermarket, but, in Jamal's eyes, lacks the sincerity and *ihsan* necessary for ethical trade.

Jamal, therefore, viewed the intentions behind the supermarket promotions in town as problematic. He believed that their primary goal was not to benefit the customer, but rather to entice customers with offers on specific products, only to offset the losses by increasing the prices of other less frequently purchased items. Several of my other interlocutors, who maintain close relationships with the supermarket managers, corroborate these insights. They have been informed by the managers themselves that they often reduce the prices of staple goods like sugar. This strategic decision is rooted in the understanding that customers frequently inquire about the prices of daily essentials and make comparisons with other shops. By offering lower prices for items such as sugar, customers are more inclined to make purchases at their establishment. During these visits, customers are also likely to explore and buy additional products. Jamal perceives intention as the essence (*asl*) of any venture. He firmly believes that if the intention is insincere, the trajectory of the enterprise is susceptible to eventual ruin, if not in this world, then certainly in the hereafter.

In a particularly illustrative conversation that we had, especially pertinent when one of the supermarkets in town temporarily closed due to financial losses, Jamal provided a nuanced analysis of the various factors contributing to such terminations. Importantly, he refrained from making sweeping generalisations about all ventures in town, carefully distinguishing between them. Jamal noted that only a small percentage of businesses in Kuttiady prove to be profitable, with larger ventures often experiencing failure. He emphasised the need for proportionality between the scale of the business and the town's capacity to sustain it, while stressing that significant investments in a small business might not be practical. Illustratively, he cited the case of 'BM Mart,' which required an expenditure of 10 lakhs per month. Such an investment was unsustainable, unless they were the exclusive hypermarket in the area. Another case in point was 'Milkyway Supermarket,' whose branch in Vadakara was on the brink of closure despite a more favourable beginning. In contrast, ventures like 'Dailymart' maintained a cautious

approach, refusing to exceed their means, drawing upon their extensive trading experience.

‘BM Mart’ had found itself indebted to numerous suppliers, even owing a substantial sum of 65,000 Rs to a vinegar supplier (vinegar is a comparatively cheap commodity). Jamal pointed out the extravagant and ostentatious behaviour of the managers, who were displaying excessive flamboyance in the town while utilising other people’s funds. They initiated their venture with great fanfare, ultimately selling shares worth 10 lakhs for 15 lakhs, but their intentions, as Jamal contends, were askew. He firmly believes that the foundation must be sound, and intentions must be virtuous; otherwise, all efforts are destined to be in vain (*Asl sheri illalo, ellam pokelle, niyyath sheri aavande aadhyam thanne*).

The term *asl* used by Jamal is an Arabic word signifying source, foundation, essence, or tenet. It was also linked to an emerging partnership business model in the town, where substantial investments were sought for ventures promising fixed returns. As this model raises concerns related to usury (*riba*), it will be explored in detail in the following chapter (Ch. 5). Jamal later disclosed to me further about ‘BM Mart,’ a business run by three friends who bore no financial risk. They initially invested a sum to establish the business, and subsequently sold their shares to other investors. One of the managers’ parents had even assured Jamal that they would not suffer financially even if the venture failed, as they were merely overseeing the business while the funds came from others.

Approximately a decade ago, when super and hypermarkets began gaining popularity in Kuttiady, Jamal decided to revamp his venture. He transformed his store, previously named ‘VL Traders,’ into ‘Fresh Supermarket,’ aligning its appearance with that of other supermarkets in the town. The store underwent a complete makeover, featuring modern shelves, two checkout counters equipped with barcode scanners and computers, and the employment of two billing staff. Goods were no longer sold loose, and customers could now select from pre-packaged items. However, this transformation was short-lived, as the checkout counters were eventually replaced with a large, antiquated wooden desk where Jamal personally handled billing using newsprint papers. Jamal explained that the

modern supermarket setup did not align with his business model. Supermarkets operated on a depersonalised basis, setting standardised prices for all items, with computer-generated bills even measuring quantities in milligrams. This model left no room for the generosity and care (*ihsan*) that Jamal believed should be integral to weighing and selling goods. His customers, usually in a hurry, lacked the patience to wait at the checkout counters as the billing proceeded.

Despite its material unsustainability, Jamal's business model was praised and sympathised by many individuals that I encountered during my fieldwork, owing to an entirely different set of qualities. Jamal's model epitomised what the tradition termed a business yielding modest profits in this world, but promising immeasurable rewards in the hereafter. Apart from the minimal profits he took, it was his approach to dealing with debt and debtors that rendered his business materially challenging, and yet eternally rewarding. Our next section moves into this intricate relationship between debt and trade as enacted.

Of Debt and Trade: Further Traversals of *Ihsan*

As sounded in my formative chapters – Chs. 1 and 2 - our project, which had initially set out as an exploration of *Panapayattu* and its related practices, underwent a significant shift in focus due to the responses I received during an extensive survey conducted across Malabar in early 2017. To recall, this survey had aimed to trace the prevalence of *Panapayattu* and related practices across the region, ultimately leading me to the central theme of debt and obligations. Many of the Muslims subjects I encountered revealed that the absence or decline of *Panapayattu* in their localities can be attributed to what they termed an the 'unending obligation' internal to the practice. It became apparent that several Muslims had abandoned this practice, not due to economic constraints but because of being ensnared in a perpetual cycle of debt engendered by *Panapayattu*. As enumerated, these informants expressed genuine concern that this perpetual indebtedness would render them accountable to God, particularly since financial debt is viewed with great seriousness in Islam. It was during this early phase of my research that I came across a booklet titled *Kadam Veeduvanam Sampannanakuvanam: Dhikrukal Duakal* (To Repay Debts and Become Prosperous: Supplications and Prayers), authored by

Swalahuddeen Bukhari (2018). The booklet's second edition indicated its positive reception.

Structured in the *Kasb* genre, the booklet served as an abridged version of Al Ghazali's work, focusing on the critical subject of pecuniary debt, and offering specific supplications to alleviate it. The author provided an overview of how wealth is perceived in the Islamic tradition, drawing from excerpts from the Quran, Hadith, scholarly treatises, and jurisprudential manuals, before delving into the topic of debt. As indicated, in some discourses, lending to a fellow Muslim is deemed superior to charity, as it is considered equivalent to giving charity twice. Furthermore, displaying leniency in setting repayment dates and forgiving debt is regarded as virtuous and rewarding, not only in the afterlife, but also in this world (see Bukhari 2018: 20; also, Al Ghazali 1982: Vol.2, 82). Conversely, there is strong caution against incurring debt. The Prophet is said to have sought protection from both disbelief (*kufr*) and debt (*dayn*) in his prayers to Allah. As Bukhari maintains, when asked about the equivalence of debt to disbelief, it has been instructed that "Debt makes a man dishonourable, just like disbelief" (Bukhari 2018: 21). A dignified life is seen as one free from 'debt,' and it is forbidden to take a loan unnecessarily or without a proper plan for repayment. Even in death, as held, one's pecuniary debt obligation is not absolved, and funeral rites are withheld until someone guarantees repayment, if applicable. As such, numerous discourses narrate how the Prophet refused to lead funeral prayers for debtors, until someone pledged to settle their debts (ibid.: 32). Even martyrdom, one of the highest ranks a believer can attain, does not secure entry into paradise if there are outstanding debts (ibid.: 31).

Clearly, as the issue of debt emerged as a central concern, I redirected my focus toward the domain inherently characterised by the interplay of credit and debt, namely, trade and commerce. Debt and credit served as dual forces that both sustained and afflicted the economic domain. The anthropological literature often espouses a common perspective, perceiving credit as "beneficial and liberating for the creditor," thereby fostering productivity, while regarding debt as "burdensome and imprisoning for the debtor," ultimately leading to destructiveness (see Peebles 2010: 226). This perspective, to some extent, aligns with the moral framework surrounding credit and debt as delineated in the

Islamic tradition. In this framework, granting a loan is viewed as a virtuous act, carrying the promise of reward, while borrowing carries the inherent risk of dishonour. Obviously, an intricate divine economy of obligations comes into play here, with the various forms of obligation extend beyond the confines of this earthly realm. Indeed, throughout the Islamic tradition, a clear demarcation exists between obligations owed to God and those owed to fellow Muslims and others. As already posited in the foregoing section, this distinction is further nuanced by an eschatological perspective in which every Muslim, on the Day of Judgment, will be held accountable for their deeds and transactions over the course of their lifetime. In this context, it is crucial to recognize that while transgressions against one's obligations to God may find forgiveness through divine mercy, the failure to fulfil obligations toward fellow human beings - such as failing to repay pecuniary debt - can only be forgiven by God once they have been reconciled with the affected individual. Consequently, regardless of the magnitude of righteous deeds performed, they do not expiate violations of obligations to fellow human beings. This notion, as we saw earlier on, finds resonance in the hadith concerning the debtor-martyr, shedding light on the complex moral landscape of credit and debt within the Islamic tradition.

The debt trap: defaulting, and forgiving

In my ethnographic exploration of debt dynamics among the merchants of Kuttiady, the intricate interplay of the credit-debt relationship and the accompanying economic intricacies is being redefined. Here, debtors posed a formidable threat to business ventures, thereby rendering creditors unexpectedly vulnerable. Consequently, the tradition of forgiving and extending debt repayment deadlines, deemed a virtuous act often, ironically emerged as a potential liability for the merchants. As articulated by one of my interlocutors, Thangal, who operates a jewellery business, the paradigm of debtor vulnerability underwent a transformation. While selling gold ornaments on credit was problematic within the legal framework - we will be elaborating on this in Chapter 5 - Thangal consciously refrained from such practices. He was quick to clarify:

Not solely due to *fiqhi* reasons, but these days, retrieving credit has become increasingly challenging. Previously, the borrower was more apprehensive than the lender. There was a genuine concern (*vevalaathi*) regarding how one would repay borrowed funds. Sleepless nights would be a common occurrence until the

debt was settled. However, nowadays, individuals, irrespective of their ability to repay, readily acquire loans for various needs. They often fail to align their financial situation with their actions, be it constructing a house or hosting a wedding. Consequently, they resort to loans.

Aishwarya Jewellery, a venue where I engaged in lively discussions concerning the gold trade and its intersections with Islamic law, teetered on the brink of closure when the current proprietor Sameer's elder brother (as the former proprietor), found himself burdened with a nearly one crore rupee credit debt in the year 2000. Sameer recollected that they managed to recoup only approximately 60 per cent of the outstanding amount, eventually leading his brother to relinquish ownership of the shop. As we shall see, the fluidity of roles within this intricate web of debtor-creditor relationships, wherein an individual can simultaneously occupy both roles, complicates any distinction between debtors and creditors as opposed or unfriendly groups. This impending scenario evoked a spectrum of strategic responses from my merchant interlocutors, with two key figures epitomising contrasting stances toward credit-debt relations. Soopy, having run his business for approximately four decades, proudly asserted that his outstanding dues from customers did not exceed 2000 Rs. On the contrary, Jamal, despite encountering substantial setbacks stemming from unpaid credit, found it challenging to abandon his forgiving disposition toward debtors. As we shall probe, it is not solely a matter of divergent attitudes toward trade and clientele that shapes the feasibility or arduousness of commercial transactions; it is also an amalgamation of factors, including shop location and the nature of commodities dealt with that come into play.

In my recollection from childhood, Soopy was known as a cantankerous man who operated a small shop at the heart of our town, adjacent to the state highway. I distinctly remember his name being prefixed with *bedakk*, which connoted moral impropriety or spoilage, likely stemming from his sale and display of soft-porn adult magazines at his shop. I had never made a purchase from his establishment, even though his renowned spicy buttermilk, which had gained popularity throughout the town and its environs, always tempted me. It was not until I discovered him on Facebook that I contemplated meeting him, eventually leading to his pivotal role as an interlocutor in my fieldwork, especially as a cynic who busted certain bubbles of morality that some townsfolk delved

in. Soopy's active presence on Facebook came as a surprise to many, notably to those like myself, who had never seen him smile. He regularly posted 'Good morning' messages, often accompanied by selfies or other images representing the good old village landscapes. Moreover, he engaged in witty and humorous commentary within the comment sections of his friend's posts, a behaviour wholly unanticipated from someone of his reputed demeanour. My interest in Soopy was sparked by a particular Facebook post related to him and his renowned buttermilk. The post shared the surprise of discovering an entirely different side of Soopy on social media, as the Facebook post author could only remember him as a surly individual who rarely extended a smile to his customers, whether children or adults. Intrigued, the Facebook post author reached out to Soopy via a Facebook message asking him, "When did the gruff persona give way to this transformation?" Soopy's response was marked by laughter, culminating in the disclosure of a surprising 'trade secret' – that his business success could be attributed to his perceived rudeness. As he messaged: *"While many other shops in our town had succumbed to financial woes in the form of mounting credit debts, I persevered, largely due to my confrontational demeanour."* This response piqued my curiosity, and excitement, leading to a personal meeting with Soopy one evening at his shop.

Soopy was seated in his chair, engrossed in his phone, as I entered his shop with a friendly 'salaam.' He cast a sceptical glance my way, without shifting his gaze from the phone, and replied with a casual 'Wa alaikum salaam.' The shop, one of the town's smallest, lacked a nameboard. Inside, the odour of unlit cigarettes permeated the air, and the view of the interior was somewhat obscured by packets of potato chips and hanging toys at the storefront. Behind the cash counter, Soopy sat amidst glass jars filled with assorted candies. The shop featured a narrow entrance that could barely accommodate two people, and effectively divided it into two sections. On the right, which was wider than the left, Soopy presided over boxes of cigarettes, the shop's top-selling product. The left side housed a large steel tray with a water outlet, serving as a display for glasses and buttermilk bottles. A small refrigerator nearby stocked soft drinks and water for mixing with concentrated buttermilk. Categorising the shop's products proved challenging, yet. Some referred to it as a stationery store, due to its stock of pens, pencils, notebooks, and magazines. However, it also offered a range of cleaning products such as soaps for

washing, dishwashing, and bathing, as well as shampoo, toothbrushes, toothpaste, diapers, toys, candles, mosquito repellents, chocolates, and recharge vouchers (before digital payments became commonplace). An ageing table fan, as old as the shop itself, kept the temperature bearable on hot and humid days. Most of the less frequently purchased items gathered dust, and when a customer inquired about them, Soopy would rise from his chair, armed with a stick adorned with umbrella fabric tentacles, which he used to dispel the dust.

I introduced myself while standing at the narrow entrance and explained the purpose of my visit. His initial scepticism transformed into a warm reception, and he generously offered his assistance. I conveyed that I was in the process of researching about trade in Kuttiady, with him being a significant character in the narrative. In response, he quipped that he was quite the character on Facebook. Subsequent visits revealed that his initial wariness stemmed from his policy of restricting access to his shop to close friends only. Unlike other shops, where I could comfortably spend time both conversing and observing activities while seated on chairs or amidst stacks of floor mats and rice bags, my position at Soopy's shop was limited to standing by the narrow entrance. There, I engaged in uninterrupted conversations with him, even when he had customers. If he ever found it challenging to manage both my presence and his customers, he would politely request me to leave, suggesting that I return on the following day. The next day he would ask me where we had stopped our conversation and follow it up. Soopy typically commenced his shop's operations in the late afternoon and extended business hours until midnight. He adhered to no fixed schedule for opening or closing his shop, however, and there were days when he chose not to open it due to other engagements. Unlike most shops in town that operated on rented premises, Soopy's establishment was self-owned, affording him the flexibility to decide when to open or remain closed.

Soopy spent a total of 18 years working in Kuwait, and it was during one of his vacations in 1983 that he decided to rent this shop. While working in the Gulf, Soopy held a variety of jobs. He had initially travelled on a household helper visa, but transitioned into manual labour in road construction. At one point, the physical demands of this work made him contemplate leaving the Gulf. However, he eventually found some relief when he

secured a position as an office boy in a glass factory. Later, he took on the role of a timekeeper within the same factory. The previous shopkeeper had encountered some financial difficulties, leading him to sell both the shop and some remaining goods to Soopy for a sum of 13,000 rupees. The monthly rent for the shop was set at 200 rupees. At the outset of this venture, Soopy had taken his elder brother on as a business partner. During that time, there was no state highway, and the shop itself was modestly constructed, featuring a thatched roof made from coconut tree leaves. When Soopy returned to the Gulf for work, he entrusted the shop's operation to one of his second cousins, who managed it for a span of three years. This intermittent running of the shop continued for a period, with Soopy's final return coinciding with the outbreak of the Gulf war. It was not until 2005 that he was able to purchase the shop, and become its sole owner.

Soopy reflects on this acquisition as nothing short of divine assistance (*divya shakti*) from God. Originally, the shop was owned by a woman from a prominent family in Kuttiady, who resided in a neighbouring district. When they grew dissatisfied with the rental arrangement, the woman's husband and some male relatives summoned Soopy one afternoon to discuss their intention to sell the shop. In response, Soopy expressed his interest in purchasing the property. They initially proposed a price of 2,50,000 rupees, but after some negotiations, Soopy successfully bargained it down to 2,25,000 rupees. An agreement was swiftly reached, and by evening, they requested an advance payment of 75,000 rupees. Soopy managed to secure the necessary funds through loans from friends and by utilising the savings from the shop. The deal was soon formally sealed. However, the woman who originally owned the shop was not present during these negotiations and only learned of the agreement later when her husband informed her. She expressed dissatisfaction with the deal, claiming that the shop's true value was closer to 5,00,000 to 6,00,000 rupees.

Despite the husband's own initial inclination to cancel the deal, the relatives who had originally facilitated the agreement insisted that he honour the commitment to Soopy. They also encouraged Soopy to expedite the registration process by finalising the full purchase amount. To meet this financial obligation, Soopy fixed a *payatt* gathering,

which would take at least a month to prepare. During this interim, Soopy secured a loan from a cooperative bank, mortgaging a plot of land that he bought from his Gulf earnings. The *payatt* event successfully gathered a total of 3.5 lakh rupees, allowing Soopy to settle his loan and fulfil the financial requirements for the purchase of the shop.

Soopy takes pride in the fact that throughout his 40-year career, he has had no more than 2000 rupees in pending credit. This accomplishment seems almost unbelievable to other merchants. When I asked Soopy about how he managed to be such a successful merchant without extending much credit to customers, he coldly explained that not everyone appreciates his habits and behaviour, and he does not entertain customers beyond selling them the products they need. He elaborated matter-of-factly:

When you entered the shop, it was quite surprising for me. I usually do not allow anyone to linger in the shop. If someone tries, I gesture to shoo them away and send them outside. I do not engage with customers beyond what is necessary for the sale. I do not smile. Some might perceive me as a tough guy, and you might be thinking the same. However, it is not about being rough or tough; it is this attitude that has allowed me to maintain minimal outstanding credit for so many years. If I were to make my dealings entertaining like other merchants, customers would start calling me *ikka ikka* (elder brother, a sign of respect) and expect credit. They would disappear without a trace.

Interestingly, I witnessed a recurring scenario involving the sale of cigarettes. Customers would often purchase a packet of cigarettes for consecutive days. On one occasion, a customer approached Soopy and requested to defer payment until the following day, seemingly under the impression of a burgeoning camaraderie. However, Soopy swiftly rebuffed the request, asserting firmly, “Cigarettes are not available on credit.” His explanation emphasised the minimal profit margin on cigarettes, and the supplier’s policy of requiring upfront payment. Even in situations where Soopy may have been short on cash, the supplier always adhered strictly to providing only the quantity paid for in advance. Despite the customer’s attempts to persuade Soopy by citing their long-standing patronage, Soopy remained resolute. He calmly reminded the customer of their previous transactions, affirming “All those times, I gave you what you paid for.” This exchange sometimes elicited a response from the customer, who would leave the shop with a mumbled remark about Soopy’s demeanour. However, in subsequent weeks, I observed that the same customer would return to Soopy’s shop to make purchases.

Soopy echoed that by maintaining his policy of no credit, he has ensured that customers understood his boundaries and expectations. While some may have initially reacted negatively, Soopy's consistency ultimately preserved his reputation and discouraged customers from exploiting his goodwill.

On yet another occasion, as we were engaged in a conversation, two customers entered the shop. One of them came in to buy cigarettes, while the other was looking for insulation tape. The customer buying cigarettes wanted to purchase three of them, and asked for a box to keep them together. Soopy responded bluntly with a firm "no." The second customer bought insulation tape worth 10 rupees and handed Soopy a 20-rupee note, saying, "You can keep the change." Soopy immediately retorted, "Are you planning to sleep here or what? Take your change back!" This interaction starkly contrasts with the approach of someone like Imran, who prioritises courtesy and attentiveness towards customers. Soopy exemplifies a no-nonsense attitude, where transactions are conducted swiftly and without unnecessary pleasantries.

Soopy has achieved a reasonable level of success in his business, and he prided himself on being debt-free. When I probed him if he had any outstanding debts, he confidently stated that he does not, emphasising that he would not have been speak so boldly about it if he owed someone money. Soopy has a principle of not borrowing money from others. Over the years, he has used his earnings to educate his three daughters and one son, and eventually marry off the daughters. Soopy has a unique approach to savings - he deposits money daily into a local cooperative bank. After a year, he withdraws the accumulated funds and invests them in gold coins. For his youngest daughter's wedding, he had gathered 36 gold coins, equivalent to 36 sovereigns. When he went to the jewellery store with his kin, they expected him to contribute as it is customary for the uncle of a bride to present gold, but they were surprised when Soopy handed over a bag full of gold coins. According to Soopy, he sees no benefit in accumulating debt (*kadam*), for ultimately one would have to repay it; he preferred to remain debt-free. He confided that in the past, when obtaining supplies from a nearby wholesaler, he would delay payment for a month. However, he soon realised that paying promptly resulted in a price

advantage compared to delaying payments. As a result, he decided to settle his bills daily.

Soopy's approach, as recounted, might appear to be lacking in achieving *ihsan* in his dealings with customers, especially when it comes to debt. Indeed, out of the six guidelines that Al Ghazali provides for becoming a merchant with *ihsan*, four are related to debt and credit in trade. *Ihsan*, in some cases, involves forgiveness, being flexible with repayment dates by granting extensions, and showing leniency in seeking the full amount (Al Ghazali 1982: Vol.2, 81). Al Ghazali even quotes a hadith in this regard where the Prophet is reported to have said, "May Allah have mercy on a person who is easy-going in buying, selling, and in seeking the repayment of debts" (ibid.: 81). Extending a loan is considered on par with charity or even more rewarding; and Al Ghazali extends this concept to merchants and states, "And whoever sells something and leaves its price for later without pressing for its collection is considered as having extended a loan" (ibid.: 81). Such guidelines are not restricted to the creditor alone; there is also an urging for the debtor also to show *ihsan* while repaying:

From the acts of *ihsan* in settling a debt is to be just and fair in the process of settling. This means that one should willingly go to the rightful creditor to repay the debt without forcing them to come to collect it. The Prophet, peace and blessings be upon him, said, 'The best of you is the one who is the best in settling debts.' Regardless of the agreed-upon terms for repaying the debt, one should hasten to fulfil it, even if it's before the due date. They should deliver it in a manner better than what was stipulated and be generous. If they are unable to repay the debt, they should communicate and arrange for the settlement, regardless of the amount. The Prophet, peace and blessings be upon him, said, 'Whoever incurs a debt intending to repay it, and all the while angels are recording it, and they pray for him until he repays it' (Al Ghazali 1982: Vol.2, 82).

No matter how harshly the rightful creditor may address them, the debtor would have bear it and respond with kindness. Ghazali, understandably, urges the debtor to follow the example of the Prophet:

Once, when a man came to the Prophet, peace and blessings be upon him, to collect a debt upon its due date, and the parties had not yet agreed on the terms of repayment, the man began speaking harshly to the Prophet, peace and blessings be upon him. His companions started to respond to the man's harsh words, but the Prophet, peace and blessings be upon him, said, 'Leave him, for the one who has the right has the right to express himself' (ibid.).

The companions of the Prophet did not even raise their voice in front of him, let alone to speak harshly, and the foregoing guideline is often used as a testimony to the right that the creditor has over his debtor. We had briefly alluded to the shift in the credit-debt relations which my interlocutor, Thangal, attributes to a broader moral decline. Soopy views this shift as wholly detrimental to trade, since it not only results in the loss of money but also alienates customers. Those who are reluctant to repay their debts often refrain from making further purchases, impacting the merchant's business negatively. Soopy shared a recent incident involving another merchant who operates a shop in a neighbouring town. This latter merchant would visit Soopy's shop every night before heading home. He would purchase a packet of Metro cigarettes, but one evening claimed that he had no cash on hand. Soopy, considering him a fellow merchant and a daily visitor to his shop, generously offered to let him pay later. However, the man took advantage of this kindness, and never returned to settle his debt. Soopy decided to take matters into his own hands.

Soopy had some dried coconuts to sell, and a friend of his owned a shop that dealt with coconuts in the same neighbouring town as the merchant who owed Soopy. Soopy supplied the dried coconuts, and promised to return shortly with the payment. He went to the merchant who owed him money, and both were wearing masks due to the prevailing circumstances. Soopy struck up a conversation, asking how the merchant's business was doing. The man replied that it was "passable, albeit not much." Soopy then made his request, saying "Give me 45 rupees." The merchant was perplexed, and inquired about the purpose. Soopy quickly lowered his mask, and the man followed suit. The merchant, obviously surprised, exclaimed, "Oh God, it's Soopyka!" Soopy repeated his request for the 45 rupees, to which the merchant offered an excuse, saying, "I had forgotten, as if I were dead," and promptly paid the money. When I attempted to suggest that the merchant may have genuinely forgotten, Soopy remained convinced that it was an intentional act. According to his friend, to whom he had sold the dried coconut and who had heard about the incident, the merchant had a habit of avoiding debt repayment, and it was only Soopy who managed to retrieve the outstanding credit, howsoever small. Soopy cited this instance as just a recent sample, among numerous similar cases over the

years, that had led him to develop a strategy which, in principle, does not extend credit to customers. Still, this stance does not quite paint Soopy as a stingy merchant. As we have mentioned before, he is an active participant in *Panapayattu*, and views it as a practice rooted in cooperation and trust. Unlike with cigarettes, he is quite generous when it comes to the other top-selling item in his shop: buttermilk. In a Facebook comment section, which we alluded earlier, Soopy's friends and fellow merchants in town complained that he never accepted payment for the buttermilk. One of them, who is much younger than Soopy, jokingly commented, "I often crave the buttermilk, but he refuses to take my money, so I am hesitant to go." To this, Soopy had warmly responded, "Do not say that, son. I keep track of how much buttermilk you have had. I will record it in my ledger of love (*muhabbath*)."

Soopy is also strict with not allowing his earnings to be tainted with undeserving money. He recalls a time when his business was thriving, and his shop would remain bustling even at midnight. Some customers would purchase cigarettes worth around 50 rupees, pay with a 500 rupee note, and then leave forgetting the change. Soopy would tie the remaining money with a rubber band, and keep it separately. He still has two such bundles pending at his shop, although he has not been able to locate them yet. "This is also part of the business," Soopy stridently reminds. When I asked him what he planned to do with that excess money, he replied that he would leave it there, as he does not feel like using it. I pointedly inquired if he saw such situations as tests from God, and he responded that the answer lay in the bundles he keeps. He has never touched them. He added that he can afford to do so because he manages the cash counter at his shop by himself (implying that if there were an employee managing the counter, and Soopy was not present, the worker might have pocketed the money and claimed not to have seen it).

Imran pointed out certain material conditions that contributed to Soopy's success as a merchant, despite the latter's aloof approach and churlish behaviour. When I informed Imran that Soopy has never had a pending credit of more than 2000 rupees throughout, the former was surprised and admitted that he would have more than that amount on any given day. All the same, Soopy's shop is strategically located next to the bus stand and the state highway, ensuring a constant flow of customers. Additionally, the products he

deals with are not considered ‘essential’ commodities, unlike the goods sold by grocers like Jamal. Imran disclosed that people generally prefer to obtain items on credit, and wondered how others would not be on credit. Though, what concerns Imran, along with my other informants, is the behaviour of those who default on their debts when they are perfectly capable of settling them. Unlike Soopy, who strictly operates as a retailer, both Imran and Jamal engage in wholesale transactions with other merchants in the town. Imran supplies packaging materials to bakeries, restaurants, and other shops, as well as fulfilling party and function orders, while Jamal supplies them with groceries.

During my time spent as a researcher at Jamal’s shop, I closely observed the prices at which he acquired the supplies and sold them to customers. Admittedly, I was surprised by his profit margins, particularly during one instance when he sold peppercorns to migrant labourers who were returning to their homes in north India. He had just received a fresh supply of peppercorns at 520 rupees per kilogram, and sold them to the labourers for 530 rupees. This price was even lower than what he charged local customers. When I expressed my astonishment at his meagre 10-rupee profit, he reasoned that the migrant workers are to leave for home and they treasure our peppercorns. Jamal often discloses the actual price to his customers, especially to restaurateurs and bakers who make wholesale purchases of goods. When there are other customers present and a wholesaler makes inquiries about the rates, Jamal discreetly uses his calculator to display the prices. This tactic also extends to his negotiations with suppliers; he enters a rate on his calculator, and the supplier reciprocates with their offer. A similar process unfolds when porters arrive to unload sacks of onions, acting as intermediaries between onion suppliers and Jamal. Unlike supermarkets, Jamal’s shop does not adhere to fixed prices; they vary based on the customer and are subject to Jamal’s judgement, which considers factors like the level of familiarity with the customer and their financial situation. Jamal explained that the criteria he follows when charging different prices to different people are based on ensuring customer satisfaction and maintaining a reasonable profit margin. He was clear that the concept of satisfaction varies from one customer to another, adding that this is precisely why he had decided to remove the computer system from his shop. Jamal was insistent that he treats all customers equally, regardless of whether they pay upfront or delay their payments.

Jamal's shop operates from early in the morning, typically around 7 a.m., and remains open until 8 p.m. The shop is usually opened by either Jamal or Faris, depending on their availability. Faris joined Jamal's shop around 12 years ago, after completing his Commerce degree. He worked initially for about three years, before leaving for Dubai on an accountant visa. In Dubai, he found employment as an accountant in a Canon printer outlet. Faris shared that he had decided to return to India shortly before the pandemic, after he felt he had earned enough money. He emphasised the importance of making a conscious decision to leave the Gulf, as the lure of earning more money can keep people there indefinitely. During Faris's time in the Gulf, Jamal's business faced significant setbacks due to accumulating credits. Faris played a pivotal role in helping Jamal manage his accounts and maintain proper ledger-keeping. Jamal has since made efforts to avoid extending credit to unknown customers, unless someone that he knows can act as a guarantor. Regarding the outstanding credits, Jamal has stopped pursuing those that have been pending for a long time. Most of his current credits are short-term and recurring, mainly from his wholesale customers who settle a portion of their credit when making daily purchases. However, the credit amounts can still become substantial, especially when Jamal receives large orders for events like weddings or housewarming functions. At certain points during my fieldwork, the outstanding amounts exceeded 5 lakh rupees in a given week.

Jamal's forenoon hours at the shop are mostly spent juggling with credit and debt. He would call up his wholesale customers who owe him money, and as soon as he receives the payment, he grabs a check leaf or a bank deposit form leaflet from the stock he keeps, fills in the deposit amount, and assigns one of his staff members to deliver it to a designated bank. This money is then used to settle his outstanding debts with suppliers. He maintains accounts at two banks in the town; one at the State Bank of India (SBI) for major transactions and one at the Kerala Gramin Bank (KGB) for minor transactions. If he is short of a minimal amount like 10,000 to meet the funds for a given day before the deadline for a cheque to get bounced, he calls up the bank staff at the KGB requesting to adjust for a few hours. Once he receives the pending credit from his customers, he dives into the labyrinth of entries in the short-term credit notebook and strikes off the amount.

If the amount in the credit book remains for a week or so, he moves that account to his long-term credit-book which is a hardbound diary. Given the way of his ledger-keeping, in a lined school notebook without proper designated space for each customer, sometimes even spilling out of margins, Jamal's accounting may seem disorganised for anyone other than him and Faris. But he is usually quick in recounting the pending amount whenever the queries come up. Faris told me that once he finds some free time, he wishes to computerise the accounts.

Jamal is concerned about the tendency among many of his debtors to not pay back on time, especially when he accumulates debts from his suppliers. He is particularly frustrated with those who default in paying even after their business is running smoothly. Once, while recounting his encounters with debtors, he told me that some even behave as if he is doing something wrong when he has urged them to settle the debt. He is generally considerate towards those hoteliers and bakers who struggle to sustain their business and often refrains from asking them to pay. He conceded that the method of Soopy is the correct one, although Jamal also recognizes that due to the nature of the products he deals with and the characteristics of his customer base, it can be challenging to implement such an approach in his own business:

In the case of those who struggle it is understandable, as they are also doing business. It is not possible to wait till the waves subside to bank a ship. Expecting to make a profit of 99 Rs from a transaction of 100 Rs is unrealistic. Several cafeterias and hoteliers owe me substantial sums of money, making it difficult to pursue repayment. This situation becomes a pressing need for us to recover the funds, but it also instils a fear of confrontation. It is disheartening - we source commodities from various suppliers, employ staff for weighing and packing, then sell these goods to customers. who fail to settle their debts. Soopy's strict policy may be the right approach, but I find it challenging to implement.

Jamal once told me that it is his Muslim customers that most often default on the payment, while others are prompt in paying back. He did not delve much into the reasons for this apparent contrast. The matter that prevents him from following the strict method in preventing credit is the range of products he primarily deals in; as he would often say to me, "How could he prevent someone from buying a sack of rice over credit?" The trade of food items is given special attention in the *fiqh* works, as well as those in the *Kasb* genre. The Prophet had kept several restrictions on bartering food products and

termed unequal exchange of similar food products as *riba* (usury), a theme we will be traversing in the next chapter. Another key element has to do with the issue of hoarding, which is severely prohibited in the Quran and several Hadith.⁴⁶ Scholars have explored the limits of this prohibition, asking whether it is absolute. Al Ghazali points out that the prohibition depends on time and the nature of foodstuffs. Edibles that are not directly linked to sustenance, such as spices or certain medicines, do not fall under the prohibition. There is, yet, disagreement among scholars on whether products like meat and fruits fall under this category, with some extending the prohibition to products that aid cooking such as oil, ghee, honey etc. (see Al Ghazali 1982: Vol.2, 73). Regarding the time or circumstances in which the prohibition of hoarding is applicable, there are opinions to the effect that it is not applicable during times of affluence, although the merchant can wait for the prices to increase if there is no possibility of situations such as famine (ibid.). Al Ghazali still acknowledges that the determination of possible harms may not always be straightforward, and hence it is generally discouraged to hoard even if there is no anticipation of harm. Poignantly, after this discussion, he makes a notable remark that it is undesirable to engage in the trade of foodstuffs as it involves profiting out of something necessary for the sustenance of life, adding that it is better to seek profit from things that are not a necessity. He quotes an advice from a follower (*tabi'in*) of the companion of the Prophet, “Do not involve your child in two types of trade: the sale of food and the sale of burial shrouds, for he would wish for high prices and people’s deaths” (ibid.).

Once when a high-end dry fruits shop had opened in the town, Jamal was concerned that it would create an unhealthy standard as people would start to value the dry fruits from the new store. He was clear that there is not much quality difference with the dry fruits he sold, even as the new store sold its stuff for almost double the price. Jamal’s concern, really, was that the situation may affect those who are unable to afford it. He also sells

⁴⁶ “He who hoards is a sinner” Sahih Muslim 1605a <https://sunnah.com/muslim:1605a>; “If anyone withholds grain for forty days thereby desiring a high price, he has renounced God and God has renounced him” Mishkat al-Masabih 2896 <https://sunnah.com/mishkat:2896>. Likewise: “Whoever hoards food (and keeps it from) the Muslims, Allah will afflict him with leprosy and bankruptcy” Sunan Ibn Majah 2155 <https://sunnah.com/ibnmajah:2155>; and also: “If anyone hoards grain for forty days and then gives it in *sadaqa*, that will not act as an atonement for him” Mishkat al-Masabih 2898 <https://sunnah.com/mishkat:2898>.

eggs mostly to his wholesale customers who run bakeries and restaurants, taking a very thin margin. During my fieldwork time, the price of eggs had started to increase when the Tamil Nadu government made eggs a part of their midday school meal program. The prices went from 5.15 Rs per egg to 5.35 in a week; and Jamal was complaining that, if he sells it for his usual price of 5.50, he will not be able to retain a profit because the plastic cover will cost more than his margin. If he is to price it for 6 Rs each egg, it would be too much for his customers to manage. But eventually when the prices reached 5.60, he decided to sell it for 6. A restaurateur customer complained about the price hike saying that he will not be able to sustain it. Jamal retorted with a lesson on profit and loss in trade, “Your profit will be reduced a bit, and there will not be loss, so why the fuss? The prices used to go down till 3.5 – 4 Rs. per egg. At that time also you used to sell for the same price.” Jamal not only engages in the trade of essential foodstuff, but also recognises that he deals with customers who source their products from him for their earning and livelihood. Striking a balance between profit and aiding others in their sustenance is very desirable, but ends up detrimental to Jamal’s economic well-being given his charitable disposition. His meagre profit margins are often cancelled out by unpaid credits. Faris once revealed to me, if one were to assess Jamal’s entire business career, the money that his customers owed him will outweigh all the money he had made.

Debt beyond trade: another disquisition

Not all the debt a merchant accumulates arises from their customers; it can stem from various sources, and be entangled in diverse circumstances. During my fieldwork, I encountered two distinct situations involving debt that Ahmed found himself dealing with. One involved an insurance agent, whom Ahmed typically relied on to renew his vehicle insurance, and the other concerned one of his closest friends. The insurance agent had borrowed 20,000 rupees from Ahmed, citing some contingency, and had repeatedly defaulted on the repayment. Initially, when Ahmed called him, the agent would answer, requesting more time. However, he later began to ignore Ahmed’s calls. One day, as we were passing by the insurance agent’s home in Ahmed’s car, Ahmed decided to pay him a visit. Ahmed rang the doorbell, and the agent’s mother came out. After seeing Ahmed, she went inside to call her son. Ahmed returned to his car and positioned it near the house’s gate, waiting for the agent to appear. The agent took his time coming out,

and Ahmed hoped he was gathering the money. However, the agent arrived empty-handed, and asked for more time. Ahmed's visible frustration was evident, and he did not hide his anger when he asked the agent why he had not been answering the phone. The agent claimed that he was out of station, which Ahmed believed to be a lie. In response, he revved up his car and swiftly left the location. However, a few metres down the road, Ahmed started making excuses for the agent, suggesting that he might be going through a financial crisis, especially since his wife was unwell, and could be struggling to manage his finances. A few days later, Ahmed began employing a technique that I had encountered several times when dealing with people who owed him money, particularly those who operated active businesses in town. He would visit their shops multiple times, making purchases on credit and keeping a tally of the money they owed him. In a similar manner, when it was time to renew his car insurance, Ahmed contacted the insurance agent responsible for the renewal. He requested the service, and the agent obliged without asking for payment because he was already indebted to Ahmed. Several months later, Ahmed was able to recover his money, minus the insurance premium amount.

The second situation was much more intricate as it involved one of Ahmed's closest friends and ex-business partner, Umar. The money Umar owed Ahmed was a significant amount that resulted from a failed business venture, which the former had managed and the latter had invested. Ahmed's relationship with Umar, who is younger to him, started around three decades ago from the Gulf. Their relationship even surpassed blood relations, and Umar was a constant presence in Ahmed's home during functions where sometimes even Ahmed's brothers were not invited. Some seven years prior, Ahmed had invested 18 lakh rupees in a supermarket chain that Umar ran in Oman. Ahmed received small returns from this investment for around three years, after which the business fell due to Umar's mismanagement. Ahmed's Arab sponsor during his Oman times had acted as guarantor in the business, and he too suffered the losses. Umar's finances were completely shattered, and he returned home. He somehow managed to return 5 lakhs to Ahmed. On his part, Ahmed had anticipated the investment would yield a considerable return by the time of his second daughter's marriage. He now found himself in a tough situation, as he was not able to manage the finances for his daughter's

marriage and he could not ask Umar to return the money that the latter owed. As Umar did not possess the capacity to return, Ahmed feared asking him the money would not result in any favourable outcome, but instead it would hamper the relationship.

One day, a few weeks before Ahmed's daughter's marriage, I was invited to his home for dinner. While we were having dinner along with his family, I tried to initiate a conversation regarding Ahmed's finances. It transpired as a kind of oral will, with Ahmed listing out the businesses that he ran, both alone and in partnerships, and his assets and liabilities to his wife and children. He gingerly asked them to note the same and pay off his debts from his assets in case he dies without fulfilling them. Quite notably, he did not mention the amount that Umar owed to his wife and children, even though he mentioned the failure of that business venture. I pointed this out after a few days to Ahmed. He was clear that he did not want his children to get involved between them and that in fact after the evening he had messaged Umar on WhatsApp. He did so, ostensibly on the ground that a face-to-face encounter could lead to arguments and prove detrimental to their friendship. Ahmed shared with me the WhatsApp conversation.

[Ahmed had messaged]: Assalamu Alaikum. Just now I sat down with my wife and children and discussed my business partnerships and the money I owe and was owed. I listed out everything except the money you owed me. I had given the money anticipating my second daughter's marriage. Now the groom's side is asking me to fix a date for the marriage. I have already bought 10 sovereigns of gold with the money I had at hand. I had given 39 sovereigns to my first daughter; and, though I will not be able to manage that much now, I should give something. I had bought a plot of land with the five lakh you had returned; it may fetch around 8 lakhs now, but there is no one to buy. Someone I owe money is asking whether I can manage something. I am writing this to you as I do not have anything at hand, please note, I have not revealed the amount you owe me to my children. During the last Eid when the *arbaab* (Arab sponsor) called, he also had asked us whether I will be able to manage some funds. I am writing this to you because it is a matter of financial dealing, rest I am leaving to your discretion. May Allah bless us to leave this world without debts, and if there is no way to settle the debt, may he bless us to seek forgiveness from those we owe.

[To the above message, Umar had replied]: If the present situation persists, I will have to seek remission from everyone I owe *[Crying face emoji]*. I had intended to repay you whatever I could manage and then seek forgiveness from you. I already owe a lot of things in my life to you. But I am helpless here *[Crying face emoji]*. It will never be possible to settle my obligations between us. You do not have to transfer it to anyone else nor will they be able to grasp it. It will already

be correctly recorded in the account book of the Lord (*rabb*). It will be you who emerge victorious there, me and my family pray for that [*Open handed emoji*].

Ahmed did not pursue the money after this exchange, and forgave Umar. One can say that he did not pursue the money as it was pointless and it would end their friendship. But it was not as if Ahmed ended all financial dealings with Umar. I met Umar around a year after this incident in an entirely different circumstance. Umar was a well-known mediator in disputes and sometimes took it to a professional level; he was also involved in the contraband gold trade, not quite as a smuggler, but as a sort of bounty hunter when the carriers cheat those who invested in the trafficking. But during our conversation that primarily dealt with his early life in Bombay as a gangster, resolving disputes and indulging in gold smuggling, Umar started to talk about Ahmed and their relation while adducing to his (Umar) Gulf sojourn. We will be narrating aspects of his current life while discussing his role as a mediator in the subsequent sub-section; for our purposes here in this sub-section, I will restrict the ground to Umar's relation with Ahmed.

Umar was quite vocal in recalling his life in the Gulf, and what had brought him and Ahmed in friendship and business:

I have had people who really saw through me during my Gulf life, especially when I was financially broken. At first in the Gulf, I got a job as a porter; that too I got after many struggles. I was not being offered any job as my Bombay stories had spread there. Many people including my distant relatives came to see me. I had left that life, and came to toil for my family. I worked there for 2 months, came back home, got married and returned to the Gulf. It was during this time that I met Ahmed. He was also working there. After I went back to the Gulf after my marriage, I started a small business venture. But it flopped. I was financially a nobody. That time, during Ramadan, I was in the mosque asking Allah for help. There was no one to help. After Ramadan, Ahmed came and said he can get a 3000-riyal loan for me at his own risk and asked me to start some business with it. At that time, it was a very big risk. He came and offered, without me asking anything. That is how the story of my indebtedness (*kadappad*) to him starts. No one would have done such a thing. Whatever I do, I will not be able to pay him back. He saved me financially. Not only that, he took me as a brother. Every Friday, there would be a plate of biryani for me at his home. No one would come looking for me, if I were not seen for a while, except Ahmed. Many people ask about the kind of relationship I have with him. It is indescribable, only God can understand that. I have never seen such a person on earth. He helps people without seeking anything in return. I am indebted to him, both with my life and financially. He filled the void of an elder brother for me. The same goes for his

wife. What we call ‘paradise’ belongs to them. In my recent financial setback, I had taken some money from him and did some business in Oman. But it ended up in a huge loss. Even after that, during Ramadan when I came back, Ahmed was in *itikaf*.⁴⁷ What surprised me was a call from him. He asked me to go to his home, and he told his wife would give me something. I had nothing during that time. His wife gave me a cover and there was Rs 25,000 in it. Who will do such acts these days? The Creator would do, but not any creature. They are helping for the hereafter and not seeking anything from people. He will not even say a sweet word while helping, which makes it clear that he is not doing it to please people.

The money Ahmed gave Umar was not a loan, but rather a business investment. But when the business fell due to Umar’s mismanagement, it turned into a debt. While there was no stipulated amount that Ahmed demanded back; and, while he had got some return in the form of initial profit, he expected Umar to recompense some part of the overall capital. The amount turned to a debt, and Umar became Ahmed’s debtor; but the long-standing relationship between them never turned out to be a pure creditor-debtor relation. Even with the debt pending, Ahmed gave Umar 25,000 rupees during Ramadan.

Umar used the Malayalam phrase ‘*kandarinju kodukkuka*’ while narrating the incident. The phrase meant to give without being intimated, a different level of giving without being asked. Loans without demanding any collateral or interest is often termed as *Qard al hasan* (good loan) or loan given with *ihsan*, borrowing a Quranic phrase that it repeated several times. “Who will lend to God a good loan which God will multiply many times over? It is God ‘alone’ who decreases and increases ‘wealth’. And to Him you will ‘all’ be returned” (Quran 2: 245). All forms of charities and loans given with the right intention are seen as a giving to God, something of which is recorded in the ledger of God as Umar mentioned in his WhatsApp response to Ahmed (as also when he recalled the instance when Ahmed financially helped him several times). Umar emphasises that Ahmed gives without smiling or uttering any sweet words, an act that bolsters his intent that he is not giving for the sake of people, but for the sake of God. Giving a loan itself is seen as a virtuous act, and forgiving it is rewarded with returns that only God knows. “If it is difficult for someone to repay a debt, postpone it until a time of ease. And if you waive it as an act of charity, it will be better for you, if only you

⁴⁷ The practice of spending the last 10 days of Ramadan in the mosque.

knew” (Quran 2: 280).⁴⁸ But in the circumstance of partnership businesses as it happened in the case of Imran or in the case of several investment scams, forgiving ‘debts’ often turns out to be a weakness that encourages frauds. Most often, the ‘forgiveness’ or compromise does not arise from benevolence, but rather from a state of helplessness when those who are obliged to pay simply evade. In such situations, people turn to arbitration and mediators. In what follows, we explore the realm of arbitration and mediation pertaining to conflicts arising from business partnerships.

The realm of arbitration: frauds and mediators

One evening in March 2020, I happened to visit Ahmed at his home. I was welcomed by two unusual faces at the foyer of his home along with Ahmed. Next to them I saw Umar and one of Ahmed’s relatives. Apart from the new faces, what surprised me was Umar’s posturing. He sat folding his hands below his chest, his muscles pumped up and talking minimally in a serious tone. This was not the face of Umar I was familiar with. Soon I came to realise that an arbitration meeting was going on. Ahmed’s younger brother’s son-in-law, we will call him MK, had invested in a business in Qatar. The one who MK gave the money to was a reputed person and was the office bearer of a Malayali Muslim association in Qatar (let us call the latter NK). The business venture did not take off well, and when MK demanded back his money, he did not receive any positive response. MK resorted to several people and methods at his disposal, but all of them ended up in vain. After several attempts spanning months, MK finally informed Ahmed when NK too had returned to Kerala. Ahmed took up the case and arranged a meeting with the help of his relative who was present at the meeting. NK came along with a mediator from his side, who happened to be a primary school teacher. Ahmed’s relative and Umar represented MK. By the time I reached Ahmed’s home, the meeting was almost over, and they were writing out the settlement on a white paper. NK agreed to pay back the 5 lakh rupees he owed MK. It was decided that NK’s mediator will give a cheque of 4 lakh rupees to Ahmed within a week. NK was to fix a *payattu* in a month and return 4 lakh rupees the day after his *payattu*, upon which the cheque would be

⁴⁸ Several Hadith also attest to this, for instance: “He who gives respite to someone who is in straitened circumstances, or grants him remission, Allah will shelter him in the shade of His Throne, on the Day of Resurrection, when there will be no shade except its shade” Riyadh as-Salihin 1373 <https://sunnah.com/riyadussalihin:1373>.

returned. The remaining one lakh was agreed to be paid within 2 months. It was also agreed that any change in this settlement would result in a legal action against NK and his mediator.

The repayment process was hindered by the pandemic, but NK was able to pay back a considerable amount with his *payattu*. When I followed up the case till October of 2021, NK owed only Rs. 58,000 and he cited some financial crunch, but promised to pay back the whole amount within two months. Ahmed and Umar were ready to relinquish the remaining amount as they took NK to be a genuine and respectable person who faced financial setbacks. But MK was adamant in recovering the full amount; he had called up NK several times, often threatening to arrive at his home. Ahmed stopped MK from this move, saying that NK is a respectable person and even the latter's wife does not know about the incident. Ahmed urged MK to show some leniency and reminded him that it was Ahmed and Umar who was able to recover the money when MK had failed.

Ahmed credited the success of the arbitration to his relative's influence. He was a retired teacher and leader of a Muslim organisation in which NK's mediator was also a member. But more importantly, he acknowledged Umar's role in the meeting; the latter's posturing and measured words had created a sense of panic in NK who did not know Umar. After this incident and several others during my fieldwork, I decided to pursue the process of arbitration, especially those related to financial issues, through Umar, who was an unusual mediator or *madhyasthan* (as it is known locally) with an impeccable track record. The usual set of mediators who are involved in conflict resolution hail from a class of *nattu karanavars* or local elders from reputed families, leaders of political parties or some reputed and capable teachers. Umar belonged to none of these. Where did he draw his authority from? He once revealed, "My capital is Bombay." Even though I knew Umar since my childhood, I was never privy to this part of his life. Upon my insistence he started to narrate his teenage years when he ran away to Bombay. As he narrated this story, the background scores of several gangster movies started to play in the back of my mind.

I was a naughty child, and rarely went to school. Once I had a fight with a neighbour's kid. He got a cut near his eye. When my father came to know about

it, he tied me to a tree and put chillies in my eye. Now such punishments are seen as primitive. I do not know, maybe it is because of such punishments I became good. After tying me up, my father went to work. He would come back only by the nightfall. Meanwhile, a *kurathi* (fortune-teller) came to my house with a parrot. Those days it was a common sight. Fortune-tellers would visit houses. Nowadays owing to better understanding of religion, such practices are rare. Those days people seldom did *namaz*. Only a few elderly would go to mosques. When that *kurathi* saw me, she told my mother that there is no point in tying me up and I will not stay in the *naadu* (region). What she said was something that rattled my mind. Even when I was in 6th standard, my thoughts were always about how to leave the *naadu* and escape. So, I left when I was 12. At that time, I used to work in a shop. I asked for 10 rs from the shop owner's wife and left with that money. I stayed in Bombay for around 10 years.⁴⁹

Umar ended up in a bakery in Karad, Maharashtra. He did the job of a helper to clean the baking moulds. He recalls two qualities or traits that helped him to survive: the ability to pick up languages and courage. He said he feared none other than God. From the role of helper, he got promoted to sales. In his 10 years of life, he ended up being a *dada* (gangster) of sorts, who gave protection to shops in his locality. He started by aiding Malayalis, who were targeted by locals, from scuffles that usually start in cinema halls or gullies. Umar was distinct in his character, he never even chewed paan. He used to get yearly money from hoteliers and bakers to whom he provided protection in return. He acquired just the habit of working out daily, and never had any vices like drinking or gambling, for which even his rivals respected him. He used to occasionally visit his home, but it was after the 1993 Latur earthquake that he decided to leave 'Bombay.' His elder brother arranged for him a visa to Oman, and called him up to return home. But his elder brother died soon after, which left Umar devastated. This episode and the arrival of some unexpected figures into his life changed Umar's approach:

I was devastated after my brother's death. He had arranged a visa for me before his death. I never acquired any bad habits during my Bombay life. I used to picture my family and *naadu* every day before sleeping. I wanted to return and do something good for my family. It is the good that I learned from the *madrassa* that kept me straightforward. There was another turning point, sometime before all these incidents. I used to visit home occasionally, spend time with some friends and watch movies and go back. But during one such visit, my elder cousin had married and I became friends with his wife (*ammayi*). She saw the goodness

⁴⁹ To be sure, the 'Bombay' in Umar's story is not the actual Bombay, but a place called Karad in Maharashtra which is around 300 Kms south of Bombay. 'Bombay' is used as a referent to a range of places in Maharashtra, and it was the most known place for Malayalis (those from Kerala) generally.

in me and realised that I am redeemable. For the first time during my Bombay life, I got a letter from home. It was written by *ammayi*. God may have inspired her so that I can be corrected. God does not act in direct ways, but through such actors. Along with that, my sister also started to draft letters. I got eager to know the news from home and started to wait for the postman. It was *ammayi* who saved me. If I were allowed to do *sujood* (prostration) to a creature, I would do it to her. She also found me a spouse, which changed my whole approach to life.

It was during Umar's initial years in Oman that he met Ahmed. During this time, he had also earned a reputation for being active in helping those in need, especially those who met with accidents. He recalls that he had to spend numerous nights in hospitals attending to such cases. He sees it as a disposition that he actively cultivates to overcome what he calls the "mundane things" of life:

I have spent many days without attending to my business, helping people on deathbeds at hospitals. I used to sleep in my car. Usually, a man spends his day and life doing mundane things. Tending to one's family, I do that, it is not a big deal. I pray five times a day for my *nafs* (soul/self). These are daily activities that I should do. What I do for others is what matters. If someone is waiting for a vehicle at the junction and I go and drop them at the town, it is a big relief for them, especially if they are old. We should strive to get such affection from *padappukal* (creatures) along with the *padachon* (creator). So, by the end of a day, before sleeping, I take stock of what all I have done for the day. I would have done all the mundane things I listed above. But when the question of what I did for others comes up, I want to have some things. Like I have solved a family problem or even lent an ear to someone when they talk about their plight. Then I say *Alhamdulillah*, I have spent the day well. We should pray to Allah to give an opportunity to help someone. No dead bodies should go unattended here nor should an ailing person go to the hospital alone. There will be someone to do that and they will get the credit. But if we must get that chance, we will have to prepare ourselves and ask Allah for such opportunities, and by the grace of him I do get several such opportunities. In any situation, if there are ten people, I will not be ready to be one among the backbenchers (I have sat in the backbench a lot in my childhood). If you have called 10 people for some tasks, I try to be in the forefront as the first among those 10 or at least one among the five. I consciously try to do that; I do not like mediocrity.

Umar's outlook towards life reminded me of another lecture by Ashraf Ustad that I had attended. The lecture was about a class of believers, rendered as the forerunners or *Sabiqoon al awwaaloona*, who also find mention in the Quran. Originally, this term was used to refer to the first set of believers to embrace Islam in Mecca (see Quran 9: 100). Ashraf Ustad described such believers as those who rush to do the good deeds, are in the

forefront to attend to the matters of *deen* and people, and by virtue of this they will be the ‘foremost’ ones to enter paradise.⁵⁰ Umar, perhaps, is trying to embody this quality. Even as he is mediating situations without seeking any monetary reward, Umar is also employing this quality at a professional level, in that he takes up cases that involve large sums of money and stipulates a fee for his service. The capacity to be involved in such cases requires a track record, of course. Thus, alongside the stories from his ‘Bombay’ life, there is another incident that took place in the town that consolidated his presence.

Few years back, a member from the most prominent erstwhile landlord family in Kuttiady was abducted from town as he fell into a honeytrap. He was taken to some remote place near Bangalore, and was being forced to marry the woman, to get a share of his wealth. His brother was turned down by several people and political organisations when they were approached them for sorting out the matter. Umar took up the case, went to Bangalore along with a group of friends, and successfully brought back the abducted member. This gained Umar a reputation in the town, and soon he started to receive calls to aid in several such cases and garner a cult following. He was ever so modest when he recalled this incident:

People may perceive them as heroic acts. But in fact, they are not. I know how I leave my home in such cases. While I was leaving for Bangalore, my wife and sister-in-law saw the ‘tools’ in my bag, and tried to stop me. They are never meant to attack someone or escalate the situation. I was taking my friends with me; some of them were very young. They were my responsibility, and if something desperate happens I will have to rescue them. I reminded all that I am going for a noble cause, to rescue a person who is beloved to his family. I am not Rajanikanth (the famous actor in south India), and I urged that they pray for me to fulfil the task. *Alhamdulillah*, I was able to achieve the task successfully. After that I started to receive many such cases.

In the context of his line of work, Umar emphasises the importance of two key factors: maintaining a particular persona and having a clear understanding of the history of a case:

The case’s history is crucial to me. Suppose I am entrusted with a case, and you are at the other end. Before that, political party members or others may have approached you. You may have contributed to party funds, and being a local with your family’s vote any party would prioritise you. They may accept money from both sides, leading to years of delay. If such a case comes to me, I meet the

⁵⁰ Thus: “And the foremost ‘in faith’ will be the foremost ‘in Paradise’. They are the ones nearest ‘to God’.” (Quran 56: 10-11)

concerned person. They may have encountered similar situations before, and may not take me seriously. I address the issue politely, making it difficult for them to avoid me. I follow up with them after a couple of days. Sometimes, they respond bluntly, questioning our relationship. In such cases, I change my tone, and suggest that they inquire about me. If they know people here, they may start asking around. If one knows five people, and at least two advise against bothering me, resolving the issue becomes easier. However, if all five dismiss me and say I am insignificant, it becomes difficult. If you owe money and lack a valid reason, you will feel fear. Conversely, if you are in the right, you will not experience such apprehension. They will promptly respond, and attempt to arrange a meeting.

Throughout my years of work, I have never made any enemies. I refrain from threatening anyone and instead manage situations tactfully, adapting my approach depending on the circumstances. No one has ever threatened me either. Notably, I successfully resolved a case involving 12 crores in Trivandrum, and in our countryside, I have settled cases worth up to 95 lakhs. Despite the stakes involved, both sides involved in these cases still hold respect for me. My professional handling of situations has earned me a reputation, drawing people to seek my assistance. Unlike resorting to harassment or violence, which may not compel a debtor to repay, I handle matters without inciting hostility from either party.

At present, Umar is part of the group of ‘arbitrators’ (*madhyastan*) obtaining at his *mahallu*. All other members in the group are from reputed families or possess some form of professional status. During our conversations, Umar would narrate some of the several cases that he attended, so as to give me a general picture of how people behave before, during and after the process of mediation, their attitude towards money, and the general state of economic activities in the town. One recent case that had been brought to Umar’s attention was initiated by his friend and fellow mediator, Nasar. It involved a man who had obtained approximately 1.5 crores from investors to establish a hotel business in the Gulf. However, the person quickly sold the hotel and absconded with the funds, despite being financially well endowed himself. Nasar accompanied one of the cheated investors to Umar, who agreed to take on the case. In most cases, when there have been mediation attempts, the accused does not take the new mediator seriously. Umar quickly added that in such a situation one will have to roughen up the tone of one’s language. In some other cases, handling the matter gently would help. But Umar insisted that one should never use threatening language unilaterally, because the person on the other side might also be cunning and capable of returning such threats. These cases should be handled without

using any foul or threatening language and making the other party feel that it is better to resolve the case. In the case at hand, Umar succeeded in negotiating a settlement of 5 lakhs from the accused party, a feat that others had been unable to achieve. However, once the investor received the funds, he disappeared without acknowledging Umar or Nasar. Nasar, who felt particularly aggrieved by this behaviour, expressed his frustration, and urged Umar not to allow the individual to leave without addressing the matter, should he return.

Umar recounted another case involving a neighbour named Ibrahim, a respected figure in the community who occasionally delivers sermons at the mosque and engages in various business ventures. He would also seek funds from his friends, and invest them in business. Ibrahim had entrusted 22.5 lakhs to an individual in Balussery, a neighbouring town, who had absconded thereafter with no updates on the money's trail for many years. Upon hearing about the case from his friends, Umar visited Ibrahim, who pleaded for Umar's assistance in arranging a meeting to address the accusations against him. Ibrahim expressed that he no longer desired the money, as he was facing accusations of theft and sought an opportunity to clear his name. Despite his attempts, Ibrahim found no one willing to support him. Upon investigation, Umar came to know that Ibrahim had first approached someone from the Muslim League leadership in Balussery, and when the process got a bit delayed, he had then approached the CPI (M). This created a rift among these parties out of egoistic reasons, and the Muslim League members stood in opposition to Ibrahim. After getting this initial picture of the situation, Umar went and met the alleged fraudster in Balussery. Umar, evidently, felt some uneasiness from the way the latter had responded. The alleged fraudster was a loud mouth and tried to divert the topic. Umar coldly clarified that he represented Ibrahim's complaint and, after conversing further, became convinced that Ibrahim had indeed entrusted the 22.5 lakhs to the accused, who refused to return it. Umar told him patiently that he will get back after hearing more from Ibrahim's side and after that both the parties could have a meeting. After getting this confirmation, and while planning to leave Umar observed the surroundings of the home. He found it strange that the walled fence did not have a gap for the neighbour's access. It is customary to leave a small gap or gate to allow the neighbour to access their home. From this noting, Umar came to infer that the

fraudster does not have a cordial relationship with the neighbours. So, before leaving the area, he went to a neighbour's house and presented Ibrahim's case, while requesting the neighbour's contact information to conduct further inquiries. The neighbour readily complied and shared negative sentiments about the accused, indicating potential corroborative evidence for Ibrahim's claims.

After two days, Umar called the accused to ask for his time for a meeting. The latter claimed to be away in Kozhikode and busy with some work. Umar gently nudged the man to get back after two days. Umar had to call him back again, as there was no response even after three days. This time round, the man said that he is in Cochin and would get back only after two days. When this evasion continued, Umar called him again. This time the accused started to change his tone, and asked Umar why is he nagging him and why was he (Umar) so keen on this as many people have already tried to resolve the matter. The man also claimed that there is no transaction between him and Umar and that he does not even know the latter. Umar also responded in a serious tone, reminding that he is the same person who had talked for hours at the man's home and that he (Umar) was calling as per their agreement to have a meeting. Umar added that, if the man wanted to know more about him (Umar), then he could enquire in Kuttiady and get his credentials. Umar was stern, maintaining that the man had to meet him by the next Monday, and ended the call. All this while, when the accused was evading Umar by saying he is in Kozhikode or Cochin, Umar was checking with the neighbour who informed that the accused had not gone anywhere, but was at his home all along. This made it clear to Umar that the accused was lying and evading. He was also communicating this with Ibrahim, and despite the latter's urging to confront the accused at his home, Umar opted to continue monitoring the situation, confident that the accused would eventually have to face the issue head-on.

Umar made his final call on a Friday night, only to receive a surprising call from the accused the next day, expressing willingness to meet a day prior on Sunday. Despite Umar's suggestion to postpone until Monday due to the accused's supposed business in Cochin, the accused insisted on an immediate meeting at Umar's convenience, displaying signs of anxiety. Umar speculated that the accused might have received cautionary

warnings about him, prompting the urgency to meet. Umar, at this juncture of his recounting, reflected on the inherent fear of the wealthy, particularly those who acquire wealth through unethical means. He noted that this fear often influences their behaviour, especially in contentious situations. The accused arranged a meeting with some Muslim League leaders and a reputed jewellery store's manager, which Umar attended. However, matters flared up during the meeting, with Umar being asked to leave the premises as the leaders who attended the meeting took him as someone insignificant. Undeterred, Umar asserted that he might leave for the moment, but is determined to resolve the case from the same location. He even admitted respecting the leaders present at the meeting, while acknowledging that such meetings represented a learning opportunity. [Umar confided to me that he uses such praises tactically in tense situations to buttress the ego of those present.]

Eventually, after several meetings, the case was resolved at the same venue where the tensions had initially flared. The settlement amounted to 32.5 lakhs, with an additional 10 lakhs requested by Umar to compensate for his party's losses over the years. Thus, what began as a plea to prove innocence and helplessness culminated in a successful resolution, with added compensation to cover past losses. After the resolution of the case, however, Umar was surprised that Ibrahim did not compensate him for his efforts. Instead, Ibrahim promptly invested the settlement money in purchasing a plot of land adjacent to his house. Clearly, unlike many other mediators who charge fees upfront, Umar adheres to a different approach. He does not even take the fuel charges from others. Umar fears that taking any payment upfront could restrict his freedom to handle the case as he deems fit, allowing the other party to control the timing of the proceedings to his discomfort. Not surprisingly, when the people in his locality came to know about Ibrahim's actions, they urged Umar not to give the latter the extra 10 lakhs and that he (Ibrahim) should be taught a lesson. Umar was clear that he would not do so, proclaiming that if he knows how to get the money that others were unable to retrieve for years, he (Umar) also knows how to deal with people like Ibrahim. Umar approached the person who had initially contacted him with the case, who happened to be Ibrahim's nephew. Umar asked the nephew to bring an amount, who complied. Umar reminded me that some persons do not even give the expenses incurred when he (Umar) follows up on their

cases. He claimed for himself a sense of self-satisfaction when the effort he takes becomes successful, adding that he valued it more than money.

Once, when he had got involved in a high-profile case that involved top level businessmen and advocates in the state and when it had been resolved, a person had asked Umar about the possibility of setting up an office for such mediations and making it a full-time vocation. Umar declined the offer, for (as he claimed) he does things in his own style and at his own pace. Umar said to me that it is a false conception that one must use force to resolve such cases. His most effective weapon is his tongue, as it were. Umar was clear that cases could fail immediately, once force or threatening language is used. It required a lot of persuasion and effort to convince a person (one who is refusing to give back the money owed) that the amount had to be returned. Umar corrects a common misconception that it is because he flexes his muscles that people agree to the demands set forth. Umar is clear that it is because of his diligence in seeing through a matter that he has been successful, as also his tactic of dealing with each person according to their level that has paid dividends.

Umar still goes to the Gulf occasionally, seeking a sustained income. He confided with me before he went to the Gulf the last time, which was in February 2022, that he had around 30 mediation cases with him. After he returned from the Gulf during Ramadan, he got several calls to handle such case, but he preferred a break during the fasting. In the cases of mediation involving financial issues, Umar was candid that there are genuine instances where people take investments, and the business somehow ends up in loss, although there are also cases where people transact without any intention to handle the matter properly. In the latter circumstance, they ended up cheating the investors and refused to give any profit or even the investment back when prompted. During our conversations, Umar often expressed his concern about the decline in economic morality among Muslims in Kuttiady. “Matters of wealth have serious implications,” he remarked once, in a reflective mood:

Those who have remained prosperous are not giving to others, and that is the root cause of all issues. Muslims have been instructed by God to give *zakat*. If people were to calculate and give it correctly, there would not be anyone suffering financially here. It is perplexing to see that both those who give and those who

do not, have read the same book (*kitab*). I do not know where and why they have stored all this wealth. But if some jewellery goes down, those who claim to have nothing to give will miraculously have a share of 25 or 50 lakhs.

When I intervene in financial disputes, some individuals who have suffered genuine losses in their businesses are forthcoming about their situation. However, in other cases, they may claim that their business has collapsed, while secretly managing profitable ventures elsewhere. Ultimately, most cases end in compromise (*vittu veezhcha*), which benefits those who employ deceitful tactics. People often abandon their pursuit of justice after a while. Furthermore, when victims of financial fraud report the matter to the police, they are often interrogated about the source of their funds. Unfortunately, it is not always feasible to provide such evidence. Fearful of this interrogation, many fraud victims refrain from approaching the authorities, inadvertently shielding the perpetrators. It is perplexing to note that individuals who engage in dubious investments hesitate to support legitimate small businesses, but readily invest large sums in shady ventures promising high returns.

For Umar, the key factor for such scams and financial disputes to increase is the greed towards money. He observes this in many partnership businesses as well. Umar gently nudges me that, in a partnership, if one is a righteous person, then he should even write if he takes a bottle of water from the shop. Doubtless, some partnership businesses do run very successfully; but once the trust between the partners is lost, and Umar comes to intervene, he settles such cases by splitting the partners. He is particularly helpful to the more righteous one in the partnership, and very often the one who is not prepared for a fight and can succeed in another business venture. This is the same method he follows when he mediates discords in marital relations, where in the wake of differences he gets the parties to separate with honour. For Umar, one must overcome the greed for money, and the world at large must aim at being content and fulfilled. *Barakah?*

Small is barakahful: an overture

As we will see in the following chapter, a key reason for the rise of investment scams in Kuttiady (and elsewhere in the region/state) was greed and a resulting mentality of not being ready to suffer loss in business. Running big businesses with huge investments poses the risk of managing other people's money; equally, it poses the threat of affluence, which makes one attached to this world. Many of my interlocutors in the jewellery field, where most of the business investment comes from deposits seeking a fixed profit, try to maintain a capital of their own and refrain from expanding their business. For them, such

minimal ventures are more endearing for God, and the result will be abundance with his blessing (*barakah*). We have come across multiple responses from my interlocutors in this chapter - and in the chapter to follow, as well – that beckon towards an aspiration to be content with what one has. Desiring for more always involves amassing investments from others by often employing deceptive tactics. Above all, such desires hamper one's conviction in *rizq*; and, as we shall see in due course in the case of fixed profits necessarily, the drive to be affluent without taking the full measure of one's means always ends up in taking interest-bearing loans. Being content does not make one renounce the world (or, rather, in a way, one renounces the world by engaging in it). When Al Shaybani, the seventh century scholar we spoke of in an earlier section here, was asked by his contemporaries about why he had not composed a book on piety and renunciation (*zuhd*) following the dominant trend during his times, he responded that, "I have composed a book on buying and selling" (Al Shaybani 2011: 142). The dynamics of trade that follows the teachings of the tradition is essentially an act of renunciation, and the one who succeeds in that is promised the reward and stature of the Prophets, the Truthful and the Martyrs.

To recall, in this present chapter, we explored the realm of trade and commerce through small scale merchant interlocutors. In doing so, we foregrounded the concept of *rizq* and tried to elucidate how it shapes and structures the quest for earning a livelihood. The idea of *rizq* provides a sense of contentment that one's provision is divinely decreed and portioned according to the calculations of God. The tests and trials ensuing from such a worldview is to be navigated through *tawakkul* (or reliance on God). Such a reliance has various facets: being steadfast both in situations of affluence and precarity, holding firm to the stipulations of God in the conduct of trade and commerce, and so on. The tradition encourages merchants to embody the virtue of *ihsan* or graciousness in their conduct by refraining from deception even at the expense of loss, or charging only a modest profit, forgiving debts, and even by being punctual and consistent in the conduct of trade so that customers can rely on them. We also explored hereon the dimensions of debt, both in trade as well as in other facets of life of our interlocutors. Even as the tradition encourages forgiving one's debt in possible cases, in several cases debtors pose a formidable threat to business ventures. Accordingly, we have attended to different

measures and tactics employed by our merchant interlocutors in managing debt and credit. In all these facets of trade and commerce, we have come across explicit and implicit manifestations of what we have referred to (in our introductory chapter primarily) as the ‘test of wealth.’ In a manner of speaking, one is being held accountable before God regarding every rupee that one earns, even the words that one utter in every transaction, as also in the context of how one spends their earnings.

The legal and ethical treatises that we have relied on often refer to the Quranic verse, “God has permitted trading ...” in foregrounding the virtues of earning a livelihood through trade. This very verse that permits trading is followed by a prohibition “... and forbidden interest” (Quran 2: 275). Interest/usury, or *riba* as it is known in the textual corpus, is considered as the cardinal sin in the realm of economy. It is to the various manifestations of *riba* that we now shall now turn in the next chapter.

Chapter 5



Riba: The Folds of Interest - Manifest, Disguised and ‘Dust’

This chapter attempts an ethnography of *riba*, one among the seven major sins in Islam. The idea and practice of *riba* is not easily translatable into usury or interest, as it is usually done. While some forms of *riba* may find its resonance in the two English terms mentioned, it departs in other aspects and forms. *Riba* in the Arabic literally means ‘increase,’ ‘nurture,’ ‘augment,’ ‘rise’ etc. The word can be seen in the Quran with the above lexical meanings. We will be exploring *riba*, especially the reasonings about the same, through different settings in our field context. The different forms of *riba*, which are neatly categorised in the juridical discussions, are often unknown or sometimes knowingly violated and, at times, challenged by the people (the Muslims of a small town in north Malabar) that I addressed. It has also been recognized that contestations over the exact meaning of *riba* have existed since the formative years of the Islamic tradition. Based on these nuances, and given the currency that the question of interest has attained in the modern financial systems, there have been challenges hurled against the traditionalist understanding of *riba* by modernist writers as well as modern religious authorities. I will be dealing primarily with how the discourse on *riba* is played out in Kuttiady through different sites of trade and interest-laden activities like bank deposits and loans (or loaning).

As I mentioned in the introductory chapter, even though *riba* is a central concept in the economic tradition of Islam, it never figured in my work until towards the end of the fieldwork. I had consciously decided to look beyond economic concepts and practices laden with normative force, like *zakat*. This tendency emanated, I must admit, from an inclination to move beyond the dominant trends in the anthropology of Islam and look for objects of research beyond the ones that fail to correspond with supposedly modern secular ways of life. Hence, to reiterate again, one of the primary objectives of this study

is to look at the material and worldly life as expressed in the realm of trade, money, activities of giving and exchanges etc. Moreover, much has been written on the topic of *riba*, especially with the rise of modern Islamic finance and banking. I sought grounded economic practices and ethical ideas as they resonate in the life-world of Muslims in Kuttiady. But what added vitality to the exploration was my exposure to lesser known or latent/disguised forms of *riba* that permeated certain businesses in the town. In this chapter, we start by attending to a specific business model that promised fixed return on investments, something that according to the jurisprudence (*fiqh*) is a form of *riba*. This model was prevalent in the jewellery shops at Kuttiady, with many such establishments promising a fixed income while soliciting investments. We shall complicate the terrain of *riba* through our jeweller interlocutors. We also briefly attend to a bank employee, a profession deemed to be *haram*, and debate the structure of attendant self-justifications that emanate in that context. Through this coursing, we also complicate the commonplace explanation that *riba* is prohibited as it exploits the needy by exploring its latent forms as prohibited in the legal tradition. We then conclude by briefly attending to what has been termed as the ‘dust’ of *riba*.

A Scam and Its Underlying Business Model: Beyond the Mundane

I turn to a conversation that I had with one of my interlocutors, which opened nuances that I had overlooked while striving to frame the topic of *riba* in the context of my field. “These Mappila dogs went to the Gold Palace owner’s home even during Ramadan and collected that usurious money,” Soopy stated with a mix of anger and contempt when I brought in the news of a scuffle during the sit-in protest held by the victims of the Gold Palace investment scam in front of the Kulangarathazha Juma Masjid right after that day’s Juma prayers. The rumour of a person, who was an investor in the jewellery but also a close friend of the owners, trying to ram his Mahindra Jeep into the protesting crowd was being hotly contested in the town. The sanctity of the mosque and a protest gathering violating the same was how people who were sympathetic towards the jewellery owners tried to discredit the move. The other side pointed out the apparent farce of the same owners and their allies being in the leadership of the mosque’s governing committee. As most cases go, this matter too was not a black and white one. There were complexities within the management of the jewellery firm Gold Palace,

which will be taken up later in the chapter. An attempt-to-murder case was filed against the rumoured attacker by the protesters; without such a move, they had refused to vacate the state highway they were blocking in front of the mosque. But, by nightfall, the police refused to further the case as CCTV footage turned against the protesters. The man had tried to get home after the prayers, and the angry protesters had blocked his way. He had responded by revving up the engine, but did not go any further.

Mundane conversations on riba

These scuffles were common during the long series of protests that were held in and around the mosque, which also happened to be close to one of the owner's residences. The protesters used to get agitated when someone who either worked in the jewellery Gold Palace or was associated with its owners tended to pass by. Many times, the reactions were uncalled for, while at times the protesters had their reasons, like an accountant who worked in the jewellery making mocking gestures at the gathering. A significant chunk of the protestors were women who had deposited their gold ornaments and were getting a monthly income from it. Some others also belonged to the more pitiful category of daily depositors who gave amounts from 500 to 1000 rupees into the jewellery's daily deposit scheme. The lure was that they could purchase gold ornaments without any making charges when the amount had matured. It goes without saying that all these depositors were saving up for their daughter's marriage. Yet another group was those who had deposited old gold or money following a scheme in which they were assured that they could buy gold after a year without making charges or the rate of gold would be the same as the rate of the day in which they had deposited the money/gold. If the price of gold went up, it would not impact them, and if it goes down, they could purchase it at the reduced rate. An investment scam of around 50 crores was what the dailies reported about the Gold Palace scam, although the general secretary of the action council leading the protest told me that their estimate is around 25 crore rupees. But, of course, this amount could vary, as Soopy told me that many women had invested without the knowledge of their husbands and some investors were afraid to reveal due to the associated shame and tax concerns. Soopy was also sceptical that the investors would get back their money. The political parties who backed the protestors were accused of being bribed by the jewellery owners. While the local unit of the Muslim League was

against the protest for obvious reasons (the owners were known associates), the district committee had no option but to side with the protestors, again for obvious reasons (for Kuttiady was not the only branch the jewellery had, they had two more branches in other parts of the district). The case, if it moved to the law courts, would take a very long time, even as the protestors were being criticised for moving haphazardly and filing police complaints without resorting to separate settlement.

Soopy used the word '*palisha*,' the common Malayalam word for interest,¹ to denote the monthly fixed profit that the investors receive from their investment. I pointedly asked Soopy about how the profit from the investment became *palisha*. He nonchalantly replied, "Why doubt? It is *pacha palisha*!,"² meaning it is a clear and straightforward form of interest. He added that it is no different from depositing money in a bank and taking interest. "*Palisha* is no longer seen as a serious thing, for almost everyone has fixed deposits and deals with interest in one form or another. Many *moylyars* (people who have spent time learning religious texts) themselves take loans for different purposes," Soopy bemoaned, but he quickly added a qualifying statement that lending money for interest is different and is much more serious (than getting fixed returns on business investments and paying interest for loans). He pointed out that the '*settu*' (broadly, a Hindu businessman) who runs a jewellery store in front of his shop lends money for interest. In this context too, as Soopy informed me, there were Tamil moneylenders in Kuttiady who would loan money from *Marwaris* (again, broadly, Hindu/Jain traders) at low interest rates and lend it to other people at exorbitant rates. I ended that day's conversation with a difficult question: "Why is *palisha* so prevalent

¹ The Malayalam lexicon *Shabdatharavali* gives the meaning of "increased return over loaning out money or rice" for the word '*palisha*.' Hermann Gundert, the German missionary, in his Malayalam-English dictionary gives the word a primary meaning of 'shield' (used as a defensive weapon during fencing and more commonly donned by the martial artists performing *kalari*), and the monetary meaning comes only as secondary. He refers to a set of Northern Malabar ballads known as *Thacholi paattukal* as a source for this meaning. I was immediately captivated by this, as I had never come across such a meaning attributed to the word. But, more interestingly, the cultural geography of the north Malabar that Gundert refers to also has the word *payattu* which shares both a monetary and martial connotation. I went back to the source he refers to, which happens to be a set of ballads that he himself collected and compiled only to find out that he happened to mishear the word *parisha* or *paricha* which means 'to shield.' [This has not been acknowledged by the author himself or the later editors of the published *Thacholi paattukal* who had discovered the written manuscript from the Gundert archives in Tübingen.]

² *Pacha* means green, raw etc. in Malayalam. The word is often used to qualify something as clear or straightforward. For example, *pacha kallam* (lie) means 'clear lie.'

even though it is a major sin in Islam?” Soopy gave a defensive response, “*Karyam nadakkande?* (Shouldn’t things go on?) *Manushyante kudukkalle* (These are contingencies of humans), *athilnn ooranenkil ithalland vere entha vayi ullath?* (What alternative is there to meet those?).”

Soopy makes it evident that Muslims are increasingly engaging in interest-ridden transactions, but the distinction he made between different forms of interest, in terms of taking and giving interest is notable. Initially, I was uncertain about this distinction that he made, as I had a rather narrow understanding of *riba* that, whatever the form it takes, it is one and the same.³ It was much later towards the end of my fieldwork that I came to understand the different categories of *riba* and the nuanced scholarly discussions based on those categorisations. These categories were also divided based on varying degrees of sinfulness; while some of them are absolutely *haram*, some are prohibited as it leads away from the absolute, while some others become permissible according to necessity. As indicated above, ‘*palisha*’ in Malayalam and ‘interest’ in English share the same meaning. The *Oxford English Dictionary* (OED) defines ‘interest’ as “money paid for the use of money lent (the principal), or for forbearance of a debt, according to a fixed ratio (rate per cent).”⁴ This is further divided into simple and compound interest, the latter being a substitute for ‘usury,’ which is an exorbitant rate of interest. In Malayalam the corresponding term would be ‘*vatti*.’ The more common word used locally for exorbitant or predatory kinds of interest is the English word ‘blade.’ The usage may probably be derived from the cut-throat nature of such loans. One might ask: Do these words capture the range of transactions that the Islamic tradition categorises as *ribawi* (interest bearing)? To an extent, they do subsume, but there is more to the idea of *riba*. The normative tradition defines *riba* variedly from the strictly juridical to the more encompassing moral. *Riba* in its elementary form is seen as taking benefit from a debt. As it is known, it can involve charging extra while repaying or defaulting. Benefits can be non-monetary as well, and hence the tradition also discourages one from accepting gifts from a debtor or even taking a lift in their vehicle, if there was no such practice prior

³ Partly, my understanding then stemmed from a famous Hadith that states all those take part in interest, the taker, the giver, the one who records it, the witnesses, all are equal and cursed. See Sahih Muslim 1598 <https://sunnah.com/muslim:1598>.

⁴ “Interest, n.” *OED Online*. <https://www.oed.com/view/Entry/97735> (accessed September 17, 2022).

to them becoming a debtor-creditor.⁵ But there is something more to the category of *riba* that surpasses the simple meanings of interest or usury. In the legal parlance, it is known as *riba al fadl*, the *riba* of ‘surplus or excess.’ This form of *riba* is applicable mostly in trade rather than just in loaning, and it is said to be forbidden to block pathways to credit *riba* as simply interest or usury. Certain modes of barter exchanges, as we will address in detail in the following pages, are considered forbidden, as it may indirectly lead to usurious forms.

Soopy’s statement about the fixed returns on business investments being *palisha* echoed understandings I came to observe in the Muslim moralities at play in Kuttiady. They obtained in various settings, like family gatherings, pantries of marriage functions, tea shop conversations, shops, the pulpit of the congregational mosque, and so on. The fact that Soopy stressed the matter to be one of clear-cut ‘interest’ - or even the random conversations that I happened to overhear or became privy to in the mentioned settings – all attest a general indecisiveness among Muslims about whether such transactions fall under the forbidden forms of interest. “Is it really *palisha*,” Yousuf wondered aloud as we were arranging the items at the feast for Ahmed’s daughter’s marriage and simultaneously discussing the Gold Palace case. The marriage had been solemnised a few months back during the second wave of the COVID pandemic, but a proper feast could not be held due to the restrictions on public gatherings. The time was close to noon, and the number of expected guests was way too low when compared to the previous marriage in Ahmed’s house which (as he recalled) went up to 3000. “It will depend on the contract you had with the manager,” Ahmed replied to Yousuf’s query, “If you trust the manager and the deal you have is something like ‘Take this money and give something from the profit,’ then there is no problem.”⁶ The conversation ended there, as the guests from the groom’s side had arrived, and Ahmed had to rush to welcome

⁵ Cf. the advice that a companion of the Prophet gave to another: “You are in a country where the practice of *Riba* is prevalent; so if somebody owe you something and he sends you a present of a load of chopped straw or a load of barley or a load of provender then do not take it, as it is *Riba*.” Sahih al-Bukhari 3814 <https://sunnah.com/bukhari:3814>.

⁶ The ‘manager’ reference here is to the Gold Palace manager who had collected investments for business. But it could also refer generally to anybody managing a business.

them. Yousuf is Ahmed's closest neighbour, and he had a small investment in the Gold Palace.

The same topic triggered yet another conversation on the same occasion, while we were sitting more leisurely at the foyer of Ahmed's house after the guests had left, and a few from the close kin and neighbours remained. "If there is a fixed profit you collect per month, then it is nothing but *palisha*," Ahmed's younger brother Jalal made it clear. The conviction in his assertion came from the Friday sermon we all had attended a week before, which dealt with the topic of *palisha/riba*. Ahmed brought in some nuance to the claim, "In businesses like gold, where the chance of loss is very less, you may get a fixed return every month; and by the end of a year or whenever they take the stock, they will adjust the total return by giving some more money." Jalal remained unconvinced, exclaiming, "If there is a fixed return, it is *pacha palisha*." Honestly, I was a bit surprised by Ahmed's response, as he is generally upright on economic matters and would often complain to me about people who take matters such as 'interest' lightly. I could not help but cast a moral judgement on Ahmed, considering that his response was being combined at my end with what I had observed a few days prior, when I had tagged along with Ahmed who had gone to collect the returns on his investment from another jewellery. There was a caveat there, however, which I came to know some months later when I cross-checked the matter with both the manager of the business and Ahmed. Even though Ahmed received a fixed return, it was not given in a fixed time. The wholesale dealer told me that, rather than giving a monthly dividend, they wait till the business yields a specific amount. So, effectively the return is not fixed here as the total return per year is not fixed, and it varies according to the sales.

All this may suggest that, sometimes, there is only a fine line between an income becoming usurious or not. Imran's response, when I posed the question of whether returns from investments in businesses amounted to 'interest,' followed a similar pattern. He seemed to be saying both 'yes' and 'no,' holding, on the one hand, that if one were to invest an amount of money and state 'Give me whatever profit comes from it,' then it would not become 'interest;' but, on the other hand, if there is a prior demand or stipulation that a certain amount needs to be paid monthly. then it comes with 'interest.'

So, is *riba* just a matter of contract or an understanding between two parties? The above conversations may suggest so; and, yet, the process of earning and spending, and precisely how the Islamic tradition sets up certain guidelines here, proposes certain crucial elements that have to do with a distinctive approach to material life in general. The foregoing conversations do indicate that the matter is diligently discussed in mundane settings, and every transaction is seen to carry a risk of being usurious. The hinge for all these appraisals was the Gold Palace issue, which seemed to enliven most mundane conversations then.

Sermon on the prohibition of riba

Surely, the matter was always lurking during my fieldwork, and thus even before the Gold Palace issue had become public. Along with the elements of an investment scam, of course, the entire jewellery business being laden with forbidden transactions constituted a major concern among Muslim residents of Kuttiady. Within a few weeks after the issue became public, the *khatib* of the congregational mosque took up the topic, and gave three sermons consecutively. The first sermon was more of an introductory note on Islam and economy, about how to earn *halal* earnings and how that pursuit itself can be a form of worship and test. The second dealt specifically with *riba* and its various forms; while the third sermon was explicitly on gambling and lucky draws (or lottery). The second sermon on *riba* will inform us throughout the chapter on the normative stances and intricacies involved. Before getting into the realm of the gold trade and its specifics, let me quickly recall another sermon given a few months before the series mentioned. This earlier sermon is illustrative of various aspects, with the narrative of exploitation as a reason for ‘interest’ being forbidden constantly reiterated. But, more importantly, the *khatib*’s omissions here, while dealing with two distinct topics underwriting *riba* and alcohol, testify to the uneasy reality of interest-laden transactions among common Muslims.

This earlier sermon was given on the first Friday in the Ramadan of 2021. Its objective was to embolden the divinity of the Quran, as Ramadan attained its sacrality by virtue of God choosing the time to start the revelation of the Quranic message. The *khatib* quoted the verse from the Quran which attests this fact:

Ramaḍan is the month in which the Quran was revealed as a guide for humanity with clear proofs of guidance and the standard 'to distinguish between right and wrong'. So, whoever is present this month, let them fast. But whoever is ill or on a journey, then 'let them fast' an equal number of days 'after Ramaḍan'. God intends ease for you, not hardship, so that you may complete the prescribed period and proclaim the greatness of God for guiding you, and perhaps you will be grateful (Quran 2: 185).⁷

The *khatib* expounded: "The Quran declares itself as a guide for life, covering all aspects of life ... and inviting people to study and ponder over its teachings. If humanity had abided by its teachings, the world would have been a much more peaceful place." Specifically, as a way of demonstrating this point, he mentioned two social evils prohibited through the Quranic injunction, namely, *khamr* (refers to wine, but used generally for intoxicants) and *riba*. He quoted, again, from the text, a verse categorically prohibiting intoxicants: "Satan's plan is to stir up hostility and hatred between you with intoxicants and gambling and to prevent you from remembering God and praying. Will you not then abstain?" (Quran 5: 91). Turning to those gathered in the mosque, the *khatib* reproved:

Can we assert that the 100 per cent of those who are sitting here do not sip alcohol? The Muslim community gathered here, as men and women, as Muslims, are we sure that we do not sip alcohol. Can any priest from another faith say, with reference to believers gathered in their place of worship, that their community is averse towards alcohol, like a Muslim can say?

He listed out the effects of alcohol on families and society, and lamented that no nation or leader is ready to ban alcohol. He went on to maintain that the question of whether this command is good or bad for society is discernible to anyone who tries to study the topic and that itself can prove the change that Islam and the Quran has brought.

The allusion to *riba* – and, therefore, the relevance of the sermon too - was woven through a series of Quranic verses pertaining to the economic sphere and as well as calling attention to various studies on the problem with 'interest':

The Quran declares "But Allah has permitted trading and forbidden interest. Allah has made interest fruitless and charity fruitful and Allah does not like any ungrateful evildoer." About 3/4th of the economists who studied modern

⁷ Note, the quotation is from the English translation we are relying on throughout our narration; the *khatib* obviously had recourse to another (although the Chapter and Verse numbers are the same across versions of the Quran).

economies have opined that interest and gambling will hamper the economic stability of a society. But still they hesitate to proclaim their findings, although the Quran prohibited interest and made it *haram* because it is the *furqan* (something distinguishing truth from falsehood). The Quran then calls “Oh believers!” because there is no point in saying it to a non-believer who does not believe in the afterlife. It says, “Fear Allah, and give up outstanding interest if you are true believers. If you do not, then beware of a war with Allah and His Messenger! But if you repent, you may retain your principal - neither inflicting nor suffering harm.” The profits of corporations are multiplying. Because of interest, the benefits of prosperity are not trickling down to the poor. Take the case of Nigeria. It is the top producer of petroleum in Africa, but 70 per cent of the population belongs below the poverty line. About 50 per cent of the poor in the world live in economically prosperous countries. It is because of this Allah has said that gambling, interest, hoarding etc. will destroy nations; it will affect the poor. He permitted trade for us. He encouraged us to spend on charity, to prevent ‘Nigerias’ from happening. Why does Allah command us to spend on charity? When Islam started to spread to faraway lands and Muslims started gaining wealth during the Prophet’s time in the form of war booty, Allah revealed a verse, “As for gains granted by Allah to His Messenger from the people of other lands, they are for Allah and the Messenger, his close relatives, orphans, the poor, and needy travellers so that wealth may not merely circulate among your rich. Whatever the Messenger gives you, take it. And whatever he forbids you from, leave it. And fear Allah. Surely Allah is severe in punishment.” *So that wealth may not merely circulate among your rich* [as emphasised in the sermon itself] - this is the base of Islam’s economic policy. For a society to be truly prosperous, the people in the lower rungs should benefit from its growth. But Islam does not propose a utopia. There should be both rich and poor for the world to work. It will not work if everyone is a bourgeoisie. It will not work if everyone is a proletariat. But there should not be a situation where the backs of the poor break. There should be a policy to lend a helping hand to those who falter. Take these two policies (*khamr* and ‘interest’) and ponder on the verse: “This is certainly a revelation from the Lord of all worlds.” See! These are not the words from some insane person! And it is clear from what is happening around the world, how true these have come to be.

Calling attention to the parable of a beggar, who, after long years of begging, discovers that his begging bowl is made from gold, the *khatib* concluded his sermon stating “The relation of Muslims with the Quran is like that,” urging those who were gathered to study the Holy Book, ponder its meanings, and embody its wisdom throughout their life. We all got up for the congregational prayer, even as I pondered the sermon. It is often joked that, in case someone forgets something, they can perform two units (*rakah*) of prayer, and that they would be able to recall what had been forgotten. This is, obviously, not because of some miraculous intervention, but out of the sheer wanderings of one’s mind

during prayer. I would often be told by my merchant interlocutors that, on days when the accounts they were trying to tally would not match, they would come to be reminded of what they had missed in the accounting while performing the dusk (*maghrib*) prayer. As it happens in my case as well, apart from recalling things I had forgotten, and particularly if the sermon is of some importance to my research, I would start excitedly analysing it during the prayer and in the process miss out on the reverence so much necessary for prayer. Two key points had emerged from the day's sermon, and I was restless until I could jot them down in my phone notepad as I got out of the mosque.

The combination of alcohol and 'interest' had often figured during my fieldwork. But the definitive claim that 100 per cent of the people who had gathered in the mosque do not touch alcohol demands a bit of elaboration. Anyone present in the mosque would dismiss the claim, as there was always a handful of people who are known to consume alcohol present at the prayer. Moreover, as I am informed by my interlocutors, there is a good number of Muslims in Kuttiady who booze and do so publicly, although some see occasional drinking as a marker of status. I am told that this convention of 'normalising' started with AK Sahib, the last landlord of Kuttiady who never concealed his drinking habit (we will explore this figure in Chapter 7). Given this reality, why did the *khatib* assert its opposite? One can say that he is not from Kuttiady, being relatively new to the role and hence unaware of such veracities. But there is yet another key aspect to his claim, which has to do with an Islamic ethic of concealing sins as well as having good thoughts about fellow-believers known as *Husn Al-Dhan*.⁸ A Muslim is enjoined to have good thoughts about God and about other Muslims. This includes finding excuses for fellow-Muslims, if one gets to hear something reprehensible about them.⁹ Concealing is also a must if one commits a sin, and is not supposed to make it public. This ethic

⁸ This latter phrase comes from a Hadith, where the Prophet had proclaimed: "Indeed, having good thoughts concerning Allah is from the perfection of the worship of Allah." <https://sunnah.com/tirmidhi:3604f>.

⁹ This ethic is also extended in various sayings and acts of the companions of the Prophet as well as their successors. Once, when a man was brought to the companion of the Prophet Ibn Masud, and the man was reported to have been seen with wine dripping from his beard, the notable had responded: "Verily, we have been prohibited from spying, but if he shows it to us publicly, we will seize him." Sunan Abi Dawud 4890 Chapter 44: Regarding spying, Book 43: General Behavior (*Kitab Al-Adab*) <https://sunnah.com/abudawud:4890>. Similarly, Umar ibn al-Khattab, the second in rank among the companions is reported to have said: "It is not allowed for a Muslim who hears a word from his brother to assume evil of him if he can find something good about it."

sometimes produces outlandish provisions, such as that one can retract a confession just before the punishment is meted out in cases such as the act of adultery (some forms of which are given capital punishment in the Shari'a). In fact, such a retraction is recommended not just to avoid punishment, but also by virtue of concealing a sin. Jonathan Brown, in his historical analysis of *hudud*¹⁰ punishments in the Shari'a, explicitly observes that "Someone who smells of alcohol would not be liable for the *Hudud* punishment. Even someone who was seen drunk and vomiting up wine was not subject to the *Hudud* punishment according to most Muslim jurists because he could have drunk the wine accidentally" (Brown 2017: no pagination). The *khatib*'s denial can thus also be taken as an earnest attempt to induce a sense of repentance in the minds of those who commit the sin of drinking alcohol.

The second takeaway from the sermon was that there is a noticeable decline in the vigour of argument when it covered the ground of '*riba*.' The *khatib* did not repeat the challenge of comparing the participation of Muslims in interest-related activities with other faith traditions. Instead, he went on to elucidate the adverse effects of usury by citing examples of economic crisis in countries like Nigeria, and along this course presented the economic perspective outlined in the Quran. The *khatib* was certainly not oblivious to the prevalence of *riba* and other contentious matters related to the economic sphere; the series of sermons that he delivered a few months later attests to this (we shall engage this in due course). Unlike alcohol, where there is a degree of choice allowing one to abstain from it, 'interest' is often forcefully imposed through various modalities. The matter becomes more intractable, when we consider how disguised interest operates. Although the Quranic revelation prohibits only *riba* over loaned money, there are several other forms prohibited through the teachings of the Prophet. These forms are detailed in the texts of jurisprudence, and all major schools concur on them. The major difference of opinion arises only on the question of the rationale behind the prohibition of specific forms. But, as the *khatib* entreats, is exploitation the only reason for the prohibition of *riba*? It seems so for the *khatib*, as in the sermon series on economy and Islam that he

¹⁰ *Hudud* punishments are specific penalties prescribed by the Shari'a for certain offences considered to be violations against 'God's rights.' These punishments are fixed and mandated by the Quran and Hadith.

delivers later (where he brings out exploitation of the poor or needy as the only reason for various *ribawi* (susceptible to *riba*) transactions being prohibited).

At any rate, though, a specific form of *riba* in the domain of trade known as *riba al fadl* or the *riba* of excess, which is quite known in the scholarly circles but unknown among the laity of Kuttiady, does complicate this latter ‘exploitation’ narrative. The realms of gold trade in Kuttiady becomes an ideal situation to explore the various forms of *riba* that can obtain in the context of a (local) economy. As I have been told by my scholarly interlocutors, most of the gold trade in Kuttiady (as well as across the state) messes with the forbidden waters of the *riba* of fixed income over investments, as well as the *riba* of excess (*fadl*) in the context of trading gold for gold, and the *riba* of delay (*nasi’ah*) while buying or selling gold on credit. I could observe a consensus on the ‘interest’ pertaining to loaning and banking being *haram* among the Muslims of Kuttiady, but not with the forms of *riba* mentioned in the preceding sentence. This owes not just to the factor of ignorance, but also to an element of impossibility to follow the rules, as the trade obtained in Kuttiady. Some, even after being made aware of the regulations, chose not to abide by it, owing to various reasons that will be dealt with in subsequent sections. Let us now turn to the Gold Palace investment scam head-on, which opened me up to the pertinent question of the *riba* of trade in Kuttiady.

The Gold Palace Episode and Beyond

The Gold Palace jewellery investment scam became public in late August 2021, when the jewellery firm suddenly shut down. A day before the shutting down, the main partners had taken most of the gold sensing that the business was going to crumble. The Kuttiady branch was left with just a very meagre amount of gold with which the business could not be carried out. The town has a total of 25 jewellery firms within a radius of one kilometre, of which 21 are owned and run by Muslims.¹¹ The volume of business is considerable, as it is said to compete with the numbers in present-day Koduvally, a town in the north-eastern side of Kozhikode district, also known as the ‘City of gold.’ Koduvally is well-known in Kerala for its gold trade; at times, infamous for its smuggling

¹¹ The actual number of firms has fluctuated during the fieldwork, as around 3 of them had to close due to losses, even as some new ones entered the business.

networks, which involve both gold and currency. The wholesale gold business is what earned Koduvally its reputation, but it is said that its appeal has eroded due to various reasons, the development of the neighbouring Wayanad district as a key factor. As big jewellers have started their business in Wayanad, they relied less on Koduvally for ornaments.

Within a few months after the Gold Palace went down, two more shops met a similar fate in Kuttiady. Though the scale was different, they all shared a similar trajectory and evoked similar responses. It was not because of a lack of sales or business that these shops had to shut down, as I was constantly reminded by several jewellers. In fact, Gold Palace was the most thriving jewellery in the town, when it had to shut down. Several technical (or managerial reasons) were listed as the reasons, alongside the not-so-technical or, rather, ‘divine’ reasons. These explanations permeated the responses of my interlocutors, be they from the gold shops, other merchants, the members of the action council that was formed to protest the closure, and whosoever I had posed the question. They were applicable to the other two jewellers that had suffered losses and closed. The exorbitant return on investments was forwarded as the major factor, even as claims about the managers or owners diverting the funds/deposits towards other ventures without the knowledge of the investors were also bandied about. The lavish lifestyle of the managers also figured prominently in these accounts. Overarchingly, too, it was claimed that the businesses that had closed did not distinguish between *haqq* and *baatil* (literally, truth and falsehood, respectively) in the conduct of the trade. To be sure, any trade that distinguishes between *haqq* and *baatil* needs to follow certain parameters. For instance, certain commodities like liquor or pork should not be sold, there should not be uncertainty over the ownership of commodities, and so on. The non-observance of these parameters meant that the earning would turn out *haram* (or prohibited, in this instance) and, alternatively, in some cases, they would under the more serious category of *riba*.

On the riba of fixed return on business investment: initial postulations

Ever since I started to ponder the question of ‘*riba*’ after the fall of the Gold Palace, I have tried to access the jewellery businesses in Kuttiady. The nub of the question -How do Muslim merchants deal with the question of investments and fixed returns -animated

my search. As I came to discover, most of the gold business in Kuttiady is run by taking investments and promising a fixed return per month. Whenever I posed the question of whether such investments and returns are permissible in Islam, it would be evaded by claiming that it is a share in the profit. Many would get annoyed, and start resorting to whatabouteries like “Government employees get salaries from interest money” or, quite plainly, that “This is how business works.” I was sitting over a stack of rice bags in Jamal’s shop on a rainy morning in June 2022. Majeed, who runs a jewellery store, had come to buy some essentials. As he had forgotten to carry an umbrella, he waited for the rain to stop, while sitting on another stack of rice opposite to me and adjacent to Jamal’s table. A few other customers had also gathered at the entrance of the shop as the rain got heavier; one among them was owed some money by the manager of a jewellery named ‘AN Gold and Diamonds’ that had recently downed its shutters.¹² This money had been given to help the business sustain, when it was short of supplies.

Majeed started listing out the names of persons to whom the jewellery manager owed money. Jamal also joined the chat by lending one ear, even as he attended to customers. He has always amazed me by managing a hundred things at the shop, and often without any show of frustration. He would partake in chit-chats with customers; deal with some others who were on a run; manage the incoming supplies, while noting down the quantity; write a cheque or deposit-slip, and send an employee across to the bank to transfer pending payments to his suppliers; and all this almost simultaneously. After having listed the names, Majeed added:

I think he (the manager) has been flat broke for years, and was handling the affairs by rolling money from different sources. Moreover, he led an extravagant life, maybe at par with the AK family (a prominent family in Kuttiady); even in the crisis-situation, he bought a car worth 35 lakhs, a six lakhs worth bike, two horses, and four other cars. The shop had some sleeping partners, and they started realising that the business is going down when they got to know that he (the manager) is taking gold from the other jewellery and adding it to the stock of this jewellery (the other jewellery is retail and the jewellery that went down dealt mostly in wholesale, both run by the same group). All of them came to me and requested to give them some gold stock that I had. I lent them 1.5 kg of gold worth 79 lakh rupees for 75 lakhs.

¹² Even though many jewellery shops carry the name ‘Gold and Diamond,’ I never saw any of them selling real diamonds, except for one shop. When I asked about this, many would say it is just a manner of naming the shop and that the ‘diamond’ part is only for the effect.

Majeed turned to the person present at the shop, the one to whom the manager of ‘AN Gold and Diamonds’ owed money:

You must get 15 lakhs, right? Do not worry about that, he (the jewellery owner) is sincerely trying to pay off his debts; he has some properties. In case it takes time, I can lend you the amount for the meantime. I give 1000 per lakh, you can give me the same amount. If I had known that he owed so much money, I would not have given the gold.

Jamal, who was keenly listening to the conversation, joined them: “If a business with many investors goes down, even if it is me or you, we all will tell some lies to sustain temporarily.” All others gathered there nodded their heads in agreement. Majeed clarified his intention to help the manager, “I gave gold with the intention to sustain the shop; he employs around 6 people, their families will suffer if they were to lose their jobs.” The person who was owed money blandly stated,

He (the manager of ‘AN Gold and Diamonds’) might have also thought the same when he took money from people (to sustain the shop, and hence help his employees sustain) but the news that the shop is going to be broken leaked somehow and the rest of the investors withdrew their investment.

Obviously, even when he was annoyed with the manager, he was giving him the benefit of the doubt.

When Majeed left, Jamal leaned back on his chair, took a contemplating swivel, and in an evaluative tone ringing of contempt told me:

These jewellery businesses are all *haram*. Did you hear what he (Majeed) just said, that he gives 1000 for a lakh, is it not *haram*? Earlier, they used to give 18 carats saying it is 22 carats, it cannot be *halal*. Many people, when they heard Gold Palace is giving 1500 per lakh, withdrew their earlier investment in which they got 1000, and deposited it in Gold Palace. Now they are trapped.

I plainly told Jamal that I was amazed to know the prevalence of ‘interest’ among Muslims in Kerala, especially through business ventures, even though it is *haram*. Jamal agreed, stating that it was increasingly becoming a matter of concern:

You can see many people, they dress up well, they go to the mosque for *subahi* (morning prayer), go home, take a nap, then come to the market, buy some good fish, go home again. They will have investments in many places and take fixed income. They make around fifty thousand easily a month, and live a good life. That is the situation here. But when the Gold Palace broke, many got scared.

Many people think only bank *palisha* is *haram*. How can one fix the profit? It cannot be *halal*. When I questioned a guy the other day, he countered me saying that he is getting it from the profit. He said no one will give it simply, it is because one is getting a profit that he is giving. But they are all scared of losses, and they are demanding a fixed profit. Some of them do not know how business works. They think that profit gets poured over in business. They think if a sale of one lakh happens, there will be a profit of 20,000 or so. That is why they demand profit so casually. Gold merchants do not get much profit; they get just a 4 per cent margin, and with that they will have to manage all the expenses.

When and how did such an economic practice emerge in Kuttiady? Till the Gulf boom (the early 1970s and early 1980s), like any other place in the state, Kuttiady too had a handful of rich landowning families, a few successful merchants, and rarely a government employee of standing. Anyone who lived through pre-Gulf boom times would recollect to me, whenever I queried them about ‘those times,’ with the common rejoinder, “Those were times of *daridryam* (poverty/precarity).” Kuttiady and its populace developed along with the Gulf migration of the 1970s and 1980s. Those who returned from the Gulf with some capital needed ventures to invest the amount. Those with the required business skills started their own ventures, while some turned to real estate; others looked for investment opportunities and became sleeping partners. Deposits in banks were disliked for two reasons: one, the eventuality of ‘interest,’ with even those who did not bother about it often taken aback due to the stigma it carried; and, two, the tradition was seen to encourage the fact of money being put in circulation through business, loaning or charity rather than being circulated among particular classes.¹³ This does not mean that the Muslims laity in Kuttiady do not maintain any bank deposits or are averse to banks as such. I am pointing at certain tendencies that may have contributed those with capital to turn towards investing in business ventures. There are also people who take principled stands on all banks, and abstain from depositing money unless forced. For instance, Ahmed, until towards the end of the fieldwork, did not have an account in any of the banks in Kuttiady, and he finally opened an account in a nationalized bank to facilitate digital payments in his shop. Until then, he only had a daily deposit account in one of the cooperative banks run by local government bodies,

¹³ See the Quranic verse that revealed itself in a context where Muslims started amass wealth in the form of war booty: “As for gains granted by God to His Messenger from the people of ‘other’ lands, they are for God and the Messenger, his close relatives, orphans, the poor, and ‘needy’ travellers so that wealth may not merely circulate among your rich” (Quran 59: 7).

from which he periodically withdrew. But if one were to ask him whether the Islamic injunction against ‘interest’ is the only contributing factor towards his stance on bank deposits, he would reply in the negative, and point to current accounts that do not yield interest. Ahmed’s position is also informed by his general distrust towards the establishment, especially since the deposit is subject to state surveillance, and there are restrictions on the free usage of the deposit (say, with withdrawal limits) and extreme events like demonetisation could happen again. As we will see shortly, my interlocutors increasingly lament about the decline in prudence that Muslims maintained towards banks and bank loans. But the irony is that the practice of investing in business ventures, which is said to evade banks and interest, started to become riddled with ‘interest’ too in the form of fixed profit.

Fixed return/profit on investment: snags

Majeed’s casual mention of a fixed return/profit for investment makes evident the way in which the jewellery business is carried out in Kuttiady. A person who had some exposure to the ornaments business by working as a sales boy or accountant could plan to start an independent venture with little or no initial capital. He would seek investments from his friends and family or sometimes from the public, promising a fixed profit per month. If Majeed had found it to be a *haram* way of doing business, he would have mentioned it in a more discreet way; but in our instance, he had blurted out, and the entire shop could hear it. It was not just any other *haram* transaction, therefore; it amounted to the severely prohibited *riba* disguised as profit. The *khatib* in his sermon series after the Gold Palace episode broke out took issue with this form of business:

‘Interest’ (*palisha*) takes several disguises in our region. Profit! (*labham*), that is what it is known as, no one calls it ‘interest.’ The interest of trade is spreading rapidly among the Muslim *Ummath* (community). We can see many such interest-laden transactions in our Kozhikode district. One among them is giving one lakh rupees for business and taking, for example, 1000 Rs as fixed profit from it. Islam permits business ventures run by individuals and companies or groups. For example, there is a venture with a capital of 10 lakh rupees. There are three partners in it; one has invested 5 lakhs, the second person 3 lakhs and the third 2 lakhs. This is a partnership business. But according to the Islamic guidelines, one should have share in losses, just like in profits. The person who invested 5 lakhs will have 50% of the profit, the one who invested 3 lakhs will have 30% and the third will have 20%. If there are any losses, it should also be shared the same way. If there is no profit in each period, none will have any gains. But

what we usually do is to invest an amount, and take a fixed profit per month on it. It is nothing but interest! We do not know how much the profit is; we do not care, if any sale happens. We do not consider the sales, about how much is our share in investment, or are we getting the proportional profit? We need to just give the money, and on the first of every month we need to get the profit. Even if there is a loss in business or if there is some profit, we need our fixed profit. It is ‘interest’ and we call it profit! Many people are engaging in these kinds of businesses. Quit it today, if you are a believer; there is no problem if you are not a believer. Else, you have a war declared against you by Allah and his messenger!¹⁴

The sermon surely had its resonance. Apart from the instance of Ahmed’s brother asserting that fixed income is ‘interest,’ I got to meet people who had invested in the Gold Palace and took a fixed return, but later came to realise that the income is *haram*. There were also investors who had stopped taking profits, when their repeated requests to provide a statement of sales gathered no response from the management. I continued the search for the jewellery business that followed the ‘*haqq* and *batil*’ distinction. The task of visiting every gold shop in Kuttiady and posing the question whether they take investments for their venture and, if they did, whether they give a fixed return every month, did not yield a favourable response.

To find out the ethically vigilant traders, I decided to visit a wholesale gold shop, the only one in Kuttiady named ‘Dubai Gold and Diamonds,’ as they (I surmised) will have a sense of the behaviour of their business associates comprising almost all the retail gold shops in Kuttiady. But I had an apprehension too, as this was the same shop that Ahmed had invested in and (as I had wrongly assumed) took a fixed income. I went ahead with the plan, nevertheless, as I had some form of acquaintance with the owners, having tagged along with Ahmed a couple of times when he gone to collect the return. The shop was near Imran’s shop, and I would walk by it often to see whether it was the right time to make an entry. For me, the right time to do so would be when there are very few or practically no customers, and one could converse freely and not disturb the flow of business. The premises of ‘Dubai Gold and Diamonds’ was too small to hold more than

¹⁴ The *khatib* is calling attention to the following verse from the Quran: “O believers! Fear God, and give up outstanding interest if you are ‘true’ believers. If you do not, then beware of a war with God and His Messenger! But if you repent, you may retain your principal - neither inflicting nor suffering harm” (Quran 2: 278-279).

three customers at a time, and it would also get frequented by ornament suppliers. As a result, my desperate attempts to make an entry often ended in disappointment. ‘*Rabbi zidnee ilman naafi ’an wa rizqan thayyibba* (Oh Lord, provide me with useful knowledge and pure provisions)’ was my supplication (*dua*) during desperate times in the field. Doubtless, the fieldwork was my way of attaining *rizq* (provision), but at the same time it was a pathway to knowledge. I would often get unexpected leads or meet someone I had not considered who would lead to fruitful openings in the field.

Ending up at ‘Aishwarya Jewellery’ was one such circumstance. I had walked past this shop numerous times, as it is located a few metres from the town masjid or *srambi* (minor mosque, where Friday congregational prayers cannot be held). But I had never considered walking in, as the name was unusual for a Muslim-owned shop. During the fieldwork days, I mostly went to the Sirajul Huda masjid for the noon and afternoon prayers, as it was closer to the shops where I spent most of my time. My visits to this mosque would be mostly with Imran who preferred going there. This was not purely out of sectarian affiliations, for Imran had developed an affinity towards this mosque as the previous shop he ran with his brother-in-law was adjacent to the masjid compound. Its proximity also made him prefer the mosque, as he could walk by many of his customers and collect pending amounts especially after the dusk prayer. Unlike the usual days, one day I decided to go to the town masjid for the afternoon prayer (or, rather, I was guided to it, because of the supplication, as I would come to realise soon). On the way, as I peeped into ‘Dubai Gold and Diamonds,’ I could see half a dozen footwear outside and many heads inside; and I decided to give another shot, while returning from the mosque.

After the prayer, I met Ifthikar at the gate of the mosque; I had got to know him from the COVID lockdown times. I had started a small home cooking venture of Hyderabadi biryani and haleem to beat the lockdown blues. Ifthikar and his friends, sensing an opportunity in Kuttiady during the lockdown, had started a mobile app which would connect restaurants and deliver food orders across the town. They approached me to list my venture on their app. Both the app and my venture were, however, short-lived; the app was not well received, while my venture, although successful, had to be halted to focus on my fieldwork. The experiment, nevertheless, gave me a different perspective

and access to the rhythms of economic life in Kuttiady. Ifthikar was always easily recognizable amongst a crowd, owing to a distinct embroidered skull cap that he usually wore. The men's headwear trend in the town, adorned mostly by those who subscribe to the Sunni sects or a Tablighi, is entirely white in colour, worn as a skull cap or turban made with white cloth. Ifthikar wore a skullcap even though he is not a Sunni; he is an active member of the 'Student's Islamic Organisation' (SIO), the students' wing of *Jamaat-e-Islami*. From our small talk by the gate of the masjid, I came to understand that he worked in the nearby Aishwarya Jewellery. I told him about my research, and he invited me to the shop to meet a more experienced salesman, Afsal and the owner of the shop, Sameer.

It was late afternoon, and Sameer had gone to pick his children up from school. Afsal, alone in the shop, was awaiting Ifthikar to return so that he could go for the *Asr* (afternoon) prayer. The Aishwarya Jewellery is amongst the least posh jewellers in Kuttiady; there is no air conditioning or fancy lighting to lure the customers. The stock is scant, and I could count the ornaments on display with my fingers. A 'L' shaped glass floor-shelf housed the few ornaments on display, which hardly weighed more than half *pavan*.¹⁵ Their brittleness suggested that they were bought as gifts to newborn babies, only to be stored and returned as counter gifts rather than worn. Some antique looking necklaces adorned the wall pockets, but they were just showpieces made of artificial material. A gold weighing machine stood at the intersection of the shelf, boxed in transparent plastic to prevent air meddling with the weight; there was also a secure safe to keep the cash and gold, a billing counter with a PC and dot printer for billing, a couple of steel chairs and a rectangular cushioned box to seat the customers, and a water dispenser, all of which completed the shops interior. A display board with the day's gold rate per *pavan* and per gram is hung on the wall behind the cash counter. Tempered glass blocks covered the exterior of the shop with its name stickered along with its GST number. The main board had the word *labham* written along the shop's name. *Labham* means profit or gain in Malayalam, and indicates the low making costs that they charge for any ornament.

¹⁵ Note, one *pavan*, as a unit of measure, is 8 grams.

Afsal got intrigued when I told him about my research, not just because it involved the gold business, but the prospect of getting a Ph.D. in this wake. In our subsequent meetings, he would express concerns over how I could generalise from studying shops in an area, about how anybody could evaluate the work without knowing the details about the place, about the number of pages to be written, and so on. I would try answering them, habitually faltering on convincing him. Afsal and Sameer hail from the neighbouring Wayanad district, and came to Kuttiady around 15 years ago, when Sameer took over the shop from his elder brother. Sameer's elder brother, who had started the shop 22 years ago had to quit the business, when the debit had accumulated beyond his capacity to manage. The customers of Kuttiady owed around one crore rupees, and as Sameer told me they were able to retrieve only 60 per cent of the amount. His brother moved out, and started a furniture business in Kozhikode; the shop is owned and run by Sameer ever since. Both Afsal and Sameer live in rented apartments in the town. Sameer's family too lives with him, his wife teaching at a private college and keen to pursue a Ph.D. someday. Afsal lives alone, and visits his family every weekend; during the weekdays, he is mostly on video call with them. Our conversations, mostly in the evenings after the relevant prayers, revolved not just around the gold business in Kuttiady but trade in general. The firm, 'Aishwarya Jewellery,' was the hub of a different order of transactions, the *kuri* conducted by Nanma charitable trust which we named briefly in Chapter 3. *Kuri* is a rotating credit association, and most of the merchants in Kuttiady are part of this activity. The *kuri* collectors bring their daily collection, and hand it over to the jewellery staff, who counts it and gives a receipt; the money then goes to the safe. Some of the discussions that I had with *kuri* collectors will figure later in this chapter.

"Business, especially the ones with investment from others, is a form of addiction," Afsal responded to me, when I asked him about whether the Gold Palace manager foresaw a future risk when he amassed investment from people:

Once you start, you will not be able to stop. If you stop, it means you have been flat broken. To avoid that you will take more investment. They hope one can survive somehow, but there is very little chance to survive, leading to a downward spiral. If someone had invested 10 lakhs. You will have to give 10 or 20 thousand

per month. In 5 years, the investors would have gotten more than they invested; some of those protesting already have, some got around 3/4th, and some less.

Ostensibly, to sustain, or overcome, the withdrawal symptoms (of one's addiction, but also to prevent investors withdrawing their share), the business runners employ several tactics, deception being the foremost of them. Recall Jamal's admission that it is the most human response from any sinking businessman. Apart from lying on the face, they also create a smokescreen of luxurious life, buying expensive cars or bikes, vacations to exotic destinations, and so on. Seeing this, the investors often rejoice that the business is running successfully, only to realise and lament later that it was their money that was being splurged. Some businessmen divert the money to other businesses. As happened in the case of 'Tawakkal Gold and Diamonds,' the investments taken for the gold business was diverted into marble and hotel ventures without the knowledge of the investors. Those who manage the shop, besides, exaggerate the returns to lure in more investors; and in many cases, they find the money to pay the ongoing investors from new investors (quite like a Ponzi scheme). In the case of the Gold Palace, Afsal informed me, out of desperation due to cash crunch, "they promised returns as high as 2000 Rs per lakh. But if one were to take stock and give returns, it cannot even cross 1000 Rs and people will not invest if the returns were so."

"But what about the other side in this transaction, the investors? Are they not also responsible?" I wondered aloud. "No, they are commoners, they do not have knowledge about the workings of businesses," Afsal immediately corrected me, and adding:

It is the business people who lie and exaggerate the profit, that too a fixed profit which is *palisha*. Also, there is the guarantee that they will return the whole amount whenever required. There is no sharing in the loss. You should highlight this in your work, that it is *palisha*.

"But still the investors are not ready to suffer any losses, isn't there a problem?" I tried pointing it out. "Yes! It is indeed a problem," Afsal agreed, insisting most investors think alike, in the sense "that those who invest are not ready to suffer any loss. None invests with that intention and it as a stable income, and many think the principal will be there and plan to sustain on the monthly profit without doing any labour." I persisted, querying how different it is from depositing in a bank. "There is no difference; from the bank you

do not get this much return and it is evident and public that it is *pacha palisha* (clear interest). Whereas, this is indirect *palisha*;" and, at this, Ifthikar interfered: "They term it fixed profit."

"Is that so evident? The bank makes money by taking interest on lent money, while here it is on sales?" I tried to bring in some nuance. "Not really," Afsal was quick to contend, "If it is sale (*kachavadam*) there are certain parameters." He repeated the similar example that the *khatib* had provided above, albeit with a difference in the number of partners and the amount involved.

Then only it will become a *halal* sale. There is another factor too: the person who invests does not have the risk of managing the business. So, if I am managing a business with investment from others, I may add a share for managing the business. It may be 20 per cent. But some people exploit this, for the investor may not have a role in calculating this share and they may not even be concerned about it. So, the manager may allocate 40 or 60 per cent for himself, and the rest for investors. That method is *halal*, but rarely such a dividing happens. What is usually done is that they give 1000 or so per month, and say we will calculate the sales by the end of a term and match up any discrepancies. But they never take stock of the sales and tally it with the returns. If someone questions them about the sale, they will say only so and so amount is the profit.

Ifthikar, with his knowledge of Islamic finance (he did his Commerce degree from a private college run by the *Jamaat-e-Islami*), summed up, calling attention to two sets of sales contracts: "In Islam, a partnership sales contract should either be *Musharaka* or *Mudaraba*." *Musharaka* is a form of partnership where two or more parties combine their capital and labour and share the profits and losses according to their share ratio; evidently, the examples given by the *khatib* and Afsal fall under this form of contract. Alternatively, in *Mudaraba*, one party provides the capital and the other skill and labour. Here the profit is shared by them according to a predetermined ratio, while any losses are borne by the capital investor unless it is the outcome of negligence or mismanagement from the side of the manager.

In the case of the Aishwarya jewellery, Ifthikar informed me, there is no investment as such. They do occasionally take small capital from people who are close with the owner Sameer. Ifthikar continued:

When they invest here, we say that if there is profit only we will give, also if there is any loss beyond the control of the manager that too should be suffered. We won't say *labham* (profit). We usually take stock per year, meanwhile we give 1000 per month and if there is more profit we add it to the return of the month after the stock is taken. If there is a loss they won't get any return in the next month.

I pushed for clarity, "Do you say you will give 1000 Rs, beforehand?" Ifthikar added that even the said method also is not fully Islamic, although (as he put it) "Still it is comparatively better. We say approximately (*ekadhesham*) there will be 1000 or 2000 per month. We stress on the word *ekadhesham* (approximate)." Ideally, those who invest should be added as partners in business and the share in profit should be decided beforehand. But the Aishwarya Jewellery does not follow this, and hence Ifthikar added the caveat that their method also is not fully Islamic. When I requested whether taking stock every month is strenuous, Ifthikar responded that laziness is the only hindrance, although as now everything is computerised. Ifthikar, incidentally, wishes to pursue his higher studies in Islamic finance, and has found out an institute in Hyderabad which offers a diploma course in Islamic banking and finance. He showed me their flyer on his phone and asked whether I knew about the institute. I suggested that he try institutes like the International Islamic University in Malaysia as it is a hub of Islamic finance for many years.

Meanwhile, listening to our conversation, Afsal took a break from scrolling through his WhatsApp groups and alerted me: "Let me tell you about something in Islam about such businesses, especially those that take investment from people and give a fixed return. Many jewellers who followed this system have gone flat broken or are about to be, and most are not able to carry forward the business." This is an allusion to the business and its earnings losing *barakah* or God's blessings, as they employ numerous un-Islamic ways of conducting the trade, starting from giving a fixed interest which is *riba* to deception tactics such as exaggerating the profit to invite more shareholders. "But is it so even if there is brisk business?" I wondered, in a further nudge. Afsal gave a response that sounded at first as if he had backtracked his *barakah* claim: "No, if there is business these factors will not matter at all." But clearly, this was not a claim about denying God's hand in sustaining a venture, if the material factors came together. Afsal continued: "If

there is good business, there will not be any need to produce such fake accounts of sales (to lure investors). They will have the correct percentage of profit, and if the manager is truthful, he will divide it correctly with the investors.” It is not quite the factor of business being brisk that matters, but most importantly it being truthful. Ifthikar interfered with a fact that seemed to bolster Afsal’s claim, “When Gold Palace went down, it was the most successful jewellery in Kuttiady.”

The shift from self-owned/minimal partnership business to a more public investment kind happened during the early 2000’s in the region, with ‘Malabar Gold & Diamonds’ being the most famous and successful case of this transformation.¹⁶ This period coincided with the global economic crisis of the 2000’s, along with attempts at nationalising jobs in Middle Eastern countries like Oman. Kuttiady had a significant share of migrants to Oman; and some of them who had returned during the nationalisation phase started ‘Ideal Gold India Private Limited’ at Kozhikode. Shamil, who currently owns and operates ‘Dubai Gold and Diamonds’ in Kuttiady, had started in the gold business in his teenage years as a sales boy at ‘Ideal Gold.’ Sitting at his small and cosy, yet brisk, wholesale venture he recalled those days: “When I joined Ideal in 2003, the gold rate was around 400 per gram, now it is more than 4000! If it had sustained, it would have reached heights; they had good business both in wholesale and retail.” ‘Ideal’ had to close within a few years due to the standard reasons - a dishonest manager, pending credits, etc. ‘Ideal’ was modelled on the Malabar Gold venture. But, unlike the latter, whose owners had years of experience in the gold business, the ‘Ideal’ owners (even though they ran other successful businesses in the Gulf) were newbies in the field of gold.

Shamil started ‘Dubai Gold’ along with two of his friends as partners in 2017. The shop is the sole jewellery wholesaler in Kuttiady, which focuses primarily on retailers in the town and neighbouring areas. Although largely a wholesale venture, they do engage in some retail discreetly, when customers who have personal connections with its owners

¹⁶ ‘Malabar Gold & Diamonds’ is a prominent jewellery retail chain headquartered in Kozhikode. Established in 1993, the enterprise has grown into one of the largest jewellery retailers, with a presence across India, the Middle East, Southeast Asia, Europe, and the United States.

visit. Shamil was clear: “If I were to engage in retail, all other retailers would stop taking ornaments from me. But if you ask, do you not engage in retail? Yes, we do a bit, on the side.” He is also the treasurer of the Kuttiady unit of the gold and silver merchants’ association which comprises almost 42 jewellers. This jurisdiction includes shops out of the town, from areas like Thottilpalam, Mokeri, Kakkattu, and so on. Currently, out of this 42, Kuttiady town alone has 25 jewellery shops, of which around 20-21 are fully owned and run by Muslims. Only four among these shops are operated without any public investment. ‘Dubai Gold’ is one among them, and does not actively seek investment in their business. However, they do have a minimal amount of gold deposit through the partners acquaintances. They do not promise any fixed income per month nor do they provide monthly returns. Being a wholesaler, their business model is different from all other jewellery shops in Kuttiady. Shamil was candid:

We know our profit margin correctly, because it is fixed. In retail shops it varies, depending on the customer. If the margin goes below the estimate, they will hope to manage it by charging more from the next customer. In our case, we need a sale of specific grams to meet our expected return. It is not time bound. Based on our total investment we know that if we sell such and such amount, we will be able to give about 1000 Rs to investors. We calculate it on the day we meet the target. It is not a month or week for us. It may be 40 days, 60 days or even 15 days. We calculate it on that day and take our share and will not give any return before that. For example, to meet our needs (like rent, salary etc.) we need to sell 1 kg gold; the day we reach that target we take stock and give returns. Many people will not be ready for that and we do not engage in that sort of dealings. There is no time boundness for us. We will not say that we will give such and such amount beforehand. In fact, we do not even have much investment. Mostly, it is the three of us partners who own the capital and very limited outside investment. It was on the 24th, about two months ago, that we reached the target. Today is the 12th, so it has been more than one and half months now, and we are yet to reach that target.

Now, it was this specific return model that led me to doubt Ahmed’s integrity, which I mentioned earlier. I had visited ‘Dubai Gold’ multiple times with Ahmed, when he went to collect the return on his investment. It was always a fixed amount, but not at fixed intervals, and this made the difference of the return being tainted with *riba* (and hence a *haram* return passed to a *halal* return). The return that Ahmed got from Dubai Gold was way too less from what the other shops would give. Shamil clarified that this is because they give the profit only after taking the stock, even as he believed that all the other shops

who give 1000 per lakh (or sometimes even up to 1500) are not giving from the actual profits that they make. Instead, as disclosed, they continue giving returns even during losses, to keep the investment coming. Naturally, once the news that the shop is in loss gets out, people will hesitate to invest. The shops that purchase wholesale ornaments from Dubai Gold sometimes sell it for a lesser rate in retail, just to maintain the target sales. Shamil is somewhat disappointed with this tendency, because his retail customers often complain, despite being a wholesaler, they (Dubai Gold) are charging more than the retailers.

Fixed Return/Profit on Investment: Getting the Measure

How does the return or profit as fixed and frequent amount to a grave sin like '*riba*'? A juridical answer would employ the distinction made in the *fiqh* literature about a debt transaction and sale transaction. Several scholars that I met helped me grasp this distinction quite formulaically. This exposure became handy in evaluating business transactions that took place during the study. This reasoning, importantly, is not something that is known only in the scholarly circles. As we saw in the reasoning at display at the Aishwarya Jewellery - and some others that we will encounter shortly - the legal distinction between a sales contract and a debt contract is an embodied aspect in the transactions being underscored. A debt contract implies that a commodity or money loaned is liable to be repaid by the one who is the borrower. Even if it gets stolen or depleted due to usage or negligence, it should be returned in the initial condition. Surely, the lender can forgive the borrower, but that is not held to be in the realm of the legal. On the lenders side, besides, they should not seek any excess return or benefit from the loan; and, what is more, the benefit is not just limited to an increased return. Any favour the lender seeks or expects from his borrower amounts to *riba*. Alternatively, a sales contract should not guarantee a return; and, if there is profit, it should be divided on predetermined ratios (the same also applying to losses).

Now, in the case of most investments, the contract is of debt rather than sale. Thus, in the investment agreements between the investors and the manager of Gold Palace that I could access, along with a fixed income ranging from 1000-1500 per lakh, the entire investment was guaranteed. A signed cheque was given to the investors beforehand; the

latter had to inform the manager of the jewellery three months prior if they were planning to withdraw the investment. It is also written that the investor is a partner in the business, and that they will be consulted to develop the business and take stock of sales and the profit and loss accruing. Such consultations or meetings never happened, as the secretary of the action council informed me; nor were the investors kept in the loop about the monthly or yearly sales. Broadly, as rendered, these are some of the technicalities that underwrite the business and determine whether its return is *haram*, and translatable as *riba* for the Muslim.

Importantly, perhaps, there is here a further dimension of moral cosmology, one that renders such transactions as something that amounts to disbelief (*kufr*). As postulated, the guarantee of a fixed income without any loss is seen as a form of *riba*. According to the tradition, too, there is only one trade that guarantees a profit and it is only through this trade that a believer can hope for no loss: spending one's wealth and health for the sake of God (see Quran 35: 29). This world is seen as nothing but a fleeting moment or as 'play and amusement', 'delusion of enjoyment' etc (Quran 29: 64; also 2: 185). Both the Quran and Hadith provide several parables to describe earthly life, such as that worldly life is like the thriving vegetation when nurtured by the rain, only to turn into stubble as the rains go away, and the vegetation comes to be scattered in the wind (Quran 18: 45; as also 57: 20). The Prophet had advised his companions to be like a stranger or traveller in this world.¹⁷ In fact, Imran had once made a statement echoing these parables. This was around the end of the year 2021, when the threat of a new COVID variant was looming around. We were preparing to leave for the *asr* prayer. One of his customers who had come for some shopping, before leaving to the Gulf for work, dropped the news about the new variant and was concerned about whether his flight would be cancelled. Imran was quick to respond, holding forth that it is '*padachonte kali* (God's play/plot),' adding further that, invariably, when people became rich, they would think that all the

¹⁷ See Sahih al-Bukhari 6416 <https://sunnah.com/bukhari:6416>. `Abdullah bin `Umar said, "Allah's Messenger took hold of my shoulder and said, 'Be in this world as if you were a stranger or a traveller'." The sub-narrator added: Ibn `Umar used to say, "If you survive till the evening, do not expect to be alive in the morning, and if you survive till the morning, do not expect to be alive in the evening, and take from your health for your sickness, and (take) from your life for your death." On a more personal register, these lines have always echoed with me.

money on hand is theirs alone, while it is God's. He rhetorically stated, "*Paisa nammalethano?* (Is the money ours?); people just do not know what to do with the money." As we proceeded to the mosque, the moment was not lost on Imran, and he coldly uttered: "Life in this world is like a bus stop, you will have to get on a bus anytime."

Within this moral cosmology, worldly life is just the stepping stone to the real life, which is the eternal afterlife. Earthly life is a testing ground, even as God alone provides the provisions for sustenance. Thus, He is referred as *Razzaq* (sustainer or provider), the one who provides *rizq* (provision or sustenance). This latter notion is not limited to just wealth; for *Rizq* is always unpredictable from a human perspective, while for God it is calculated and abundant (see Quran 28: 82; as also 3: 37). As God has made Himself responsible for sustenance, it is incumbent on a believer to have faith in that promise; simultaneously, too, this promise is highly uncertain, and a believer is supposed to strive for it. As such, when one demands a fixed amount as profit - rather than a percentage of the profit - one is trying to bring a form of certainty into this uncertain realm, and is thus tantamount to an act that questions one's faith in God and meddles with His sovereignty. There may be sale, there may not; it may yield profit with God's mercy and sometimes loss to test the believer. A believer, accordingly, should hope for the best and work hard. Indeed, if one is not contributing towards an activity physically, like investing in a gold business and being a sleeping partner, the person is supposed to accept all monetary loss from the business; whereas, for a person not doing any investing himself but managing the investments received and conducting the business, he cannot claim any share in the proceeds if there is a loss (the latter's investment is quite simply the time and energy that he devoted to the venture). The same logic seems to apply for the one who lending money over interest, for one is earning a constant income without any work. In the case of a business venture, besides, if one is not satisfied with the return, they can always look for other ventures. We shall now turn to the case of Ahmed and Firoz, who embody differently the moral compunctions discussed in this section.

Ahmed and Firoz: Uncertain outcomes

As the returns from ‘Dubai Gold’ was not satisfactory for Ahmed, he withdrew the investment and turned to his friend’s road construction contract business. This investment provided decent returns, as compared to ‘Dubai Gold,’ considering that it was not fixed and had less chances of loss. The contractor would have a specific share as profit, and only on the occurrence of any construction hazards would a loss be incurred. Around the same time that Ahmed invested in the road construction contract business, Firoz (who worked in Ahmed’s restaurant) had also invested in it through Ahmed. Firoz is known in the restaurant for his unscrupulous attitude towards earning, being miserly, while also constantly complaining about his financial predicament (even though he has more than one crore as fixed deposit and a decent land holding). Both Ahmed and Firoz’s co-workers would confide in me that Firoz often would hide some chicken pieces or urge the cook to make more parottas around closure time so that he could take them home. But Firoz toils hard at work; he does not have any apprehension about cleaning the tables or washing the plates, despite being tagged as ‘rich’ by his compatriots. Firoz is also the son-in-law of Ahmed’s elder brother, which is perhaps the reason why Ahmed even after being aware of Firoz’s demeanour, does not take it up with him. In fact, Ahmed often uses the word ‘stealing’ (*kakkal*) to describe Firoz’s behaviour, but leaves it at that. From the road contract business, Ahmed makes a profit that ranges from 1000 to 1500 rupees per lakh, whereas from ‘Dubai Gold’ he had got only around 300 to 400. Ahmed also acts as a fund manager for the contract business, and he has two more people investing through him, apart from Firoz. Unlike the other two, Firoz had demanded for a fixed profit of 1000 per month, even if the profit goes higher or there is any loss; the other two usually get a profit ranging from 1000 to 1500 per month. Sometimes the return can be delayed for two or three months, as it takes time to process the bills from the government side. Ahmed confides to me that the other two are usually understanding of this situation, and accept the delays in the returns. Firoz however, as Ahmed disclosed, would usually start asking for the money even before the due date and bring up contingencies like paying the college fees of his son etc. to press for the return.

The road construction contract business that Ahmed has invested in is not a ‘partnership’ one. He provides a sum of money to the contractor, who invests his time and labour and provides Ahmed the profit from it. An agreement known in the Islamic finance world as

the *Mudarabah* contract, where one party provides the capital and the other provides skill and labour, sort of describes the arrangement here. The profit is shared based on a predetermined ratio, and the loss is to be borne by the fund provider (unless some mismanagement or negligence had led to it). In the case we are considering, Ahmed acts both as an investor and fund manager, for he himself has made an investment and he has also taken a sum from three others to be invested in the contract business. There is no direct connection between the one who runs the contract business (the road construction contractor) and the three investors who had put in the money through Ahmed. Each of them comes to Ahmed's joint every month to collect the return. But these returns are positioned and evaluated differently, even though they come from the same source. As Firoz had demanded for a fixed return, his income is deemed to be *palisha* and hence *haram*, whereas the other two are seen as receiving *halal* income. Ahmed offered an explanation: "If one says I will give such and such amount, they will have to give it whether there is profit or loss. So, it is nothing but *palisha*; but there is no problem if you do not stipulate an amount." I quietly asked Ahmed whether Firoz's insistence comes out of ignorance or does he deem the matter not to be of concern. Ahmed was nonchalant, even claiming that in the present times almost everyone has access to information about the Islamic stipulations on earning and spending through WhatsApp forwards and online classes (and that, therefore, the pretext of ignorance cannot stand). All the same, as Ahmed conceded, there are many who would claim that accumulating bank interest is not *haram* (even hinting at Firoz, who takes interest on his fixed deposit). More suggestively, Ahmed turned to offer a live demonstration issuing off his circumstances.

A new restaurant had just opened opposite Ahmed's. Firoz had told Ahmed a few weeks before that he (Firoz) has joined as a partner in it and has contributed a sum of 2.5 lakhs. Nasar, another employee at Ahmed's restaurant, joined in pulling Firoz's leg. While Firoz was passing by the cash counter, Ahmed tried teasing him, "Listen! If the restaurant fails to get good business, you will have to face loss, will it not," winking at Nasar. Firoz's response was swift, "No, I am not a partner in the business." Ahmed promptly contended, "If you are not a partner, then you have given the money for *palisha*." Firoz did not respond at first, giving a bland smile and walking away. He

returned in a jiffy, and inquired, “How is it *palisha*?” “You are now saying that you are not a partner in business, some days back you told you are a partner. Now you are saying you are not a partner, then it is given for *palisha*,” Ahmed made explicit. Firoz did not respond to this, and he quietly walked away. Ahmed turned to me and pointedly added, “See it is not because of ignorance (*thiriyetalla*); some people are just like that. They do not distinguish between *haqq* and *batil*, they just want to earn money.”

Even after having good assets and stable income through various channels, Firoz still works in the restaurant as a waiter. I often heard him narrating his sob story to his co-workers. Firoz would constantly grumble, whenever his co-workers would talk about their debts and the struggle to make ends meet, that he too had a debt of 5 lakh rupees, while in fact it was not a debt incurred due to loaning, but an outstanding amount he had to pay for a recent land purchase. His co-workers would naturally get irritated hearing this. Azeez, another waiter in the restaurant, chided Firoz, “Will your money benefit you in this life? (*Ithellam ee duniyavilekk undavuo*).” Azeez, whom Ahmed informed me is very strict in the matter of finance, was aware of Firoz dealings. For him, Firoz’s money will not even benefit him in this life, let alone the next, as it is tainted with *haram*. Firoz’s brother-in-law Abdu, who works as the chief cook in the restaurant, would often bluntly say on Firoz’s face, “You are blade.” Firoz would retort saying that he is taking only profit (*labham*), to which Abdu would counter, “Unless you share in the losses it is *palisha*.” Firoz’s usual response in such situations would be to sneer, and walk away.

The response that Firoz usually gives to justify the amounts received, that “It is profit from business,” is reminiscent of the retort of those who partook of ‘interest’ during the Prophet’s time: ‘Interest is no different from trade,’ as they would claim. The Quran severely criticises this, and explicitly states: “But God has permitted trading and forbidden interest” (Quran 2: 275). Indeed, Firoz was not the only one from whom I had heard the justification alluded; I was given similar responses from several jewellers and those who had received a fixed return on investments. But Firoz goes one step ahead, and takes ‘interest’ from his fixed deposit.

One early morning, as I reached Ahmed's restaurant, the workers were in a commotion. I came to learn that Firoz's fixed deposit (FD), which amounted to more than a crore, had got blocked by the Bank. Firoz was not present at the restaurant at that time; and I was not sure whether they were rejoicing or lamenting at his plight. There was some uncertainty about whether the deposit had been blocked due to tax issues, as an amount of around 3 lakhs had recently been deducted from it. The manager had asked Firoz to take a loan of 50 lakhs from the bank to overcome the trouble, but somehow due to some technical issues the loan was not getting sanctioned. The co-workers blamed Firoz, not just for his unscrupulous nature, but also for being foolish enough to deposit a hefty amount in the bank given the political climate. Probably, this would be one-way Azeez had foreshadowed – having, as we have seen, chided Firoz, “Will your money benefit you in this life?” - the this-worldly outcome of being an ungrateful, interest-earning, stingy Muslim. As I moved from the restaurant to Jamal's shop, Ahmed was there to buy the day's supply. I enquired whether he was aware of Firoz's FD being blocked, to which he quite simply stated that he always expected such a move. Jamal got attentive, and sought the details. Ahmed demurely responded:

My elder brother's (*ikka*) son-in-law is there, you know - Firoz. He has around 1 crore 30 lakhs as FD. One crore had come through NRE (Non-Resident - External - Account) some time back when he was in the Gulf; then recently, after selling some land, he deposited some 30 lakhs more. Now the bank has blocked the money asking him to show the sources of this income. The manager advised him to take 50 lakhs as loan. He had put the FD for the 'other thing' (*matteth*),¹⁸ 'interest' (used the English word).

Hearing this, Jamal quipped *allalle*, an utterance used to show disgust or contempt; even as Ahmed shifted to a sarcastic tone:

What *allalle*, it is a good thing I suppose. I have told this to my brother and he did not feel any problem with it. So maybe it is a good thing now. See what happens to the one who always says 'I do not have any money with me.' He runs to the bank every month to take the interest; and the manager sometimes visits his home with some cake, so that he will maintain the deposit.

¹⁸ '*Matteth*,' meaning the 'other thing' is commonly used in Kuttiady to denote something that is unspeakable or some acts that invoke disgust. For example, if someone is diagnosed with cancer, his friends or family would inform others that 'he has *matteth*'; the same goes for heart attacks. All illicit relationships are also denoted by the same word.

Both Jamal and Ahmed agreed that it is not safe any longer for Muslims in India to maintain deposits in banks. They referred to some events in the recent past, where the Enforcement Directorate (ED) was raiding people in opposition to the government and freezing their bank accounts. The conversation soon shifted to noting the behavioural aspects of those who earn unethically. Ahmed continued to mock Firoz, as he recapped, “Apart from that (namely, ‘interest’), he (Firoz) is getting 5000 per month for the 2.5 lakhs he invested in a business. It is profit, though he may say ‘I do not want interest,’ but it should not go more or less than 5000.” Ahmed noted that he himself had taken some funds from people for the road contract business and given them whatever profit it yielded; whereas Firoz, as Ahmed claimed, was always desperate to know the returns in advance. The exchange between Jamal and Ahmed continued (mostly about Firoz):

Jamal: If I am to start a business with 2 crore and someone has given 20 lakhs, he will have 10 per cent of the profit share; if some has given 5 lakhs, he will have 2.5 per cent. That is how business should be in Shari’a, that is the Islamic business. Other than that, 1000 for lakh, 1500 for lakh, this is not [Islamic] business.

Ahmed: There is a business (*kachodam*) which I am part of now. I do not know about road construction or contractor business. So, I said to the one who knows how to handle the management part, I will provide the capital, and we share the profit equally.

Jamal: That is okay, that is a *kachodam* (business).

Ahmed: I could not arrange the required funds when needed, and so I took from Firoz. He was desperate to know the return. In this business, we can know the return beforehand, as we will be able to call the tender adding a specific profit. But there may be some unforeseen expenses like some buildings may fall or sometimes there may be some protests that stall the works. So, I told him that I cannot say that beforehand; only after calculating, I can say. I told him I can give him some amount monthly, and after calculating I will adjust it. But he did not agree to that; and so, we wrote an agreement to give 1000 per lakh. Now he gets 10,000, and I sometimes get 20,000 or more, sometimes it goes less. The last term’s bill is still pending, but I must give Firoz every month, or else he will nag me.

Jamal: Such people will make money quickly. Just think if one had given 50 lakhs for 2000 per month, how much he will make a month! Those people will not have much expenses as well (as they are stingy); whereas we will have many expenses.

Ahmed: He (Firoz) has assets worth crores, but still, he comes to clean the table in my shop; I also do that, and everyone else too. His brother-in-law teases him saying, ‘Do you not have so much assets, then why do you do this job? You should partner up in some jewellery business, take an Innova car and enjoy your life. Why are you coming here to clean the tables.’

Jamal: He should have some dignity! (*izzat*)

Ahmed: He is obviously afraid of his money waning.

Jamal: Such people will not be able to increase their living standards (*jeevitha nilavaram*).

Ahmed: Last week, when he went to Kozhikode, his daughter took him to Burger Lounge, and he thought a burger would cost a maximum of 40 Rs. But when the bill came, it was 170. He immediately called his brother-in-law and the other cook in our shop and exclaimed, ‘Oh man! I was trapped today, I had to pay 170 for 2 pieces of bun.’ He cannot adjust to spending like that; he may have later taken that money from his daughter (Laughs).

[*Ahmed continued*] I strongly told my *ikka* (elder brother) once that ‘Your son-in-law (*puthiyapla*) is blade, what your daughter eats is blade too; it is *haram* for you to have food from their home.’ Firoz soon learnt about this, and directly confronted me: ‘Did you say to *ikka* that I am blade?’ I said ‘Yes, I told you are blade. You take 5000 by giving 2.5 lakh to the hotel guy.’ He added, ‘Then I have given it to you also, right,’ to which I answered promptly: ‘Yes, I took it for business (*kachodam*), but you wanted a fixed amount. Will you take it if it goes less than that? If it is higher, I will have it and I am ready to give. But will you take it if it is less?’ He did not answer properly and merely said. ‘But.’ I expressly then said, ‘But is blade. In my estimation (*kanakk*), what you are taking is blade.’ He did not say a word. I reminded *ikka* that there will be such people in our own families, so why do we criticise others?

Firoz, clearly, emerges as a Muslim who does not distinguish between *halal* and *haram* in his earnings and that he consumes money generated through *riba*. Such earnings are claimed to induce a fear about one’s wealth waning; they also induce a sense that if one were to be devoted to charity or commit oneself solely to the well-being of their families, it can result in losses and translate into a life of poverty. Such fears and misgivings, as we came across in the previous chapter, is seen to be generated through satanic whispers (*waswas*), ultimately leading to an existence devoid of *barakah* in this life and torment or anguish in the hereafter. All the same, formal institutional arrangements like banks, the most obvious location of ‘interest,’ are part of the everyday life of Muslims in

Kuttiady. All my interlocutors maintain accounts in different forms in varied banks. Banking institutions are a necessary and inevitable part of modern existence, and distancing oneself from them seems impossible. Just as any other place, Kuttiady also has its share of Muslim bank employees and even those who are part of governing bodies of cooperative banks. It is to the case of one such bank employee that we now turn to. The many folds of 'interest' as they intersect with Muslim moralities as posited and/or enacted continues to be our focus.

Recording/Witnessing Interest: A Muslim Bank Employee and More

Almost all the shops in Kuttiady rely on different cooperative banks for daily deposits. This can be a regular share towards savings, mostly directed with a specific need in mind; some employees may prefer a share of their wage to go into a savings account. If the shops are on rented premises, the rents are to be paid to a daily deposit account started in the name of the shop owner. Banks employ collection agents to collect the deposit, and they do the round of the shops mostly by the evening. A shop would also have savings accounts in several banks at a time. The agents would mark the deposit in the passbook kept at the shop, with the day's deposit marked in a separate column which is then added to the total accrued deposit. For their record, some agents enter the amount in a digital device, which produces printed receipts; while some enter the days collection in a mobile app designed for the bank. Ismail is one such collection agent who would visit most of the shops in Kuttiady, which includes the establishments of my key interlocutors.

Ismail is a devout Muslim; most of the times I met him was at one of the mosques in the town, when he would stop by for prayer, breaking his rounds of the collection. I had also met him at his workspace, twice to be precise, when I had tagged along with Ahmed during his bank visits. The first time was a few days before Ahmed's daughter's marriage, for which he had been saving by way of daily deposits from his restaurant's revenue. Ismail would mark the total savings with blue ink and the interest accrued with red ink. Ahmed withdrew the savings sans the interest. I asked him what he did with the interest accumulated from his deposits. He disclosed that the last time he had withdrawn interest around 9000 Rs, he had given it to one of his employees who was struggling to pay the bank interest incurred on a loan that the latter had taken. Likewise,

a friend of Ahmed's had approached the other day seeking his help to dispense around 20,000 Rs of the interest money accrued. This friend wanted to give it to a charitable cause; and Ahmed is looking out for a neighbourhood that needs a water well so that the friend could assist for the same. Ahmed also made it a point to remind his friend that he will not get the reward (*kooli*) of charity from God, as it is 'interest' money and not issuing from his effort. His friend, then, told him that he would give another 20,000 rupees for the afterlife (*aakhirat*).

There is a difference of opinion among the scholars on the usage of 'interest' money. Some of them do not allow the money to be given in charity or for any public good; they strongly recommend to leave the interest as such in the bank. Those critical of this position maintain that the bank would use this money to provide interest-bearing loans, and thereby create a condition of perpetual debt, and so they recommend that the money be used to help those who are burdened with interest-bearing loans or to spend on public goods like construction of roads or wells. Ahmed, as already evident, follows the latter approach; in fact, with the currently accumulated interest, he is planning to install a traffic aid mirror at a junction in the town. Ideally, no personal benefit should be sought while disposing off the interest money. Those like Ahmed consider keeping the accrued interest money with themselves as "playing with fire." It is to be disposed of in stipulated ways, or else the whole deposit faces the risk of turning into *haram*. Ahmed had made it clear to me once, that the most suitable way is to spend it for public good; that giving to individuals always entails the threat of taking benefit from interest money, however selfless one's intent might be. This gets trickier when one is helping someone known personally. In one specific instance, Ahmed had helped his employee, probably with a selfless intent. But after a few months, the employee, took leave without informing Ahmed, and started a new restaurant along with a cook from Ahmed's restaurant. Ahmed was visibly annoyed with the act, and he exclaimed to me, "I had helped that guy with around 10,000 Rs and he returned the favour, such an ungrateful wretch!" This was probably the risk that Ahmed was alluding, when he admitted that howsoever one might try to perfect one's intentions, it can slip in certain situations, persuaded either by the self or *shaytan* (broadly, devil). This slip need not always turn into a sinful utterance, the

moment one realises it, and can be erased with an honest plea of repentance (*thawba*) to God.

Working in a bank is outrightly forbidden for a Muslim, as based on a Hadith in which the Prophet curses the one “who consumes *riba*, the one who pays it, the one who witnesses it and the one who writes it down.”¹⁹ Yet, it is common to see Muslims working in the banks at Kuttiady (or even elsewhere), not just as clerks or managers, but also as part of governing bodies. I made several attempts to know about how Ismail saw his profession, about how the Muslims he encountered in his work navigated interest, etc. Most of the time, he is busy moving from one shop to another, and our conversation hardly went beyond the usual greeting of ‘*assalamu alaikum*’ and ‘*wa alaikum salaam*.’ Whenever I met him at the bank, he would be busy with the clerical work. In the few minutes after he gets out of the mosque, wears his side bag and chappals, and gets on to his scooter, this was the limited window I usually managed to converse with him. On one such occasion, finally, I got to quickly apprise him of my research. Ismail shared his contact number, hesitating to do so and stating that he did not have much to say on the topic. After that limited interaction, I sensed that he was avoiding me consciously. Luckily for me - and probably for his lack of it - he met with a minor accident one evening. His scooter fell into a ditch, and he had a sprained leg.

I was not aware of the mishap, and it was Jamal who told me about it, while I was at his shop. Pointing at Ismail through the shop’s glass wall, Jamal turned towards me, “See how he is struggling with that sprained ankle; if he misses one day’s work quite a lot of the rents in the town would remain pending.” As pointed out above, a major chunk of Ismail’s collection is the rents owed by shop owners, which was collected through the bank. One evening, I seized the opportunity, tagging myself with Ismail after the prayer at the town masjid. “How is your leg,” I tried to start a conversation after a ‘*salam*,’ confident that this time round he will not be able to walk away from me with ease. “It is getting better; my son used to help with the collection, but I had to resume after he left for college.” I quickly tried to get to the crux, “You work in a bank, right? So, how does

¹⁹ Musnad Ahmad 671 <https://sunnah.com/ahmad:671>.

...,” but Ismail was even quicker to ‘correct’ me, “I am only doing the collection work, I do not know much about banking.” This was not a response I had foreseen, although it got me excited. “How on earth does that differentiation work? I have seen him in the bank, marking the interest with red ink on Ahmed’s passbook and updating the deposit.” These thoughts flashed through my mind, but I did not express them. I tried framing the question in a less excitable tone, “What I wanted to ask is that, I have come with Ahmed a couple of times to your bank, and those times you had marked the interest separately in red ink and he did not take the interest.” Ismail interjected, “He usually withdraws it after sometime and gives it to someone else.” I continued, “I recognize that you have a significant Muslim customer base, so usually how do Muslims deal with interest?” Ismail was frank, but brief, “All of them take it, sometimes they may use it for some public good, sometimes they use it for themselves, we never know it.”

I pushed for more, asking specifically whether anyone left the interest with the bank. Ismail was again brusquely candid:

None does that. In the case of accounts that are continuing for a long time, they may not withdraw at all, and in doing so some may not even be distinguishing between the principal and the interest. Earlier we used to write the interest with red ink separately, but now the passbook is printed and the colour is the same, although the interest amount is marked separately. That is all I know about it. If you want to know about banking, it is better you meet someone else.

I sought to hang on a bit more, “I do not want to know about the banking sector as such, but about how do Muslims deal with bank interest.” He retorted, “I cannot say that with certainty; some do take it, some give it to someone else like *Nanma* (a charitable trust). They try to detach it from their body (*meth ninn oyvakkan nokkum*), although many scholars say you can use it for public good like road construction.” As we crossed the road, I tried to shift the conversation to Ismail’s job, “So you are saying that your job is not in the banking sector, but only in the collection.” He quietly clarified, “Yes, it is only the collection.” I tried to politely contend, “But it is still a collection for the bank.” Ismail’s rejoinder here was quite interesting, as he admitted: “Yes, it is, but it does not have much relation to interest. That money does not yield interest. Interest will accrue if you keep the money for a year, but people usually withdraw it in an interval of 6 months.” I tried confirming, yet again, “So it won’t yield any interest?” Ismail

murmured a brief ‘no,’ as he walked into a shop and asked for the passbook. There followed a brief friendly exchange between the shopkeeper and Ismail – about the former lending his bike to Ismail for the latter’s own scooter was undergoing repairs – after which Ismail moved to the shop next door. I tried posing one more question, but before I could utter, he stalled it, “I am a bit busy now, I got late today. I must cover some more shops.” This was a clear indication for me that he is not interested in talking any more, and I obliged and left him.

Ismail tried to justify his profession from being *haram* by claiming that it did not deal with interest. I found it troubling, as I myself had witnessed multiple times Ismail working in the bank and dealing with interest. Probably this was his way of reconciling with the complicated terrain in which he earns a livelihood. There can be, yet, another possibility, and here I am making a surmise, almost a gesture of *husn al-dhann* (having positive thoughts about a fellow Muslim) towards Ismail. One could here try reconnecting with an example that Ashraf Ustad had provided, when we talked about how *muftis* (Islamic jurists, generally) try to secure people out of sinful earnings or professions. Ustad was outlining a general approach that a *mufti* would follow in the cases related to livelihoods and earnings. The Shafi *madhab*, Ashraf Ustad maintained, is mostly rigid in the domain of transactions (*muamalat*), whereas the Hanafi school is much more lenient. There are both internal reasons, like the legal methodology that each school follows, as well as external or political factors that could explain the situation. In the case of the Hanafi *madhab*, as Ustad reminded me, it was the ruling or administrative legal school in most of the Muslim domains across the world, which meant that the school had nurtured and developed a more ‘lived’ jurisprudence.

Coming back to the question, how do *muftis* deal with questions of livelihood? Ashraf Ustad made clear that the contribution of the Shafi school is much more theoretical and methodologically guided (*usool*), while for the Hanafi school, so long as a transaction does not directly contravene the *nass* (the key authorising sources, namely, the Quran, Hadith, and the scholarly consensus), the attitude is that the transaction must happen or be facilitated. As averred, the *muftis* try to make it *halal* by using diverse legal

reasonings, not quite to benefit the themselves, but to facilitate the lives of others. Ashraf Ustad provided an emblematic example:

‘Do not cooperate with sins’ is a recurrent teaching in the Quran. We should not be a medium for sins as well. Some such mediums are categorically prohibited. Those who drink wine, carry wine, pour wine etc.²⁰ Imam Abu Hanifa (the eponymous founder of the Hanafi school) has opined that if a porter transports wine, he will not fit into the category of the one who ‘carries’ wine. But at the same time the Hadiths say that one should not carry wine. Abu Hanifa interprets it as the one who pours wine into a cup to consume is the one who ‘carries’ it. So, if a porter who usually transports goods and sometimes there would be wine in the load, it will not fall into the prohibited category. While he [Abu Hanifa] strives to follow the Hadith and interpret situations and avoid cases that indirectly bear on it, many transactions that obliquely would be a medium for sins are exempted. One may usually do things that indirectly are also a medium for sins, but he may not have any responsibility for it. Likewise, many issues may have similar exemptions. I am giving this as an example from *furu*,²¹ from a branch in jurisprudence. The approach that all *madhabs* follow in the case of transactions (*muamalat*) is that, ‘It is a transaction, it is someone else’s necessity, it is matter of their *rizq*, so let it transpire in most possible way.’ They try to give some authentic concessions.

As such, in Ismail’s instance, according to how he perceives his work, he is an indirect medium for interest. He may have sought an answer from someone knowledgeable; and they might have responded that, if he does not deal with interest and only in collecting daily deposits, he is not sinful. Like the porter who carries wine in Abu Hanifa’s example, Ismail carries money. Money by itself is not *haram* or impure like wine; it is the ways in which it is earned and spent that determines its legitimacy. According to Ismail, the money that he collects does not yield any interest, not by material fact, but since the depositors many times withdraw it before the threshold time.

Soon after, I went to Imran’s shop to buy some stuff to take home. I mentioned the conversation that I had with Ismail. Imran blandly asserted that Ismail’s job is purely ‘interest’ related, but rather than blaming him, he went on to talk about the general nature of the local economy. Many of the cooperative banks in Kozhikode and Malappuram

²⁰ The reference here is to the Hadith, “Wine is cursed from ten angles: The wine itself, the one who squeezes (the grapes etc), the one for whom it is squeezed, the one who sells it, the one who buys it, the one who carries it, the one to whom it is carried, the one who consumes its price, the one who drinks it and the one who pours it.” Sunan Ibn Majah 3380 <https://sunnah.com/ibnmajah:3380>.

²¹ *Furu al fiqh* or branches of jurisprudence is a genre in Islamic jurisprudence that deals with the elaboration of specific matters based on legal principles (*usul al fiqh*).

districts are governed and run by Muslims. Many local leaders of the Muslim League work in such banks as part of ruling grama panchayats (village-level elected body), as it is common for local government authorities to run cooperative banks. Imran's point was that it cannot be justifiable to blame Ismail alone, stressing that in the case of many Muslims, "There is no presence of Islam in their life. They may devoutly pray and fast, but at the same time they take interest or earn through haram means." He called attention to the example of the building owner, Shabeer, someone who is involved with the real estate business in Kuttiady. Truly, it is difficult to find a commercial building in Kuttiady, constructed within the past 10 years, without the hand of Shabeer in it. Shabeer either would own them (like the one Imran's shop is in) or he would have partnership in them. Imran narrated me that, when a cooperative bank had approached Shabeer to rent out his building, he (Shabeer) had plainly refused. The latter could not bring himself to accept any income from an establishment run for the sole purpose of dealing with interest. Paradoxically, on the other hand, a prominent person who had held key posts in the *Mahallu* committee and had talked to me about the importance of Islamic banking, is the one who ended up agreeing to provide a premises for the bank.

Similarly, when I broached the conversation that I had with Ismail to Ahmed, the latter too affirmed, "He (Ismail) works in the bank, he does all the banking jobs in the forenoon and goes for collection in the afternoon." Ahmed was quick here to provide a *husn al-dhann*, adding "But he may not have any other way to find a livelihood. At any rate, many of our people work in banks and take salaries. It has become '*halal*' now." Even as he tided through this gesture, Ahmed did not hesitate to mention that Ismail always alerted him whenever interest accrued over his deposits. As he put it: "Ismail at certain intervals comes to my shop and alerts me that 'such and such amount is *palisha* in this, I have noted it down separately, and please do the needful'." Ismail follows this routine only with those who request him to do so or to whom he deems are upright on the matter of interest. Ahmed admitted that one needs to have the will to stay away from the interest lure:

People, both who are aware or unaware that banks add up interest on the deposits, look only at the balance. We need to have the will (*manass*) to realise that there will be interest over it. We look only at the balance, say, if there is 1,20,000 rupees, we will take it and spend it, then again look at the balance. Even I came

to realise after a long time that interest is accrued on the 5th and 11th month of every year. It will be recorded in the passbook in a separate column, 'INTR.' Once, there was around 62,500 rupees as interest accrued on my bank balance. I took it fully and gave 25,000 to an employee at my bakery to build a house, 20,000 to my sister to repay her bank loan; I disposed of it like that.

I clarified with Ahmed about whether there is a stipulated way to dispose of interest money, such as giving in charity or helping those who struggle with bank loans. "As far as I understand," Ahmed calmly responded, "it should not be even given to individuals. It should be spent on public goods like roads, bridges, hospitals etc." He made it clear that this is done to detract any form of gratitude or benefit that one may receive from such personalised giving. "But I have heard from some scholars that it can be used to help people struggling with bank loans," I tried to explicate. "It can be. But it is generally preferred to avoid individualized giving. Are we not taught to avoid borrowing money over interest," he answered me back.

Me: What if one gets trapped into it?

Ahmed: How does one get trapped?

... [*I struggled to find an apt example*] ...

Ahmed [venturing an explanation]: If one is constructing a home, he will try to build one beyond his capacity. For that he will seek a bank loan. A few years back, when I wanted to buy a vehicle, I was about to go for *adavu* (instalment scheme, technically known as EMI or Equated Monthly Instalment). I took a friend of mine along with me while going for the purchase. It was a Friday, and I decided to go after the Juma was over. The sermon, incidentally, was on interest. The *khatib* illustrated the topic with strong language: "If a man wants to buy a scooter and he has the capacity to buy only a bicycle, he should go for the bicycle. If he wants a car and he has the capacity only for a scooter, he should go for the scooter. He should not go after a bank loan. It is a severe *haram*." After the Juma, I told my friend "Let us take the money I have on hand and a cheque leaf, and get a vehicle that fits within my budget." I bought that vehicle upfront; and, a few years after, I bought another car like that, upfront.

Ahmed, particularly, highlighted income tax as an 'external' factor that constrains those who can muster the will (*manass*) to stay away from bank interest, a sentiment echoed by many others I spoke to. "The issue with purchasing a vehicle upfront is that we will have to show our sources, if some income tax enquiry comes," he elucidated. His inclination to avoid the income tax authorities reflects a broader scepticism toward the

state and its mechanisms. Ahmed does not view personal wealth as solely for one's private benefit; rather, he perceives the current tax system as futile and burdensome. In contrast, Imran, who emphasises adherence to the law of the land, is sceptical of those who can afford upfront purchase, but choose EMI options to avoid tax. He sees this as a way of paying interest to evade tax. However, it must be mentioned that instalment schemes are not prohibited by the Shari'a, although the terms of their current practice may align with Islamically prohibited methods. Significantly, the debate surrounding EMI among my interlocutors, including scholars and lay Muslims, highlights the incongruity between the terms *riba* and 'interest' or *palisha*. Essentially, 'interest' as it exists in modern practice may not necessarily align with the Islamically prohibited *riba*. Let us make our passage into this ground

Criss-Crossing EMI Schemes: Of *Riba* Versus Interest

Afsal, the salesman from Aishwarya jewellery, would frequently remind me to consider the Islamic perspective on various business practices. During a discussion about *palisha*, he cautioned that some things we commonly perceive as permissible may not align with Islamic principles. Having done so, and addressing Ifthikar in this occasion, he reminded, "Have not I told you once that the matter is a *koppile nyayam* (form of twisted logic)?" Afsal recalled Ifthikar once mentioning that a change in price in deferred sales, as done in instalment schemes, is Islamically permissible. Ifthikar and I exchanged glances, and responded to Afsal in unison, "It is halal!" But quickly Ifthikar added a crucial stipulation: "We must set the rate before the sale and not raise it later." Afsal, ever the sceptic, probed deeper, "But why the change in price? If a car is worth 40,000, why bump it up to 50,000?" Ifthikar explained, "The sale process does not stop there. We can set it at 50,000 for a deferred sale, but we cannot charge more, not even as a penalty if the buyer defaults." Afsal persisted, yet, "And if there is no penalty?" Again, Ifthikar patiently clarified, "Then it is permissible. However, these days, banks act as middlemen, providing finance to the company on our behalf and charging us extra." Afsal remained unconvinced, "But what if there is no bank? Can we still buy in instalments?" Ifthikar assured, "Absolutely, instalment sales are conducted this way in the Gulf and by Islamic banks."

As Afsal grappled with his thoughts, a woman entered the shop, seeking to sell an earring. Afsal welcomed her, and approved the transaction. In a hushed tone, he turned to Ifthikar and me, posing a question laden with moral weight: “But interest transactions are worse than adultery, right?” Responding in kind, I whispered back, “In Islam, anything extra is not necessarily *riba*. What is termed as interest may not always be *riba*.” Ifthikar nodded in agreement, stressing “Not everything we call interest is considered so in Islam.” Afsal, always quick to connect the dots, pressed further, “Is that why some argue that small interest on bank deposits is not *riba*?” Ifthikar shook his head, expounding “No, that is different. Giving extra money for money is unequivocally *riba*.” Afsal deftly switched off the wall fan, and carefully placed the earring brought in by the woman onto the weighing machine, closing its door with a soft click. The display illuminated with the weight: ‘1550’ (milligrams). Retrieving a calculator, Afsal glanced at the rate display board, before confidently performing the calculations aloud. “4730 multiplied by 1550 ... this will give you around Rs 7300,” he announced. Then, turning to the woman, he sought her permission, “To know the correct amount, I will have to heat the earring. Can I?” The woman nodded her consent, the trust evident in her eyes.

Ifthikar hurried to swing open the glass door of the shop, while Afsal swiftly retrieved a gas burner and a stack of tissue papers. With the door ajar, the sounds of passing vehicles and chattering schoolchildren seeped into the shop, breaking its usual quietude. As the flame of the gas burner flickered to life, the ambient temperature within the shop rose perceptibly. Carefully, Afsal placed the ornament on the tissue pile and began heating it, occasionally adjusting its position with a metal tweezer. Gradually, the gold started to change colour, indicating the process was underway. With practised precision, Afsal removed the ring from the pile and tapped it against the glass shelf, causing small residues of dirt to dislodge. The ornament was then reweighed, the display now showing ‘1540’. “10 milli is reduced,” Afsal informed the woman. Meanwhile, Ifthikar swiftly inputted the weight and rate into the computer, announcing the final amount of ‘7280’. The dot matrix printer whirled to life with a robotic noise, producing a neatly printed bill that Ifthikar handed over to the woman. However, the latter soon realised that the cash counter lacked the required amount. Afsal turned to the woman, inquiring if she had Google Pay, but she shook her head in disavowal. Without missing a beat, Ifthikar

reached for a reserved stack of cash, and displayed it to Afsal. “Take 10 (10,000) from it,” Afsal instructed, prompting Ifthikar to retrieve the necessary notes and feed them into the cash counting machine. Finally, the woman was handed her due amount, and as she left, Ifthikar shared the news of a new establishment in Ernakulam that offered vehicle purchases on instalment without interest.

For Afsal, the notion that an additional payment is incurred due to a delay resembles ‘interest’ itself. However, most scholars, including all the founders of the four legal schools in Sunni Islam, endorse such transactions (we shall discuss this ground more fully in due course soon). It is only a small minority that considers the transaction akin to interest, although such a dissenting view is often attributed to the absence of direct evidence from the Hadith. However, scholars who sanction an increase in payment for deferred transactions dismiss this minority stance as unsound reasoning lacking any valid proof. Despite this minor disagreement, the *ulama* as principal religious authorities unanimously deem the current implementation of instalment schemes impermissible. This objection arises from the involvement of a financier or bank as a third party and the imposition of additional charges in case of a payment default.

Without doubt, the authoritative legal stance on the permissibility of an increase over deferred payment has led to a certain degree of misconception. The *khatib* of the congregational mosque devoted an entire second sermon to deal with this “small misconception,” as he termed it (recall the early part of sub-section 2 in the first main section of this chapter above).²² “There is a misconception gaining traction these days regarding instalment schemes and their permissibility in our times,” he implored, acknowledging “Some individuals promote the notion that these schemes are permissible in Islam, citing endorsements from scholars and fatwas. They claim that esteemed figures such as Imam Shafi, Imam Ahmad, Imam Malik, and Imam Abu Hanifa have

²² Additionally, it may be noted that the Friday sermon is invariably divided into two addresses, separated by a small break between them; the first of them is usually longer than the second. The *khatib* takes a break after the first, and sits over his seat for a few seconds before delivering the second. The second sermon usually adds to the topic being discussed or may include some pertinent reminders based on the immediate context. If in case the first had gone longer than planned, the *khatib* may not discuss any topic and concludes the second by giving only liturgy which would be in Arabic.

sanctioned such practices.” While the *khatib* seemed to concur with the notion that instalment schemes can be permissible, he aimed to correct a ‘misconception’ during his sermon by providing a detailed explanation of how present EMI schemes work and how they may contradict Islamic guidelines. He highlighted the two key differences between permissible and impermissible schemes, as we have hitherto deliberated through our interlocutors Afsal and Ifthikar (and, passingly, Ahmed in the previous sub-section): the fixed amount before the sale and the absence of any increase, even in the form of a penalty, and the involvement of a third-party bank or financier. The *khatib* then elucidated the financing process in its entirety, emphasising that it essentially amounted to loaning money with interest. He reminded the congregation of the legal maxim that the seller must have ownership over the product being sold; and that, in the case of EMI schemes, even if the seller technically owns the product, they often provide the scheme through a third-party financier. The *khatib* described the process lucidly:

Banks are the entities that finance such schemes. They come and say, ‘We will provide the amount, let us say one lakh. You just need to repay it as one lakh ten thousand in instalments.’ This is interest! For example, if I come to one of you and say that I can loan you one lakh, but you must repay one lakh ten thousand in instalments, would any of you doubt whether it is interest or not? It is essentially the same as what happens in EMI schemes.

As we had observed in our conversation with Afsal, he harbours scepticism toward instalment schemes, despite their allowance within the legal tradition based on certain guidelines. Afsal views these schemes as a form of exploitation, where the seller takes advantage of the buyer’s financial situation, particularly when they lack the funds to pay upfront. Such scepticism may stem from the fact that any increase in payment due to deferred schedules is commonly understood as ‘interest’ in modern terms. However, there appears to be a deeper issue at hand, related to how the legal tradition defines sale and price.

Of sale and price: returning to Ahmed

As I delved deeper into the conversation with Ahmed regarding EMI schemes, his scepticism seemed to mirror that of Afsal’s, shedding light on the intricacies of legal definitions and their implications. This has prompted me to contemplate how these definitions influence various positions and rationalisations, often leading to

unconventional arguments, as we explore in the pages ahead. Central to the debate on EMI schemes is the legal tradition's understanding of a sale and its associated price. The sermon by the *khatib*, as indicated above, provided a pertinent definition: a sales contract arises from mutual agreement between buyer and seller, with the seller possessing ownership of the product and the price being a mutually accepted sum. Armed with these insights, I engaged Ahmed in a discussion, aiming to challenge his perspective and spark further deliberations on the permissibility of instalment schemes within Islam.

Ahmed's stance mirrored Afsal's, in that any increase in price would amount to interest. Despite my efforts to illustrate how instalment schemes operate in the Gulf countries and in Islamic banks, Ahmed dismissed these examples, likening them to conventional bank loans. Perhaps due to my inability to effectively convey the scholarly rationale or the intensity of our discussions, Ahmed discharged these explanations as mere attempts to manipulate the situation. Central to my argument was the notion that two individuals could mutually agree on a product's price and subsequently convert the payment into instalments without an issue. However, Ahmed remained steadfast in his belief that increasing the price when deferring payment constituted 'interest.' He viewed this practice as 'exploitative,' maintaining that buyers would not opt for instalments if they possessed the full amount upfront. As I struggled to articulate my position, I resorted to citing scholarly opinions, emphasising that all the four founders of the major *madhabs* had shared the same perspective. Additionally, I sought to supplement my arguments with a YouTube video that I had previously viewed, along with some articles.

Ahmed's early exposure to the Islamic tradition was heavily influenced by Salafism, particularly its modernist Kerala variant. This approach involves directly engaging with the foundational texts of the Quran and Hadith, without relying on the interpretations of the various schools of Islamic jurisprudence (or *madhabs*). While this approach is considered a distinguishing feature of Kerala Salafism, it has also resulted in the lack of a robust legal or *fiqhi* framework, leading to fragmentation within organisations like the *Kerala Nadvathul Mujahideen* (KNM). Despite Ahmed's growing disillusionment with the organisational structure of Salafism in recent years, he still adheres to certain patterns of reasoning associated with the institution. Consequently, he remained unconvinced by

the video and articles that I shared, insisting on a direct and clear Hadith to support my arguments.²³ As previously mentioned, there is no explicit Hadith sanctioning an increase in price for deferred payments; instead, most scholars have justified the permissibility of such transactions through legal reasoning.

Quite oddly, I had observed several times at Ahmed's shop that, when he received supplies from wholesalers, he would bargain for a reduction of the price if he was paying upfront. During our conversation, when I raised this oddity, Ahmed defended his actions, portraying them as mutually beneficial transactions. In his view, both parties stand to gain: the seller receives immediate payment, enabling them to conduct further business, while the buyer secures a discounted price. Interestingly, this rationale mirrors the purported benefits of instalment schemes discussed in the articles I attempted to share with Ahmed. However, despite the similarities, Ahmed refused to delve deeper into the article, dismissing it after only a few lines. In Ahmed's perspective, such negotiations in business cannot be perceived as 'exploitation,' but rather as efficient and practical observances beneficial to all the parties involved.

Ashraf Ustad once shared with me an insightful perspective: in Islam, there is no concept of Maximum Retail Price (MRP). Instead, buyers and sellers are free to negotiate prices, which naturally stabilise based on the market dynamics of supply and demand. Except for essential food items and certain modern commodities like fuel, the state typically does not intervene in price-setting. Reflecting on this, I could not help but wonder if the prevalence of the MRP regime leads individuals like Afsal and Ahmed to label anything above that as 'interest' in the context of instalment payments. From an Islamic legal standpoint, however, this is not necessarily problematic, as buyers and sellers can mutually agree on prices and even opt for deferred payments or instalment plans.

²³ Incidentally, the YouTube video and articles I shared with Ahmed was of a Malayali Salafi scholar based in Kuwait. The scholar grounded his argument, in support of the permissibility of instalment schemes, on the opinion of scholars of the four *madhabs*, while also providing a reasoning based on the legal definitions of sales and profit. Even the *khatib* at the congregational mosque we have spoken of, one who supports increased payment in deferred sales, is also part of the KNM. I am highlighting these nuances to point out that, even as scholars in Kerala who are part of the 'reformists' may draw on the positions of legal schools in formulating reasonings, certain sensibilities emanating from the 'reformist' discourse may prompt one to approach the issues without the mediation of legal reasonings and *madhabs*.

Crucially, this involves a sale transaction where goods are exchanged, rather than the lending and borrowing of money with increased repayment, which constitutes clear *riba*. This prompts me to consider how such distinctions shape legal traditions, and whether *riba* is prohibited solely due to its exploitative nature or if there are deeper considerations at play, as evidenced by the various forms of *riba* discussed in the Hadith and jurisprudential texts.

Is 'riba' always exploitation? Manifolds (or disguised forms)

In the January of 2019, a close friend of mine shared a Hadith with me over WhatsApp, accompanied by the comment “Economics is very interesting.”

Narrated by Abu Said Al-Khudri and Abu Huraira: Allah’s Apostle employed someone as a governor at Khaibar. When the man came to Medina, he brought with him dates called Janib. The Prophet asked him, “Are all the dates of Khaibar of this kind?” The man replied, “(No), we exchange two Sa’s [a measure of volume] of bad dates for one Sa of this kind of dates (i.e. Janib), or exchange three Sa’s for two.” On that, the Prophet said, “Don’t do so, as it is a kind of usury (*Riba*) but sell the dates of inferior quality for money, and then buy Janib with the money.” The Prophet said the same thing about dates sold by weight.²⁴

I had never been aware of this or several similar Hadith that followed in the short exchange we had. The friend asked me whether Islam, by way of this Hadith, promotes a monetary economy over an exchange or barter economy. We were both unsure of it. He then shared a similar Hadith with the same premise, which made me even more curious as it repeated the warning and termed the exchange *riba*.²⁵ I told my friend that I am unable to find a rationale for the prohibition as it is effectively the same to sell, for example, two kg of dates worth 50 Rs for one kg of dates worth 100 Rs. It is not just the process being the same that puzzled me, but the recognition of it as ‘*riba*.’ We urged each other to look more into this, by way of finding some commentaries on the Hadith as well as venturing to seek guidance from someone knowledgeable on the subject.²⁶

²⁴ The Hadith can be found in Sahih al-Bukhari 2302, 2303, <https://sunnah.com/bukhari:2302>. Though the word *riba* is not found in the Arabic original of the narration, a similar Hadith from the same narrator terms the exchange explicitly as *riba*.

²⁵ Sahih al-Bukhari 2312 <https://sunnah.com/bukhari:2312>.

²⁶ Before ending the conversation, we had shared two more Hadith relevant to the topic: Narrated by Abu Salih Az-Zaiyat: I heard Abu Sa’id Al-Khudri saying, “The selling of a Dinar for a Dinar, and a Dirham for a Dirham (is permissible).” I said to him, “Ibn `Abbas does not say the same.” Abu Sa’id replied, “I asked Ibn `Abbas whether he had heard it from the Prophet or seen it in the Holy Book.” Ibn `Abbas replied, “I do not claim that, and you know Allah’s Messenger better than I, but Usama informed me that

The form of *riba* described above is known as *riba al fadl* (the *riba* of excess) in legal terminology. Many of the transactions mentioned in the Hadith I posited above are related to a barter-style mode of trading. While such exchanges are less common in modern trade, they still occur among households, where women might borrow items like rice, flour, or vegetables when they run short of supplies. Since these exchanges do not fall under the category of trade, but rather resemble a form of informal loaning, the stipulations mentioned in those Hadith may not apply in the same way. The primary context in which these guidelines retain their relevance today is the gold business. In the Islamic legal tradition, the sale of gold and silver in unequal weights is prohibited as it falls under the *riba* of excess. Furthermore, if there is a delay in the exchange, meaning that the transaction is not settled immediately and involves selling on credit, it incurs the *riba* of delay (*nasi'ah*). The topic was left unpursued till the last phase of my fieldwork carried out from late 2021 till the first half of 2022. As with a good part of the content of this present chapter, the trigger for this sub-section too is the Gold Palace issue and the subsequent sermons given at the congregational mosque.

The *khatib* was categorical on the impermissibility of selling and buying gold ornaments on credit. The latter illustrated the point by drawing examples from the Hadith concerning the bartering of certain products:

the Prophet had said, 'There is no *Riba* (in money exchange) except when it is not done from hand to hand (i.e. when there is delay in payment)'." Sahih al-Bukhari 2178, 2179 <https://sunnah.com/bukhari:2178>. The second: Yahya related to me from Malik from Ibn Shihab from Malik ibn Aus ibn al-Hadathan an-Nasri that one time he asked to exchange 100 dinars. He said, "Talha ibn Ubaydullah called me over and we made a mutual agreement that he would make an exchange for me. He took the gold and turned it about in his hand, and then said, 'I can't do it until my treasurer brings the money to me from al-Ghaba.' Umar ibn al-Khattab was listening and Umar said, 'By Allah! Do not leave him until you have taken it from him!' Then he said, 'The Messenger of Allah, may Allah bless him and grant him peace, said, "Gold for silver is usury except hand to hand. Wheat for wheat is usury except hand to hand. Dates for dates is usury except hand to hand. Barley for barley is usury except hand to hand".' Malik said, "When a man buys dirhams with dinars and then finds a bad dirham among them and wants to return it, the exchange of the dinars breaks down, and he returns the silver and takes back his dinars. The explanation of what is disapproved of in that is that the Messenger of Allah, may Allah bless him and grant him peace, said, 'Gold for silver is usury except hand to hand.' and Umar ibn al-Khattab said, 'If someone asks you to wait to be paid until he has gone back to his house, do not leave him.' When he returns a dirham to him from the exchange after he has left him, it is like a debt or something deferred. For that reason, it is disapproved of, and the exchange collapses. Umar ibn al-Khattab wanted that all gold, silver and food should not be sold for goods to be paid later. He did not want there to be any delay or deferment in any such sale, whether it involved one commodity or different sorts of commodities." Muwatta Malik <https://sunnah.com/urn/513290>.

Do not sell gold for gold, or silver for silver, or wheat for wheat, or barley for barley, or dates for dates, or salt for salt except equal for equal, kind for kind, payment being made on the spot; but sell gold for silver, silver for gold, wheat for barley, barley for wheat, dates for salt and salt for dates, payment being made on the spot, as you wish.²⁷

The above Hadith is a widely transmitted one, albeit with different wordings, and all the schools of jurisprudence draw on it to formulate rulings regarding *riba* in barter exchanges and the sale of certain goods especially gold and silver. The commodities mentioned in the Hadith are used to delineate what are *ribawi* commodities (things that bear *riba* when exchanged disparately or over credit). However, there are certain significant differences among the schools on the rationale behind the prohibition, as well as whether the commodities are limited to the above listed categories or whether they are generic categories. Consequently, the rulings differ based on the methodology that each school follows. For instance, as Ashraf Ustad counselled me, in the Shafi school the legal cause or rationale (*illah*) for gold and silver is that they are intrinsic currencies and have monetary value. This rationale is applicable regardless of the form that gold takes, be it coins or ornaments. With respect to the remaining goods mentioned in the Hadith, the *illah* is them is their being food products, and hence the ruling is applied to and limited to only food products. At the same time, for the Hanafi school, the *illah* is that all the six products mentioned in the Hadith are fungibles, and are sold either by weight or volume. As a result, non-fungibles are not bound by the ruling. This latter approach encompasses much more products, and hence according to Ashraf Ustad it is much more demanding to follow Hanafi school on the matter. These differences have significance when it comes to the question of currencies such as, according to the purported predominant opinion in the Shafi school, modern fiat currencies or even currencies minted from other than gold and silver and which do not bear *riba* when it is exchanged unequally. As the purpose of this chapter is not to deal strictly with the jurisprudence of *riba* alone, I will not be going into the details of the differences among the schools or within them unless warranted by the leads from our field.²⁸

²⁷ Mishkat al-Masabih 2819 <https://sunnah.com/mishkat:2819>.

²⁸ See the chapter on the 'Juridical Meaning of *Riba*' in Thomas (2005: 25-43), for a concise account of the approach of the different *madhabs* towards *riba*.

The precise rationale that the *khatib* provided in his sermon for the prohibition of a delayed payment in the sale of gold is something I could not find in the *fiqh* texts I referred nor in my discussion with other scholars. For the *khatib*, clearly,

The Prophet ... has prohibited deferred payments on certain sales. One among them is barter sale. If one sells one kg of rice for rice or wheat it should be transacted on the spot. It should not be kept for tomorrow, as the value of those commodities fluctuate. The price one kg of rice fetches this year may change next year. There may be loss or gain. So, it should be transacted on the spot. Same applies to gold. Gold should be bought only upon upfront payment. If you do not have the money at hand, you should borrow money from someone else and buy. These days there are certain schemes where you can deposit a certain amount in the jewellery, and they will say, 'Next year when the marriage date comes, you can buy the ornaments from here for today's rate.' Is there not a chance for loss and gain here? It is because of this, when the Messenger of Allah talked about the topic of gold sale, he maintained that it should not be sold over instalments or on the guarantee to pay later. The rate may increase compared to the day's rate; and, if so, the seller will be at loss. Else it would be profitable for the buyer.

The legal stance regarding gold and silver as intrinsic currencies imposes restrictions on certain types of transactions due to their potential impact on currency values and the possibility of latent (or disguised) *riba*. Conversely, those who view gold and silver as commodities sold by weight introduce another consideration: the challenge of determining the quality of gold, whether it is of high or low quality. This challenge also extends to other commodities like rice, wheat, or dates, where fraud is possible. In our contemporary context, where weights and volumes are meticulously standardised and measurable to the minutest detail, it could be asked about what unfolds in the context of this measurement. One could, of course, say that barter trade does not exist anymore, at least in our field context. All the same, there are instances where old gold is swapped for new; and, from my engagements with scholars and legal texts on the matter, there is clarity that regardless of the gold's form, an equivalence in measure is imperative during such exchanges. Yet, the Prophet himself had proposed a solution to navigate this challenge. As detailed in the earlier mentioned Hadith (fn.24 above), the Prophet had advised selling dates of inferior quality for money and then using that money to purchase dates of superior quality. This directive has spurred varied interpretations among scholars - some employing it to justify legal manoeuvres, while others delve into its deeper wisdom and broader implications.

The *khatib*'s admonition casts a shadow over the entire gold business in Kuttiady, even signifying that it swims in forbidden transactions. Buying gold ornaments over credit is the de facto mode especially in marriage-related purchases, where also old ornaments are exchanged for gold without parity. How do those engaged in this trade reconcile these rulings? Remarkably, most of my conversations with traders revealed a lack of awareness regarding such stipulations on their part; some had only become aware of them, through customers who conscientiously adhered to such guidelines. Only one of my interlocutors in the gold trade was cognizant of the details of these rulings, although admitting that compliance is virtually impossible given the prevailing practices in the gold market. When I brought up the topic for the first time at Aishwarya Jewellery, Ifthikar was quick to offer me a lesson on *fiqh* and how to make sense of the Hadith. He urged me, "Theoretically (used the English word) some things will be there, we may have to interpret it differently." He brought in a famous Hadith, which is often quoted when the issue of the difference of opinion among *madhabs* and their interpreters is brought up. Ifthikar did not explain or narrate the Hadith fully, as I was already aware of it and could make sense of what he is referring to. The Hadith goes as follows,

Narrated by Ibn Umar: When the Prophet returned from the battle of *Al-Ahzab* (The confederates), he said to us, "None should offer the *Asr* prayer but at Bani Quraiza." The *Asr* prayer became due for some of them on the way. Some of them decided not to offer the *Salat* but at Bani Quraiza while others decided to offer the *Salat* on the spot and said that the intention of the Prophet was not what the former party had understood. And when that was told to the Prophet he did not blame anyone of them.²⁹

This Hadith is often invoked as a rebuttal of those advocating for a direct and literal approach to interpreting the relevant texts, while also questioning the necessity and validity of different *madhabs*. Ifthikar then proceeded to some provide context for the injunctions regarding the sale of gold and other commodities. "We must grasp what is explicitly stated," he emphasised,

Gold varies in quality, and copper must be blended to create ornaments. Hence, there may be discrepancies in gold weight. Perhaps for these reasons, the Prophet instructed transactions to be conducted equally and in person. However, in

²⁹ Sahih al-Bukhari 946 <https://sunnah.com/bukhari:946>.

modern times, we simply need to look for a quality mark or seal. The same principle applies to wheat and rice.

Similar responses echoed from my other interlocutors engaged in various forms of trade. Initially, they would all dismiss the notion of barter as outdated. However, upon further conversation, they would highlight contextual disparities since the time of the Prophet, such as the absence of standardised weights and the limited variety of commodities like wheat – as contrasting sharply with the diverse array of rice varieties available today, ranging from 20 Rs to 200 Rs per kilogram. The suggested method for circumventing the *riba* of excess – namely, selling one rice variety for money, and purchasing another with that money – was often viewed as achieving the same outcome, albeit through what some deemed as an ‘illogical’ arrangement. To comprehend the disquisitions on offer, a return to the legal tradition is imperative, unravelling the broader wisdom underpinning such directives. Noticeably, though, the Prophet’s recommended method is rarely employed in these transactions, often evoking amusement from those who attempt to adhere to it.

While Ifthikar and I were debating the topic, Afsal got intrigued, took a break from scrolling through his phone and joined us. He (Afsal) is aware of these injunctions through two sources, namely, customers who have spent time in learning the jurisprudence and theological texts (usually known as *moylyar*) and a *kuri* agent (a *Baqavi* degree holder³⁰ and a follower of the *Samsthana* [Sunni] sect) who visits Aishwarya Jewellery every evening to submit the day’s collection. He remains perplexed by certain practices observed among his learned *moylyar* customers. Afsal quickly recalled an incident involving an *ustad* who had come to exchange an ornament for another; the latter presented an ornament weighing 1 *pavan* (8 grams) and requested another of equal weight. As customary, a making charge of 2000 Rs was added. However, to Afsal’s surprise, the *moylyar* insisted on receiving the value of the ornament that he provided, and having accepted it, he then requested a bill for the new ornament that he would receive. Once provided, the *moylyar* had promptly handed over the money. Ifthikar intervened, “That is the correct Islamic way of dealing with gold. But nowadays,

³⁰ A graduate from the Arabic college, *Jami’ah al Baqiyath Salihath* at Vellore, Tamil Nadu. The institute was established in 1857, and has played an important role in producing Islamic scholars since then.

there is clarity for everything. Measurements have been standardised.” Ifthikar even suggested that I talk with the *Baqavi*, through whom he (Ifthikar) had become aware of the stipulations. Sameer, the owner of the shop, walked in after his afternoon break. The usual greetings followed, and Sameer inquired with Ifthikar about whether they took in any ornaments while he was away. Ifthikar nodded his head in agreement. “You should have called me before taking it, the rate has gone down,” Sameer was not pleased. “For how much did you buy it?” he asked; “4730 per gram,” Afsal responded. “That was in the morning, Afsal,” Sameer corrected. “You should have told us! The app (that updates one on the prevailing gold rates) is not there on my phone nor Ifthikar’s,” Afsal retorted. Sameer was certainly irritated, “It is not whether you or he has the app. When an ornament comes, you should call me and check the rate. You usually call me without any reason.” Afsal, somewhat dismissive, returned to scrolling through his phone, remarking casually, “Anyway, it was a small earring.”

As I delved deeper, it became apparent that not all the prerequisites for a valid gold trade, as outlined in the legal schools, are being adhered to in Kuttiady. Coincidentally, another *kuri* collection agent who frequents Aishwarya Jewellery happened to be one of my former teachers at the madrassa. During a discussion with Ifthikar and Afsal on the topic of *riba*, we had once sought his opinion. He acknowledged that currencies cannot be exchanged for disparate amounts, and yet he expressed uncertainty regarding the requirement for different qualities of gold to be of the same weight. Similarly, he dismissed the injunction that gold should not be sold for credit as impractical. In fact, Sameer, the proprietor of Aishwarya, draws a parallel between selling gold on credit and loaning money or any other commodity. Regarding the exchange of new ornaments for old, he explains:

Every commodity holds a certain value. When swapping old ornaments for new, there may be a depreciation factor during the crafting process. Achieving an exact weight match is often impractical. Some customers may request a weight reduction to accommodate the making charge. It is a widely understood custom that ornaments entail a making charge. Rest assured, we return ornaments of the same quality; for 916 grade gold, we provide 916 gold only.

Whenever I bring up the topic of *riba* in the gold trade, Sameer often deflects from getting into a debate. This is not because he takes the topic of *riba* or other stipulations relating

to trade less seriously. He was often reminded by the *Baqavi* to follow the rulings. But, as Sameer once told me, he is generally sceptical about scholars from the Sunni sect. Until a few years ago, Sameer clarified with me, he was an ardent advocate of the Sunni sects, and had vigorously defended it against his Salafi friends. The trigger for his change of attitude was the speeches of Zakir Naik, the Islamic preacher from India now based in Malaysia.

Sameer would often tell me that there is a difference in the financial or business ethics that the Sunnis and Salafis follow. According to him, Sunnis are much more lenient in following the ruling.³¹ The example he brings up mostly is the *Baqavi*, who had told him (Sameer) that instalment sales are permitted in Islam and do not constitute *riba*, which for Sameer is a show of leniency (although, at the same time, the *Baqavi* would caution that the unequal exchange of gold ornaments is *riba*). For Sameer, clearly, there is an inconsistency in the *Baqavi*'s approach to *riba*. But as we have come to understand in the preceding sub-section and the present, the *Baqavi*'s positions are consistent with the legal tradition. There is something more adding up to Sameer's scepticism, though. The *Baqavi* follows the *Samsthana* sect, known for holding some unconventional views among Kerala Sunnis. Thus, one distinguishing characteristic of the sect is their refusal to use microphones during the five daily prayers and sermons. This stance was a significant factor in their separation from the *Samastha* in 1967. Compared to other Sunni factions like AP and EK, the *Samsthana*'s influence is minimal, predominantly confined to the Wandoor and Nadapuram areas of Malabar. Of course, the positions of concern here are not directly related to microphone usage, but rather our focus is the perspectives regarding fiat currencies, *riba*, and (if I may add) *zakat*.

During my confabulations with the *Baqavi*, he emphasised that the *Samsthana* sect does not recognize modern fiat currencies as juridically valid forms of currency in Islam - a stance which he asserts aligns with the position of the Shafi *madhab*. For further insights into the issue, he recommended that I listen to speeches on the topic delivered by Najeeb

³¹ As already mentioned in our preliminary chapters, for an overview of the sectarian/organisational differences among Kerala Muslims, see Thadathil (2020); and, on the role of polemics in the inter-organisational disputes, see Menon (2018).

Maulavi, their current paramount leader, available on YouTube. Maulavi is renowned for his eloquence and argumentative style, and his followers laud him as the ‘*Ibn Hajar* of our times.’³² The speech that I accessed is almost four hours long, and was given in Nadapuram in the late 1990’s.³³ It’s main trigger, as I could gather from the recording, was the ‘settled’ controversy (according to Maulavi) about the validity of fiat currencies being raised all over again. For Maulavi, this revival of debate regarding the validity of fiat currencies was a repercussion of the split within the *Samastha* into AP and EK factions. Following the division, the newly formed AP faction had to establish institutions and develop curricula for their madrassas. Thus, in a specific chapter of a madrassa text, while discussing *zakat*, it was noted that the same is levied upon gold, silver (both as metals and currencies), and “anything that attains the status of them.” This inclusion implies that *zakat* is applicable to modern fiat currencies - a stance that Maulavi adamantly opposes, asserting that it contravenes the position of the Shafi *madhab*.

For Maulavi, according to the Shafi *madhab*, the only legally valid currencies (*naqd*) in Islam are gold and silver, as they are intrinsically valuable and have been used to store and transfer value since times immemorial. According to the *fiqh* (jurisprudence), a thing can be either currency (*naqd*) or commodity (*ardh*); and, what is more, as other metal currencies and modern fiat currencies cannot be considered *naqd* in the legal parlance, they are seen as commodities (*ardh*). He reminded that the validity of the paper currency has been debated across the world ever since its inception, and in Kerala for almost for a century now. Nadapuram was the hub of this debate – one centred mostly around paper currencies backed by gold or silver reserves - and prominent scholars had taken part in the deliberations. Maulavi pointedly mentions that all the scholars who debated the topic considered paper currencies as deeds of debt, as it promised the bearer to be paid a certain amount, albeit backed by gold or silver. But the present form of currencies is just fiat, and the government that issued them can any time demonetize them (he gives the demonetization act passed during the Prime-Ministership of Morarji Desai in 1978 as a prime example). Maulavi also asserts that fiat currencies are not bound by the rules of

³² Ibn Hajar al Haytami is a prominent jurist in the Shafi school from the 16th century. He was the teacher of Zainuddin Makhdum II, the author of the *Fath-ul Mueen*.

³³ The speech is available at <https://youtu.be/BxL7HUCYbYo>.

riba al fadl (the *riba* of excess) and *nasi'ah* (the *riba* of delay), in that they can be exchanged in unequal amounts over credit. The problem if these rules are applied to fiat currencies, Maulavi claims quite perplexingly, is that foreign remittances will not work, and that, as Kerala is heavily dependent on them, it would wreak havoc. For Maulavi, in the example that he gives, one Indian rupee should be exchanged only for one UAE dirham, if they were to be considered as legal currencies (*naqd*). Maulavi is here regarding the nominal equivalence of different currencies to be denoting their value. He derives the approach to fiat currencies from the stances of prominent Shafi jurists on copper coins (*fuloos*) that existed during their times. The latter (copper coins) were not treated at par with gold or silver coins, and were permitted to be exchanged disproportionately.

Now, it seems to me that the categorization of fiat currencies as commodities (*ardh*) can have significant practical implications. They are only bound by the rules of the *riba* of loans (*qard*), which imply that they cannot be lent for an increased return. This prevents it from being lent for what is commonly known as 'interest,' and hence bank interest cannot be legitimised through this interpretation. But, as it is not bound by other rules of *riba*, it opens many indirect paths to 'interest.' I will return to this aspect shortly. Most importantly yet, according to Maulavi (and as the position of *Samsthana* is clear), *zakat* cannot be levied on fiat currencies. There is a case where it can be levied, not on or as a form of currency, but when it turns out to be a commodity of trade. The only case I can think this is applicable is in the currency exchange business. I have heard many times, during my sojourn in Kuttiady, that the Muslims of Nadapuram do not pay *zakat* for currency notes. In my attempt to verify this claim, my friends in Nadapuram have also confirmed the situation, although it cannot be generalised for the entire Muslim populace of Nadapuram, since they follow different sects. All the same, *Samsthana* has sway over the prominent scholars in Nadapuram, with many of the preachers who teach at the Nadapuram mosque *dars*, including the present head teacher, following the sect.

My friends in Nadapuram lined up another accusation, though, that *Samsthana* has legitimised bank interest. This was not done by a straightforward legal interpretation, but using several legal ruses (we will take up this matter too, shortly). Striving to counter

accusations that the *Samsthana* espouses outlandish claims and encourages people to abstain from giving *zakat*, while engaging in interest, Maulavi equally fervently asserts their commitment to upholding the legal tradition and its accurate interpretation. He highlights that the *Samsthana* stands as the sole sect in Kerala advocating that it is not only obligatory to give *zakat*, but also imperative for the affluent to assist the impoverished beyond *zakat*. Maulavi is clear that, if an individual possesses surplus savings beyond what is necessary for the modest sustenance for themselves and their family, they are obligated to donate the remainder of their wealth to charity. Furthermore, Maulavi emphasises that, with reference to *riba* in transactions involving gold or the edible items listed in the Hadith, even if there is variation in quality, parity must be maintained. He sternly warns that failing to uphold this parity would result in a sin more severe than committing adultery 36 times or engaging in incestuous relations with one's mother.³⁴

The other Sunni sects in Kerala do not follow the *Samsthana*'s position on currencies; they try to overcome it, either through interpretation or citing practical concerns. They argue that the category of currencies (*naqd*) is not limited to gold and silver alone; indeed, that anything that gets accepted universally as a means of exchange also acquires the status of currency.³⁵ The earlier Shafi scholars took a different approach, as other forms of currencies were not universally accepted during their times. Doubtless, there are further intricacies in the topic, as whether gold and silver acquire the status of *naqd* by virtue of its essence or due to its universal acceptability as a means of exchange. I cannot be going more in depth, as the narrativization may seem to wander off the grid. Despite the significant differences with the *Samsthana*, the other Sunni sects would also deem the gold trade as obtained in our field as saturated with *ribawi* (interest-bearing) transactions. What implications do these debates and interpretative nuances have upon our gold trading interlocutors?

³⁴ Clearly, this is based on several Hadith, such as: "A dirham which a man knowingly receives in usury is more serious than thirty-six acts of fornication." Mishkat al-Masabih 2825 <https://sunnah.com/mishkat:2825>. Likewise: "There are seventy degrees of usury, the least of which is equivalent to a man having incest with his mother." Sunan Ibn Majah 2274 <https://sunnah.com/ibnmajah:2274>.

³⁵ For the position of a prominent scholar from the AP Sunni sect, see <https://youtu.be/7-xIOArmrU0>.

If our interlocutors were to go by the position of the *Samsthana*, it is no more a problem to sell gold over cash for credit. As the cash is not considered as *naqd*, the stipulations of *riba al fadl* and *nasi'ah* are not applicable. But, as averred, they will have to follow the method that the Prophet had taught to overcome *riba* (while exchanging inferior quality dates for superior ones). Undeniably, like we saw in the instance of the *moylyar* at Aishwarya Jewellery, one must sell the old gold ornament first for money, and buy the new one with that money. If the jewellers are to follow the position of the other sects in the Kerala context, there is no escape from *riba* for them. After spending time tackling the topic with my gold trading interlocutors, going back and forth from legal texts, scholarly lectures and back again to my interlocutors, I remained as puzzled as ever. Is gold any more considered as a means of exchange? Has it not become more of a commodity? As Afsal would often ask me, what exactly is *riba* here? Are the transactions that they mundanely oversee in their shop worse than the sin of adultery? As usual, I sought the help of Ashraf Ustad.

A question of legalism? A further conversation with Ashraf Ustad

I met Ashraf Ustad along with a friend of mine on a Friday in June 2022. Ustad had given me time to meet at a mosque in Kozhikode, where he was substituting for the *khatib* who had gone for *Hajj* (the holy pilgrimage). We reached the mosque, while the sermon was being delivered. The topic being discussed was the virtue of visiting the Prophet's grave in Medina. When we met him after the sermon, he told us to excuse him for an hour as he had to attend a mediation meeting in the mosque itself. The mediation, as he later revealed to us, was between two conflicting parties in Kozhikode regarding a shopping mall. As we were short of time, I quickly alerted him on the purpose of my visit - to discuss matters concerning the gold trade and *riba*. I shot off, "How does deferred payment in gold sales pose a problem? None of the jewellers I have encountered seem to recognize it as an issue." Ashraf Ustad's response was measured and thorough:

Islam aims to close certain avenues here. While both parties involved in deferred payment transactions may lack malicious intent, the practice poses legal concerns. Consider the analogy with currencies - just as gold, silver, and other currencies are legally viewed as the same. Only one rule can be given on a matter, right? If we permit delayed payment with different currencies, we may

unwittingly open the door to what could essentially be deemed as usurious transactions.

Imagine this scenario: I give someone 1 lakh Rupees and they inquire about its equivalent in *riyals*. I might quote 10,000 riyals. Now, whether they sell it for 10,000, 5,000, or 1,000 riyals, legally, the transaction should occur on the spot. But what if I postpone the payment? If I give 1 lakh and receive 2 lakhs in return, it is unmistakably usurious. To circumvent this, one might resort to a tactic involving exchange and transfer. I could lend 1 lakh Rupees with the stipulation that the borrower repays me 10,000 riyals in Saudi after a year. These 10,000 riyals may then be worth 2 lakh rupees due to fluctuations in the exchange rates. However, if someone insists that I can only receive the equivalent value in rupees, the exchange will not transpire. One could manipulate exchange rates for profit. Thus, Islam mandates that exchange transactions, regardless of the rate, must occur immediately. Without this clause, how could one prohibit transactions where 10 rupees are loaned with the promise of repayment as 11 riyals after two months? It is essentially a guise for lending 1 lakh rupees and receiving 2 lakhs in return. Such practices should be prohibited to prevent the *riba* of debt.

I was familiar with this argument through one of his lecture series on currency and *zakat*. But the question that troubled me was, “Is gold at present seen as a means of exchange or currency or just as another commodity?” To this query, Ustad responded quite assertively in an unambiguous tone:

Gold by default, by birth, is currency - even if any authority rules against it. If Modi says that certain Indian currencies are not legal tender today, it will not be currency tomorrow. It is a given value by decree. But in the case of gold, even if the US president says that it will not be valuable, it will still have value. No one can devalue gold. Gold is currency!

As I attempted to emphasise that in practice, both buyers and sellers of jewellery perceive it as a commodity, I encountered resistance; also, that whenever I brought up legal definitions and stipulations, they dismissed them as impractical. Regarding the sale of gold on credit, their rebuttal was often along the lines of, “What if a wedding party comes and purchases gold on credit? How can we refuse?” Ustad, however, interjected, recalling a statement in Arabic (likely from some legal text) and translated it for me: “*Addhahabu samanun khilkathan* - Gold is currency by nature.” I pressed further, raising the example of grains. “All these rulings are aimed at preventing the *riba* of loans through indirect means,” Ustad explained patiently, adding: “One could switch commodities while repaying to circumvent being labelled as engaging in *palisha*.” Unsatisfied with the response, I attempted to clarify my point: “Suppose in the case of rice, it is stated that

one cannot sell 1.5 kg of Ponni rice (a cheaper variety) for 1 kg of Basmati (a special flavoured rice).” Ustad immediately clarified, quite firmly: “It cannot be done.” Our exchange grew lengthy and at times contentious as we delved deeper into the intricacies of the matter.

Me: But what if we were to calculate the respective prices and give accordingly, which would result in disparate weights?

Ustad: If we calculate the price, it should be split into two transactions. Firstly, we should sell one variety of rice, then use the money obtained to purchase the other variety.

Me: What if we bypass that step? Would there be a problem?

Ustad: Yes, it would be problematic.

Me: How so? Are not both effectively the same?

Ustad: It is not just about skipping a step. Money is readily available, and virtual mental calculations will not suffice. This rule is generally in place to prevent interest on loans. Valuable commodities that people amass and exchange are subject to this rule, according to the Shafi school; while the Hanafi school stipulates that any commodity sold by measure and weight should adhere to these regulations.

Me: Could it be something specific to a time when barter exchanges were prevalent?

Ustad: Regardless of the era, transactions should not take such forms; alternatives are available.

Me: In that case, would not most of the gold trade be considered *riba*? But are all forms of *riba* equal? Is this as serious as the *riba* of loans?

Ustad: Both are serious.

Me: Would it be the same *riba* that Allah and His Messenger declared war on? Or is it a lesser form of *riba*?

Ustad: It is *riba*. What the Quran refers to as *riba* is the *riba* of loans, while the *riba* of exchanges is found in the Hadith. This does not imply a difference in severity; rather, both are mentioned in different contexts. The former is more apparent, while the latter is intended to prevent disguised methods. For example, I can sell this building with a deferred payment of 50 lakhs for the next year, but I cannot sell that same amount for another currency in a deferred sale. Anything considered currency cannot be transacted in such ways.

Me: The *Samsthana* sect will not have a problem with that, right?

Ustad [as patiently as ever]: Whenever *Samsthana* and *Samastha* clash on this matter, the former usually prevails. *Samastha* argues that fiat currency is not considered currency (*naqd*) in the Shafi *madhab*. However, these fools [*obviously irritated*] will not acknowledge the reality that fiat currency is not classified as currency in the Shafi *madhab*. Instead, they insist that it is considered currency (*naqd*) according to the Shafi *madhab*. Then, they claim that fiat currency is currency and therefore subject to *riba*, and that one should pay *zakat* on it. They delve into the history of currency, citing instances when paper currency was backed by reserve gold, and argue that *zakat* should be paid because there is gold behind it. However, *zakat* is still ultimately tied to gold. Their argument is flawed from its very premise. In the Shafi *madhab*, there is no *zakat* for a currency with only a deemed value. Instead, they should argue that the rulings applicable in the present world should not strictly adhere to the Shafi *madhab*, but should consider the rulings of the Maliki, Hanbali, and Hanafi *madhabs*. However, they have inculcated the belief that *madhab* equates to religion (*deen*), and changing it would lead to catastrophic consequences. Therefore, if they were to suggest following other *madhabs* instead, many would not be receptive. Consequently, they attempt to alter the position of the Shafi *madhab*. Ultimately, *Samsthana* tends to emerge victorious. In fact, we once submitted a query to the state headquarters of the *Samsthana*, which went as follows: “If the stance of the Shafi *madhab* is that only gold and silver are considered currencies, and fiat currencies cannot be included in this category, then if I were to loan an amount of 1 lakh to someone and request repayment in riyals at an increased value the following month, would it be permitted according to the Shafi *madhab*?”

[*Ustad concluded wistfully*] We are yet to receive a response. I do not think they will dare to respond. Such transactions are permitted (according to their methodology), as I can sell any commodity and accept payment later. They view the rupee as a commodity, and commodities can be sold with deferred payment.

The Asr *azan* (call to prayer) from the mosque interrupted our conversation, prompting us to fall silent until it concluded. After reciting the *dua* (supplication) of the *azan*, we resumed our dialogue:

Ustad: The *Samsthana* would never dare to address that question. If they did, we could potentially establish a bank with their approval and conduct transactions involving different currencies through deferred sales. Perhaps we could even dub it the *Samsthana*-approved ‘blade’ company [*Ustad gave a hearty laugh*].

Me: I can grasp the reasoning behind currencies, but I struggle to comprehend it in the context of rice and other commodities.

Ustad: When establishing a rule, we must adhere to certain principles. We need to determine if there is a particular rationale for grains. Perhaps grains were considered a form of wealth back then.

Me: But in today's standardised environment where weights and currencies are precise, it is straightforward to calculate and convert various types of rice to a price and conduct transactions accordingly. Would such conversions still constitute *riba*?

[*Ustad remained silent for a moment, and then continued*]: I will need to delve deeper into the wisdom (*hikmath*) behind grains, and get back to you on that.

Me: One rationale I have encountered is to discourage barter sales and instead base transactions on money, as taught by the Prophet.

Ustad: That is correct.

Me: There is no barter now; everything is standardised, and money is the foundation.

Ustad: Rules must be expressed in legal terms.

Me: I understand that, but by that rule, the entire gold business would be deemed *haram*. They even find it amusing when certain individuals transact in two steps.

Ustad: It is not a matter of amusement; many virtual transactions are also halted. Permitting such gold sales could open the door to *riba*. The rule specifically mandates that transactions occur immediately and that the commodity is physically transferred. It must occur realistically, blocking many virtual transactions.

Me: Should we not assess whether the effective legal cause (*illah*) for such a rule is applicable today?

Ustad: It is unnecessary. There are similar situations, such as *jamm* and *qasr* (combining and shortening) prayers. In the past, travel was on foot or by camel, but now we have planes. Legal rulings can only be provided in one way. We must understand the nature of legality and legal principles.

Me: Consider the scenario of a marriage in a financially strained household. They might need to conduct the marriage event to gather funds for gold. How can they afford to pay upfront for gold? They may have to buy gold on credit, or else the marriage will not happen.

Ustad: [*Laughs*] Is that not a positive outcome? They should prioritise marriage over acquiring gold.

Me: Even my teacher from the madrassa is not familiar with this ruling. Perhaps because such situations do not arise, they do not take it seriously.

Ustad: It is because they lack understanding of the *deen* (religion).

[*The friend who had accompanied me got intrigued, and joined the conversation*]: If currency is given a deemed value ... let us say I lend you 1 lakh Rs and after a year, I get back the same amount, but its value might have significantly decreased. If we convert that to gold, I might receive 3 *pavans* when I had disbursed 1 lakh, but after a year, I might only get 2 *pavans*. Is this not because the value is deemed? It would all result in a loss for the lender.

Ustad: Indeed. It is always preferable to lend in the form of gold. There is a significant fraud in the move that converted currency into fiat. Legally, you cannot receive more than what was originally loaned. In many cases, currencies have become completely worthless due to events like wars. While legally nothing beyond the loaned amount can be reclaimed, it is wiser to provide loans in stable forms like gold or even dollars.

Me: [*Ever so persistent*] Another rationale I have heard for commodities like rice is to prevent fraud, where one party may claim a variety is of higher quality than what it is actually. But such risks are minimal now.

Ustad: There may be other reasons as well. For example, the *Dhuhr* prayer consists of four units (*rakats*), while *Maghrib* consists of three. We cannot question why it is not the other way around.

Me: [*Impatiently*] But is that not a matter of worship (*ibadah*)?

Ustad: Yes, I am getting to that. When it comes to matters of worship, there is no questioning the logic behind the rulings. However, in transactions (*muamalat*), it is all very different. It is not as if it is the ruling of the *deen* and you must follow it; you can question the logic behind them. Worship should be performed as instructed, but transactions involve reasoning and understanding.

Our conversation took a break for the *asr* prayer. After the same, before leaving we spent a few more minutes discussing the issue of legalism and literal reading of *fiqh* texts. Ashraf Ustad was quite categorical that the issue is not with the texts, but with those who approach it without specific skill-set:

The *Fath-ul Mueen*, for instance, is mostly based on *qada* (legal judgment), the author would specify when something is of legal import and not. Some matters will be *Imanic*, based on faith, then it will not be dealt with in a legal sense. It will be a moral obligation and will be dealt in the hereafter.

[*Ustad continued quickly*] These texts at times work with hypothetical situations to derive a legal methodology. In the *Fath ul Mueen* you can see a section: if a dog and a woman can consummate and produce a child, will that baby be considered human? Will it be impure? etc. Those who do not have a sense of it may take it out of that sense. Legalism is an issue like scientism. One may find similar cases in the Indian legal texts, which may not be a rich legal tradition like Islam. You may find a lot of pages in Islamic legal texts dealing with slavery related topics even when slavery is no longer practised. It is discussed to delineate the rulings on transactions and exchanges. It is often an exercise in brainstorming. In mathematics, there will be many decimal level calculations which may not be obtained in the real world. Those exercises will train the mind; the same goes with the legal tradition. If one is properly trained in the legal methodology, he can easily find answers when new or not so new questions arise. But atheists who make fun of the legal texts believe that those texts are reflecting real-life incidents. Most such hypotheticals are seen in the sections on slavery, divorce etc. One common situation discussed in legal texts is when one mistakes a woman for his wife. Something like that would never have happened in human history. We do not even mistake our sandal for another [*Laughs*].

Me: Oh! I did not realise those situations were hypothetical; I thought it has to do with times when there was no electricity.

Ustad: [*Laughing*] *Onn po sahabe!* (Get lost sahib! in a friendly jibe) It is to derive many rules on marriage and *mahr* (dowry given to the bride).

Me: [*Ever-so serious*] I have wondered often in the case of *Samsthana*, they try to provide legal ruses for many restrictions in economic transactions. At the same time, they are adamant on the issue of the microphone. Is it because they are ignorant about the issue of legalism?

Ustad: [*Ever-so diligent*] That is not just ignorance, it has to do with the organisation becoming their *deen*. The issue of the microphone has become their identity. They are very literalist in their approach to *fiqh*. There is a discussion in *fiqh* on hired labour. The Shafis say that the labourer should quote his charge; the Hanafis say that the one who hires should stipulate the charge, else he will have to give whatever the labourer charges. Let us see the issue of legalism here. Suppose I have an auto, and I drop people to Vadakara daily. One day I dropped you at Vadakara and on that day I had not stipulated a fare. So according to the Shafi *madhab*, you will not owe me anything in a legalistic sense. These rulings are kept in mind that, sometimes a conflict may occur on the fare and to decide on that, it should be clear who and what fare was agreed upon. It will not take away your moral obligation to pay the fare.

The rulings in the Hanafi *madhab* are very practical. Suppose if there is a person who is known to charge a fare whenever he gives lift to people. One day you take a lift in his car while he was going to Kozhikode. After you reach the destination, and when he asks for the fare, you cannot refuse. As he is known to

charge, you should take him in that sense. There are many instances like this where those who follow a literalist approach to *fiqh* end up in trouble. The old *fiqh* texts, while discussing the topic of hiring a vehicle, say that you should carry yourself the cushioning required for the seat. The category of vehicle then included animals like camels. Following that, a taxi driver at present cannot say that passengers should bring their own seats and that he will not provide any. In the old text's understanding of vehicles, cushions were not a part of a vehicle; that is not the case now. What the imams had said is that, in a region whatever is understood to be part of a vehicle, all that should be included by the (taxi) driver himself. See the recent case of Uber taxis, you do not have to specify that air conditioning (AC) should be provided, it comes as a part of that package. That was not the case a few years ago, you would be charged separately for AC and non-AC; that is not the case now. The problem is not with the texts or books (*kitab*s). For example, in old *kitab*s, it is said that if you are sharing a two-storied room with someone else, and you are staying on the ground floor, if you want to hammer a nail on your wall you should inform and take permission from the one who lives above. If you follow that today, and go to the person living above your floor and take permission from him to hang a clock, he would think you are a fool. In those days, there were chances of damage to the building, if you hammered the wall. Same would apply today, if you make a change that may damage the building, like installing a new pillar or something. So, what I am saying is that, law is the same then and now, only certain aspects of it change. Many who study the *fiqh* do not study it in a fuller sense; they will memorise that you should inform and take permission from your flatmate while hammering a nail. The stipulation is not that, it is that you should inform and take permission if there are chances for damage. Only when you study three things will you be able to understand *fiqh*. One, to read the *kitab*s; second, grasp what is happening in your region; and third, ask what to implement in specific situations. Else, as you can see in the case of *ijab* (offer) and *qabool* (acceptance), it would be mentioned that it is not the law of the *deen*, but to manage things when a conflict occurs. These people will not even understand that. They think that *ijab* and *qabool* are some maxims of the *deen*, and that God would ask tomorrow whether you had *ijab* and *qabool*. Those are just for the ease of ruling when a conflict arises and it reaches a court. A *faqih* (jurist) should know clearly what happens in one region and should have the capacity to know what to implement.

Ustad would tell me that he makes it a point to at least go through business magazines to learn new terminologies. While our discussions shed light on the underlying rationale behind certain stipulations, the lingering question of *riba* in the gold ornament business remained unresolved. How does a practitioner in this field reconcile these ethical considerations? In contrast to the jewellers previously discussed, let us now shift our focus to a gold trader who not only acknowledges these stipulations, but also regards

them with utmost seriousness. Notwithstanding this awareness, adhering strictly to these principles proves to be a formidable challenge.

Further negotiations: of currency or commodity and riba

The jewellers that I spent considerable time with would all urge me to meet with Thangal of ‘Thangal and Sons Jewellery.’³⁶ He is much respected for his ethical business practice; in fact, one of the partners in ‘Dubai Gold’ had disclosed that he often cleared his doubts regarding ‘correct’ business practices according to the Islamic tradition with Thangal. I was also told by one and all that ‘Thangal and Sons Jewellery’ is one among the ‘two to three’ jewellers who do not work on the investment mode. Thangal is straightforward with the profit margin, and does not sell the jewellery on loss like some do to draw customers. This practice of discounting the jewellery was often being done to maintain the cash flow, without any thought about its effect in the longer run. The seller does this with the intention to make up the loss from the next customer, or when the same customer visits again. During our conversations, Thangal would often employ technical terms in the language of *fiqh*, but he was modest enough to not make any authoritative claims, leaving them for the scholars or in some cases to God himself.

When I met Thangal for the first time, one evening at his shop, I was excited to know his take on *riba al fadl* (the *riba* of excess) in the gold trade. I asked him pointedly about whether he is aware of the stipulation that gold ornaments should be transacted or exchanged in equal quantities. He responded nonchalantly:

As I understand, according to the correct *mas'ala* (rule), the gold business should be done like that. But for everything there will be a *vittuveeycha* (concession, with God). We do not do weight to weight exchanges here. We do not take old gold, and give new ones instead. But we calculate the amount of old gold and tell them, and give new gold for that amount. For example, if someone brings in 10 grams of old gold, we calculate its rate and give gold for that amount. I do not think there is an element of exchange there. I am not saying this authoritatively, though.

He conceded that there are people who follow the stipulation strictly and maybe that is the correct way (breaking the exchange into two distinct transactions). Likewise, he

³⁶ Note, Thangal is also the honorary title given to descendants of the Prophet (*Ahlul Bait*) in Kerala.

admitted that he was aware of the stipulation about gold not being sold or bought for credit and that the deal should be closed on the spot. But how often does he himself follow it? Is it possible at all? Thangal was very clear:

It is very difficult to follow those rules in this field. I am not saying it is impossible, only rarely will we get a customer then. This is a small venture in the countryside (*nattinpuram*). Especially, in cases of marriage-related purchases, they buy 25 *pavan* and they will give an advance of 5 *pavan*; then after some time they will give some amount, and then after the marriage some more.

In the context of the Prophet's stipulations, are not gold and silver being seen as currency or medium of exchange? Is it not more of a commodity now? Are we supposed to follow those rules without considering the context in which they were given? I posed the same questions that I had asked Ashraf Ustad. Thangal, though, was dismissive of such nuances:

I do not think so. Our Shari'a law is for all times. There may be differences of opinion, and that is why we have four *madhabs*, although we can follow any of those. Gold is seen as a capital asset now. Earlier, in our India, if one were to mint a rupee or 10,000, they had to keep a reserve of equivalent gold. But after we went through economic pauperization, we moved to fiat. The concept of paper currency is like that. Now I do not think there is any reserve gold; the reserve gold was sold by Morarji Desai in 1977.

About the stipulations over exchange of food materials like rice, Thangal admitted that barter sale is no longer practised, and hence one need not worry about them. But he quickly pointed out, like Ashraf Ustad had, gold and silver are valuable in their essence itself. Thangal expounded on this, echoing the position of many Sunni scholars that I have read or listened to:

In the case of currency there is not much value for the rupee, when we compare it with other currencies. We can get it exchanged from money exchanges though. But a gold coin is not like that, we can get a value for it anywhere in the world. Currency has value because we have a legal system and government. We should not see gold and silver like any other thing. The Lord himself has given a special value to it. *Rabb* (God) has given speciality to certain things by nature; all human beings are not similar. Likewise in metals, God has given a speciality to gold and silver. We may not be able to find a logic behind it, because there is not much practical use with gold. If it is iron, we can build things with it. But gold can be used as ornaments and capital assets only; there is no other use with it. As God has given it a particular value, it will remain as such until the end of times. But it is also said that a stretch will come by the end of time, when no one will need

gold or silver. It may be true – nay, it should be true - because from our experience many such prophecies have come to be true.

Being measured, as always, he then expressed his views on why certain restrictions had been enjoined for barter sale:

I do not know whether this opinion is the correct one, but the times when barter prevailed was also a time of precarity and shortage of food. There was no other way of exchange then. Gold and silver were rare, with only a few possessing it. Now it is universal; money and gold are there with everyone.

Specifically, with reference to the prohibition of unequal and deferred exchange of gold or rice – these being termed as a form of *riba* - Thangal is quite aware of it, but he seemed to throw his hands up and urge the God's mercy:

Yes, it is seen as a type of *riba*. But there may be some concessions, I hope. This is a matter of livelihood for me, and *Rabb* may forgive me for this. (*rabbintedthnn enthelum vitt veeycha okke ndavuallo*). But I do not exchange new gold for old; I have never done that.

I tried to make further sense of Thangal's admission: "Are you saying that there is no need to divide the exchange into two transactions, by way of taking the money for the old gold and buying new with that money?" He quickly clarified:

No, I will not say so. Just because I do not follow it, I am not entitled to say that this is correct or that is not needed. The correct way is to break it into two transactions. My customer base has many non-Muslims; and, even in the case of Muslims, nine out of ten of them may not know about this. Besides, people are in a hurry these days. If I were to fix a price for an old ornament, then give the price to one and take it back again for another, people would say I am mad. I am not saying the *fiqhi* way is not correct, it is the right form. Do not give or buy gold on credit, exchange old and new equally or sell old and buy new etc.

Clearly, Thangal does not encourage customers who seek gold ornaments on credit, not quite because of the *riba* aspect, but due to the risk of customers defaulting on their payment. I nudged Thangal about having come to understand from scholars that the rationale to prohibit credit sale of gold is to prevent the transaction from falling into a major class of *riba*. He seemed to agree with this, albeit conceding that he has not studied the matter. He alerted me, yet, to the core issue behind unlawful transactions like fixed profit becoming rampant:

Ignorance is not the core issue, for earlier there used to be a clear understanding on how to earn and spend money. Now the concern is to earn money in whichever

ways possible. Muslims used to be reluctant to go to the bank or to open a bank account. Now everyone runs to mortgage their gold in the bank whenever a need arises. Just see how many Muslims in Kuttiady town are doing business with loaned money from the bank. We have lost our prudence; we have gone backward in following the stipulations of the religion. It is said that towards the end times (*qiyamam*), interest will become universal. Maybe, it is the reason that our prayers are not being answered. It may also be the reason for Muslims being persecuted. People do not care if they are renting out buildings to banks. They do not follow the criterion of necessity (*daroora*) when taking loans over interest. We can stay away from all these, if we have the conviction. If we make a strong resolution that we will not go to the bank, God (*padachon*) will show us a way.

Assuredly, there are notable convergences and divergences across Najeeb Maulavi's lecture and the conversations that I forged with Ashraf Ustad and Thangal on the issue of gold trade and *riba*. All of them seem to assert that gold and silver are in essence valuable, as God himself had made them to be. They are considered, legally, as currencies and not commodities, whatever the form the latter may take. For their part, Najeeb Maulavi and Thangal do not entertain queries about the logic behind certain modalities of transaction that the Prophet had endorsed, like selling old gold for money and using it to buy new gold. Ashraf Ustad, alternatively, had maintained that one could question the logic in the case of transactions (*muamalat*) generally. All of them believe in the prophecy by the Prophet, that interest will become rampant near the end times (such as our present), and try to make sense of it in their own ways. Let us give each of these topics or themes some more deliberation.

The standard position of the Shafi *madhab* is that gold and silver are valuable in its essence; it has been used as a medium of exchange across the world since the ancient times and hence, legally, the rules related to *riba al fadl* and *riba nas'ia* (the *riba* of excess and delay respectively) can apply to them, whatever the form it takes. There are attempts (by those known as 'Dinarists') to revive the Islamic Dinar (gold currency) and Dirham (silver currency), claiming that it is the only legally valid currency and is the antidote to all the financial ills that the world is facing today, including inflation.³⁷ It has also been argued that gold and silver are just examples of currencies that were in

³⁷ See Vadillo (1996), one of the main proponents of 'dinarism' in Malaysia, Indonesia, and Pakistan. For detailed critique of this position see Cizakca (2010: esp. 1-21).

prevalence during the time of the Prophet; and, also that any object which the people use to store value, transact with, and has a wide acceptance, is to be considered as legally valid currency (*naqd*), be it in the form of cowries or bitcoin.³⁸ The second Caliph, Umar, is said to have planned to decouple currency from gold by issuing monetary tokens made out of camel hide. He, however, dropped the plan, as his companions advised against it and not because it did not have an intrinsic value; the concern was raised that there would be no more camels if the plan were to be actualised (Koehler 2014: 100).

Both gold and gold ornaments, as they are transacted nowadays, are taken more as a commodity rather than as a medium of exchange. In the sermon that we quoted earlier at the start of the previous part (about EMI schemes, and *riba* versus interest), the *khatib* had specifically taken up the issue of mortgage and the rules regarding the usage of mortgaged goods, and maintained that if one were to use the gold ornaments given as security while loaning out money, they should pay the customary rent; else it would amount to taking benefit from a loan, and hence *riba*. It is clear from his account that gold ornaments can be given on rent, which would make it a commodity. But, if gold ornaments are seen as a form of currency, in the current scenario it would be equivalent to chartering a stack of currency notes and taking rent from it, an act which, without doubt, would be termed *riba*.³⁹ I was often surprised by the lack of discussion in the scholarly circles on this pertinent question, and was unable to find any accounts in the legal tradition dealing with this complicated situation in the course of my fieldwork.⁴⁰ Jokingly, perhaps, if one had across such accounts, it would have helped me provide some form of respite to my interlocutors, especially Thangal who found himself in an uneasy situation.

It was only during the writing stage that I could access some texts that touched upon the question of whether gold ornaments are to be considered as *naqd* (currency) or as *ardh*

³⁸ See the YouTube Video: ‘Bitcoin and How Islamic Law Creates Rulings,’ <https://youtu.be/FhVspjh0X4A>.

³⁹ There is a story of a *moylyar*, common across Malabar, and often narrated as an example of trickery to bypass the prohibition on *riba*. The *moylyar* used to lend money with a twist - he would make paper boats with the currency notes that he lent and ask the debtor to pay a rent for the boat.

⁴⁰ The *Fath-ul Mueen* is straightforward on the issue: gold, be it bullion, ornaments, or utensils, are to be governed by the rules of currency exchange. See Makhdam II (2017: 319).

(commodity). The position that gold ornaments are to be treated as commodity rather than currency by virtue of the craftsmanship involved has been a valid position even among the companions of the Prophet. Ibn Qayyim Al-Jawziyya, a much-respected classical scholar belonging to the Hanbali school of jurisprudence, permits unequal and deferred exchange of gold ornaments (Al-Jawziyya 1991: 107). He clearly suggests that gold ceases to be a medium of exchange once it is transformed into jewellery. He does so by accepting the position of the Shafi school that unequal and deferred exchange of gold is prohibited by virtue of it being a medium of exchange. His position is also informed by the distinction that he further makes between different types of *riba*. Particularly, he differentiates between the *riba* of unequal exchange (*fadl*) as ‘disguised’ interest and the *riba* of deferred payment (*nasi’ah*) as ‘open’ interest. Somewhat like what Ashraf Ustad had argued, Al-Jawziyya maintains that ‘disguised’ interest is prohibited, as it can become a means to accumulate more. He also clarifies that an act prohibited as a precautionary measure is not at par with that which is evidently *haram*, and can become permitted for the sake of a higher good (see Islahi 1988: 132; also, Al-Jawziyya 1991: 108). In this circumstance, the higher good is one of facilitating trade, or else the gold ornaments trade would become impossible. Al-Jawziyya also makes it clear that it does not fit with the street or business logic as no one would sell an ornament that has gone through craftsmanship for a bullion of equal weight (*ibid.*: 108). He equates gold ornaments with commodities like cloth, and accordingly argues that the rulings of *riba al fadl* are not here applicable. It must be noted that this is not an isolated opinion in the legal tradition. A *fatwa* (or ruling on a point of law) given by the Egyptian *fatwa* board cites opinions from various scholars across *madhabs* and explicitly states that:

There is no objection in Islamic law to exchanging old or used gold for new gold. It is not a condition to pay the price of old gold before paying for new gold; it suffices to pay the difference in price. This is because gold jewellery is no longer considered a medium of exchange. Due to its craftsmanship, it is considered like any other commodity which is lawful to be sold for an increase in price or for deferred payment.⁴¹

Recall what Ashraf Ustad had resorted to after my repeated questions: “Rules can be given only in legal terms.” In other words, gold and silver should be exchanged only in

⁴¹ See the ruling given by Egypt’s official fatwa board: <https://www.dar-alifta.org/en/fatwa/details/5863/exchanging-old-gold-for-new-gold#> last accessed, 27 November 2023.

equal weight; they should not be sold on credit. But, as we can now see in the light of the foregoing discussion, the legal cause for such a ruling was that gold and silver were currencies in the Shafi and Maliki schools and one of the opinions offered to that effect by the Hanbali school (see Thomas 2005: 38). The key difference of opinion is on whether it is valuable in its essence or due to its use; the fact that it can be used to buy almost anything lies at the heart of the contention whether the rule is applicable to gold and silver ornaments. The scholars who I interacted with are of the opinion that whatever form it takes, the same rule applies. But there is yet another element that goes untouched here. The context in which the legal texts and Hadith obtained, most probably, did not have another value regime that was used to compare gold or silver with. Accordingly, 8 grams of gold would be valued as 8 grams of gold. But, at present, the 8 grams of gold is valued in terms of the price it can fetch. What would be equivalent at present, according to the legal reasoning, would be modern currency itself. This would be like saying something as obvious as that selling or exchanging a 100 rupee note for 105 is *haram*. As Ashraf Ustad had reiterated, it is to prevent such transactions that the ruling is stringent. The legal way to overcome it is to sell old gold ornaments for currency and buy new ornaments with that money. As we have seen, this modality is derived from the Hadith in which the Prophet suggests to sell low quality dates for money and buy high quality dates with that money. The issue of ‘legalism’ that Ashraf Ustad had been highlighting plays an important role in approaching the topic as presented.

Najeeb Maulavi, in his speech, had rebuked those who question the logic of the apparent inequity while exchanging similar products with different qualities. He brought in the case different varieties of rice with different prices, and maintained that while exchanging one for another, the weight should be equal. He did not delve into the possible rationale for such a ruling, and reminded his listeners that it is the rule of the religion and should be followed without objection. He also demarcated the way to overcome the inequity in exchange (as, for instance, a kilogram of rice worth 100 rupees for another rice variety worth 30 rupees per kilo) with the already discussed mode of breaking the transaction into two by involving money. As per Maulavi’s understanding, this is a legal ruse or stratagem that the Prophet himself had taught. It can be taken to imply that the problem of *riba* miraculously ceases to exist if one follows that mode or

stratagem; what is more, it even attains a form of ritual that can purify the transaction from *riba*. Thus, rather than being a nominal circumvention of law, the stratagem that the Prophet had suggested prevents several virtual transactions that can happen with mere speculation and without the involvement of commodities (as Ashraf Ustad had explicated in our exchange recounted).

All the same, there is yet another aspect that can enrich our understanding of *riba*, namely, that *Riba* is not only about exploitation, but about market efficiency as well. Ashraf Ustad had agreed to the possibility of *riba al fadl* (the *riba* of excess) being prohibited to discourage barter and standardise the market over the medium of money.⁴² The medieval polymath, Ibn Rushd (1126-1198), commonly known in the West as Averroes, offers an economic explication for the prohibition of *riba al fadl*, and views it as a process for “marking to the market” (Thomas 2005: 117). Unlike Ibn Qayyim who follows the reasoning of Shafi school, Ibn Rushd, despite being a Maliki, follows the reasoning of the Hanafi school, that takes the effective legal cause of the items listed under the prohibition of *riba al fadl* as being fungibles. Ibn Rushd, by analysing the Hadith of selling low quality dates for high quality ones, suggests that it is not necessary for a person to engage in such a transaction. Even though the person may want to take it forward and finds the stipulated mode (exchanging for equal quantities) undesirable, he can sell it for money. This would open different possibilities, as he may get a fairer price and is not restricted to exchange with just one person (Thomas 2005: 117). All these grounds can lead to better market efficiency and a monetary economy that is fairer than a barter economy (ibid.: 129). In this sense, the idea of *riba* is much broader than what has come to be known as usury or interest, and implies what can lead to the breakdown of market morality (which cannot be restricted to the aspect of exploitation alone). There are several Hadith that prohibit a city dweller acting as an intermediary for a person coming from a village to sell his produce.⁴³ Such acts too are termed *riba*, which can

⁴² Note, I also came across this reasoning in an online study class on the *fiqh* of transactions. See ‘FQT04 *Fiqh* of Transactions: Usury and Interest,’ <https://youtu.be/Si2Yt-7mJHU>. See also Thomas (2005: Chs.7-8).

⁴³ Thus: “Let not a city-dweller sell on behalf of an incoming bedouin. Leave the people so that Allah may make them benefit from one another,” and “Deceiving an unknowing entrant into the market is *riba*” (see Thomas 2005: 117, 128).

prevent fair and open exchange, and thus can ensure a fixed-sum game where different parties can benefit from each other (ibid.)

Alongside such a pondering on the economic implications and wisdom behind the rulings over *riba*, it is imperative also to come to terms with the tendency to extract legal ruses to circumvent or escape the prohibitions. A controversial text, in two iterations, that came out during the late 1990's titled '*Palisha*' (see Faizi 1998 and 1999) is a fitting example of this tendency. It was through Imran that I came to know about the scholar and the book. Once I posed a thorny question to Imran, "Why do Muslims in Kuttiady like elsewhere rent out buildings for banks when it is considered as a serious sin, while at the same time there is a stigma or hesitation to rent out buildings to bars or toddy shops?" This question had emanated from the fact that, when we compare the two situations, the provisioning of a space for interest-ridden transactions would be much graver sin. Imran, after providing his usual take on the wayward ways of Muslims, added a caveat, "There are some scholars who permit bank interest, like Mustafa Faizi." The said scholar is a core member of the *Samastha*, and had come up with a booklet titled '*Palisha*' in 1998. It was a rigid and formulaic take on the rulings of currency and *riba* based on the Shafi *madhab*. I do not propose to engage in detail with the arguments of Faizi; there is a striking move, yet, that he makes which can inform our discussion. Faizi sets his ground by interpreting the Hadith on the exchange of low and high-quality dates as an indication from the Prophet to make use of legal ruses (Faizi 1998: 23). He then goes back to a narrow interpretation of the definition of a valid transaction according to Shafi *madhab*, which as we have already come to understand is subsumed under the mutual act of *ijaab* (offer) and *qabool* (acceptance). For Faizi, if the condition of an increment is not stipulated at the time of transaction (here loaning), it does not amount to *riba* or interest. As technically the transaction is free from the condition of *riba*, it becomes permissible; he does not abide by the legal maxim that what is habitually known is to be taken as a condition, claiming that it is not from the Shafi *madhab*.

Faizi was ousted from the *Samastha* for publishing the book, which was severely criticised by scholars across the state. The very next year (1999) he came up with a detailed rebuttal, which offered no new arguments, while detailing his already aired

opinions. Oddly, towards the end of his speech, Najeeb Maulavi defends Faizi's book without quite naming him. Maulavi took it as a legitimate employment of legal ruse and cautioned his listeners not to criticise such moves, as it helps people to circumvent the sin of *riba*. But is *riba* circumvented here? Is it some late modern tendency to employ legal ruses or stratagems when interest is rampant? The *Fath-ul Mueen*, while discussing the topic of *riba*, offers a small section on how to escape the sin. Precisely, on the possibility of *riba al fadl* (the *riba* of excess) while exchanging gold or silver or wheat unequally or when the transaction does not happen on the spot, it recommends two ways to escape *riba*: one can either offer the extra as a gift to the other or they can give it as a loan and later forgive it. When exchanging gold for silver, but not on the spot, it suggests that one can escape *riba* by giving it as a loan (Makhdam II 2017: 323). But does it prevent what it is intended to prevent by the proscription of *riba*?

The solutions offered here help the individual to escape the sin of *riba*, while its economic impact remains intact. There are good chances that those who are well versed with the legal tradition of Islam may employ or suggest such ruses to lay Muslims. Sameer, probably, was hinting at this aspect, when he made the claim that Sunnis are much more lenient in their approach to financial and business ethics. Sameer too had interpreted the selling of gold over deferred payment as a form of loaning, but he did not authorise it in terms of *fiqh* nor present it as a legal ruse. He used the street or business logic; and, moreover, he does not follow the juristic restriction of gold as currency, viewing the same as any other commodity. Both stances have precedence in the legal tradition, although which one to employ is a critical task that both scholars and practitioners of the trade will have to decide. Intention is often held as the last resort in the process of judging such acts. Some may intend to trade goods, while others may use it to lend or borrow money. I have been told about the practice of 'double sale' that some employ to lend or borrow money with interest. For instance, a person may sell a sack of pepper for 1500 rupees, which is to be paid in a future date. He then immediately buys back the same sack of pepper for 1000 rupees and offers upfront the cash payment. The real purpose of the sale is to lend 1000 rupees and get back 1500. If there is a real commodity, the transaction is legal according to the position of the Shafi *madhab*. Even with this stipulation, however, most of the times the transaction happens without any real

commodity or with just a verbal assurance. During the inception of Islamic finance and banking in Malaysia, ‘double sale’ (or *bay al inah*, as it is called in the legal parlance) was permitted according to the Shafi *madhab*. This was done citing several precipitating circumstances, like the housing crisis, and was limited to housing loans. But soon, it happened to be used leniently for other purposes as well. After criticisms from across the Muslim world, the authorities had to undermine the position of the Shafi school and take note of the positions of the other schools (see Kitamura 2022, for these transitions in the implementation of Islamic finance and banking).

Arguably, then, following the law may not always be the ethical thing to be doing on certain occasions; in the case of our jewellery interlocutors, it is not even a practical thing to do perhaps. Ashraf Ustad, to recall, was stressing that a rule can be given only in legal terms (although, possibly, if one were to approach him for a *fatwa* on this matter, he may have given a different opinion). Undeniably, whenever I posed ‘what if?’ questions to scholars, they would constantly remind me that specific cases do not change the general or established rules. They would state the rule as it is, and then deal with the exceptions depending on the situation. During the initial days of my fieldwork, pyramid schemes were a trend in Kuttiady; many scholars were also part of the networks, knowingly or unknowingly about the permissibility of such schemes in Islam. Those critical of such trends were tended to assert that many people who are known in the public as religious scholars are weak or even ignorant in their understanding of the *fiqh* of transactions (*muamalat*). I was often reminded of the adage, “If the teacher stands and pee [a disliked act in Islam], the students will walk and pee (*Ustad ninn paathiyaaal, kuttyel nadann paathum*).” There are even cases of the pulpit of mosques being used to lure people into business schemes that provided fixed returns. Truly, whenever I was part of conversations that dealt with the topic of ‘interest’ and the condition becoming rampant, it ended with a prosaic statement, “The signs of ending times! (*Qiyamath naalinte alaamath*).” What Thangal had maintained in our conversation is an allusion to this apocalyptic prophecy that comes in a famous Hadith: “There will come a time when there

will be no one left who does not consume *Riba*, and whoever does not consume it will nevertheless be affected by its dust.”⁴⁴ The ‘dust’ of *riba*, then, in a final flourish.

A Last Curl: The ‘Dust’ of *Riba*

One evening, while I was at Soopy’s shop, he pulled out an electricity bill and showed me an entry: ‘interest,’ it said. He had received a discount on the bill with the interest that had accrued over his security deposit. He told me that he is noticing it for the first time, and lamented that many like him would have unknowingly consumed ‘interest’ in this fashion. He was clearly demonstrating one of the several ways by which a modern Muslim would have to be dealing with ‘interest’ in everyday life, whether knowingly or unknowingly. The electricity bill can be an instance of harnessing interest in an unknowing way; whereas fixed profit/return on investment, as we saw, can be a way of consuming interest both knowingly and unknowingly. All these can be subsumed under the tag of the ‘dust of *riba*’ as prophesied in the Hadith just mentioned. There are several ways in which one may subsume ‘interest’ without reaching the parameters of necessity (*daroora*), as it were. Unbridled spending, or conspicuous consumption, is thus often seen as a path to ‘interest.’ The most common instances of such spending/consumption that often figured in the conversations during the fieldwork were marriages and house-construction. The gold given to or adorned by the bride during marriages figured as one major reason for Muslims taking out interest-bearing loans. Surely, such loans are taken for myriad purposes (apart from marriages); but, as Ashraf Ustad explicated in one of his sermons, taking loans for conducting marriages particularly, are futile and are often done with the intention to show off one’s wealth or status. Imran would often connect the economic ills among Muslims to the craze towards gold. He would loudly assert, “We will find salvation from economic problems only when our craze towards the yellow metal ends.” For him, the giving of gold to brides is dowry in disguise, and he blames not just those who conduct such marriages, but more importantly the scholars who are aware of this custom. He is most sceptical about a change from the side of scholars, yet, for (as he would aver) “They will lose the opportunity to make money by inaugurating jewellery shops.”

⁴⁴ Sunan an-Nasa'i 4455 <https://sunnah.com/nasai:4455>.

The *khatib* of the congregational mosque in Kuttiady, however, put the primary blame on the bridegroom. The ‘interest’ being alluded here is not just the ones that accrued on the loans taken, but also the *riba al fadl* ensuing from the buying gold over credit. The *khatib* was quite harsh in his tone:

How much gold the women in our community are accumulating! The culprit here, by God – and again, by God! - is the man who pushes the family of the woman he is marrying to take gold on interest from the jewellery. He should make it clear before the marriage that he seeks no gold. If not, he is taking part in ‘interest;’ he is tormenting the girl’s family; and transgressing the teachings of the Quran. The man who burdens the girl’s family, as part of marrying their daughter, is not a man! If he did not make it evident that he seeks no gold or any favour from their side, he is to be blamed; and, if he had made it clear, and the family still sought gold on loan, they are to be blamed. It is ‘*palisha*,’ the Messenger of Allah has reminded us!

Ashraf Ustad, for his part, during a sermon, shifts the blame towards the entire Muslim community:

The most disgusting among those who involve in interest-laden transactions are those who loan out money on interest to conduct marriages. I am short on words to describe this act! They splurge money without any benefit and suffer the consequences for a lifetime. It is not just them who are culpable here, but all those who have worked towards creating a social situation in which, if one were to conduct a modest marriage, it would impact their social status. They are also responsible for this malady. May Allah provide sagacity to this *Ummah* (people, or community)! We should be cognizant at a time when several laws and afflictions are brought upon us that we ourselves have created many unwritten laws and perversities; we should at least get rid of those first. Each of us should at least work towards changing the doctrine that at least 2000 people must attend a marriage ceremony, that it should be a big event and needs years of preparation etc.⁴⁵

Ustad, like what we saw in the conversation with Thangal, connects the moral corruption among Muslims with external ordeals. The topic of corrupt or tyrannical rulers, and the possible internal causes, are part of orthodox and yet still unresolved debate among Muslim theologians. Thangal had even wondered whether it was because of *haram* earnings, that prayers perhaps are not getting accepted. Evidently, the notion that God will not accept the prayers of a person who consumes *haram* earnings is a well-known

⁴⁵ Poignantly, this sermon was given during the time (December 2019) when the Citizenship Amendment Act (CAA) was being passed in the Indian parliament.

belief among Muslims. This can have both this-worldly and other-worldly implications. Echoing the statements of Ahmed and Thangal, Ashraf Ustad, in his sermon, goes on to pinpoint the root cause that leads to economic ills: ostentation or ‘extravagance’, as he put it. As he outlined (and we shall quote in detail, for it has some bearing on the ‘dust’ of *riba*):

This is not just an issue of ‘interest,’ this is about economic discipline - spending according to our income. It is a way to *haram* and *halal*. Being extravagant may not necessarily imply that one is doing *haram*, but it is a way to *haram* and invites Allah’s displeasure. Allah says, ‘*Innal mubazzireena kaanu ikhwaana shayaateen* (Those who are extravagant are the brothers of Satan)’ and ‘*Wa kaana shaytaanu li Rabbihi kafura* (And Satan is ever ungrateful to his Lord).’ So, extravagance is ungratefulness. When Allah provides us wealth and resources that many people do not possess, we have two sets of responsibilities and obligations. One, we have a responsibility and obligation towards Allah, as he has provided me with something that he has withheld from many. We must spend it cautiously; we have been entrusted to preserve it; we have no ownership or authority over wealth. ‘*Mimma ja’alakum mustakhlafina fih* (Allah has made you trustees of wealth).’ So, we have an obligation towards Allah: we must provide *hisab* (accountability) over *halal* wealth; there is *hisab* in *halal* and *azaab* (torment/agony) in *haram*. It is not just the *haram* that we should be cautious about, we must also be accountable for our *halal* wealth. Likewise, we have a responsibility towards society. In our society, many people are anxiously toiling for a marriage or a house or a vehicle. We should not make fools out of them by conducting extravagant marriages. Sometimes newspapers carry reports on pompous marriages, ‘Such and such marriages had items from tapioca to biryani, so and so quantities of fish, a whole goat was put erect and people were taking selfies.’ We can and should provide food for the guests, but beyond that such marriages are for showing-off and become news. Those who do such things fail in their obligation towards Allah as well as show arrogance over the society. They are the brothers of *Shaytan*. So dear brothers and sisters, extravagance will lead to *haram* transactions. One can rarely find the particulars of many acts of worship (*ibadat*) in the Quran, but can find the manners and guidelines one should follow in our interactions and handling of finances. It teaches us to not chain our hand around our neck out of stinginess nor to extend it by way of extravagance and to follow a moderate path. The beloved Prophet has taught us that a person who follows a moderate path will not end up in poverty. May Allah provide us the *tawfeeq* (fortune) to follow a moderate path, both in our prosperous and impoverished stages of life. One may unknowingly fall into the path of ‘interest’ when one leaves the moderate path and goes behind luxuries and unnecessarily enlarges their business enterprises and enhances their life standards to dazzle people.

Doubtless, the Hadith on the ‘dust’ of *riba* can have fatalistic consequences. One may ask, if something is supposed to happen, what change can one bring by trying to overcome it. When I posed Thangal a similar question, he quoted another Hadith which goes along the lines, “Even if you come to know that the world is going to end tomorrow and you have a sapling at your hand, you should plant it.”⁴⁶ This Hadith often figures in the polemics on environmental ethics and Islam, but Thangal here is giving us an important lesson on the hope or promise that every Muslim should have. Ashraf Ustad too, in his sermon, after quoting the said Hadith interprets it as follows:

It does not mean that we should not be concerned because it is foretold. We should be careful of ‘interest,’ even of its ‘dust.’ But because of some laws in our country, we are legally bound to approach banks as we are not allowed to do transactions beyond a threshold, unless a bank is involved. In that case, we may have to start an account in a bank; but, even so, we should be alert to not take any benefit from it. Sometimes, it comes with the tag ‘interest,’ but at times it comes in the form of bags or rewards or lounges. It is the responsibility of each one of us to consider it as the ‘dust’ of interest, to keep our distance from it. May Allah help this *Ummah* to understand things as it is.

The ‘bag’ he is here mentioning is the allusion to an instance when the Hajj pilgrims going under the government scheme were given bags sponsored by the State Bank of India (SBI). Ashraf Ustad takes even this as an instance of the ‘dust’ of *riba*:

It has gone even to the extent that the bags that are carried to the Hajj given by the Hajj Committee are sponsored by SBI. The bag that is taken to holy sites like Mina, Arafah and Masjidul Haram is sponsored by SBI! What merit has this *Ummah* given to banks! When Allah has cursed the Jews for making interest *halal*, what is it that we are doing? Should not those who have the conviction that ‘interest’ is *haram* remind that this bag is *haram*. Where did SBI find the money to sponsor this bag? Is it through selling things? Is it through real estate? Their business is clearly interest-based; it is with that money they give bags to hajjis and they go to hajj with that! What is the state of our *Ummah*?

Even as he is cautioning his listeners about the ‘dust’ of *riba*, he ended the sermon on a severely sceptical note, “Even if we take utmost care and avoid the SBI bag and go for Hajj, we may even see the bank’s advertisement over our holy places, such is the situation! May Allah safeguard this *Ummah*!” All *haram* earnings, especially *riba*, are taken to turn out as fruitless, in this world and the other. Recall when Afsal asserted that interest-laden ventures are destined to be fruitless. This was a common theme whenever

⁴⁶ Al-Adab Al-Mufrad Book 27 Hadith 4 <https://sunnah.com/adab/27/4>.

the topic of *riba* is discussed (the nuances notwithstanding), both by scholars and common Muslims. Much of the discussion on the fruitlessness of *riba* stems from a Quranic statement, “God has made interest fruitless and charity fruitful” (Quran 2: 276). Interpreters of this verse talk about both this-worldly and other-worldly implications. As the suggestion underscoring the verse makes clear, the antidote to *riba* is ‘charity’ (*sadaqah*). Ashraf Ustad, particularly, is fond of an analogy that he often draws on in his lectures and sermons while talking about interest. He implores that God will teach a lesson to those who consume *riba* in this world itself:

Those who give and receive interest are like those whose legs get submerged in the slush found in riverbeds. We all must have done so in our childhood to retrieve balls that went to the river while playing on the shore or went fishing in a slushy river. When one leg gets sunk in the slush, we think that if we put in the other leg, we will be able to pull out. When the other leg is put, it will also sink and, if we repeat the same steps, our legs will sink deeper. Such is the case of those who take out interest-bearing loans. They speculate that they will be able to manage funds by rolling money from different lenders. The first time he loans out, one of his legs is stuck in the slush; he takes another loan to pull out the first one, and his second leg gets stuck. This pattern continues.

All in all, the earnings from *riba* or the money loaned for interest is said to be devoid of *barakah* (God’s blessings). The *Khatib*, in his sermon on *riba*, had posed a rhetorical question to his audience, “Oh, Muslim *Ummah*! Is there any case of people who dealt with banks not being doomed? Have they ever slept peacefully?” Losing *barakah* is said to manifest in different ways. One may be struck with unexpected expenses, be it in the form of accidents or diseases; it may disrupt one’s mental well-being. Ashraf Ustad says that the progeny of those who deal with ‘interest’ are to be struck with poverty, noting that it is distressing to see the rise of interest-bearing establishments, especially in the Arab countries. For Ustad, the virtual growth achieved through such establishments will only lead to bigger disasters, as Allah has prophesied that he will wipe out interest, and not just reduce it. Those who think that they can secure their future by investing in interest-yielding schemes or by taking insurance policies that are *haram*, Ashraf Ustad maintains (as part of his moral counselling), will all bite their nails one day. The ‘day,’ as it were, does not necessarily mean a day in this world; it can be the day of judgment. At any rate, for those who stay away from ‘interest’ and give *sadaqah* (charity), Allah will nurture them in ‘unexpected’ ways; in ways that is, which

governments or banks or insurance companies, cannot ever accomplish. As Ustad sermonises, “Allah will secure them from diseases, debts, fires, natural disasters etc. because of their *sadaqah*.”

Coda

The Quranic verses that figured throughout this chapter is said to be the last set of verses that got revealed and the Prophet died soon after.⁴⁷ The Prophet in his farewell speech had annulled all pending cases of interest, even as the very first case he annulled was his uncle’s. Several Hadith report disagreements among the companions of the Prophet especially on the issue of *riba al fadl* (the *riba* of excess).⁴⁸ They even suggest that some of the companions were not aware of the Prophets prohibition, although soon after they came to know about the Prophet’s injunctions, they accepted it and corrected their position.⁴⁹ The Hadith that report these disagreements and other isolated sources resurfaced in the writings of modernist Muslim scholars in their attempt to permit ‘interest’ (see Rahman 1964). Even though a scholarly consensus was formed on the prohibition of *riba al fadl*, as we saw in the foregoing pages there are disagreements on the rationale (*illah*) of prohibition, all of which has some real-world practical implications. One among the closest companions and the second caliph, Umar bin Khattab, is reported to have said: “I wished that the Messenger of Allah had made three matters clearer for us, so that we could refer to his decision: the grandfather (regarding inheriting from his grandchildren), the *Kalalah* (those who leave neither descendants nor ascendants as heirs) and some types of *riba*.”⁵⁰

This predicament, though, is resolved by echoing a Prophetic advice on matters that are not clear or things that are between lawful and unlawful.⁵¹ Umar reminds, even as he

⁴⁷ See Sahih al-Bukhari 4544 <https://sunnah.com/bukhari:4544>; so also, <https://quran.com/2:275/tafsirs/en-tafisr-ibn-kathir>.

⁴⁸ Thus: Sunan an-Nasa’i 4581 <https://sunnah.com/nasai:4581>; Sahih al-Bukhari 2178, 2179 <https://sunnah.com/bukhari:2178>; Jami’ at-Tirmidhi 1241 <https://sunnah.com/tirmidhi:1241>; Sunan an-Nasa’i 4562 <https://sunnah.com/nasai:4562>.

⁴⁹ See the Malayalam commentary on the verse by Amani Moulavi available online: https://amanithafseer.com/2_267-286/.

⁵⁰ See the classical commentary by Ibn Kathir on the verse <https://quran.com/2:275/tafsirs/en-tafisr-ibn-kathir>.

⁵¹ The Prophetic advice, in its detail, goes as follows: “I heard Allah’s Messenger saying, ‘Both legal and illegal things are evident but in between them there are doubtful (suspicious) things and most of the people

enjoins, “The *ayah* (verse) about *riba* was one of the last verses to be revealed, and the Messenger of Allah died before he explained it to us. So, leave that which makes you doubt for that which does not make you doubt.”⁵² Here, each believer is like a ‘shepherd’ (a pastoral imagery, undoubtedly) who is responsible for his acts and desires. There seems to be no other way around the ‘interest’ that comes forth, both in secular and religious variations. A possible way out, as suggested, is through the persuasion that emanates from friendships, for (as Asad astutely formulates) the mutual care of self, in Islam, is diffused among all believers, rather than simply fixing the responsibility on a pastor (see Asad 2015: 177). Such a self-making or self-fashioning modality is largely embodied in the interactions among the companions of the Prophet, their sincere advice being anchored on the teachings of the Prophet.

While I was writing this chapter, one long evening, a Muslim friend of mine who was looking for a rented apartment in Hyderabad approached me. He observed that there are certain lease options available, wherein he can give 10 lakh rupees for two years and stay at an apartment. While leave-taking from the premises, he will be returned the 10 lakh rupees back. In a frenzy, I told him, immediately, it falls under *riba*. As he is guaranteed the entire amount, the contract becomes a debt contract. Any benefit sought from such a giving would fall under *riba*. The flat here becomes a mortgage, and if one is to make use of it, he is liable to pay the customary rent. He immediately understood the problem, but was concerned, and confused, that another acquaintance of his who is particular about following the rules of Islam is staying at a flat under a similar agreement. He also told me that the practice is quite widespread in Hyderabad. I shared some articles and sermon recordings that I had with me which dealt with the topic. He went, instead, for a monthly rental agreement. The friend of his, who was staying on lease, was alerted about the

have no knowledge about them. So, whoever saves himself from these suspicious things saves his religion and his honour. And whoever indulges in these suspicious things is like a shepherd who grazes (his animals) near the Hima (private pasture) of someone else and at any moment he is liable to get in it. (O people!) Beware! Every king has a Hima and the Hima of Allah on the earth is illegal (forbidden) things. Beware! There is a piece of flesh in the body if it becomes good (reformed) the whole body becomes good but if it gets spoilt the whole body gets spoilt and that is the heart.” Sahih al-Bukhari 52 <https://sunnah.com/bukhari:52>.

⁵² Tafsir Ibn Kathir <https://quran.com/2:275/tafsirs/en-tafisr-ibn-kathir>.

issue. He immediately revoked the agreement, took back the deposit, after deducting the rent for the months that he had stayed at the flat.

As already alluded, the Quran stipulates charity (*sadaqah*) as an antidote to *riba*. In the following chapter, we engage the charitable landscape of Kuttiady and explore sites of giving and spending.

Chapter 6



Giving and Spending Wealth: The Charitable Landscape of Kuttiady

Do not be so tight-fisted, for you will be blameworthy; nor so open-handed, for you will end up in poverty (Quran 17: 29).

In the previous chapters, we have come across instances of robust accounts of practices of giving through the narratives of some of my interlocutors. Imran, in distinguishing between charity in times of precarity and affluence, and Umar, while alerting us to a more involved form of giving through the expression ‘*kandarinju kodukkuka*,’¹ point to a deeper investment in acts of giving writ large across Kuttiady. Our present chapter is an attempt to probe these depths in a landscape where the idea of charity and its associated culture of giving come to be marked out as normal rather than as exceptional. Without doubt, in a context where charity represents a regular part of life, and everyone is expected to contribute for others, individuals are often evaluated based on their willingness to ‘give’ and to share. I was part of many situations where people were censured for their reluctance to give and share, and these judgments were frequently accompanied by moral orders of assessment. These encounters also carried a potential for disrupting certain commonplace notions about charity, and especially Muslim charity. The recipients of charity regularly fall under the category of ‘poor,’ as loosely as is defined, while (as will be demonstrated shortly) such a categorization is contingent upon forms of visibility on the part of the receiver and orders of assessment by the giver. This ‘giver-receiver’ dyad is invariably disrupted, when God and the afterlife enters the equation, just as the notions of generosity and compassion gets interrupted by the very formulation of acts of giving as divinely ordained obligations (see the fascinating work

¹ The phrase is a combination of three acts/verbs, *kanuka*- to see, *ariyuka*- to know, *kodukkuka*- to give. As we alluded this expression refers to a different level of giving, without being asked by the receiver but also an informed or sometimes intuitive act from the side of the giver.

of Mittermaier 2019; also, Schaeublin 2023). While most of the anthropological works on Islamic charity take the aspect of ‘giving’ for granted, our study explores the allusions to and insinuations of ‘non-givers’ as well, and the underlying moral judgments that they can represent.

Recent anthropological works on Muslim charity are marked by an ‘orthodoxy’ that focuses insistently on the entanglements of Islamic giving and neoliberal governmentality (Anderson 2018: 610). In these formulations of ‘revivalist’ charity, as it were, seeking moral reward (*thawab*) through acts of giving come to be viewed as a form of ‘capitalist ethics,’ one which generates a profit motive oriented towards maximising rewards through pious acts (Schielke 2012: 138). A sense of moral anxiety sustained through a calculative logic and apprehension about the future emerges as a prime motif of giving and piety in a context rendered as ‘neoliberal’ and resonant with a capitalist ethos of scarcity (Schielke 2015: 22). Indeed, by focusing largely on the paradigms of state and market, such formulations occlude the ‘theological dimension’ of practices of giving (Iqbal 2022: 38). Our effort here is not to actively contest these formulations, but rather we will be dealing with certain fixations in this literature, as we proceed with our ethnography. It has been effectively maintained that, even though modern practices of Islamic giving are inflected with a calculative logic (which, in fact, has always obtained in the tradition), this logic cannot be subsumed under a neoliberal sensibility, for it can be seen to represent a contrasting economic theology of excess or abundance (*baraka*) [see Mittermaier 2013]. Equally, there are alternative accounts that focus on the moral networks and transcendent imagery of society and economy rather than individual salvation enabled through practices of giving (see Anderson 2018). In this latter context, while the individual salvational element cannot be ignored, it is also imperative to get a measure of what is being achieved in these practices of giving over and above salvation. Clearly, then, in this chapter we strive to extend such reformulations and raise certain foundational questions on the practices of Islamic giving. In doing so, I reiterate the need to follow an approach that decentres the ‘human horizon’ (see Mittermaier 2021) while also attending to the poetics and morphology of acts of giving.

I shall begin this chapter by delving into some of the normative terminologies associated with ‘giving’ and then quickly move on to the instantiations of giving in Kuttiady, unravelling their evaluations of worth that make them possible. This opens the space for our discussion of the morphologies of giving and spending, implicating not just its normative undertows, but also their ethnographic expressions in the context of two of our key interlocutors. We go on to address, in this light, the manifestations of *zakat* as both a transactional modality and a form of ritual worship with its own precise order of calculations and designs of/for Muslims in the context we have been traversing, namely, the north Malabar town of Kuttiady.

Normative Terminologies and Instantiations: Iterations

The Quran uses the words *zakat*, *sadaqa* and *nafaqa* interchangeably to denote various virtuous acts of giving or spending. *Zakat* has come to be known as one of the guiding pillars of Islam, and carries a very technical definition in the legal texts. It is unique in having the dual nature of an act of worship (*ibadah*) and connoting a substantive legal sphere, such as the ‘alms-tax’ (Hallaq 2009: 231). *Zakat* derives from the Arabic root ‘z-k-w,’ which means to grow, to reach, to attain and purify (Badawi and Haleem 2007: 399). In this sense, it has a shared meaning with the generic word *riba*, which also means increase, but the aspect of purification is inherent in *zakat*. There are Quranically designated beneficiaries for *zakat* as enumerated in the paradigmatic verse:

Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted ‘to the faith’, for ‘freeing’ slaves, for those in debt, for God’s cause, and for ‘needy’ travellers. ‘This is’ an obligation from God. And God is All-Knowing, All-Wise (Quran 9: 60).

As an act of ritual worship (*ibadah*), where denying its obligatory nature leads to excommunication from the fold of Islam, the topic of *zakat* is dealt with exhaustively in the legal manuals, often translating into restrictive and technical forms of detailing. There are stipulated properties on which *zakat* becomes liable, and these can vary according to legal schools (see Hallaq 2009: 231-34). The *Fath-ul Mueen* restricts them to eight: gold, silver, goat/lamb, cattle, camel, food grains, dried dates, and raisins

(Makhdum II 2017: 235). The *zakat* on gold and silver, and by extension currencies,² are the only category among the eight that obtain most often in the present times and across our field context. Any Muslim, be it a minor³ or insane (upon whom other forms of ritual worship such as prayer and fasting are not obligatory), who possess more than the threshold weight (*nisab*) of gold (85 grams) or silver (590 grams) or equivalent currency of the said value of gold or silver⁴ for a lunar year is liable to give 2.5 per cent of the total possession as *zakat*.⁵

The second term, often employed interchangeably with *zakat*, in the Quran is ‘*sadaqa*.’ The verse quoted above which legislated *zakat* uses the word *sadaqa*. However, both in legal terms and common parlance, *sadaqa* has come to denote voluntary giving, contrasting with the obligatory nature of *zakat*. A parallel can be drawn here between the five obligatory prayers and the voluntary prayers. While the voluntary prayers are also numbered, albeit with differences across *madhabs*, there is no upper or lower limit for voluntary giving. The root of *sadaqa* lies in the Arabic ‘*s-d-q*,’ encompassing such notions as speaking and committing to the truth, fulfilling one’s promises, even to befriend, show charity, give alms etc. (Badawi and Haleem 2007: 517). Apart from the act of helping the needy, *sadaqa* is frequently stipulated as a compensation for not being able to perform rituals like fasting during Ramadan or if someone breaks a vow.⁶ The third term, ‘*Nafaqa*’ is repeatedly used in the Quran for alms, charity and spending one’s wealth in ways that pleases God. In fact, the very first instance where the Quran mentions donating one’s wealth, the word employed is a cognate of *nafaqa*. The second chapter of the Quran proclaims itself as a guide to the God-conscious (*muttaqeen*) and describes the latter as: “Who believe in the unseen, establish prayer, and donate from what We

² Of course, as rendered in our previous chapter on the folds of ‘*riba*,’ there are disagreements among the Shafi scholars about whether currency is liable to *zakat*.

³ Although the Hanafi school exempts the wealth of minors from *zakat*.

⁴ There is a difference of opinion among scholars on whether the value of gold or silver is to be taken into consideration while calculating *zakat* on currency.

⁵ For other categories of property according to the Shafi school, see Al Ghazali (2019); and, for a general overview across schools, see Hallaq (2009: esp. 231-34).

⁶ Those who are ill, pregnant, breast-feeding and menstruating women, the elderly or to those who fasting may pose health risks and travellers, are exempted from fasting during Ramadan. But they are required to make it up during the remainder of the year. If at all one cannot make up the missed fasts due to persisting illness or old age, they are required to feed a person two meals for each day of missed fasting. And if one were to deliberately break an obligatory fast, they are required to fast consecutively for 60 days, and in case if they are unable to do so they must feed 60 people two meals.

have provided for them” (Quran 2: 3). The belief in the ‘unseen’ (*ghayb*) here indicates the belief in God, his angels, and the Day of Judgment (which represent three out of the six articles of faith [*iman*]) and that belief or conviction is said to be embodied through prayers and spending one’s wealth. Throughout the Quran, the cognates of *nafaqa* surpass the number of times that both *zakat* and *sadaqa* are employed, and it covers the sense of both the latter terms. *Nafaqa* has an interesting etymology, in that it is derived from the root ‘*n-f-q*’ which is used to refer to a desert rat’s tunnel with a different entrance and exit (Badawi and Haleem 2007: 956). It also carries the following meanings: “to find a good market, to become depleted, to spend, to donate for a good cause, to support one’s family” (ibid.).⁷ Spending towards a good cause in this world yields its fruits in the next, and it is not possible to hope for such a reward without the belief in the ‘unseen.’ The brief verse quoted in this very paragraph makes it clear that what is being spent is from what Allah has provided (*razqnaahum*) – “We have provided for them”

While the ritual of prayer (*salat*) has received much attention in terms of its ‘disciplinary’ or corrective valence – habitually being portrayed as cultivated acts through learning and repetition (see Mahmood 2001) - the act of ‘giving’ which is also habituated in similar ways has not received much ethnographic attention. ‘Giving’ regularly figures as a specified or prearranged disposition, and the complex ways in which it is inhabited eludes description. Recently, the much-discussed ‘triad’ of giver, receiver, and God, as found in the tradition, has received some ethnographic attention (see Mittermaier 2019; Schaeublin 2019 and 2023) but the forces, both human and non-human, that keeps one from giving (which also figures prominently in the normative sources) is yet to get a robust ethnographic detailing. To be sure, a setting saturated with acts of giving has its flipside, when the one who repeatedly gives is sometimes unable to give and gets berated. Besides, there are people who tap on generosity and make a living out of it, even as they are not in need. A ‘genuine’ need is not something fixed and eternal; and those who give may, in another instance, be on the other end. The Quranic verse that mandated *zakat* uses two words - *faqeer* and *miskeen* - for two out of the eight beneficiaries, even though they carry almost the same meaning. Scholars have debated the differences between

⁷ The word for hypocrisy (*nifaaq*) also derives from the same root, as a hypocrite is known to play on both sides (Badawi and Haleem 2007: 956).

these two words, and, as we will see in the ethnographic accounts below, these categories are actively considered in many acts of giving apart from *zakat*, as well.

Let me now turn to a specific instance of giving that took place amidst the pandemic lockdown in the month of April 2020. Unprecedented conditions had brought an unexpected set of people into need. While those who customarily fell into the category of ‘poor’ found help from almost all sides - often more than their ‘need,’ one might even say - the usual ‘comfortable’ or even ‘well-off’ lot emerged precarious in a standstill economy. The aid-distribution that I explore below was initiated by a group of friends, who made it a point to give aid in the form of grocery kits to the ‘affluent’ lot along with the poor. I joined in and observed their endeavour right from the initial meetings to the fundraising and the final outcomes. The main site of these interactions was the home of Ahmed, who lived in my neighbourhood and facilitated my access despite the lockdown restrictions.

Charity in times of pandemic: complicating ‘poor’ and ‘needy’

Upon entering Ahmed’s foyer, I stumbled upon an animated conversation between him, Naser, and Basheer regarding potential donors and their outreach strategies. Ahmed recounted an unpleasant encounter with someone who had harshly declined their request for funds. Concerned about potential negative repercussions, Naser suggested refraining from contacting this individual again to avoid the perception that they were struggling to secure donors, which was not really the case as they were able to secure ample funds. Naser was wary that repeated rejections might demoralise them (*‘manassinu vallandayippovum’*) and he proposed involving someone else, AM, to make the call instead. Ahmed agreed and said that AM knows how to ‘tame the bull’ (*kaychu kettunnath ariyam*). Basheer too concurred, affirming, “He’s unlikely to charge towards AM.” As I lingered at the entrance, a bit puzzled by their conversation - whether it was about a person or an actual bull - Naser noticed me and inquired if any of my acquaintances required assistance. I mentioned that I could not recall immediately, but assured him that I would check and inform him later, if there were any needs.

The trio, Naser, Ahmed, and Basheer, took upon themselves the task of organising an aid-distribution, particularly as Ramadan approached. They perceived gaps in the aid-distribution, both from local government efforts and other charitable entities since the inception of the lockdown. Their role was more facilitative than that of the direct donors. This initiative emerged in the aftermath of the initial lockdown phase, with their observation that most aid primarily reached those classified as traditionally ‘poor.’ They were concerned about the ‘*idatharakkar*’ - the lower-middle-class individuals - who seemed neglected and silently suffered without adequate support. Furthermore, they were troubled by reports of some individuals hoarding multiple aid-kits from various donors and even engaging in the resale of surplus aid, highlighting an alarming trend within the aid distribution network.

As the meeting unfolded, the group gathered information about the funds pledged thus far and compiled a list of potential recipients for aid. They calculated that an estimated amount of 2000 Rs was needed for each grocery kit, and sought sponsors based on this criterion. Ahmed listed the aid-kits offered by his contacts, totalling ten kits with the prospect of two more in transit. He shared a tactic that he employed, attempting to persuade one of his tightfisted business partners by using the current pandemic situation as leverage. He aimed to instil a sense of urgency, emphasising the vulnerability that everyone was facing amidst the pandemic. During the discussion, Basheer inquired about a catering business owner in the town. Initially, Naser expressed doubt regarding the individual’s need for aid. However, Basheer promptly corrected Naser’s assumption, revealing that the person had already received one aid-kit, but sought an additional one for his younger brother. Ahmed chimed in, corroborating Basheer’s insight by highlighting the dire state of the catering business, indicating its stoppage amidst the ongoing circumstances. Naser expressed interest in checking on someone from a prominent family, ZN, urging Ahmed to explore the situation further. He suggested Ahmed personally reach out to this individual, ensuring sensitivity to their feelings and suggested wording along the lines of, “We have allocated a kit for you, but we cannot deliver it without confirming your need.” Naser stressed Ahmed’s involvement due to the latter’s amiable relationship with the person, while emphasising that his own contact might not be received as positively.

While Ahmed searched for the contact details on his phone, Naser and Basheer redirected their focus, compiling a list of essentials to be included in the aid-kit. Naser read out the items from his phone, while Basheer jotted them down on paper. Ahmed's wife was also present, and they sought her advice and input during this deliberation. Collaboratively, they strategized the contents of the aid-kit, considering what items would be most beneficial for the recipients. They engaged in a thoughtful consideration of the quantities, factoring in the practical usage of items and the current market prices, to ensure that the aid-kits could provide the necessary sustenance, while being mindful of the cost constraints:

- Salt: 1 packet
- Rice: 15 kgs
- Coconut oil: [*Initially suggested as 2 litres*, but Basheer interjected, proposing only 1 litre due to the increased prices. However, Naser countered, stating that 1 litre might not suffice, especially with Ramadan approaching, suggesting they could revisit this decision later and continued listing the items.]

[*Continuing the list*]:

- Turmeric powder: 250 gms
- Chilli powder: 250 gms
- Coriander powder: 500 gms
- Meat Masala: 100 gms
- Sugar: 3 kgs
- Tea powder: 500 gms
- Cumin seeds: 50 gms
- Fennel seeds: 100 gms
- Fenugreek seeds: 100 gms
- Mustard seeds: 100 gms
- Broken rice (for gruel): 1 kg
- Dates: 500 gms
- Onion: 3 kgs
- Garlic: 250 gms
- Shallots: 500 gms
- Gram flour: [*Initially suggested as 1 kg*, but Basheer recommended reducing it to 500 gms, citing its specific usage mainly for making fritters and the high prices. Ahmed's wife agreed with the suggestion.]
- White flour: 2 kgs

Ahmed promptly informed, "ZN did not respond to the call," swiftly redirecting the conversation to express concern for PC, an associate of the trio and ZN's neighbour.

Naser proposed a thoughtful strategy to preserve ZN's dignity, while seeking the information about need. He suggested that Ahmed reach out to ZN, inquire about PC's situation, and discreetly gather insights into ZN's own well-being, without directly prying into it.

Building upon this plan, Ahmed improvised by pointing NJ's intimate knowledge of both ZN and PC, and advocating for involving NJ in their assessment. Naser supported this suggestion, recommending Ahmed contact NJ and discuss the availability of two aid-kits and seeking guidance on whether they should be designated for PC and ZN. They mutually agreed to subsequently inquire directly with NJ regarding his own circumstances. Shifting the discussion somewhat, Naser reflected on the impending situation, noting the potential adaptability of individuals like himself who possess certain 'crooked' tendencies, juxtaposed with the struggles faced by individuals such as NJ, ZN, and PC. He emphasised that they, being expatriates, are unfamiliar with navigating financial challenges in their own home locations. His underlying point was that, given their straightforward dealings, they are not used to tactics of rolling money whenever contingencies arise nor does their honour allow them to seek aid. Naser humorously recounted borrowing and promptly returning 5000 rupees to his cousin, and later borrowing another 5000 from the same cousin, jokingly stating he had no intention of paying that back anytime soon.

Ahmed redirected the conversation, emphasising the need to compile a list of recent Gulf returnees trapped in the current situation - a sentiment Naser also supported. They got interrupted with ZN returning Ahmed's missed call. Even though the call was not on speaker mode, we could all hear ZN's voice, albeit a bit unclear at times. Ahmed greeted, "Assalamu Alaikum, how are you, *arbaab*?⁸ How is Corona treating you?" He swiftly explained the purpose of his call, mentioning their relief kit initiative designated for friends and those in need. Without giving ZN a chance to respond, Ahmed swiftly diverted the conversation, inquiring about PC's situation. ZN replied that PC seemed to be going fine., upon which Ahmed re-joined, "I see, we have earmarked a kit for you

⁸ 'Arbaab' is an Arabic word meaning master, boss, caretaker etc. The Arab sponsors of expatriates working in the Gulf are often referred to as *Arbaab*.

too.” ZN promptly declined the offer, stating that there were others more deserving of the assistance. Ahmed assured ZN, averring, “If there are people more in need, we will prioritise them. Otherwise, we will allocate the kit to you. Is that acceptable?” ZN agreed with a hum. Ahmed then inquired about NJ’s situation, to which ZN mentioned that the latter had recently returned from the Gulf and seemed to have some reserves. Additionally, ZN recommended other individuals whom he believed suitable to receive the aid-kits. Ahmed promptly clarified their approach, emphasising that their aim was not to provide a third kit to those who had already received two. He highlighted the importance of their aid being the primary support, and not just another among several kits.

As ZN continued suggesting names, Naser interrupted, reminding Ahmed that they were short on kits, suggesting ZN’s locality might fall outside their current capacity. Ahmed seized this moment to seek assistance from ZN in their aid efforts. Ahmed inquired, “Do we have individuals in your area who can sponsor our aid-kits?” ZN responded, “I do not think I am in a position to donate.” Ahmed quickly clarified his query, explaining,

That is not exactly what I was asking. It is not solely me contributing here. I am doing my part, and reaching out to contacts to seek sponsorships. Could you possibly find someone who could sponsor 5 or 10 kits? Each kit costs around 2000 rupees. Our goal is to distribute these to the most deserving. However, we also intend to assist some affluent individuals whose funds are inaccessible and are facing starvation. These individuals might not be able to borrow money due to their affluent tag. Unfortunately, we are short on kits; so, if you can, please try to find sponsors among your contacts.

ZN uttered, “As you know, it is currently not feasible to meet people,” upon which Ahmed assured, “You need not worry about that. Just yesterday, I managed to secure sponsorship for 10 kits by simply sitting in the foyer of my home, using my phone. Please check around, and let me know if you find anyone willing to sponsor.”

Naser inquired about a neighbour of Ahmed’s, just as the latter disconnected the call. Ahmed shared his information about the neighbour:

He has two sons. One of them recently returned from the Gulf. Unfortunately, it is challenging to tend to his needs (the neighbour) or guide him. He invests all his money in lottery tickets. Besides that, from what I observe, he and his sons

manage to purchase daily supplies for their household. I do not see him requiring any additional help.

Naser responded, “I am aware of that. He and one of your relatives seem quite involved in lotteries. I had not expected that.” Ahmed acknowledged this, holding forth, “Yes, he buys a considerable number of tickets. The same goes for many people we know, including one of my nephews. Some individuals even purchase lottery tickets in large bundles.” Naser commented, “It seems like it is no longer considered a problematic habit,” even as Ahmed supplemented, “Yes, it has become halal now! My brother mentioned that many of his younger colleagues in the market have begun purchasing lottery tickets. However, due to the lockdown and the unavailability of tickets, they are now saving some money.” Ahmed further requested Naser to add one of his nephews to the list of recipients, explaining that although he had already given him one kit, he deserved another; additionally, he asked for PC and ZN to be included. He had deduced from ZN’s statement about there being more deserving individuals that the latter himself might be in need. Ahmed expounded on the dynamics of giving and receiving financial help, “Consider my younger brother; he upholds a certain standard and refrains from seeking help even when he might be in need. There are many others like him.”

Moving forward, they proceeded to compile a list of individuals that they intended to provide aid, utilising various assessment criteria. Some individuals owned land, but could not generate income due to the stagnant market conditions; others relied on renting out their properties, and were also facing financial difficulties. The list eventually encompassed 32 households. Their goal was to distribute all the aid-kits before the onset of Ramadan, which was less than 10 days away from the day of their meeting. Naser suggested approaching Jamal to assemble five kits per day. The group unanimously agreed on Jamal as the go-to person for purchasing the necessary items; the latter’s reputation for offering the most cost-effective rates in the entire district was highlighted and acknowledged during the discussion. Ahmed kept prompting Naser to reach out to his contacts and request sponsorship. On his part, Naser acknowledged that many of his contacts were already engaged in various initiatives, making it challenging to ask for their support. The group also noted an issue where some individuals collected aid-kits only to later sell the items to shops. Ahmed then mentioned his business partner, PA,

and expressed confidence in securing at least one kit from him, while he had asked for 10 kits from him. He immediately dialled PA's number and initiated the conversation.

Ahmed: I am compiling a list of donors. How many kits should I allocate under your name?

PA: Just one.

[Ahmed pretended not to have heard, and humorously prodded winking at us in the group]: Is it five then?

PA reiterated: No, just one.

[Ahmed, persistent and hinting at the uncertainties of the current pandemic situation]: I should not be bothering you for just one kit. You should give at least five. It is the time of Corona, and who knows what the future holds! We cannot be certain if we will even be alive for the next Ramadan.

However, despite these efforts to persuade PA, the latter remained steadfast, and agreed to provide only one kit. Disappointed with PA's reluctance despite his affluence, Ahmed commented to me, "It is PA. He is filthy rich, but hesitant to spend. I tried to use fear tactics, but it did not work. I assume he is contributing in his own neighbourhood." Meanwhile, Naser and Basheer, who had stepped out to make phone calls, successfully secured two kits.

As the meeting approached its conclusion, Basheer conducted a review of the listed items and noticed the spike in coconut oil prices, then at Rs. 192 per litre. They collectively agreed to reduce the quantity to one litre, and opted to include a further litre of sunflower oil as a more economical substitute. Additionally, they adjusted by decreasing the quantity of shallots, which were costly at that point, and reducing too the amount of turmeric powder. Alongside this, they actively noted individuals who might require financial aid rather than grocery kits alone. Ahmed shared an insight derived from his conversation with ZN, remarking that those who claim, "There are people more deserving than me," often happen to be in need themselves. This intuition became a way for them to gauge individuals in need; and, in the week following this meeting, until the delivery of all the kits, they utilised this awareness and various other indicators to identify those requiring of assistance. They managed to collect around 1,75,000 Rs, reducing the estimated cost per kit from 2000 to 1750 Rs, and allowing them to distribute around 100

kits. Their initial plan to acquire ready-made kits from Jamal did not materialise due to a shortage of staff. Instead, Jamal supplied the items in bulk, and the team packed the kits in Ahmed's home courtyard with the help of volunteers.

Furthering the ground: of 'Ihsan' and calculations of worth

The aid distribution initiative described above exemplifies what we encountered as '*kandarinju kodukkuka*' - in Chapter 4, through Umar, Ahmed's friend, and 'mediator' in his own right - or what can be called as 'giving' or charity with *ihsan* (magnanimity, grace, and more), certainly a much more involved mode of giving. Throughout my fieldwork, Ahmed emerged as someone who embodied this ethic of giving. In his attitude towards charitable pursuits, the precise words that he uses to describe acts of giving and the way he reproves people who shy away from giving, these have all provided me with insights that helped reorient the way I approached the topic. In our Ch. 4, we had covered Umar's descriptions of the way Ahmed had helped him several times, without even a murmur of doubt; Umar himself taking it as a form of giving oriented towards God and not towards people, oblivious of any returns from his associates but only from the Creator. Along with the giving and spending from the wealth he possessed, Ahmed would also encourage others and facilitate several charitable endeavours. Upon the onset of the lockdown, he distributed all the packed biscuits and savouries from his restaurant to an aid initiative by the *Mahallu* committee. Ahmed would also annually contribute to the daily *iftar* organised during Ramadan in the town masjid catering to wayfarers and migrant workers.

Surely, in the aid distribution initiative described in the foregoing sub-section, there was a deliberate focus on assisting those conventionally deemed 'wealthy,' but who were yet struggling during the lockdown. In fact, on a day that followed the meeting, Ahmed confirmed to one of his associates that the true target of their initiative were individuals residing in two-story homes with cars parked outside. He repeated the fact that, while individuals from the lower economic strata had received help from multiple sources, some among them had resold the surplus aid. This latter observation was corroborated to me by the staff worker Faris from Jamal's shop, as it often served as a hub for several charitable ventures. Annually, in the months leading up to Ramadan, Jamal would

receive orders for providing grocery kits to the needy. Some donors delivered these kits themselves, while others asked their beneficiaries to collect them from Jamal's shop. In 2022, Faris informed me that they had to reject numerous orders due to their capacity constraints; while also expressing scepticism towards such initiatives, terming them as a facade. He revealed that a significant number of recipients had obtained three or four kits, and some even approached them to sell surplus items from these kits that exceeded their needs. Such initiatives, Faris disclosed (somewhat echoing Ahmed's stance), lacked *ihsan*.

Any charity embodying *ihsan*, clearly, goes beyond a giving directed at meeting an obligation; indeed, as we saw with the foregoing, it need not be directed at the conventionally 'poor,' but rather the most deserving. There is an evaluation of 'needs' here, involving often calculations of moral value and worth. One indication towards this calculus could be found in the distinction between the terms that we had alluded earlier on in this chapter, '*faqeer*' and '*miskeen*.' Being marked as the primary beneficiaries of *zakat*, these categories have found considerable attention in the jurisprudence that is *fiqh*. According to the Shafi school, as Ashraf Ustad clarified to me, the *faqeer* is the destitute or poor and the *miskeen* is the 'needy,' one who has something but not enough for their needs. The other schools, especially the Hanafi school, differs from this definition and even flips it (that is to say, the *miskeen* is more in need than the *faqeer*). These insistences notwithstanding, what is perhaps pertinent is that the legal schools recognise a grading of the poor, which calls for scales of assessment (or evaluations of worth). The *Fath-ul Mueen* defines *faqeer* as a person who does not possess an income or job to cover even half of the basic needs of themselves and their dependents (Makhdum II 2017: 251). It further insists that, one does not cease to be a *faqeer* even if he possesses a house, dresses (even if they are types worn on special occasions), hold essential books, maintains a slave, has wealth located two *marhala* away,⁹ or even nearby but inaccessible wealth, owes debt and holds an 'unsuitable' job (left undefined though) [ibid.]. The *Fath* explicitly adds that, according to certain opinions (as approved by Makhdum II's

⁹ A *marhala* is a unit of distance. The modern-day equivalent of one *marhala* is approximately 45 kilometres, and two *marhala* would be approximately 90 kilometres. This unit is crucial in many respects, as one can shorten (*qasr*) and combine (*jamm*) their prayers if one were to travel to a place beyond two *marhala*.

teacher), a woman can be considered *faqeer*, even if she adorns a customary number of ornaments (ibid.). Likewise, a *miskeen*, according to the *Fath*, is one who possesses a job or income, but is unable to meet his needs (ibid.). The example taken here is of a person who gets eight units of money, when he has the need for ten; the person may even possess wealth more than the *nisab*.¹⁰ but it still will not suffice for his needs and those of his dependents. In such cases, as maintained, those in charge of collecting and distributing *zakat* can collect it from some other person beyond the threshold and give it to the latter (ibid.).

Al Ghazali (2019) offers an extensive discussion of the concept of *miskeen* as based on a Shafi norm. He reiterates that wealth and poverty cannot be solely determined by the possession of material items, as someone with a thousand dirhams can still be considered *miskeen*, while another person owning only simple tools like an axe and a rope could be regarded as wealthy (Al Ghazali 2019: 46). To provide further insight, he forwards books as an example, drawing from his own sphere of expertise. For him, books represent essential possessions, akin to clothing and household items, although distinguishing between various types of books and their determinations. Some books can serve the purpose of imparting knowledge to others, while some are for personal benefit; some are simply for recreational reading (ibid.). Al Ghazali meticulously details what constitutes essential books for individuals pursuing different professions or vocations. For instance, he notes that for a tutor or educator, books are considered as tools of the trade, and their possession would not disqualify one from being categorised as *miskeen*. On the other hand, if someone possesses medical books, while there are physicians available locally, Al Ghazali suggests that selling such books could be a means to meet one's needs. He also addresses scenarios where an individual possesses two copies of the same book, with one being more accurate or comprehensive than the other; in such situations, Al Ghazali advises, keeping the more accurate version and selling the other copy. Between an abridged and a more extensive version, he recommends selling the abridged one, if it is for personal use, but retaining both, if the intention is to teach, as each version can have unique benefits (ibid.). Al Ghazali underscores the point that the examples he provides

¹⁰ '*Nisab*' is the required slab to give *zakat* (85 gms of gold or 590 gms of silver); legally, one would be considered 'affluent,' if they possessed wealth more than *nisab*.

are just one among countless others, an aspect that (according to him) is not typically addressed in the *fiqh* (that is, jurisprudential) literature. He stresses the impracticality for a jurist (*faqih*) to extensively examine and account for each unique scenario, considering the sheer diversity and specificity of possible situations; and, what is more, that delving deeply into the specifics of each situation could constitute an intrusion into an individual's privacy. Al Ghazali urges, therefore, that a jurist can, or ought to, follow certain general criteria, by way of providing practical guidance and avoiding uncertainty, even more so in the matter of *zakat*, which is a form of ritual worship (ibid.: 48).

As Al Ghazali makes clear, a jurist ought to be bound by certain constraints, especially when discussing matters of ritual worship like *zakat*. Not surprisingly, *zakat* is bound by strict definitions and criteria; as, for instance, the stipulation that the recipients must be Muslim, and that it should be restricted only to the eight designated categories. In contrast, *sadaqah*, a voluntary form of charity, is more open-ended, being a recommended act (*sunnah*) rather than an obligatory one. The aid-distribution detailed earlier falls under *sadaqah*, where the participants, acting as friends and neighbours, responded to the immediate needs of an unusual situation. Their focus was on identifying the genuine needs of those overlooked by other charitable initiatives. Al Ghazali, in discussing *sadaqah*, quotes a Hadith:

He [the Prophet], peace and blessings be upon him, said “The needy person is not the one you respond to with a date or two or a morsel of food or two. The needy person is the one who is too shy to beg. Read, if you will, [the words of God]. They do not ask people persistently [or at all]” (Al Ghazali 2019: 60).

The needy person (*miskeen*), as the one who does not beg despite his needs, is a part of a verse from the Quran which provides a hint about how to recognize the category. This verse belongs to a set on charity from the chapter *Al-Baqarah* (The Cow) which is immediately accompanied by the programmatic verses on *riba* (as dealt with in detail in the previous chapter on *riba*). The verse is as follows:

‘Charity is’ for the needy who are too engaged in the cause of God to move about in the land ‘for work’. Those unfamiliar with their situation will think they are not in need ‘of charity’ because they do not beg. You can recognize them by their appearance. They do not beg people persistently. Whatever you give in charity is certainly well known to God (Quran 2: 273).

What is pertinent about this verse is the phrase, “You can recognize them by their appearance.” Indeed, commenting on it, the classical exegete of the Quran, Ibn Kathir notes:

His (Allah’s) saying: “You can recognize them by their appearance” means: by the apparent qualities seen by the discerning. As Allah said, “Their mark is on their faces” (Quran 48: 29). And He said, “And you will surely recognize them by the tone of [their] speech” (Quran 47: 30) [See Ibn Kathir 1999: 705].¹¹

To recognise the needy, one should be able to read their faces and discern from their tone of speech. This undoubtedly requires a certain level of familiarity between that people. Thus, as we saw in the tactics employed by Ahmed (during the phone call with ZN), he first approached associates who were the neighbours of his target, while he assessed the tone and orientation of his friend itself. Such renditions of help and assistance presuppose a mutual care of self among friends and neighbours, without which one would be unable to discern the needs of each other. The utterance “There are people more deserving than me,” emerged as a kind of moral signifier about their own needy condition, although they were themselves too wary of admitting. While they were making up the list of potential beneficiaries, Ahmed, Naser and Basheer tended to mark people separately for further assessment (either because some of them may have already received assistance or are under the charge of fellow-men who would keep an eye on the needs of their neighbourhood). In fact, during the meeting I spoke of earlier, Ahmed had recounted an instance to highlight the volatile situation, even as he disclosed his own financial situation which had improved compared to the previous year. He recounted a story shared by his friend,

There is this individual who owns a building which is rented out for income. I cannot disclose his identity. My friend, aware of this person’s financial need,

¹¹ Al Ghazali lists six qualities to look for in a worthy recipient, such as being pious, one who seeks knowledge, affirms the unity of God, one who conceals their need and does not complain or grumble, one who supports others or are themselves disabled by illness and being a close relative or kin. Explaining the fourth quality, he specifically writes: “The recipient of charity should be someone who conceals his need and is not constantly grumbling and complaining, or one of those honourable people whose wealth is gone, but whose character remains such that he maintains the appearance of being well-off. Of these, God most high has said, *An ignorant [person] would think them self-sufficient because of their restraint, but you will know them by their [characteristic] sign. They do not ask people persistently [or at all]* [Quran 2: 273], which is to say, they do not annoy people by asking for charity, for they are made rich by their certitude and ennobled by their patience. Such is the kind of person that one should seek by scrutinizing the people of *din* everywhere and trying to discover the inward dispositions of the people of goodness and virtue. The reward of giving charity to such people is many times greater than of giving it to those who announce their needs and implore those they ask” (Al Ghazali 2019: 4, emphasis in original).

approached a mutual acquaintance and conveyed, ‘Your friend requires assistance. Here’s 2000 rupees for him. Let him know that you are aware of his situation and do not intend to harm his pride by providing a kit. Also, remind him to check on you in the coming days, if you might need help.’

As Ahmed went on to elaborate, “The issue here is that since he owns a building, no one perceives his need and offers help. This is a significant problem in our charitable efforts. For instance, in my case, by the grace of God, this year I have some funds, whereas last year, I did not.” Upon this disclosure, Naser interjected humorously, “I can tell from your demeanour and speech that you are doing better now. You seemed quite tense around this time last year!”

A take on the ‘non-givers’

Naser was perceptive enough to sense Ahmed’s speech and demeanour and assess his financial standing - not with an intention to help Ahmed financially, but as a friend. The mutual care of self is not limited to the giver-recipient dyad, but extends to different givers. It may take the form of admonishing or employing scare tactics (as we saw in the case of Ahmed’s business partner PA), to be better Muslims precisely by being better givers. It can also include instances where one shares the opportunity to give, pooling in different donors, not just to ease the burden, but also to share the reward of giving. A few days before the scheduled distribution of grocery kits, while these kits were being prepared at Ahmed’s courtyard, an idea struck him to include plantain bananas in the aid package. However, the allocated funds had already been disbursed for the specified items, making it challenging to purchase additional supplies. To secure his new plan, Ahmed reached out to one of his relatives engaged in the wholesale plantain business in the neighbouring district of Wayanad:

Assalamu Alaikum, it is nothing significant, I just called to inform you of an opportunity to create a bridge to heaven (*swargathilekk oru paalm idaan*). We are distributing grocery kits not just to the poor, but also to the lower-middle-class people (*idatharakkar*). I was contemplating including some plantains in the kits, and I believe both you and I will be rewarded (*inikkum kittum kooli enakkum*). We are planning to distribute them in a couple of days.

The relative responded that he had already made his contribution. Ahmed approved, “It has been recorded above (in God’s account).” Likely reassured by this concession, the

relative offered to find a way to contribute something by the time the kits were ready for distribution.

I have had several conversations with Ahmed, either personally or in the presence of others, where he would always evaluate people based on their propensity to spend money, not just for charitable purposes but also for their own sense of well-being. His negative order of assessment would be “He does not spend a penny (*theere chelavakkula*) on himself or his family” or ‘He does not give (*theere kodukkula*) to others.” Once, when he had got a new neighbour, Ahmed paid him a visit and requested for a contribution towards the setting up of a dialysis centre (for which Ahmed was facilitating the fund drive). The neighbour, being new, was quite hesitant to donate, but upon Ahmed’s insistence gave 500 Rs. Ahmed was disappointed with this, and immediately painted the neighbour as a miser. He pointed out that, despite building a mansion worth a crore or more, among the biggest in the neighbourhood, the neighbour was hesitant to donate towards a noble and genuine cause. He admitted that such people do not fear God - indeed, that they would have developed a habit of charity, if they had. “We may have to forcefully take money from such people,” he once admonished, quickly clarifying that one should not do so by grabbing their money, but through the force of words. This was with reference, again, to his business partner, PA. This time around Ahmed had been gathering some funds for helping a person to build a home. Ahmed had approached PA, but as usual the latter was hesitant. Knowing that PA was searching for a suitable match for his son, Ahmed even threatened to affect any potential alliances, if PA did not assist. This pressure eventually led PA to contribute money for the purchase of 100 concrete blocks.

Such assessments were often followed by a trenchant remark, “Such people will not even eat well.” Ahmed would bring in the example of one of his shopkeeper neighbours, who visited his (Ahmed) restaurant daily and orders just one parotta with the sugar that came free of cost. More than simply a form of stinginess, Ahmed views the shopkeeper’s behaviour as emanation from a fear of losing money. Once, when the same shopkeeper had fallen ill and the doctor had advised that he eat well for his own good, he had immediately gone on to order two parottas along with beef chops, and proudly

proclaimed so to Ahmed while settling the bill. Not surprisingly, eating well frequently came up as a marker of being generous. Imran, while recalling his humble upbringing, would make it a point to mention that, despite all the financial struggles, his father would provide all of them with good food. I would often wonder how spending on oneself (and one's family) indicates generosity; that such narratives sometimes came across as impinging on liberal notions of self-care (and self-interest) in that they also imbibe the plea "If you are not spending on others, at least spend on yourself." My own perception of being either generous or compassionate was always to give to others, even at the expense of one's own suffering. Even though I did not actively query this dilemma, my understanding gradually underwent a change during the fieldwork and its conceptualisation, even as I kept mulling over the formulations of various Islamic scholars. Ashraf Ustad would repeatedly remind, drawing from a Hadith, that wearing good clothes is an act of showing gratitude towards God, a sign of his blessing, something that God cherishes. "Eat, drink, and give in charity. Wear nice clothing, but without pride or extravagance. Verily, Allah loves for His blessings to be seen upon His servants."¹² Moreover, spending on one's family is also considered as charity, with even feeding one's wife viewed as a spending for the sake of God.¹³

Along with such moral and behavioural traits of those who hesitate to give or spend, I was regularly alerted to another aspect of generosity by my interlocutors who take charity seriously. Just like charity acts as a medium to secure the past, as a kind of recompense for sins and shortcomings in ritual worship, it also aids to secure the future. Imran frequently emphasized that the failure to spend for the sake of God would invariably lead to inevitable expenses, commonly in the form of medical bills at hospitals. Echoing the Hadith that charity prevents calamities, Imran would also extend it to those who earn through illicit means. Accordingly, government employees who do not perform their designated duties or teachers who take salaries without properly conducting their classes are all bound to lose their money in unexpected ways, as a punishment from God.

¹² Musnad Ahmad 6708, <https://shamela.ws/book/25794/5203>.

¹³ "When a Muslim spends something on his family intending to receive Allah's reward it is regarded as *Sadaqa* for him." Sahih al-Bukhari 5351 <https://sunnah.com/bukhari:5351>. So also: "You will be rewarded for whatever you spend for Allah's sake even if it were a morsel which you put in your wife's mouth." Sahih al-Bukhari 56 <https://sunnah.com/bukhari:56>.

Throughout my fieldwork, several instances arose where accidents or serious health issues befell individuals. Ahmed, reacting initially with shock or sympathy, would consistently shift his focus to evaluating their spending habits. On one occasion, when a wealthy neighbour was diagnosed with cancer, Ahmed expressed dismay at the neighbour's reluctance to make charitable donations (*pirivu*). Particularly striking was the neighbour's neglect of financial support for his children from a previous marriage, who were facing financial hardship. Ahmed posed a touching question, "Do you think he will escape suffering before facing consequences for these actions?" Similarly, when one of Ahmed's distant relatives experienced a severe road accident, Ahmed promptly took him to the hospital and provided extensive support. However, when recounting the incident to a relative later, Ahmed confided,

I do not like him. He avoids giving charity (*pirivu tharoola*). When I sought his contribution for a grocery kit distribution, he was the sole individual unwilling to contribute, despite having a substantial income from multiple sources. His behaviour, despite financial abundance, reflects a sense of destitution (*daridryam parayum*).

My interlocutors would also refer to a famous Hadith, to the effect that "Charity does not decrease wealth." Sometimes, this message is taken to imply that if one gives charity, God will bless their wealth and thereby provide opportunities to increase it. It was also taken in the sense of preventing calamities and thereby securing one's wealth. During the above referred conversation, for instance, Ahmed noted a positive change that the pandemic had brought in. He noticed that the number of sacrificial lambs for Eid has increased significantly that year. This was immediately after the second wave of the pandemic; and Ahmed had prophetically announced, "Seems like people are realising their precarity and finitude," while adding tritely that, despite all these reminders from God, there are still affluent people who were not taking part in giving and spending. This reference to sacrificial lambs is a reference to the practice of animal sacrifice known locally as '*udhiyya*,' to aspects of which we shall now turn as part of our unravelling the moral weight of calculations being brought to bear on the question of charity.

Sacrifice as spending/giving: the moral resonances of Udhiyya

While *Udhiyya* represents a weighty form of giving or spending for God, a practice observed annually during *Eid ul Adha*, or Bakrid, the anthropological studies of Islamic charity often overlook it as a form of giving (a notable exception being Henig 2020). In this sub-section, I approach *Udhiyya* as a distinct form of giving, resonating with our foregoing discussion of the iterations of charity in Kuttiady. In 2021, in the month preceding the Islamic lunar month of *Dhul Hijja*,¹⁴ when *Udhiyya* traditionally takes place, Ahmed expressed his determination to participate in the sacrificial giving, regardless of circumstances. Ahmed has actively partaken in this ritual, since he became capable of doing so. During his Gulf days, he usually performed *udhiyya* alone by slaughtering a lamb. Upon returning home, he would typically join his siblings or neighbours in the practice, or contribute financially to the *Mahallu* committee's initiative. However, in 2020, due to the lockdown measures, the district authorities had imposed restrictions on *Udhiyya* to prevent the gatherings. The *Mahallu* committee, which typically organised the event with volunteers, instead employed professional butchers for the slaughtering and the subsequent processing of the carcasses. The uncertainty about obtaining permission for private premises further discouraged individuals, who usually conducted *udhiyya* at home. Considering these factors and financial constraints, Ahmed was unable to participate in the ritual that year. In the following year, when Ahmed expressed his intention to participate, despite the ongoing pandemic, he bemusedly opined, "It is Covid time, and we do not know where the world is headed."

Udhiyya is deemed obligatory for those who can afford it, according to the Hanafi school; and a strongly recommended voluntary act (*sunnah muakkadah*) according to other Sunni legal schools. The disagreement among the scholars extends to the specifics of the sacrificial animal, which can be sheep, bovines, or even camels. One point of contention is the age of the animal. If the chosen animal is a sheep, it is to be purchased and offered by an individual alone; in contrast, for bovines and camels, a group of up to seven individuals can collectively share the sacrifice. The permissible period for sacrificing these animals is on the day of Eid, which falls on the 10th day of *Dhul Hijja*, or within

¹⁴ The 12th and final month in the Islamic lunar calendar.

the following three days. In Kuttiady, the *Mahallu* committee facilitates collective *udhiyya* by announcing the share amount well in advance of the month of *Dhul Hijja*. During my fieldwork, the share amount typically ranged from 6000 to 7000 Rs. This collective approach helps reduce costs by purchasing animals in bulk, making it more accessible for those unable to afford individual purchases. Ahmed consistently criticised those who could afford to sacrifice a bull individually, but chose not to participate even in the *mahallu* initiative. He cited his eldest brother as an example, one capable of individual sacrifice and yet unwilling to partake, contrasting him with another elder brother who, despite financial challenges, consistently took part in the collective *udhiyya*. Ahmed would end such observations with a reminder, “Only such acts would remain for the next world (*Angekk ithellam thanneya undavu*).”

In July 2021, as the month of *Dhul Hijja* approached, the mosques affiliated with the *mahallu* committee displayed posters inviting shares for *Udhiyya*. During Friday prayers, the sermons would emphasise the importance of participation, urging everyone capable to join the initiative. Ahmed, along with four others (including his two brothers, a nephew, and a neighbour), collectively purchased a bull for the sacrifice. Notably, Ahmed’s eldest brother did not contribute, maintaining his usual stance of distance. Initially, Ahmed’s nephew’s wife had also enlisted, but due to disapproval from her mother-in-law, she had to withdraw. The bull was secured in Ahmed’s younger brother’s premises, and the plan was to slaughter it there. Despite Eid falling on a Wednesday, Ahmed and his cohort decided to delay the bull’s sacrifice until the next day. This decision was influenced by two considerations. Firstly, if they slaughtered the bull on the first day, coinciding with the collective *Udhiyya* organised by the *Mahallu*, they would be obligated to distribute one-third of the meat yield to recipients specified by the *Mahallu* committee. This limitation would hinder their ability to distribute meat according to their preferences, including to extended family and neighbours. Secondly, professional butchers would be less available on the first day, when most of the slaughtering occurs. Although one of the shareholders typically handles the slaughter, skilled butchers are essential for the skinning of the carcass. Additionally, butchers bring specialised cleavers, facilitating the chopping of bony chunks, which would otherwise be a tedious task.

On a drizzly Thursday morning, the family members and other volunteers, including kids from the neighbourhood, had gathered at Ahmed's younger brother's residence to perform the *Udhiyya* ritual. While waiting for the butcher, they provided the bull with its last sip of water. As the butcher arrived, he untied the bull and took control. Chanting the *takbeer* (*Allahu Akbar, Allahu Akbar*), his initial attempt to pounce on the bull without tying its legs failed. Amidst the curious onlookers, discussions arose about different strategies used by butchers to control their animals. Ahmed's younger brother remarked, "The butchers of Perambra grab the horns singlehandedly, and the cattle comply." A brotherly argument ensued when Ahmed's elder brother complained that their bull had lost weight since its purchase a week earlier and had gathered some dirt. Ahmed was quick to point fingers at his younger brother, emphasising that those tending to the sacrificial animal are supposed to receive *kooli* (literally wages, used here to denote divine rewards). His younger brother retorted that everyone earns *kooli* by contributing to the care of the animal, thus suggesting that Ahmed had not participated in its upkeep. He emphasised that mere financial contribution is insufficient, and that labour is also required. Ahmed, for his part, acknowledging his lack of involvement, remained silent, aware that he had done nothing beyond providing his financial share.

In the butcher's second attempt, the bull fell, its legs securely tied. The tension from the earlier confabulations had dissolved, as everyone now joined together chanting the *takbeer* in unison. The bull, facing the *qibla* (the direction of the Kaaba in Mecca), became the focal point. Seizing the moment, Ahmed's elder brother took charge, gripping the sharp knife prepared for the solemn slaughter. With his left knee firmly on the bull's shoulder, the air echoed with collective chants: *Allahu Akbar, Allahu Akbar, La Ilaaha Illallahu Allahu Akbar, Allahu Akbar Walillahil Hamd*. The knife sliced through the bull's throat, severing its jugular vein and oesophagus. Blood splattered over Ahmed's brother's hands, as the bull let out a final cry, and the hot gust of air from its cut throat mingled with the pooled blood. The onlookers, hands and knees pulled back, allowed the butcher to untie the bull's legs, giving it space to shudder. After ensuring that any lingering life force had vanished, the skilled butcher seamlessly transitioned into the skinning process. Eager teenagers from the gathering pitched in, holding the hooves

upright. In less than an hour, the bull had been sliced into succulent chunks of meat, totalling 113 kilograms. The meat was divided into three equal parts. One-third was allocated to the five initiators; while the remaining two-thirds were weighed into 1.5-kilogram packets, which were then distributed to the neighbours residing near the slaughter-site and the common relatives gathered. As the weighing happened, there were suggestions about how to effectively distribute the meat, as people would get multiple shares from different sources like the *Mahallu*, non-*mahallu* mosques, other individuals etc. The *Mahallu* also keeps a share of the meat to distribute it outside its area of jurisdiction, especially those they designate as poorer locales. But there have been complaints about corruption from the committee members, as some would give shares to their own relatives in the neighbouring *mahallus*, which were themselves capable of slaughtering. The discussion on effective distribution at the private setting we have been describing, however, did not yield any resolution, as the meat was less than sufficient to be distributed even among the relatives and neighbours.

I went to Ahmed's home, along with him and his share of meat. He had received 7.5 kgs as his share, and after giving portions of it to the in-laws of his two daughters and a few neighbours, he was left with less than 2 kgs. In a manner reminiscent of a Hadith that we had heard at a Friday sermon a few weeks back, Ahmed asked his wife with a smile, "What remains of the meat?" She tritely responded, "2 kilo." Ahmed re-joined, again with a smile, "All of it remains, except 2 kilos." The sermon had discussed charity in general, quoting the Prophet's words about three 'miraculous paradoxes,' and an instance recounted by the Prophet's wife Ayisha:

The Prophet mentioned that a person's wealth does not decrease with *sadaqa* (charity), and Allah will fulfil their needs. This does not imply that spending 500 from a 1000 Rs savings will leave the whole amount intact. Instead, Allah will protect the person from a hazard where they may have to spend 10,000. Regardless of the amount spent, there will be equivalent *barakah* (blessings) in one's life, and none will lose their wealth due to *sadaqa*. The Prophet continued, stating that Allah increases only the honour of a person due to their forgiving nature. If one becomes humble for the sake of Allah and walks humbly through the earth, Allah will undoubtedly raise their status. Ayisha, the Prophet's wife, shared an incident where the Prophet slaughtered a sheep and distributed its meat as charity. When Ayisha mentioned that only a shoulder piece remained, the Prophet corrected her, saying that everything except the shoulder remained. The essence conveyed was that what benefits us is not what we earn; but how many

tears we wipe away, how many homes we build for the homeless, how much we spend from our hands when a poor person approaches us, and whether we join them in their plight, how many people eat from our wealth, these are the things that benefit us in the hereafter.¹⁵

For Ahmed, spending for God's sake is like transferring money from one account to another; and, what is more, unlike the worldly account, the benefits of the next world are endless and beyond human cognition. While, of course, there is no fixed ratio for the distribution of the sacrificial meat, it is generally recommended and followed, as in the setting described above: one third for oneself, one third for relatives and neighbours, and one third for the poor and destitute. The *Fath-ul Mueen* makes it obligatory to donate the uncooked meat to at least one poor person, while it recommends donating the entirety of the yield after taking a fistful of meat (preferably from the liver) for the sake of *barakah* (Makhdam II 2017: 299). At the same time, it suggests that it is better not to consume more than a third of the meat in one's household (ibid.). The sale of the animal's skin is prohibited, but it can be utilised personally or given as charity. To be sure, certain defects, such as blindness or lameness, render an animal unsuitable for sacrifice. In fact, while not a strict requirement, I have encountered instances wherein nurturing an animal for at least a year before the slaughter was considered a higher form of sacrifice. The brief argument between the brothers, besides, underscores that there is more to *Udhiyya* than simply contributing one's financial share.

Now, turning to an illustrative sermon that transpired the day after the *Udhiyya* recounted above, the entire matter gains an additional valence, not only because, as we will see, it (the sermon in question) reiterated the true meanings of the sacrifice, but also sparked an illuminating exchange between Ahmed and his eldest brother (the one who typically does not engage with *Udhiyya*). Due to the absence of the permanent *khatib*, substitutes from the local community had come to deliver sermons for about a month. The recurring theme of these sermons focused on the life of Prophet Ibrahim (Abraham), as the *Hijja* and *Eid ul Adha* (Bakrid) primarily commemorate the latter's life and sacrifices. The specific Friday sermon relevant to our discussion took place on the 12th of *Dhul Hijja*,

¹⁵ The referred Hadiths can be found in Sahih Muslim 2588 <https://sunnah.com/muslim:2588>; and, Jami' at-Tirmidhi 2470 <https://sunnah.com/tirmidhi:2470>.

falling within the days of *tashreeq* (literally drying meat for preservation), the three days after Eid dedicated to feasting and worship. Fasting during these days is prohibited. The *khatib* urged the gathered congregation to reconsider the significance of the days of *Dhul Hijja*, especially the first 13 days. Believers are all encouraged to increase their remembrance (*dhikr*) of God during these highly rewarding days. However, as the *khatib* expressed his concern, the full potential of these clean days was not being utilised, as the focus seemed to be limited to a ritualistic observance of Eid prayers and sacrifice, neglecting their true purpose, namely, the remembrance of God. According to the *khatib*, even the act of sacrifice was not being carried out as intended. He emphasised, quoting verses from the Quran, that sacrificial animals are symbols of Allah, very much akin to the Holy Book, mosques, and the Kaaba.¹⁶ Consequently, individuals should show respect towards sacrificial animals as part of their piety (*taqwa*). Treating these animals with awe, like looking at the Kaaba, one's parents, or the Quran with respect, is considered most rewarding and desirable. The *khatib* repeated,

There is goodness in tending to your sacrificial animals; it is all a part of doing good. However, how many of us engage in such acts? Often, we merely fulfil our obligation by contributing our share financially, thinking our responsibility ends there. We overlook the time it takes to feed the animals, to caress them, and to recite *Allahu Akbar*, *La ilaha illallah*, and *Alhamdulillah*. These are aspects we should pay attention to. This opportunity to engage in such acts extends until tomorrow's *maghrib*. Our Prophet emphasised that those who are capable and yet neglect to participate in *Udhiyya* should not attend the Eid prayers. At the very least, those capable should take a share on behalf of their household. With a day still at our disposal, let us each strive to increase our good deeds in this period, embracing the essence of sacrifice and generosity during these blessed days.

Concluding the sermon, the *khatib* recalled the older times in Kuttiady, when a single household would receive only around 250 or 500 grams of meat by the end of the day, with the *Mahallu* slaughtering just about one cattle or so. Acknowledging the transformation in the present situation, he credited progressive (*purogamana*)

¹⁶ The Quran states: "We have made sacrificial camels 'and cattle' among the symbols of God, in which there is 'much' good for you. So pronounce the Name of God over them when they are lined up 'for sacrifice'. Once they have fallen 'lifeless' on their sides, you may eat from their meat, and feed the needy - those who do not beg, and those who do. In this way We have subjected these 'animals' to you so that you may be grateful. Neither their meat nor blood reaches God. Rather, it is your piety that reaches Him. This is how He has subjected them to you so that you may proclaim the greatness of God for what He has guided you to, and give good news to the good-doers" (Quran 22: 36-37).

organisations for this positive change. However, the *khatib* cautioned against certain supposed ‘humanitarian’ tendencies, such as sending all the meat to remote or impoverished areas. He was emphatic that the three days of celebration were meant for believers to enjoy and partake in the festivities; that, instead of sending all the meat to specific areas, it may be important to cultivate a sense of sacrifice in those very regions, so that they can conduct *Udhiyya* themselves.

On the way back from the mosque, I joined Ahmed in his car, and his eldest brother requested a ride too. As we drove, Ahmed’s eldest brother began to evaluate the sermon we had just heard, commending the *khatib* for effectively conveying the message (while also comparing the latter with the previous week’s *khatib*, who, despite being knowledgeable, had supposedly failed in his delivery). He commended the accuracy of the *khatib*’s depiction of the past, where people would wait until evening for a meagre share of the meat. Seizing this opportunity, Ahmed used the context to reprimand those who, despite being capable, refrained from participating in *Udhiyya*. This seemed like an indirect jab at his eldest brother, although Ahmed quickly turned to praise his other older brother, who, despite facing financial challenges, consistently took part in the ritual. He stressed that if a person has savings of around 25000 rupees, they should contribute to *udhiyya*. Along this course, the eldest brother remained mostly silent, and we soon dropped him off at his home. Later, Ahmed clarified to me that his remarks were certainly directed at his eldest brother; that merely listening to and praising the sermon can have no value, if it does not lead to the desired changes of behaviour and conviction

Rounding off

Thus far, we have been attending to acts of giving or spending for the sake of God in its collective instantiations, as mediated through Ahmed. Both in the grocery kit distribution and the *Udhiyya* contexts, we came across different gradings of giving, from merely fulfilling an obligation to more involved forms of giving. We also came across allusions to those Muslims who do not give or are hesitant to give owing to various moral, behavioural, and faith-related reasons. Across the situations, we also saw how Ahmed assessed, reprimanded, and employed strategies to urge those hesitant to give. My portrayal of Ahmed may look as someone being ‘insanely generous’ (Jasarevic 2017; as

quoted in Henig 2020: 66), as someone who does not care about what he gets in return from his recipients, but only from God. Yet, as we came across one instance in the previous chapter on *riba* (Ch. 4 above), Ahmed did complain about the lack of thankfulness from his staff to whom he had given the interest money. Despite realising that the money he had given is *haram* for himself to use and that the staff was helping him in fending off from that wealth, Ahmed still regarded him ‘ungrateful’ for leaving his establishment and starting a rival business. Arguably, here, Ahmed is more in line with the ‘remarkably generous’ interlocutors of Mittermaier (2019: 106) in Egypt, and yet, being human, they do complain about their recipients and often show frustration. Ahmed would frequently sound ambiguous about the money that he gave to some of his relatives, about whether it is charity or as a form of debt. He certainly expects something extra, when he buys something from the businesses that his nephews run (with Ahmed’s financial assistance). But mostly, he would also forgive them if they did not pay him back, and would never ask them for repayment. I have come across instances when he showed irritation over his brothers and nephews taking him for granted by borrowing his car and returning it without properly refuelling. He also shows visible disdain towards people who come to his house asking for help, be it beggars or those seeking donations for orphanages and religious causes. He would never send them back empty-handed, though, albeit paying meagre sums of money (such as 10 or 20 rupees). Across these situations, he certainly seems to be giving just for the sake of giving. Although he does show admiration for those who are generous, he is even more approving of those who, despite being financially precarious, choose to earn a living and not resort to begging.

Clearly, such a disposition on the part of Ahmed does not stem from a privileged status or from manifest ‘structural’ concerns that animate some of Mittermaier’s interlocutors in Egypt (where, for instance, the beggar comes across as a “counterimage to the productive and hard-working citizen” or charity is rendered as damaging in that it “encourages laziness and affirms the status quo” [see Mittermaier 2019: 43]). Rather, pointedly, Ahmed views begging as morally damning in line with several Prophetic traditions that encourage earning over begging. Ahmed would recurrently bring the case of one of his elder sisters, who has a past of precarity and used to seek aid from people. But at present, despite being in a financially stable situation and with children and

brothers to take care of her needs, she still begs out of habit. Whenever Ahmed hears from someone that his sister was seen begging at the doorstep of certain people, he would immediately call up her son and reprimand him, adding that it is insulting for the entire family as people would think that her brothers (including Ahmed) do not take care of their sister.

From such instantiations of giving and spending in Kuttiady, let us now zoom into the morphology of the agent that gives or is giving. As such, in the following part, we move into the embodied and more cultivated aspects of giving and spending.

Visible Hands and Invisible Agents: Morphologies of Giving and Spending

We have come to comprehend – none too obviously perhaps - that neither every Muslim in the charitable landscape of Kuttiady gives nor that the propensity to give is always given and can be taken for granted. Rather, it is imperative to grasp the act of giving as a habituated and learned practice (indeed, this was how my fieldwork and its attendant ethnography realized itself). In the literature on Islamic ethical self-cultivation, it is only those acts that have a ‘disciplinary’ valence, like that of praying, which are portrayed as cultivated acts through learning and repetition (see Mahmood 2001). The act of giving too needs to be approached in this light, although its habituation takes on distinct modalities due to specific reasons. The doctrinal sources extensively discuss the correct performance of prayers (*salat*) and fasting, dedicating significant portions of ethical and juridical manuals to these topics. Muslim parents are specifically instructed to encourage their children to pray from the age of seven, with the option of ‘light beatings’ suggested if negligence persists after the age of ten (Makhdam II 2017: 53). Similar guidance is provided for the ritual of fasting. Nevertheless, *zakat*, despite being considered a form of ritual worship on par with prayers, is not typically discussed in the legal and ethical manuals with the same instructive or training language.

The apparent reason for the limited doctrinal emphasis on *zakat*, as compared to practices like praying, is rooted in the fact the former is obligatory only for financially capable Muslims, while praying is a duty for every Muslim, with its form varying based on certain

physical impediments.¹⁷ Even though the legal schools, except the Hanafi school, stipulate that *zakat* is applicable to the wealth of minors, the responsibility of paying it lies with their adult caretakers. Despite these doctrinal distinctions, my observations in Kuttiady revealed that children are trained to give by their parents. From a very young age, children, as early as 2 or 3 years old, are taken to mosques, especially for Friday congregational prayers, where they learn the proper way to pray through instruction or observation.¹⁸ Similarly, the act of giving is instilled in them from an early age. During my fieldwork, particularly on Fridays and in the month of Ramadan, individuals seeking charity would often gather at the mosque, frequently standing on its steps after prayers. Parents who bring their kids to the mosque for prayer training also involve them in giving to the needy. They commonly hand money to their children, explicitly instructing them to give it to those in need. This intentional practice aims to shape the body and mind of the child from a young age, fostering the cultivation of the practice of giving. Without such early orientation, the habit of giving may not take root.

The 'hand' that gives: embodiments

The aspect of learning and embodying the act of giving aligns well with the anthropological literature on Muslim ethical self-cultivation (see our Ch. 1 above, for an assessment of this literature). Ahmed, through an exposition, further nuanced this understanding of 'giving' as a cultivated act. He would repeatedly invoke the word (something that I have heard only in the cultural geography of Kuttiady) '*kayyarappu*' while being eloquent about charity. '*Kayy*' means hand, and '*arappu*' is used to denote disgust or revulsion. *Kayyarappu* is something that needs to be overcome, if one must engage in acts of giving. '*Kayyarappu theerthu/illand kodukkuka*' - to give without/overcoming *kayyarappu* - or '*Kayyarappu maariyale kodukkan pattu*' - one can only give if they overcome *kayyarappu* - and '*Onn kayyarappu illandu kodukkum*' - he gives without *kayyarappu* - are commonly heard expressions. One must overcome *kayyarappu* to order to give, and this can only be achieved through the act of giving itself. The reckoning of the hand in this usage is not something figurative or symbolic, but

¹⁷ For instance, those who cannot pray standing are supposed to do it sitting, and those are unable to sit should pray lying down, and so on.

¹⁸ Christopher Taylor (2015) also makes a similar observation in his study of *zakat* practices in Lucknow.

somatic, as the hand is that which gives. We will further delineate the role of hand when we attend to the morphology of giving and receiving. In one of the distinct memories from my childhood, it was common in Kuttiady, being a Muslim ‘dominant’ area, that non-Muslim beggars would approach Muslim households adorning a Muslim attire. This approach was obviously based on the assumption that Muslims would be more inclined to help those who appear to share the faith. Such tactics were not limited to beggars alone, for marketing students and salesmen who visit houses were also reported to use similar strategies. I have come across instances, quite rarely though, where those who found such tactics as a form of deception, would probe the beggar or salesman of their Muslimness, usually by asking them to recite the *fatihah*, the first chapter of the Quran. The failure to do so, while not necessarily leading to a denial of financial assistance, would result in a reprimand against deception. But there was a much more subtle way for discerning the ‘Muslimness’ of persons, quite unlike a direct method of probing, which would be discerned only after a transaction had taken place. Thus, non-Muslims are generally perceived to be oriented to receive with both their hands coupled together, whereas Muslims would take the money with their right hand only. Evidently, here, the ‘Muslimness’ is taken to manifest itself in a somatic sort of way. Various reasons like the primacy of right hand over the left in the Islamic tradition, including charity as the right of the poor, are cited for this apparent difference. The aim of this illustration is to show that invocations of ‘hand’ may not be dubbed as something symbolic, but it can point to various embodied aspects of transactions, as well.

Ahmed’s recollections about how he overcame ‘*kayyarappu*’ visibly illustrates not just that giving is an embodied act; they brought home to me the fact that the capability to give, while embodied, need not always guarantee that one will act accordingly (Iqbal 2017: 208) and, what is more, that embodiment is a general state, something necessary but not sufficient and the ability to give is a ‘potentiality’ (Asad 2020: 404) that can emanate from one’s cultivable self, as divinely bequeathed. Despite being habituated to giving from a young age, Ahmed found himself in a situation where he could not give (even when his financial situation had found a significant leap upwards). Ahmed’s recalling of his childhood, though, is often framed through his experiences of poverty. His father worked as a porter in the market, and often had to carry considerable amounts

of weight to distant locations when there were no means of transport. His mother worked, both in the fields and houses of landlords. Their joint incomes were barely sufficient to meet the needs of Ahmed and his eight siblings. However, Ahmed fondly recalls his mother's generosity, inviting passersby to their home for lunch even in challenging circumstances, instilling the virtue of generosity in him. He started earning an income by apprenticing with various merchants in the market, and would spend the same primarily taking care of his mother and sisters. In the late 1980s, following the prevailing trend, Ahmed ventured to the Gulf in search of a better life. During his first stint, he worked diligently for two years and returned home with savings amounting to 1500 rupees. In his next Gulf spell, he started a business and ran it successfully for two years, at the conclusion of which, upon assessing his merchandise and profits, Ahmed realised that he was obligated to pay approximately Rs. 56,000 as *zakat*. Ahmed vividly recounted this pivotal moment in his life:

I never found myself in a situation where I had to give such a substantial amount; mind you, my entire savings after toiling for the first two years was just 1500 Rs. And the 56,000 was just 2.5 % of my whole wealth. Even though I could not give it for the life of me (*konnitt enikk kodukkan aavunilla*), I listed out the amounts and some prospective recipients, and sat still. I did not want to give, and yet it weighed heavily on my conscience. I prayed *Tahajjud*¹⁹ one night, pleading with God to make me able to give the money. The next morning, I went straight to the post office next to my residence and sent the money home to my elder brother to be given as *zakat*. I felt an ease and peace of mind (*mana samadhanam*) and a desire to give more. That is how I started the habit of giving. There is such a thing as breaking the deadlock (*kettu pottuka*); if you succeed in that, you will be able to give.

I take it that Ahmed is pointing to the workings of the self, its limit as also the necessity of forces beyond in cultivating the self (in this instance, the giving self). The duality that he faced – about whether to give and not to give - refers to a Quranic opposition internal to the self or the soul (*nafs*). The tradition frames the self (or soul) as a site of struggle, between that which incites evil (*nafs al ammara bi ssu*; Quran 12: 53) and that which reproaches, repents, criticises and blames (*nafs al awwama*; Quran 75: 2). Ahmed turned to God, when he could not resolve this struggle within himself, and this made him capable

¹⁹ *Tahajjud* or *Qiyam ul layl* is a supererogatory prayer that is recommended to be performed after waking up from one's night sleep before the time of the dawn (*fajr*) prayer. This prayer is considered highly rewarding, and invariably seen to help in easing the difficulties that one may be facing.

to give.²⁰ Being able to give, and being so giving (including the desire to give more), Ahmed had come to feel a sense of ease, something that the Quran calls the ‘soul in tranquil’ (*nafs ul mutumainna*; see Quran 89: 27).²¹

Even though giving comes naturally, once habituated, Ahmed reminded me that the ups and downs in one’s finances can make one falter. He points to the temptations of *shaytan*, along with the temptations of the soul, as a possible hindrance to giving.²² This necessitates a constant reworking of one’s self, and the more one exercises a virtue (say, generosity or even charity) the easier it becomes to embody it (Asad 2020: 423). All the same, Ahmed does not explicitly frame his initiation into the modalities of giving as being acted upon from or representing an ‘Elsewhere,’ as in Mittermaier’s (2012) reappraisal of the trope of self-cultivation through dreams in Egypt. Mittermaier, quite decisively, sounds the limits of the self-cultivation model by analysing divinely inspired dreams that make her interlocutors act in certain ways. She implicates a different axis of religiosity that disrupts the modes of anthropological analyses solely based on models of self-cultivation. However, in sounding the limits, Mittermaier is not urging that we do away with the paradigm of self-cultivation; rather, she is striving to enrich the model by opening to other modalities of action (see Mittermaier 2012: 252). While it is tempting to attribute Ahmed’s refusal to frame his initiation into giving as being (solely) acted upon by God due to his Salafi orientation, I do not follow such a line of appraisal as the distinction between the Salafi and Sufi traditions, at least how they are perceived in polemical circles, is blurry. While Ahmed agrees with the ethical and prophetic potential of dreams, he is often wary about their actual implications, as it belongs to the realm of the unseen (*ghayb*); also, because one can never readily discern the sources of dream visions, be it divine or devilish. More resolutely, Ahmed seems to be framing it as a

²⁰ Talal Asad has assiduously observed, “The resources needed for making the self are not only those available to the individual *ab initio* but those that present themselves, sometimes ambiguously, in events. Which is also why the self is not necessarily the one that knows itself best” (Asad 2020: 407).

²¹ For further discussion on the struggles of the soul and self, drawing on Al Ghazali, albeit in the context of possession and healing, see Pandolfo (2018: 235-37; 310-12). The Quran mentions the soul to be in tranquil only once it obtains in the hereafter and when one enters heaven; the self, as held, cannot truly be tranquil in this world.

²² Thus the Quranic verse: “The Devil threatens you with ‘the prospect of’ poverty and bids you to the shameful deed ‘of stinginess’, while God promises you forgiveness and ‘great’ bounties from Him. God is All-Bountiful, All-Knowing” (Quran 2: 268).

potentiality being activated through divine mediation - a kind of push that he needed, which yet requires constant reworking and renewals.

Being acted upon from the ‘Elsewhere,’ besides, presupposes an ensouled body in need of divine guidance.²³ I do not intend to limit the modalities of divine interventions, of course; nor do my interlocutors find them always unpredictable. The interventions of the “soul is ever inclined to evil” (Quran 12: 53), and the temptations of *shaytan* can always follow up to the very moment of giving as well as what comes later. Ahmed, while discussing the merits of collective *zakat* collection and distribution, points out that the major benefit of shared giving (in comparison with individual giving) is that it prevents what he calls unwanted relations of dependency between the donor and receiver. He reminds that there is always a possibility of the recipients feeling that they are below and beneath the donor they encounter. Ahmed himself has come across people whom he has helped financially showing gestures of subservience. As he states, “Above all, there is also a possibility of the giver getting thoughts like why such and such is not respecting them, or ‘Why is he not dropping his folded *mundu* when he sees me? (a gesture of showing respect).’” Such a thought itself is detrimental, Ahmed apprises me, as the deed of giving will go in vain in front of God, if one were to take pride in their act and expect something in return from the people that one is assisting, even if it is in the form of a gesture of gratitude.

Ahmed does not visibly demarcate, and holds that it is not possible to know from where such thoughts can (and do) emanate; it may come from satanic whispers or from the self itself. As already clarified earlier on, giving *zakat* and *sadaqah* often figures in the Quran, Hadith and ethical treatises as a marker and manifestation of one’s faith. I once asked Ahmed whether he deems those who hesitate to give as not ‘God-fearing’ (*padachone pedi*). He replied that it is difficult to assess a human being, and that he himself has come across many ‘God-fearing’ people who do not give. He added that the reason they do not give may not necessarily be a lack of ‘God-fear,’ but actually

²³ The religious studies scholar Ali Altaf Mian, following Al Ghazali’s model of ethical agency, terms this ‘divine grace.’ According to this model of enactment, ethical action is contingent upon four factors, namely, “knowledge, resolution, bodily capacity, and divine grace” (Mian 2022: 28).

“something else,” which he did not further elaborate. He noted that some people do fear that their wealth may decrease if they spend it in charity, whereas God and his Messenger have promised returns in this world and abundances in the next. Even as he made these remarks, we have seen in the discussion on the grocery aid-kit distribution how Ahmed approached different people for donation using varying tactics. Towards those he deemed to be hesitant to give, he advanced the precarity of existence especially in the times of Covid, while also ‘threatening’ (*sic*) one of them about hampering any prospective marital alliances for their son so as to persuade them to give; along this course, he also approached those whom he knew to possess the propensity to give by promising a place in heaven.

Of open and discreet giving

While collective forms of giving can prevent the fostering of dependency relationships, the more individualised form of giving is sometimes taken as more effective. The latter mode can identify the specific needs and the persons to be targeted, which can elude the considerations of the former, while also making a swift redressal possible. Collective ventures may take time to process and analyse needs, as well. Within the ambit of the individual mode of giving falls the contested matter of whether giving publicly or privately is the better option. The Quran promotes both modes of giving and says,

To give charity publicly is good, but to give to the poor privately is better for you, and will absolve you of your sins. And God is All-Aware of what you do (Quran 2: 271).

Those who spend their wealth in charity day and night, secretly and openly - their reward is with their Lord, and there will be no fear for them, nor will they grieve (Quran 2: 274).

For his part, Ahmed follows both the modes. I have often heard him disclosing his charities, especially those given for more public causes. He holds the opinion that such disclosures can encourage others to give. At the same time, he holds giving discreetly as the better mode of giving, as it helps in preserving the dignity of the recipient as well as it can save the giver from falling into the trap of showing off their good deeds. Surely, there is a Hadith that promises Allah’s shade to seven types of people on the Day of Judgment where there will be no shade except his; one of them being those who spend

in charity so secretly that their left hand does not know what their right hand has given.²⁴ Al Ghazali argues that there are specific merits and pitfalls for both (public and private) modes of giving. He lists the reasons to keep charity private and to make them public, incorporating arguments about the self and the attendant temptations that can beguile both the giver and receiver. For Al Ghazali, giving charity privately is better because it helps in concealing the recipient, whereas giving it publicly “disgraces his dignity, reveals his neediness, and removes his self-restraint and respectability, which is a virtue” (Al Ghazali 2019: 63). Private giving also prevents others from “being envious and reproachful of the recipient” (ibid.); equally, as affirmed, making the deed private requires restraint from both the giver and receiver. More pointedly, according to Al Ghazali, when the recipient does not disclose the giver, the former is in fact showing a gesture of goodness by helping the giver to make his deed a secret (ibid.: 64). Alternatively, public giving is held to “encourage sincerity, honesty, and freedom from affectation and ostentation [in the recipient]” (ibid.: 66). It also aids the recipient in showing gratitude to God, as the charity one gets is a bounty from God (ibid.: 67).

In the process of announcing these reasons, Al Ghazali further reminds us that the difference between the two modes of giving is not substantial, and that one cannot clearly rule that one mode is better than the other (Al Ghazali 2019: 67). What matters for him, as also for our discussion here, is the intentions that accompany giving, which can themselves “vary according to different states and personalities” (ibid.). Both the modes of giving, he clarifies, are susceptible to temptations, delusions, and deceptions of the soul/self as well as the “ruses of Satan,” (ibid.: 68), even as it is generally perceived that giving charity in private is always less susceptible:

Deception finds its way into [charity given in] private because human nature tends to want to preserve personal honour and status, to avoid appearing contemptuous before men, or being seen as lowly while the giver is seen as a virtuous benefactor. This is a nearly incurable disease that takes control of the ego, and by which Satan magnifies the positive aspects of keeping charity private

²⁴ See Sahih al-Bukhari 1423 <https://sunnah.com/bukhari:1423>. The rest of the seven are (1) a just ruler; (2) a young man who has been brought up in the worship of Allah, (i.e. worships Allah, all alone sincerely from his childhood); (3) a man whose heart is attached to the mosque (who offers the five compulsory prayers in the mosque); (4) two persons who love each other only for Allah's sake and they meet and part in Allah's cause only; (5) a man who refuses the call of a charming woman of noble birth for an illegal sexual intercourse with her and says: ‘I am afraid of Allah’; and (6) a person who remembers Allah in seclusion and his eyes get flooded with tears.

and convinces him that the reason he is doing so belongs to one of the five [reasons] we have mentioned (ibid.: 69).²⁵

Al Ghazali even provides a criterion for distinguishing sincere intentions from the deceptions of *shaytan*, by urging the one who perceives giving in private as better than public to ask themselves, “Is the pain I would feel at the disclosure that I myself take charity equal to the pain I would feel at the disclosure that one of my peers takes it?” (ibid.). Indeed, if the prospect of oneself receiving charity getting disclosed brings more shame than one’s peers getting exposed, then (as Al Ghazali emphatically states) attributing one’s motives to nobler reasons for giving in private is fundamentally mistaken and deceptive, arising from the mischief and deceitfulness of *shaytan* (ibid.).

Quite interestingly, Al Ghazali places the onus of checking satanic deception in the public mode of giving on the receiver. He had earlier, while listing the merits of public charity, stated that it enables the receiver to show gratitude to God publicly, as he (the receiver) could disclose that he had received a bounty from God through a human intermediary. Showing gratitude to God is a part of *sunnah* (Prophetic conduct); and, besides, public charity can encourage others to give. But, as Al Ghazali further prompts, the receiver may disclose the charity with an intention to please the givers and subsequently beseech the latter to give more charity. For Al Ghazali, this is as a “nearly fatal disease inwardly” (ibid.: 70); that, while *shaytan* does not have any power over a pious person, he can trick the pious by whispering, “Giving thanks is part of the *sunnah* and keeping it hidden is just pretension!” (ibid.). To overcome this deception, he advises the recipient to assess the traits of the giver; that if the giver likes to be thanked and wishes their generosity to be disclosed, it is better that the receiver keep his gratitude hidden and, if the opposite is the case, the recipient can express his gratitude openly. In fact, Al Ghazali sees this as a duty of the recipient to prevent the giver falling into the sin of pride (ibid.).

²⁵ The five reasons that Al Ghazali lists are: Private giving (1) preserves the dignity of the recipient; (2) prevents others from being envious and reproachful of the recipient; (3) helps the giver to keep his deed secret; (4) prevents the recipients from humiliating themselves as accepting charity publicly is humiliating and “a believer should not abase himself”; and (5) avoids the possibility of having to share the charity with others (see Al Ghazali 2019: 63-65).

As should be discernible, in this part (across two sub-sections), we have tried to examine an intricate dynamic of self-constitution that goes into shaping an individual with a propensity for giving. Complex modalities of giving and receiving are embodied through the tradition, certainly requiring an analysis that engages the somatic aspects and morphologies of moral actions that translate into the forms of giving. A significant avenue through which the tradition seeks to inculcate the disposition and sensibility of charity is by mandating it as an obligation within the ritual worship of *zakat*. We will now delve into a supplementary discussion of *zakat* per se. In fact, Ashraf Ustad had emphasised that *zakat* had been legislated at a much later stage in the time of the Prophet; and that, while other forms of charity had been mandated, the legislating of *zakat* had followed on those forms and made them much more ritualistic than before (more, in what follows).

Giving as Ritual Worship: Manifestations of *Zakat*

Zakat (literally, purifying one's wealth), as encountered through various instances in my fieldwork and through numerous sermons and lectures, emerges as a foundational and yet overlooked pillar of Islam. The prevalent understandings often highlight the fact that the Quran consistently pairs the command for ritual prayer with an exhortation to give *zakat* (as a form of charity). A common grievance, as voiced by ostensibly pious persons, is about the evasion of *zakat*, navigating along this course both legal stipulations and the ritualistic nature of *zakat*. This final part aims to navigate the tensions arising from the dual identity of *zakat*, functioning both as a form of ritual worship (*ibadah*) and a transaction (*muamalat*). There is a prevalent inclination to perceive *zakat* primarily as a mechanism for redistribution, transforming it into a secularised and de-ritualized form of 'charity' (Asad 2018: 85). Clearly, there is a need to complicate the terms of this perception.

Configurations and applications

In one of his lectures uploaded on YouTube, entitled '*Zakat: A Comprehensive Study*,' Ashraf Ustad introduced the same as a fundamental obligation.²⁶ He urged his listeners

²⁶ For reasons of privacy and anonymity, we are desisting from sharing the link here.

not to confine their giving solely to the items and percentages outlined for *zakat*, but rather to adopt an approach encompassing a broader scope for charity. This approach, he clarified, should be developed both individually and collectively, addressing specific situations while setting long-term goals. Ustad pointed out that the Quran often emphasises prayer and *zakat* together as essential traits of the faithful. He reminded the audience that while the five daily prayers became obligatory only in the tenth year of the prophetic mission (*nubuwwat*),²⁷ the concept of prayer had existed right from the beginning of the revelation. However, it was not until the tenth year that specific times, units, and names were assigned to prayers. Likewise, Ustad highlighted that *zakat* became obligatory in Medina during the second year of *Hijra*,²⁸ approximately 12 years after the initial revelation. However, the instructions to spend wealth in charity, free slaves, and care for orphans had existed long before that mandate. Ustad conceptualised *zakat* as a distinct form of giving that serves as a motivation to give beyond the minimum obligations listed under its mandate. The act of *zakat*, considered a ritual worship (*ibadah*) akin to prayers (*salat*) and *hajj* (the holy pilgrimage), is to be fulfilled as prescribed without being subjected to rational scrutiny. In other words, just as there is no rationale behind why the dusk (*maghrib*) prayer consists of three units (*rakah*) and not four or five, similarly, the reasons behind certain commodities requiring *zakat* or its specific percentage are not to be questioned. However, as Ustad stressed, *zakat* does contain elements of transaction (*muamalat*); and that, unlike *ibadah*, aspects of *muamalat* are always open to rational scrutiny, including certain material and worldly benefits of *zakat*. Thus, quoting from Al Ghazali, Ustad highlighted the material benefits of *zakat* – that, for instance, it can enable one to better estimate their wealth, assess the profitability of their business, and work toward improving their business (allowing them to give more *zakat* in the subsequent years), and hence facilitating monetary discipline, prosperity, and a reduction in financial recklessness. *Zakat*, moreover, enables one to estimate the needs of the less fortunate and grasp the overall material well-being of their community.

²⁷ These years are counted from the time the Prophet started receiving the Quranic revelation.

²⁸ The *Hijra* year is counted from the Prophet's migration from Mecca to Medina.

This dual aspect of *zakat*, incorporating both ritualistic worship and practical transactional elements, is not often taken into consideration, as Ustad insisted, by certain reformist articulations of the question. It also seems to me that, while the anthropological works on Muslim charity are cognizant of this dual nature, this is seldom reflected in the ethnography as represented.²⁹ As a form of ritualistic worship, there are precise calculations about the economy of reward that are a part of its very constitution (as we will see in course), which often act as a mechanism of approximation that encourages a believer to cultivate the very habit of giving. The argument that Ashraf Ustad made while emphasising the ritual nature of *zakat* is somewhat akin to what Al Ghazali also stresses. The latter credits the eponymous founder of the Shafi school, the school that both Ashraf Ustad and Al Ghazali follow, as someone who had paid attention to the aspect of devotional act in deriving the rules regarding *zakat* (Al Ghazali 2019: 18). For Al Ghazali, although fulfilling material needs is an aim of *zakat*, it is not the sole purpose. *Zakat*, as possessing a dual nature, manifests itself as a devotional act when the formal details stipulated by law are followed. Clearly, the Shafi school adopts a restrictive approach towards *zakat* by giving weight to its ritualistic aspects; and, in fact, many reformist expressions of *zakat* in Kerala aim to counter such formulations by emphasising the redistributive side. For instance, the Sunni factions vehemently oppose any form of collective accumulation and distribution of *zakat*, arguing that it is the duty of the Imam or Caliph. Since such forms of governance no longer exist, they assert that *zakat* should be given on an individual basis. In contrast, certain reformist perspectives promote the idea that *zakat* should not be dispensed individually, but should be collected and distributed collectively. Asraf Ustad, in his lecture, advocated for a middle ground, outlining the merits and limitations of both the stances writ large across Malabar and Kerala. This middle ground, however, seemed to issue off the restrictive interpretation followed by the Shafi school regarding the beneficiaries of *zakat* and the commodities on which it becomes applicable.

Regarding the *zakat* beneficiaries, Ustad explicitly outlined that only five out of the eight categories mentioned in the Quran obtain in the context of Kerala. He excluded the

²⁹ See Taylor (2015), as an exception to this tendency, detailing as it does the intricacies of the Hanafi and Shia jurisprudence of *zakat* in Lucknow.

category of ‘Allah’s cause’ (*fee sabeelillah*), maintaining that it pertains only to non-conscripted warriors. Regarding the category of ‘those employed to administer’ *zakat*, he cautioned that there are no Caliph-appointed *zakat* collectors; and that since slavery is no longer practised, the category of ‘freeing slaves’ also does not apply. Ustad targeted those who interpret the Quranic verse legislating *zakat* liberally by expanding the scope of beneficiaries. Concerning the commodities subject to *zakat*, Ustad limited them to gold, silver, goat/lamb, cattle, camel, food grains, dried dates, and raisins.³⁰ He ruled out any reasoning that maintains certain commodities like coconut or pepper as excluded, on the ground that they did not obtain in the lands of the scholars who formulated such rulings, alongside emphasising that the wordings used in the Quran and Hadith are quite specific. As *zakat* is a form of ritual worship, he asserted that one should adhere to the literal meanings. He did not delve into the exact rulings for commodities other than gold and silver and, by extension, currencies, stating that other commodities would need to be available in significant quantities to surpass the *nisab* (threshold quantity) of *zakat*, which is generally not the case in current circumstances.

Ustad again clarified that he does not argue that *zakat* is not liable on properties other than those listed above. In its place, his insistence was that *zakat* is not liable on the commodity itself, but rather individuals are supposed to pay *zakat* on the income generated from them. For example, the *zakat* on food grains should be given in the form of food grains, and not money. On the other hand, for products like coconut and pepper, it is the money gained from their sale that becomes liable for *zakat*. The *zakat* on food grains, besides, should be given at the time of harvest, unlike *zakat* on money, which becomes liable only if one possesses the required amount (equalling either the value of 85 grams of gold or 595 grams of silver) for a lunar year. All the same, one major focus of Ustad’s dialogue was about the *zakat* on sales. According to him, as this form is widely prevalent in our current circumstances, much of the discourse about *zakat* tends to revolve around it. The *zakat* on sales (or trade) is liable on both the merchandise and profit, and it should be calculated each lunar year. However, as stated, due to the complexity of this process, many merchants view it as a ‘burden.’ In this milieu, Ustad

³⁰ The Hanafi school, for instance, includes all produce from agricultural lands for calculating *zakat*.

specifically excluded all forms of business, except those where physical goods are sold, from the purview of *zakat*. This exclusion necessarily means that, for instance, enterprises involved in providing services are not subject to *zakat*. It is only the commodities that are transacted and the money generated from these transactions that are to be considered for *zakat*, excluding the machinery used for production and other infrastructure. Against this background, let us now explore specific cases through our two merchant interlocutors, Imran and Ahmed.

Returning to Imran and Ahmed: calculations and 'purification' of wealth

In our Chapter 4, we had come across Imran's emphatic claim that a trade or business is 'Islamic' only if *zakat* is paid. Initially exempting his venture from *zakat*, he maintained that his merchandise does not surpass the *nisab* (or threshold quantity). These understandings were shared in a late 2021 conversation. Scholars had informed him that his shop does not fall under the *zakat*-bearing category, considering his stock range. Attempts during the lockdown to calculate initial investment were hindered by loans from friends and expenditures for setting up the establishment. Notably, metallic shelves, used for arranging merchandise, does not incur *zakat*; only bought and sold items do. Revisiting *zakat* in December 2023, Imran acknowledged increased stocks and contemplated assessing them. The initial debt prioritisation had delayed this, and Imran now faced the daunting task of inventory assessment. The wide-ranging inventory, from tiny needles to metres of ropes and carpets, includes products sold by length or weight; and *zakat* would be applicable to the market rate of the entire inventory. Imran anticipates simplifying this task by buying a computer and waiting for his son to complete his B.Com. for inventory management.

Imran seems to have found a form of justification, conceivably rooted in a subtle guilt over *zakat* payment. He participates in a '*kuri*,' a rotating credit-association led by a charitable trust, where he deposits a fixed amount daily. Imran's contributions include portions of his investment and profit. The trust deducts 2.5 per cent when one receives the deposited amount, aligning with the *zakat* rate, and the funds procured through such deductions are distributed for the treatment of the poor. Imran tentatively considers this 2.5 per cent as meeting his *zakat* obligations, although he does not strongly assert this,

being aware that *zakat* fulfilment requires a detailed calculation of merchandise and profits, a step he is yet to undertake. Imran contends that *kuri* resembles money loaned out; and, by *zakat* rules, such money loaned out for extended periods can incur *zakat* annually. Despite the substantial sums deposited in various *kuri* enterprises by many town merchants, most do not view it as *zakat*-incurring. Imran, of course, warns against trivialising the issue by merely stating that people neglect *zakat*, and emphasises the scholars' duty to educate lay Muslims and encourage *zakat* payments. Imran cites a neighbouring *Mahallu* governed by the *Jamat-e-Islami*, where collective *zakat* has largely succeeded. Although he is Sunni, Imran supports collective *zakat*, praising the *Mahallu*'s transformation of households from *zakat* beneficiaries to contributors.³¹ He laments that, regrettably, receivers often remain in that role, despite Islam's vision of transformation.

Moving to Ahmed: he has been a consistent *zakat* contributor over three decades, and holds on to some intriguing and unconventional formulations on the subject, particularly concerning the *zakat* of sales. Shaped largely by the historical context of *zakat* in Kuttiady, and his own aversion to perceived loopholes in the *zakat* regulations, Ahmed questions certain legal conditions that he believes are manipulated to evade *zakat* obligations. While he adheres to the orthodox stance that the *zakat* obligation is fulfilled through calculation, he expresses scepticism about the requirement to possess the *nisab* for a full year. In a discussion with me on *zakat*, Ahmed raised a hypothetical scenario: "What if one sells a property after holding it for 11 months?" This query requires some contextualizing, and we shall return to Ahmed's views on the matter after a quick glimpse (through Ahmed's eyes) into the historical aspects of *zakat* in Kuttiady.

Largely, Ahmed's construal of the practice of *zakat* in Kuttiady concurs with the reformist trope that *zakat* and *fitr zakat* (the charitable donation of food or equable amount at the end of Ramadan) in its vital sense was neglected before the coming of revivalist organisations. Ahmed calls the practice '*chakkath*', a wording that makes a mockery of *zakat*,

³¹ Note, Sunni sects in Kerala oppose the collective gathering and distribution of *zakat*.

It was *chakkath* then, not *zakat*. On the 27th day of Ramadan the poor gather at the homes of the rich and the landlords, and they would get some coins. The rich will not calculate and give. It will be *zakat* only if it is calculated. Some may give more than their *zakat* share, but they will not calculate and give. It cannot be considered as *zakat*; rather, it will be only *sadaqah*. And that is a serious matter.

Ahmed criticises Sunni sects for not emphasising the transformative potential of *zakat*, which, according to him, should empower the poor toward self-sufficiency. The Shafi school, as we saw earlier on, dictates that *zakat* should be disbursed to the poor and needy in a manner that enables them to become self-reliant; so also, the *Fath-ul Mueen* had suggested that a *faqir* or *miskeen* with a trade should receive the capital to start a venture, or, if skilled in certain crafts, the necessary tools or funds to acquire them (and for those lacking vocational skills, an amount sufficient for a lifetime's sustenance should be provided) [Makhdum II 2017: 252]. Despite these guidelines, Ahmed observes that *zakat* practices had often led to dependency, due primarily to the lack of collective efforts in Kuttiady in the past. He also attributes this to the inadequacy of the *zakat* share from a limited set of wealthy households, which may not be enough to sustain even a person or two.

Ahmed raises similar concerns about the distribution of *fitr zakat*. Unlike *zakat*, which is based on specific forms of wealth, *fitr zakat* is obligatory for every capable Muslim and is given at the end of Ramadan. It is usually given in the form of staple in each region, and accordingly rice is given in our field setting. He recalls how *fitr zakat* used to be practised in Kuttiady:

In my memory, during my childhood when we were in abject poverty, *fitr zakat* used to be given only when the moon was sighted. My father used to run taking a sack when the moon got sighted. We had to go and get the *zakat*. When he reaches *Mullakkara* (the prominent landlord), they may say that the rice is over; he then runs to another place. There were many instances when he came home empty-handed.

In contemporary times, with *Mahallus* under the governance of reformist organisations, the distribution of *fitr zakat* has evolved into a collective process. *Mahallu* committees proactively announce and collect the required amount (equivalent to the price of 2.2 kg

of rice) well in advance, distributing it a day or two before Eid. Ahmed pointed to a tendency that persists even in the collective ‘reformist’ endeavours:

The rice of *fitr zakat* was seen as something blessed (*barakath*). People exchange rice with each other. To this day, certain Mujahid and Jamath followers take this rice thinking it is some blessed form of rice. It was the practice in my home too, even after we became capable of giving the *fitr zakat*. Once I heard a sermon by the late Moidu Maulavi that taking back something one gives is like eating vomit. I went straight to my home and told my mother that we will not take the rice of *fitr zakat* anymore. I told her that, if she was in need, I would buy her rice. Ever since, we never have taken the rice of *fitr*.

Despite being a strong proponent of collective *zakat*, both due to its effectiveness and being safe for the giver’s ego (as we discussed in the previous part), Ahmed had discontinued contributing his *zakat* share to the Kuttiady *mahallu*’s initiative a few years ago. He expressed a lack of trust in the *Mahallu* effort, accusing them of displaying favouritism and being lax in distributing the *zakat* funds. According to him, the *Mahallu* committee tends to treat the *zakat* funds as if it were their property, rather than recognizing it as the right of the poor and needy. He cited instances where the committee had built houses using *zakat* funds, but registered them under its name instead of the actual recipients of *zakat*. Additionally, in a recent episode during the pandemic lockdown, the committee had allocated a significant amount from the *zakat* funds to the panchayat for establishing a treatment centre. This move was criticised by Ahmed, as it fell outside the scope of *zakat* beneficiaries and the treatment centre was never utilised. He firmly asserted that *zakat* should only be given to the eight beneficiaries specified in the Quran. And yet, even as he maintained this doctrinal position, his approach to the *zakat* calculation and disbursement, particularly the *zakat* of sales, deviated from certain established doctrinal norms (or, rather, the Sunni orthodoxy in Kerala).

Ahmed takes the stance that the *zakat* on sales can be given without waiting for the condition of a year to pass between each stocktaking. In this perspective, *zakat* can be offered solely for the profit generated from a particular sale, with the applicable percentage being 10 per cent, in contrast to the standard 2.5 per cent imposed on the entire stock and profit combined over a year. Notably, this position lacks endorsement from any of the established legal schools. When questioned about the doctrinal evidence

supporting the 10 per cent *zakat* on profit, Ahmed attributed this view to a scholar named KK Umar Sullami, a prominent leader of the Mujahids who passed away in 2005. In terms of the doctrinal stance on *zakat* for sales and currency, my understanding from the *fiqh* manuals and lectures indicates that once an individual possesses the *nisab* amount, it should remain in their possession for a lunar year to trigger the obligation of *zakat*. While legal schools may differ on the treatment of wealth fluctuations within the time frame, there is unanimous agreement on the passage of a lunar year. Consequently, any income received from various sources should be aggregated with overall wealth, and 2.5 per cent must be allocated as *zakat*.

Interestingly, Ashraf Ustad simplifies the approach to *zakat*, eliminating the need to track various income sources. By fixing a designated date for *zakat* payment, individuals can annually estimate their current wealth and fulfil their *zakat* obligation. Ahmed's stance (as based on the scholar to whom he attributes the same, namely Umar Sullami) suggesting a 10 per cent *zakat* on profit rather than the entire merchandise, draws parallels with the percentage of *zakat* imposed (say) on agricultural produce. The legal schools do differ on what constitutes agricultural produce, but they agree on a 10 per cent *zakat* for yields surpassing the *nisab*, with a reduction to 5 per cent, if there are expenses like irrigation and manuring. Modern scholars, as referenced by Yusuf al Qaradawi in his treatise on *zakat*, advocate expanding it to stock markets and propose a 10 per cent *zakat* on profits (Qaradawi 2000: 270). While Ahmed generally adheres to the orthodox position for his businesses, assessing merchandise and giving *zakat* on the total wealth, he also supports the opinion that *zakat* can be based solely on profit, in which case (as he opines) the rate should be 10 per cent. During his time in the Gulf, while sending money to his brother overseeing the construction of Ahmed's present home, he paid *zakat* before remitting the funds. Although not doctrinally recommended, Ahmed viewed it as a 'purification' of wealth, in fact choosing to pay *zakat* on different occasions rather than once a year.

Incidentally, during the month of Ramadan in 2022, I happened to attend a lecture, along with Ahmed, given at the congregational mosque after a Friday sermon. This is a common practice across the state during the month of Ramadan, where edifying lectures

are given additionally after the noon prayer. The speaker was the one who acted as a substitute *khatib* at the same mosque. The lecture addressed *zakat* as a subject matter that people tend to evade, despite its meagre percentage. The speaker pointed out that building owners in the town often neglect their *zakat* obligations, while going on to clarify that *zakat* is not applicable to rented properties, but only on the rental income. Soon after the lecture, Ahmed queried the speaker about giving *zakat* on money designated for building construction. The response indicated that if *zakat* has been paid on one's total wealth, there is no obligation to pay *zakat* when investing in a building. Ahmed further inquired about the stipulation that land, brought forth for sale, should be held for a year for *zakat* to apply; his query being the possibility selling it before a year has passed, to avoid *zakat*. The speaker clearly dismissed the understanding that a year must pass, maintaining it as a general misconception. He partially quoted a verse from the Quran, "... pay the dues at harvest" (Quran 6: 141), and stressing that *zakat* should be given whenever an amount surpassing the *nisab* comes into possession. Strictly from a juristic standpoint, however, this response could be considered faulty on two grounds: one, the quoted verse pertains to the *zakat* of agricultural produce,³² and, two, it does not align with the doctrinal stipulations on the *zakat* of sales money requiring possession for a year.

Ahmed, who is also actively involved in real estate, advocates an unconventional position on *zakat*, asserting that it is only due upon the sale of a piece of real estate. From the opinions I gathered from Ashraf Ustad and other scholars, the land purchased for resale should incur *zakat* annually, akin to other commodities. When confronted with this opinion, Ahmed defends his position by highlighting unsold plots that remain for years, making it impractical to pay *zakat* annually. He views these plots differently from commodities subject to regular transactions. However, upon the actual sale, he promptly pays the *zakat* without waiting for a year to pass. Without citing specific scholarly sources, Ahmed expresses frustration with individuals in real estate who engage in continuous buying and selling, potentially evading *zakat* by claiming that the land did

³² As the Quran affirms: "He is the One Who produces gardens - both cultivated and wild - and palm trees, crops of different flavours, olives, and pomegranates - similar 'in shape', but dissimilar 'in taste'. Eat of the fruit they bear and pay the dues at harvest, but do not waste. Surely He does not like the wasteful (Quran: 6: 141).

not stay in their possession for a year. When challenged about the legal requirement for land to be held for a year, he argued that many exploit this justification to evade *zakat*. In fact, he blurted back to me, “Why should we delay the *zakat*, will we remain here forever?” Ahmed’s position that the *zakat* for land sale is to be given once the sale happens is not an attempt to evade the same, but is informed at once by pragmatism and a scepticism of certain legal stipulations as they are being misused to evade the *zakat* obligation. Intriguingly, while writing this chapter, I discovered a minority position among the legal schools and within the Maliki school aligning with Ahmed’s view. According to the said stance, commodities bought with the intention to sell when the price goes up and those that remain unsold for many years incur *zakat* only upon the sale (see Ibn Rushd 1988: 285; and Qaradawi 2000: 169). Even though it is a minority position within the Sunni orthodoxy, scholars do find the stance to have some applicability, particularly during times of economic recession (Qaradawi 2000: 169).

Equally, Ahmed does not frame his approach to *zakat* as something that has better prospects for the poor. Rather, he fears that if he dies before fulfilling his *zakat* obligations, he will be held accountable in front of God. For him, the obligation of *zakat* will be met only if it is calculated, even if one gives more than their *zakat* share in an act of magnanimity. Indeed, as something that aids one in ritual worship, calculation here becomes an act of worship itself. Ahmed diligently calculates his yearly *zakat* prior to the month of Ramadan, and distributes them during the same. He gives preference to his close relatives, following the Quranic suggestion.³³ During the beginning of Ramadan in the year 2021, Ahmed informed me that he must dispense 20,000 rupees as his *zakat*. Within a few days, he conveyed that he has crossed the mark, and that he does not have much cash at hand. He felt discomfort attending the mosque, fearing encounters with past *zakat* recipients who might expect further assistance. Imran too had once observed a trend that he finds objectionable, where charity is forcefully extracted without considering the circumstances of the giver.

The flipside of charity

³³ Thus: “Give to close relatives their due, as well as the poor and ‘needy’ travellers. And do not spend wastefully (Quran 17: 26).

In the Ramadan of 2022, Imran posted a short story on his Facebook profile, titled ‘Tragedy of *Pirivu*.’ The word ‘*Pirivu*’ refers to a financial contribution, soliciting support for a cause, and is often used as a verbal substitute for charity. While the short story was appreciated by many of his followers on Facebook, it also sparked several passionate objections. Let me quickly translate the story below:

“Did not dad promise us he will get us meat if he goes for work tomorrow.”

“This house does not have meat even for Ramadan.”

“He got some work yesterday and it is Friday today.”

Hearing the discussion from the children’s dinner table, Khalid hid behind the door and pretended not to hear anything.

On Friday, he headed to the mosque with the wages he earned yesterday, carefully saved to prepare a lavish dinner for his children. It was a gesture born from the day’s work he secured after the beginning of Ramadan.

He had the title of an ex-expatriate and a two-storied house made from his life’s savings. He never displayed any signs of financial strain, and often had to give 500 instead of 50. There should not be any dishonour, right?

“Is it not the festival of virtues, Khalid? For one good deed, you get the reward of seventy,” commented the *pirivu* leader who is a new expatriate.

The trees of virtue (*nanma maram*) were milking everyone outside and inside the mosque as if there were no tomorrow.

The children eagerly waited for their father to return with meat.

To whom could he express his anguish of the meat being crushed inside the buckets of the cut-throat *pirivu* people. He could not even afford sardines for his kids, let alone meat.

Are we not the best of communities (*khair ummah*)?

The story addressed some objectionable trends that Imran had observed in the charitable landscape of Kuttiady. This current period also witnessed the emergence of a new wave of social media influencers specialising in charity in Kerala. Some of these influencers could amass significant amounts of money within a few hours, turning charitable work into a matter of pride. This trend faced criticism from sceptics of charity practices and those questioning the accountability of such influencers. These influencers, mockingly referred to as ‘*nanma maram*’ (trees of virtue), were initially supported, but faced

growing scepticism as they leveraged their popularity. Even songs were released on YouTube praising a prominent charity influencer, who later contested in the State Assembly elections for the Indian National Congress (INC), ultimately losing by a narrow margin. However, the tendency that Imran is here criticising predates the advent of social media. I met Imran a few weeks after he had posted the short story. In addition to the criticism he faced in the comments section, Imran also encountered rebuke during a *Mahallu* general body meeting. In response to objections that he voiced at this meeting about some prevalent issues in the *Mahallu*, someone in the gathering had dismissed Imran, pinning him down as the one who has criticised the financial contributions (*pirivu*) that occur in the mosque. I queried Imran, specifically, about the repeated comment on his short story, that it invocative of a choice about not to give. He responded, somewhat characteristically and disdainfully:

People seem to have misunderstood my post. Many individuals have shared similar experiences with me. Some may not find any work for many days. Those who find some work may keep some 200 Rs in their pocket when they go to the mosque planning to buy something for their kids. When he sees some collection, he gives the 200 rupee note. This is something I have witnessed. He asks back 150, but the collector shooed him away. Despite feeling slighted, the person may choose not to protest to maintain their dignity. I believe the decision not to give is not easily made in such situations, especially when others are observing. We might leave quietly. A friend of mine, who used to work in Madras, had to return home due to the pandemic. Struggling to make ends meet and relying on borrowed money and modest savings, he hailed from a prominent family. On various occasions, he had to part with all the money he had when approached by individuals seeking financial contributions. In the countryside (*nattin puram*), stating that one has no money does not usually work.

Imran quickly went on to clarify that he is not exactly against *pirivu* – that in a manner of speaking the smooth conduct of things requires one to rely on it – but that his concerns are about how it comes to be organised, with those obligated to contribute seldom being approached (which, in turn, results in “draining the pockets” of those with meagre incomes). He made clear that the financial contributions that people make depends on the relationship they have with the person who approaches them (that, for instance, someone who gives Rs. 100 when approached by Imran, could give Rs. 1000 if approached by someone else). He noted that significant amounts, like Rs. 10,000 or 20,000, may be contributed, if requested by a prominent leader. In essence, he finds it problematic to base the donation amount on one’s relationship with the individuals at

large; instead, it should be given for the sake of God and according to the demands of the situation. I was reminded of Ashraf Ustad, who in some of his classes would assert that the virtues of asceticism (*zuhd*) and frugality are not to be commanded by those who follow it, but rather should be left to the individuals to decide whether to follow such dispositions.

Even as Imran declares that to be giving, when one has little on hand, is the most virtuous of acts, he is against forcefully extracting contributions from those struggling financially. Imran once highlighted a positive development that coincided with the trend of charity influencers. Most of the calls for help on social media came with a phone number or QR code to contribute digitally. Imran found this shift in the modality of giving in a positive light. He remarked that the *kayyarappu* – recall our discussion of this idiom in the first sub-section of the second part of our present chapter - one feels when giving liquid money will not be there when one presses or swipes on their phones, even adding that many of such initiatives had become successful owing to this digital shift of handling money. In fact, here we have an interesting twist in the morphology of giving owing to advances in the technology, with the latter not quite restricting ‘traditional’ forms of giving, but resulting in people contributing and giving more than ever. Is this because the time (or duration) that one takes to put their hands in the pocket or on their wallet has been cut short? That the self or the devil that goads one into not-giving has now very little time to cast its shadow? Or maybe this technological shift in the morphology of giving is more discreet, and one does not quite physically feel the money leaving one’s person? The digital mode of contributing money certainly implies that the weight of money is not quite felt or is being felt in a different kind of way. Traversing these questions may require one to delve deeper into the field of neuroeconomics, and I do not have those plans here. All the same, a few weeks later, Imran alerted me to the phenomenon of ‘compassion fatigue’ affecting such initiatives. A widely circulated call to help a child with Spinal Muscular Atrophy (SMA) requiring 16 crore rupees had been fulfilled within days. And yet, when a similar case emerged a few months later, it took more than a couple of months to gather the required amount. In the second case, alongside digital means, those seeking funds had to resort to more ‘traditional’ methods like conducting mass *panapayattu* and bucket-collections in public places.

Through this chapter, we have attempted to unravel different iterations of Muslim charity as presented in Kuttiady. In the case of the grocery kit-distribution, we saw how different circumstances bring a diverse set of people into need, as indeed responding to the needs of others. We also came across Muslims who are reluctant to give, and the tactful responses of those collecting funds during times of need. The Islamic tradition frames ‘giving’ as a form of spending, one that gets its return in this world and ensures a proper place in the next world. This hope for reward is not entirely material, given that it is taken to tests one’s faith in the unseen (*ghayb*). The propensity to give is never given or fixed; it is, rather, learned, cultivated, and habituated. What is more, along with the self, there are diverse agents enacting and facilitating the processes of habituation. *Zakat* emerges as one of the key sites in which giving is cultivated. As a form of ritual worship, it has certain characteristics that do not subsume every form of charitable giving. Calculated giving is, certainly, a key requirement for *zakat*; but, unlike certain anthropological formulations of its practice, these calculations do not necessarily stem from a neoliberal sensibility. The charitable landscape of Kuttiady does have its flipside too, as we came to understand through the dimensions of Imran’s short story posted on his Facebook page.

In the next chapter, the last in our ethnography, we explore another dimension of the ‘test of wealth’ that has formed the basis of our depiction; it has to do with the ‘perils’ of *haram* wealth. Not giving the stipulated *zakat* can render one’s wealth *haram* or illicit, as indeed earning through forbidden means. As we shall see, such wealth comes with its own perils, such as ruin in this world, and can afflict not only the one who earns *haram* wealth, but their offspring as well. Let us quickly embark upon this darker dimension of the ‘test of wealth.’

Chapter 7



The Perils of *Haram* Wealth: Annotations

In early 2017, I happened to overhear an engaging conversation during my fieldwork. A group of relatives were talking about the recent divorce of a woman in their family. Even as they spoke, they were each saying about how the divorced woman's siblings were not leading a righteous life and had been ignoring the family. One among the participants rapidly asserted that this plight had befallen the family because the food they eat is “not good” (*thinnunnath nallathalla*), in the sense that it had been earned by their father through impermissible or *haram* ways, such as gambling, not paying back loaned money, etc. The suggestion here, clearly, is that the food or livelihood earned by engaging in *haram* can affect, both morally and materially, all those who are part of it, including one's offspring who eat the food provided by their parents.

This chapter, our final one in the ethnography on offer, delves into the darker worldly consequences associated with acquiring wealth through *haram* means, as gleaned from the conversations that I engaged in during the research. These confabulations revolved around two closely linked assertions: firstly, that money obtained through illicit methods is bound to be ultimately worthless; and, secondly, that it adversely affects not only the individual who earns such ill-gotten wealth, but also anyone who benefits from it (including the family). In the previous chapters, we briefly touched upon instances where direct correlations were being drawn between unlawful earnings and the absence of *barakah* (Chapter 4), the implications of the collapse of investment schemes rooted in *riba* (Chapter 5), and the worldly consequences of withholding charity (Chapter 6). This chapter delves deeper into such observations, and examines the occurrences of illicit earnings and their associated perils, primarily through three focal points: namely, the plight of a landlord household in Kuttiady, the issue of lottery or gambling, and the contentious zone of gold smuggling.

A Hadith concerning the consequences for those consuming *haram* wealth, along with a story recounted in the Quran, will form a pivotal element of this chapter. Let us briefly explore the Hadith, and then delve into the Quranic narrative.

Of Flesh, Spectre and ‘Curse’: Traversing Contexts

The reference to food being considered ‘not good’ due to its origin from *haram*, as mentioned in the introductory passage, is a nod to a well-known Hadith, where the Prophet illustrates the consequences of drawing sustenance from *haram* sources through the example of a man whose supplications remain unanswered by God due to his consumption of *haram*. This illustration forms a part of a longer Hadith interwoven with two Quranic verses. As it is included in Imam Nawawi’s collection of 40 Hadith, it was discussed in one of Ashraf Ustad’s weekly lessons on the Hadith. Ustad titled the lecture ‘Haram earnings are perilous to both worlds’ (*Haramaya sambadyam iru lokathum aapath*). The lesson commenced with Ustad reciting the Hadith in Arabic, and then providing a translation in Malayalam:

The Messenger of Allah (Peace be upon him) said, “Allah the Almighty is Good and accepts only that which is good. And verily Allah has commanded the believers to do that which He has commanded the Messengers. So the Almighty has said: “O (you) Messengers! Eat of the *tayyibat* (pure and good), and perform righteous deeds.” The Almighty has said: “O you who believe! Eat of the lawful things that We have provided you.” Then he (Peace be upon him) mentioned [the case] of a man who, having journeyed far, is dishevelled and dusty, and who spreads out his hands to the sky saying “O Lord! O Lord!” while his food is *haram*, his drink is *haram*, his clothing is *haram*, and he has been nourished with *haram*, so how can [his supplication] be answered?¹

Flesh made of haram and halal

Ustad proceeded to provide a commentary on the Hadith and the pertinent lessons it imparts. He highlighted that it elucidates how consuming *halal* sustenance, earned through lawful means, enables one to engage in virtuous deeds; and, conversely, that if one’s earnings are derived from *haram* sources, even their supplications (*dua*) will risk total rejection. The individual depicted in the Hadith embodies the archetype of those whom the Prophet, in several such Hadith, has identified as among those whose prayers

¹ Hadith 10, 40 Hadith an-Nawawi <https://sunnah.com/nawawi40:10>.

are being heard. He is a traveller, he is broken and vulnerable, and raises his hands towards the heaven and exalts his Lord; despite this, his prayers are destined for rejection solely due to his sustenance being derived from *haram* earnings. Ustad emphasised that the Hadith in Imam Nawawi's compilation is foundational to Islam, underscoring the basic principle that one's earnings must compulsorily be acquired through *halal* means. Stressing that wealth obtained through *haram* sources is always cursed, Ustad observed that many ventures fail to thrive or provide sustenance due to the presence of *haram* elements within them. This could stem from the violation of rights (*haqq*) of one of the partners or the business owner's breach of certain contracts. Ustad reiterated that deeds will not be accepted, if one consumes *haram*; and that good deeds are a prerequisite for the acceptance of supplications. While God may still accept the prayers of sinners, the earning of *haram* wealth is regarded as a cardinal sin that nullifies any good deeds performed. Ustad was clear, "Human beings inevitably sin, but the righteous ones will repent when they realise their sins." He emphasised that many individuals consider only taking interest (*palisha*) as *haram* earning, while there are numerous indirect or lesser-known ways to earn *haram* income, resulting in wealth devoid of *barakah*. The examples given included a contractor stipulating a certain amount for a construction project and then overcharging the customer with various justifications; the running of a business by seeking investments and promising fixed returns (as seen in the jewellery business). Ustad here referenced a Quranic verse, stating, "Certainly many partners wrong each other, except those who believe and do good - but how few are they!" Reiterating that there cannot be *barakah* in *haram* earning, Ustad reminded that "all such earnings are destined to go to hospital bills (by way of illness or accidents) or as fees to advocates (to run cases against partners or investors), or as fines in raids (income tax and other authorities)." Indeed, this is quite reminiscent of some of the evocations of Imran and Ahmed as presented in the previous chapter.

Ashraf Ustad would often underscore to the audience, "There will be *adaab* (torment) in *haram* and *hisab* (accountability) in *halal*;" that each, in themselves and in their combination, could cut close to the flesh, and that consequences will await those who earn through *haram* means, even as those whose income is *halal* are still answerable for how they utilise it. These consequences, whether as torment or as accountability, extend

to both the present world and the hereafter (*aakhirah*) for those who are susceptible. Even so, the narratives that I encountered during my fieldwork (as akin to the anecdote in our introductory paragraph above) point to a specific form of repercussion: it is not only the individual concerned, but all those who benefit from the *haram* earnings are bound to suffer, including the offspring and, in some instances, the subsequent generations too. During one of his lectures on the topic, Ashraf Ustad touched upon the idea that ‘interest’ is a sin with the potential to wreak havoc across generations. However, he did not delve deeper into this formulation during that lesson. A few days later, during one of our conversations, I directly asked Ustad, “Does *haram* earning affect one’s offspring?” His response was both cryptic and evocative: “*Allahu a’lam* (Only God knows best).” He added that he would probe the topic further and get back to me, although he never did.

I posed the same question to several of my interlocutors, and most of them acknowledged that the *haram* earnings of parents would indeed impact their children. Some attributed this impact to being fed with *haram*, while others, especially in the case of *tharavadu* (landlord households) we will consider presently, pointed to the ‘curse’ of those on the receiving end as a key factor. My interlocutors like Imran, while confirming that *haram* money would not last, also recognised an element of ‘injustice’ concerning the offspring. During a discussion about the Gold Palace investment scam, Imran had asserted, “They (the owners) might have thought they have won, but it is their offspring who are going to suffer.” However, even as he uttered this, Imran quickly added that he viewed this as a form of injustice, since the offspring are innocent of the matter. When I asked him whether this concept was akin to the idea of *karma* in Hinduism, he expressed uncertainty, but determinedly asked, “Then will there will be any difference between Christianity and Islam” (referring to the concept of Original Sin). According to a Quranic principle, the burden of one’s sin lies solely with the individual, and others do not bear it.² I presented the same conundrum to another person whom I happened to meet outside Imran’s shop (this individual has written a novel based on the landlords’ in Kuttiady, which we shall discuss shortly). He acknowledged this phenomenon, citing the example of an erstwhile landlord family; and, when I mentioned the element of ‘injustice,’ he

² Several Quranic verses assert, “... no soul burdened with sin will bear the burden of another” (Quran 53: 38, see also 6: 164; 17: 15, and 35: 18).

bluntly stated, “When a disaster afflicts an area, even the pious worshippers are going to be affected.”

If we revisit the Hadith in question, there is a noteworthy aspect to its wording: “His food is *haram*, his drink is *haram*, his clothing is *haram*, and he has been nourished with *haram*, so how can [his supplication] be answered?” Evidently, the act of consuming *haram* is mentioned twice: initially, it is stated, “His food is *haram*” (*matham'uhu haram*), indicating that the individual himself consumes food obtained through *haram* earnings; and then later, it is mentioned, “(H)e has been nourished (or fed) with *haram*” (*udhi bil haram*). In the second instance, the verb is passive, suggesting that perhaps his parents had also fed him with *haram*. Notably, the mentioned Hadith is also found in the collection of Tirmidhi,³ and one of its commentators addresses the unique grammar regarding the act of feeding being mentioned twice. In the commentary *Tuhfat al-Ahwadhi* (1990) by Abdu Rahman Mubarakpuri (d.1935), a Hadith scholar from British India, it is noted that the use of both active and passive verbs implies that the individual was nourished with *haram* during childhood and continues to sustain on *haram* even as an adult. Mubarakpuri (1990) discusses a difference of opinion among the scholars regarding the contributing factor for the supplication being rejected: whether it is due to consuming *haram* during adulthood or being fed with *haram* as a child. He favours a combination of both interpretations, suggesting that the lack of response to the supplication is due to the individual’s persistence in consuming the forbidden even as an adult (Mubarakpuri 1990: 267). In other words, if one were to lead a righteous life despite being fed with *haram* as a child, they may be absolved of possessing a body nourished through *haram*, and their prayers may be answered. However, if they persist in earning *haram* along with being fed with *haram*, then they may bear the burden of *haram* in both stages of life (*ibid.*). Clearly, here, nurturing with *halal* is a prerequisite for ethical self-cultivation; otherwise, one’s efforts may be devoid of *barakah*. Whether every act and the fate of a person hinges on such factors is a pertinent question to explore, and we shall try and do so through the specific instances that we will be engaging. For

³ Tirmidhi’s collection is one among the six authentic Hadith collections, the other five being the works of Bukhari, Muslim, Nasa’i, Abu Dawud and Ibn Majah.

the moment, let us briefly examine one of the Quranic narratives which is often referenced in a context having to do with the downfall of the arrogantly wealthy.

The spectre of Qarun⁴

The story of Qarun (the biblical Korah) who lived during the times of Prophet Musa (Moses) is often invoked among Muslims, especially when talking about the fate of the pompous. I have been myself privy to several such invocations right from my childhood, in the many sermons that I have heard and absorbed (and the matter too would come up regularly in my research). In Malayalam, the name Qarun is often followed by the suffix *muthalali*, meaning (broadly) ‘the bourgeoisie.’ Let me quote the Quranic verses where the story of Qarun is narrated:

Indeed, Korah [Qarun] was from the people of Moses, but he behaved arrogantly towards them. We had granted him such treasures that even their keys would burden a group of strong men. ‘Some of’ his people advised him, “Do not be prideful! Surely God does not like the prideful. Rather, seek the ‘reward’ of the Hereafter by means of what God has granted you, without forgetting your share of this world. And be good ‘to others’ as God has been good to you. Do not seek to spread corruption in the land, for God certainly does not like the corruptors.” He replied, “I have been granted all this because of some knowledge I have.” Did he not know that God had already destroyed some from the generations before him who were far superior to him in power and greater in accumulating ‘wealth’? There will be no need for the wicked to be asked about their sins. Then he came out before his people in all his glamour. Those who desired the life of this world wished, “If only we could have something like what Korah [Qarun] has been given. He is truly a man of great fortune!” But those gifted with knowledge said, “Shame on you! God’s reward is far better for those who believe and do good. But none will attain this except the steadfast.” Then We caused the earth to swallow him up, along with his home. There was no one to help him against God, nor could he even help himself. And those who had craved his position the previous day began to say, “Ah! It is certainly God Who gives abundant or limited provisions to whoever He wills of His servants. Had it not been for the grace of God, He could have surely caused the earth to swallow us up! Oh, indeed! The disbelievers will never succeed.” (Quran 28: 76-82)

The verses mentioned above vividly depict the staggering opulence of Qarun and his failure to acknowledge divine benevolence, opting instead to flaunt his possessions with

⁴ Note, both in the original Arabic and in local inflections, the name is rendered as Qarun, although in the English translation (including the one we are relying) the name is spelt as Korah. We will stay with the original/local appellation.

pride. What adds depth to the narrative is the diverse reactions elicited by Qarun's affluence among the populace. On the one hand, there existed a cohort enraptured by the spectacle of Qarun's wealth, yearning fervently for a share in his fortunes. Conversely, another section, cognizant of the perilous allure of riches, endeavoured to caution Qarun, urging him to contemplate the transient nature of the worldly wealth in the context of the hereafter. However, Qarun, emboldened by his affluence, spurned their admonitions, arrogantly ascribing his wealth solely to his own prowess and merit. A wise group of people had not only reproached Qarun for his hubris, but also sought to enlighten his admirers, stressing the divine promise of rewards beyond earthly riches. Ultimately, yet, the divine intervention that led to Qarun's downfall, with the earth swallowing him and his wealth, serves as a sobering reminder about the ephemeral nature of material wealth and a caution to those enamoured by Qarun's riches, that the acquisition of wealth, while appearing to signal divine favour, is but a trial, a test of one's faith and moral character.

During my fieldwork, the discussions would often turn to the Gold Palace investment scam, as detailed in our chapter on *riba* (Ch. 5). My interlocutors frequently reminisced about the extravagant lifestyle of the jewellery business managers who were involved in the scam, which included purchasing luxury cars and vacationing in exotic destinations. They also recounted encounters with individuals who were enamoured by these ostentatious displays and eagerly invested their money in such ventures. However, as my discerning interlocutors were quick to acknowledge, such enterprises were destined to fail (as in the story of Qarun), given the inherent flaws of their *haram* business models and the hubris displayed by the jewellery owners. Such collapses and their attendant curses were also frequently linked to the fortunes of specific *tharavadus*, or landlord families, in Kuttiady. It is to the tragic tale of one such family that we now turn our attention.

The cursed tharavadu; stories upon stories

I often heard the assertion that wealth seldom lasts for more than three generations, with a prominent family cited as a prime example. Let us refer to them as Mullakkara, as they are mentioned in one of the novels based in Kuttiady. The Mullakkara family's story begins in the early 20th century with their founding figure, MK Sahib (hereafter referred

to as Sr. Sahib), who had amassed a fortune in the timber business. Originally, Mullakkara was part of a cluster of families that held the *adhikari* (village headman) position in Kuttiady. Until Sr. Sahib's time, the family did not possess any *janmam*, a hereditary proprietary right over land like that of a zamindar. Instead, their lands were held under other Muslim or Nair *janmis*. However, Sr. Sahib's timber trade success allowed the family to acquire *janmam* rights. Legend has it that, as traditional Nair *tharavadus* in Kuttiady began to decline, Sr. Sahib seized the opportunity to acquire vast forest lands surrounding the area and in the present-day Wayanad district at very low prices. He then capitalised on the demand for timber, particularly during World War II, when the need skyrocketed, due to the railway track construction and other projects. Sr. Sahib, together with his son AK Sahib (referred to as Jr. Sahib), spearheaded a highly lucrative timber enterprise, propelling the Mullakkara family to become the wealthiest in Kuttiady and possibly one of the richest in the entire Malabar region. In addition to their timber business, they also leased out forest lands to other timber traders, and acres of barren forest lands, cleared after the felling of trees, were sold to Christian migrants from southern Kerala. During the initial phases of my fieldwork, I accessed records that documented the family's extensive land holdings, spanning thousands of acres, encompassing both forested areas and other terrains. However, their wealth proved ephemeral, ceasing with the generation of Jr. Sahib's descendants.

During my early teenage years, I vaguely recall beholding the imposing Mullakkara *tharavadu* nestled in the heart of the town. Even then, the mansion exuded an eerie aura. Over time, as the family grappled with a series of untimely deaths and abrupt afflictions - both physical and psychological - the grandeur of the property dwindled into oblivion. Today, the vacant plot of land that once bore witness to the illustrious Mullakkara *tharavadu* invokes parallels with the tale of Qarun.

The *tharavadu*, as previously mentioned, occupies a prominent place in two novels set in Kuttiady. The first novel, titled *Koonukal* (Mushrooms), published in 1984, is authored by CM Ahmad Kutty, a native of Kuttiady who, by profession, was a lawyer and belonged to one of the erstwhile landlord families. The second novel, *Thondipoyil Deshathe Kuthirakal* (The Stallions of Thondipoyil Land, hereafter referred to as

Kuthirakal), published in 2019, is penned by Moidu Kannankodan, a cultural and human rights activist residing in Kuttiady. Both novels revolve around stories centred on landlord families, albeit with protagonists who are the sons of an outsider man who arrived in Kuttiady as a labourer in the timber industry and later settled there by marrying a local tenant woman. Both *Koonukal* and *Kuthirakal* share strong thematic connections, and given their shared setting, many of their narratives and plots overlap. In both the novels, there are accounts of the murder of a Nair *naduvazhi* (chieftain), with the perpetrator shielded by a Muslim landlord. They also depict the arrival of Muslim reformists in the town as part of the timber trade, along with the establishment of a madrasa. Moreover, *Koonukal* features the tale of the town's inaugural Muslim doctor, hailing from a prominent family, and his unrequited love affair with his Thiyya (traditionally, the caste of toddy-tappers, with a fascinating history across the Malabar region and Kerala) classmate. Equally, *Kuthirakal* portrays a similar story through the life of a Thiyya man, one of its two protagonists, and his unfulfilled romance with his Nair classmate. Many of these narratives are rooted in real incidents and are familiar to the local populace.

Koonukal delves into the intricacies of power dynamics among Muslim landlord families in Cholappuram, a fictional village reminiscent of Kuttiady. The Muslim landlords depicted in the novel are portrayed as largely benevolent, showing concern for the welfare of their tenants, and extending assistance during times of need, illness, and marriages. The narrative begins with the tale of a village beauty, whose father is a tenant and a practitioner of black magic (*thalsamath*), while her mother is a trusted servant and favourite of the landlady at a prominent *tharavadu*. There is a subtle suggestion in the novel that the proceeds from black magic are ephemeral and those who practise it will face consequences in both this world and the hereafter; the black magician in this story suffers from a skin ailment. The village beauty goes on to marry an outsider who arrives from southern Malabar as a labourer in the timber industry, with their union being solemnised with the assistance of the landlord. The novel's plot, it must be noted, is not centred around a single protagonist, but rather weaves together multiple stories spanning half a century in a teleological manner. While there are instances of devious tactics orchestrated by competing landlords to secure prominence, the novel does not delve

much into the atrocities committed by landlords against their tenants. It is in the latter half of the novel that the Mullakkara family is introduced, being depicted as timber merchants who also supported the reformist movements in town. Sr. Sahib, portrayed as a righteous man, did not display extravagance despite his wealth and was respected by the villagers. In contrast, Jr. Sahib, feared by the villagers, was extravagant, had a commanding presence, and cultivated relationships with the affluent and bureaucrats across Malabar.

Towards the conclusion of the novel, Ussankutty, the son of the village beauty and the outsider, emerges as a prominent figure. Initially inspired by the freedom struggle, while studying in his 5th class in the madrassa, he becomes a Congress worker; but later becomes disillusioned with the party's Hindu appeasement and joins the Muslim League, actively advocating for Pakistan. After the partition, failing to migrate to Pakistan and realising his roots, Ussankutty joins the Communist Party, despite it being considered taboo due to its atheistic stance. His political ambitions, including his failed bid for the legislative assembly under Jr. Sahib's patronage, marks the beginning of his and Jr. Sahib's decline. The novel concludes abruptly with Sr. Sahib's death, and Ussankutty reflecting on the dwindling prominence of Cholappuram village. As he gazes at the now almost dried-up river, which once bustled with rafts and boats transporting timber, Ussankutty laments the village's current state. The village has become a mere shadow of its former self. Through this contemplation, the author poses a stark question: "What has led to this predicament?" Cholappuram, it seems, is nothing more than a collection of owners vying for prominence and servants competing to serve them. As old landlords pass away, new ones emerge, perpetuating a placid dynamic that shapes the village's fate.

Kuthirakal offers a more intricate narrative, albeit following similar plot points to *Koonukal*. The story unfolds in Thondipoyil, an older name for Kuttiady town, still referenced in revenue records as Thondipoyil *Desam* within Kuttiady *Amsam*.⁵ During my fieldwork, I had the opportunity to meet with the novel's author on several occasions,

⁵ 'Amsam' and 'Desam' are two categorisations of village land as used in the records, where the former is larger and subsumes much of the latter.

both before and after reading the work. He shared with me that, initially, the novel's title, *Thondipoyil Deshathe Kuthirakal*, had faced ridicule, as the word *Kuthira*, meaning horse, carries negative connotations of dim-wittedness. However, for the author, *Kuthirakal* symbolises the *naduvazhikal* (chieftains) and *janmikal* (landlords) who inflict suffering upon the local populace. The novel, in fact, commences with a vivid depiction of a Muslim landlord subjecting an untouchable tenant to torture for daring to pluck and eat a jackfruit out of hunger; the tenant is bound to a tree and brutally beaten. The landlord's cruelty does not end there, for, the following day, his henchmen arrive, dig a pit, harvest all the jackfruits, and discard them.

The narrative of *Kuthirakal* unfolds through the intertwined lives of two central characters: Yoonus, a Muslim born to migrant labourers from southern Malabar, and his close friend Ramankutti, the son of a Thiyya barber. Yoonus's father, Hamza, had migrated to Thondipoyil to work as an axeman in the timber industry. Settling into the community, he marries the daughter of a mahout, another outsider like himself. Purchasing a plot of land from the manager of the local Nair chieftain, Hamza's name was never officially registered as the landowner. Years passed, with Hamza raising two children and his wife expecting their third, until the chieftain suddenly arrives to evict them from their land. Devastated by this turn of events, Hamza devises a plan to retaliate, ultimately killing the chieftain and severely injuring his manager. Seeking refuge, Hamza turns to Jr. Sahib of the Mullakkara family, who, motivated by personal vendettas against the chieftain, offers protection to Hamza. The author of the novel confided in me that this storyline was inspired by real events that transpired between 1940 and 1945. All the same, following Hamza's assistance from Jr. Sahib of the Mullakkara family, he (Hamza) is later killed by henchmen loyal to the chieftain. The narrative then shifts focus to Yoonus, Hamza's son, and his close friend Ramankutti. Both attended school together, but tragedy continues to haunt Hamza's family, as Yoonus is fatally shot in a clash with Christian migrants. This incident, also known as the Oderipoyil shooting episode, is based on actual events. Oderipoyil, situated in the eastern hills surrounding Kuttiady, was inhabited by many Christian migrants from southern Kerala. These hills were part of the Mullakkara family's estate, with plots sold to both migrants and locals. Unlike Sr. Sahib, known for his righteousness and meticulous documentation, Jr. Sahib

often sold lands to migrants without proper paperwork, merely indicating boundaries. This lax approach to land transactions led to disputes over ownership following Jr. Sahib's death in 1967. Tensions escalated, culminating in a clash between locals and migrants, resulting in a fatal shootout. Three individuals, including the protagonist Yoonus in the novel, lost their lives in the confrontation. The remainder of the novel follows Ramankutti, devastated by the loss of his friend and an unrequited love affair, as he flees to a tribal settlement in Attappady, where he spends the rest of his days championing the rights of the tribal community against their usurpers.

The author of *Kuthirakal* shared with me that he had amalgamated two separate events from Kuttiady's history - the murder of the chieftain and the subsequent shooting incident - into the narrative of one fictional family. Remarkably, the sons of the victim from the shooting incident are still alive today, operating a vegetable business in the town. For the author, these events represent the tragic repercussions of landlord negligence and deceit. He disclosed to me that he had studied Sociology for his Bachelors, and urged that I approach the novel to gain insight into the culture rather than strictly history. He recounted meeting Jr. Sahib during the latter's lifetime, and confirmed the typical descriptions of him - towering stature, bulging eyes, elongated hands, and the like. Additionally, he corroborated stories that I had heard about Jr. Sahib's offspring, who comprised a son and a daughter. It is through the lives of their descendants that the 'curse' supposedly unfolded. Now, let us delve into how my interlocutors interpret this concept of a 'curse.'

Disquisitions on the 'curse'

During a drive to Kozhikode town with my father's younger brother and his wife, our conversation somehow veered toward a landlord family closely associated with Mullakkara. My aunt recalled a tale about one of Sr. Sahib's three daughters being married into this family. She mentioned a common belief that when an elephant gives birth in a *tharavadu*, it inevitably brings about the latter's downfall. My uncle, however, quickly dismissed this belief as mere superstition, and attributed the family's decline to their unethical acquisition of others' properties. Intrigued by this conversation, I decided

to explore the theme further and subsequently engaged in a long dialogue with Soopy, the eldest among my key interlocutors and someone well-versed in the town's affairs.

One evening in early 2022, I greeted Soopy with a salutation as I entered his shop. He was smoking a cigarette, which he promptly set aside upon my arrival. After some initial small talk, I broached the topic of the landlords from the Mullakkara family. His response was visibly enthusiastic. "Oh yes! I have received *zakat* from the *muthalali*. People used to call him (Jr. Sahib) AK Sahib. He preferred to be addressed as Sahib," Soopy began, his tone tinged with nostalgia. "I have travelled with him in the same bus many times on my way to high school. He had a well-built body and spoke good English. His attire was always stylish, and he exclusively wore white clothes." Soopy paused, reflecting for a moment before continuing, "He did not interact much with the town. He had one son and a daughter, and tragically, one of his grandsons died by shooting himself."

Soopy fondly recalled receiving 50 paise from the landlord during one Ramadan 27th,⁶ apparently a substantial amount at the time. He reminisced about the affordability of essentials back then, noting that 10 paise was sufficient for fish and tapioca, while 1.5 kg of tapioca cost only 15 paise. On the 27th night of Ramadan, the students from *dars* (seminaries) from across the area would gather at the landlord's home, expecting *zakat*. Reflecting on the economic disparities of the time, Soopy shared an anecdote: "When I used to buy fish for 5 paise, the Jr. Sahib's manager would purchase it for a rupee." He admitted he did not know much about the family's timber trade but believed they thrived on returns from their land and 'gifts' from tenants. Soopy shared an interesting yarn about the origin of the first bus service, which was started by Jr. Sahib's driver. When asked to name the service, Jr. Sahib chose *Punchiri* (Malayalam word for smile), leading to the establishment of 'Punchiri Motor Service' (PMS). As for Jr. Sahib himself, Soopy remarked that most people did not know him well because he hardly interacted much with the town. He was, as Soopy too acknowledged, a figure of authority, feared by

⁶ The 27th night of Ramadan holds special significance in the Islamic tradition, as it is believed to be *Laylat al-Qadr*, or the 'Night of Decree'. This is considered one of the holiest nights in the Islamic calendar, as it marks the night when the Quran was first revealed to the Prophet Muhammad.

many, and seemingly above the law. Even the police and the courts seemed to defer to him; the lore here being that, if a newly appointed inspector dared to bring him to court for any pending case without knowing his stature, the judge would reprimand the inspector and send Jr. Sahib back home in the court vehicle.

Soopy revealed that Jr. Sahib had inflicted cruelty on many people, and he believes that it is the lingering effects of those actions which continue to afflict the family. One tragic example is the suicide of Jr. Sahib's grandson, whom Soopy described as 'mad' (*piranth*), and recalled seeing him lying naked in the graveyard multiple times. Another grandson was once Soopy's schoolmate and friend. Soopy had visited the latter's home in Kayakkodi, a neighbouring village and was surprised to find that despite being a Muslim household, there were images of Hindu deities alongside one of Mecca. Soopy firmly believes that there is no explanation for the mental health issues plaguing Jr. Sahib's descendants other than the curse inflicted upon them by the people. He recounted how his friend, Jr. Sahib's grandson, used to seek sexual pleasures. However, he often got caught and would be beaten up by the people; and, as the rendition went, he eventually resorted to visiting China for that purpose. In the present, everyone except one among Jr. Sahib's daughter's sons' (the daughter having inherited the mansion) are deceased. Soopy's friend passed away two years before our conversation after being bedridden for almost a decade; one son succumbed to cancer a few months before our conversation. Jr. Sahib's only son had four children, and while all of them are alive, Soopy noted that they have been afflicted with some sort of mental illness. While Jr. Sahib himself was never known to have mental health problems, all his offspring seem to be affected in some way.

Soopy sees a direct correlation between these afflictions and the cruelties perpetrated by Jr. Sahib. When asked if this could be due to consuming *haram*, which impacts not only the father but also his offspring, Soopy affirmed the characterisation. He cited the example of Jr. Sahib's great-grandson (the son of the one who had committed suicide), who recently suffered a stroke and has been paralyzed ever since. Soopy saw the fate of Jr. Sahib's offspring as one of consuming *haram* and the attendant curses of those who suffered the former's cruelty. Indeed, it is widely held among the Muslims that the

prayers of the oppressed are unimpeded when directed towards God, all seeking justice against their oppressors. While most of my interlocutors seem to subscribe to this belief in principle, unlike Soopy, they refrain from conclusively attributing every misfortune in the Mullakkara family to a curse; instead, they view it as a realm beyond human comprehension. They argue that, if individuals were to face the full consequences of their sins solely in this world, without any recourse to divine judgement in the hereafter, the purpose of a final reckoning would be nullified. This latter perspective echoes the stance of Ashraf Ustad, who, when pressed for specific instances, deferred to God's judgement, recognizing the limitations of human understanding in such matters. In many ways, we are back to where we had started – the 'beyond the human horizon' (Mittermaier 2021).

Navigating the complexities of the Mullakkara family history proved challenging, with names of descendants often becoming entangled and ancestral lineages being muddled. The prevalence of inbreeding among closely related landlord families further compounded this confusion, leading to repeated names across subsequent generations, such as MK and AK. Recognizing the sensitivity surrounding the intimate tragedies within the family, I endeavoured to gain insights from within the Mullakkara family itself. However, most descendants, particularly Jr. Sahib's grandsons, were reticent to discuss such matters and redirected me to seek out older family members for a deeper understanding of their family history. Eventually, I engaged in a conversation with KF, the great-grandson of Sr. Sahib, to shed light on the stories circulating about the family.

KF, the grandson of Sr. Sahib's daughter, holds a prominent position in Kuttiady, and is closely affiliated with the Communist party, often handling high-profile arbitration cases. During our conversation, KF provided insights into the history of Kuttiady, particularly its lucrative timber industry, and the influx of reformist ideas brought by traders from Kozhikode. According to KF, Sr. Sahib, whom he respectfully refers to as Mullakkara *valyuppa* (grandfather), had two sons and three daughters. Among them, KF regards the eldest son, Jr. Sahib, as the most notable, due to what he describes as the latter's 'heroic' deeds. As he stated: Jr. Sahib was renowned for his fearlessness; he was the only one brave enough to visit individuals afflicted with smallpox when everyone else shied away.

Jr. Sahib, supposedly, commanded immense respect throughout Malabar. KF recalls an incident when the District Collector summoned Jr. Sahib to his presence; and the latter's response was swift and defiant: "I have not feared smallpox, so why should I fear you, Collector?" KF even proclaimed in a prideful tone, "If a movie is made based on Jr. Sahib's life and Mammooty (a prominent actor from the Malayalam movie industry) were to act in it, the movie would run for 1000 days!"

Curious about KF's perspective on the curse narratives entwined with the Mullakkara family, particularly those surrounding Jr. Sahib's descendants, I leaned in, eager for insights. KF, reflecting on Jr. Sahib's complex character, acknowledged his dual nature - a benefactor to many, yet a perpetrator of wrongs against others - recounting Jr. Sahib's history of evicting families, including pregnant women, from their small pieces of land. KF revealed that only one among the offspring of Jr. Sahib's daughter remains alive, and he terms that person who now lives in Kozhikode as a "good for nothing." Ever intrigued by the notion of curses, I prodded KF for his take; and, with a thoughtful pause, offered a nuanced response, grappling with the intersections of faith and scepticism:

We might interpret it as a curse. But for a Muslim believer, curses do not hold much weight. I am not disavowing my faith, but I am sceptical, grappling with doubts alongside my convictions. It is often said that everything, past, present, and future, is already recorded in a divine book. The Quran mentions this book, though the name eludes me now.⁷ Moreover, the Quran frequently discusses predestination (*vidhi*). If God had predetermined that Hitler would rise and cause the deaths of millions of Jews, can we truly hold Hitler solely responsible? Otherwise, we would be discounting the concept of predestination entirely. It is due to these considerations that I do not place a significant emphasis on notions like curses.

KF's rather unconventional response, however, did not come as a surprise to me; some others, particularly those close to him, had already informed me that he (KF) often jests about God and seldom visits the mosque.⁸ I probed him further about the belief that consuming haram earnings can affect one's offspring. With characteristic erudition, KF

⁷ He is referring to *Lawh al-Mahfuz*, also known as the Preserved Tablet or the Guarded Tablet, which is a concept in Islamic theology and cosmology. The reference here is to celestial record or divine tablet in which God has inscribed all events and decrees that will occur in the universe, from the beginning of time until the Day of Judgment. As such, it is often described as a repository of knowledge that contains the predetermined destiny of all creation.

⁸ The exact usage here, communicating the jesting, was *padachone kokka ketti thonduka* which can be roughly translated as to "tie a long hook and poke God."

offered a perspective rooted in his understanding of divine will. “I do entertain that concept,” KF began, “but I also hold another belief: that God bestows upon each of us our inherent traits. If someone resorts to usurping someone else’s property, it is because that’s how God fashioned them. So, I am not overly fixated on curses.” He went on to illustrate this point with a poignant example from his own family:

I have a sister who married Jr. Sahib’s son. Her life took a downward spiral at just 15. She married an abusive alcoholic, and tragically, he ended his own life. She endured immense suffering, only to be diagnosed with cancer later. How do we reconcile her plight? She harmed no one. Similarly, consider the case of a worker who comes to plough our land. He suffers from brain cancer, and his life revolves around his menial job. He works until afternoon, earning just enough for the day. He may have never experienced a lavish meal in his life, except perhaps at the wedding feasts he attended. There may indeed be a curse; many people may have cursed them.

I refrained from engaging in a debate with KF regarding the intricacies of predestination and divine will. This decision was influenced by the recognition that the topic is exceedingly complex, having perplexed theologians and philosophers throughout history. Indeed, one of the earliest schisms within the Islamic tradition had emerged from discussions surrounding divine providence. The sects known as ‘*Jabariyya*’ and ‘*Qadariyya*’ respectively, as delineated in the works of heresiography, connote two opposing viewpoints on the spectrum of free will and determinism. The former espoused absolute determinism, positing that humans have no agency over their actions, while the latter advocated for absolute free will, asserting that God has no control over human behaviour.⁹ The Sunni orthodoxy, in contrast, adheres to a middle ground that acknowledges both God’s sovereignty and human accountability. Any discussion on Islam and the problem of suffering or evil, besides, is not possible without considering the reality of human finitude and an afterlife (see Bowker 1969; Watt 1979; and, Winter 2017, for some intimations of this theme). The ground is further complicated by the fact that the belief in divine decree and destiny constitutes a fundamental tenet of the faith, and disputing its specifics is cautioned against by the Prophet and by esteemed scholars. Such topics, deemed as beyond human comprehension, have the potential to lead

⁹ See the entry “*Djabriyya*” and “*Qadariyya*,” in *The Encyclopaedia of Islam*, <http://dx.doi.org/10.1163/1573-3912_islam_SIM_1905 and http://dx.doi.org/10.1163/1573-3912_islam_COM_0409 respectively. Both consulted online on 20 March 2024.

individuals away from their faith.¹⁰ One is certainly not foreclosing the analysis or deliberation here; the topic requires a much more sustained approach, which is beyond the scope of our work presently. But let us return to KF.

Given his bent – not strictly rationalist, and quite open to the place of belief - KF made clear that not all individuals who accumulate wealth through illicit means suffer similar fates, pointing to families that have enjoyed prosperity across generations. He mentioned several prominent Nair *tharavadus*, and even the Ambanis, while also acknowledging that the fortunes of the Mullakkara family did not endure beyond three generations. For KF, definitively, the lineage of Jr. Sahib's son has experienced a different destiny:

Jr. Sahib's son exhibited signs of a mild psychological disorder from a young age, such as tying his *mundu* up to his chest and keeping his shirt buttons disarranged. Despite his condition, he wielded considerable influence in the town. His illness had a somewhat amusing quality to it, and he was known for helping numerous people. It appears, he balanced out his father's wrongs with his own acts of kindness. As a result, his children have benefited financially from the assets in the town. However, their fate took a different turn, as they all suffer from various forms of mental illness. The eldest son, for instance, battles clinical depression. It is speculated that these conditions may have a genetic component, as their grandmother (Jr. Sahib's mother), who hailed from another prominent landlord family, had relatives with a history of mental illnesses.

KF certainly adds to our earlier discussion in this chapter, by suggesting that redemption is possible even for those who have benefited from ill-gotten gains, provided they lead righteous lives. Incidentally, Jr. Sahib's only son holds a special place in my family's memory, as he was the landlord of the land where our ancestral home stood. My father speaks of him fondly, recalling him as a kind-hearted man whom he respects highly. During my fieldwork, I accompanied my father on a visit to their home, and he referred to them respectfully as 'our *janmis*.' We encountered an elder (the eldest of Jr. Sahib's grandsons from his son's side), resting on a bed in the foyer, though he did not engage

¹⁰ One of the foundational texts on the Sunni theological creed, *Aqidah Tahawiyya*, states: "The essence of destiny is a secret of Allah, the Most High, in His creation, which neither a close angel nor a sent prophet has knowledge of. Delving deep into and contemplating over it are avenues to disappointment, gates to deprivation, and steps towards transgression. So, beware, be extremely cautious of that, in observation, thought, and whispering. Indeed, Allah, the Most High, has concealed the knowledge of destiny from His creatures and prohibited them from delving into it, as Allah said in His Book: 'He is not questioned about what He does, but they will be questioned' (Quran 21: 23). So, whoever asks, 'Why did He do that?' has rejected the decree of the Book, and whoever rejects the decree of the Book is among the disbelievers" (al-Tahawi 1993: 50).

in conversation with us; one of the other progeny in the same line, rumoured to have a slight psychological disorder, teaches at a nearby school, while another manages successful businesses in the town and beyond. It appears that, in their case, the curse was slightly deflected through their father's kindness. Having admitted so, let us now transition to another aspect where the notion of 'curses,' as it were, intersects with everyday life, namely, the realm of lotteries. All this may seem we are distracting from the zone of economic activity pervading Muslim lives in the town; not quite, for the moralities that are being brought to bear can pervade all realms, including the economic and the non-economic.

Other Perils: The 'Curse' of Lotteries

Kerala holds the distinction of being the first state in India to establish a dedicated department for organising and conducting lotteries. This initiative was spearheaded by the then finance minister, PK Kunju Muhammed, in 1967.¹¹ The establishment of the Kerala State Lottery Department was prompted by the state's unemployment crisis at the time. Drawing from his prior experience as the Chairman of the Milad e Sherief Memorial (MSM) College in Kayamkulam, where he had successfully organised a lottery to raise funds for the college, Kunju Muhammed proposed the idea to the state government (see Raju 2017). Under the initial leadership of Syed Muhammed, the department launched its first state-sponsored lottery, offering a prize of 50,000 rupees with tickets priced at 1 Rupee each (ibid.). Over the years, the Kerala State Lottery Department has expanded its operations significantly, conducting currently seven weekly lotteries along with six bumper ones annually. The ticket prices range from 40 to 500 rupees, while the prize amounts vary from 70 lakhs to 25 crore rupees. The Department asserts that, besides creating job opportunities and generating revenue, a portion of the proceeds from the lottery sales is allocated to various welfare initiatives. The 'Karunya Benevolent Fund,' as managed by the lottery department, receives a share of the income, while another portion is designated for the benefit of lottery agents and sellers. It is worth noting that the 'Karunya' (meaning compassion) scheme, initiated in 2011, has played a

¹¹ See The Directorate of Kerala State Lotteries: <https://statelottery.kerala.gov.in/index.php/at-a-glance/profile>. Accessed March 19, 2024.

significant role in rebranding Kerala lotteries, by emphasising that purchasing lottery tickets contributes to charity rather than mere gambling (see Jovial 2022).

Lottery: Between curse and illicit earning

In August 2021, a prominent news channel in Kerala produced a documentary that investigated into the lives of past winners of the Onam bumper lottery, which is renowned as the most lucrative among the state lotteries.¹² The documentary uncovered a troubling trend: three out of four lucky winners interviewed (their identities are disclosed) were grappling with significant challenges in their lives. Among these winners, two individuals found themselves besieged by daily visitors seeking financial assistance, which had robbed them of their peace of mind. Besides, those who were unable to provide the assistance faced verbal abuse and curses from disappointed visitors. The presenter of the documentary highlighted that they had encountered numerous other winners facing similar difficulties, many of whom were reluctant to share their experiences on camera. Several winners revealed that their newfound wealth had led to the erosion of friendships and the rise of numerous adversaries. One winner's story presented an even more tragic turn of events. After winning the lottery and utilising the money to construct houses for his children, his entire family, including his wife, abandoned him. Living alone in his home, he has now resorted to dismantling one of the houses that he had built for his son, turning it into what resembles a ghostly shell. Whenever he requires the money, he sells off the doors, windows, and other fixtures from the abandoned house. Despite winning crores of rupees, only about 50 lakhs remain, largely due to his investment in mutual funds.

Among the four featured winners in the documentary, one group consisted of friends who collectively purchased a winning ticket. Working as salesmen in a jewellery store, they have not encountered the challenges faced by the other winners. However, when asked if they would participate in the lottery again due to their perceived luck, one of them expressed hesitation and fear, citing concerns about potentially attracting curses, if he were to win again. Despite these cautionary tales, the remaining winners continue to

¹² See <https://www.youtube.com/watch?v=ebEfNKjy9yc>, last accessed March 19, 2024.

participate in the lottery. The documentary presenter concluded with a ‘moral of the story’: “Luck is not only required to win the lottery; even greater luck is needed to safeguard one’s life from ruin after winning.” Several other video news reports on similar themes can be found on various YouTube channels. While some winners did indeed enjoy the prosperity, many lament the loss of peace of mind due to incessant solicitations for financial assistance and investment opportunities. The comments sections beneath these videos often emphasise the importance of financial management, while others attribute their plight to the perceived curse of numerous individuals coveting the prize money.

I turned to my interlocutor, Soopy, intrigued by his perspectives. Firstly, he had previously asserted how curses manifest in the context of *tharavadus*; and, secondly, his shop was situated amidst two lottery outlets. To my surprise, Soopy was dismissive of the common belief that lottery winners are cursed and destined to lose their wealth. When I referenced various news reports, Soopy countered with examples of individuals whom he knows personally, who have won lottery prizes and continue to live prosperously. However, he made it clear that, despite their prosperity, participating in lotteries has been considered un-Islamic. Soopy has observed Muslims regularly purchasing lottery tickets from the nearby shops, including both burqa-clad women and men dressed in traditional scholarly attire (with white garments and headgear), and expressed dismay at the general state of Muslims regarding the matter. He even illustrated his point by citing an example of a man from Kuttiady who runs brothels in Dubai. Initially shunned by the community, he gained both wealth and influence over time, leading people to seek financial assistance from him (even mosques, Soopy noted, were constructed, or renovated using his funds). Soopy quoted a popular adage, ‘*Power poyi paisa varatte ennitt aa paisa vech power undaka* (Let power go and money come, we can then claim power with money);’ or, again, ‘*Manam vitt cash undakuka ennitt aa cash vech manam undakkuka* (Make money by selling honour and then make honour with that money).’

Soopy, however, clarified that he was not completely dismissing the concept of curses; rather, what he had meant is that winning lottery prizes does not necessarily indicate that

someone is cursed. His primary concern was with the practice of lottery itself, which he viewed as inherently problematic and always likely to lead to negative consequences. For him, truly, participating in lotteries was akin to addiction: individuals could spend significant sums with little chances of winning, but when they do win even a small prize, they perceive it as a stroke of great luck and continue buying tickets. When I reminded Soopy of his previous assertions attributing incidents in landlord families to curses, he remained steadfast in his belief in the context specified, stating, “It is an actuality, things happened in front of our eyes, many untimely deaths and mental afflictions.”

Soopy’s observation about the increasing trend of Muslims in Kuttiady participating in lottery ticket purchases resonated with broader discussions within the community. This trend was also highlighted in a sermon delivered at the congregational mosque of Kuttiady as part of a series focusing on Islam and the economy, aspects of which we have covered in the previous chapters. The sermon, delivered by the *khatib*, emphasised the prohibition of certain economic activities by God, particularly highlighting the concept and practice of *mysir*, which translates to gambling. The *khatib* drew attention to the fact that gambling, including activities like lotteries, is sometimes considered more harmful than interest (broadly, *riba*) and has been banned even before the prohibition of *riba* in Islam. The sermon underscored that even devout Muslims, including those who adhere to religious dress codes like veils for women and traditional attire for men, are often involved in purchasing lottery tickets, sometimes carrying them into mosques during prayer.

The sermon stressed that all participation in lotteries constitute a ‘spreading’ sin, echoing warnings from economists and journalists at large about the wide-ranging negative consequences of lotteries on the economy.¹³ The *khatib* reinforced these warnings by referencing a verse from the Quran that prohibited gambling along with several other acts, “O believers! Intoxicants, gambling, idols, and drawing lots for decisions are all evil of Satan’s handiwork. So shun them so you may be successful” (Quran 5: 90). The

¹³ For instance, Jose Sebastian an economist from the ‘Gulati Institute of Finance and Taxation’ (GIFT) in Trivandrum has been vocal against the Kerala government’s lottery schemes and calls it an indirect taxation against the poor (see Jovial 2022; also, Sebastian 2019: 37).

khatib made clear that *mysir*, or gambling, extends beyond just lotteries to encompass any activity involving chance or luck where one member profits at the expense of others' losses. This includes betting and various other forms of gambling that rely on luck for outcomes. According to him, the consequences of such activities often result in most of the participants losing money, while only a few would profit, thus exemplifying the inherent unfairness of gambling. The *khatib* went on to explain that the prohibition of gambling by God is rooted in several reasons: that the money earned through such activities, being *haram*, is wholly illicit and that gambling particularly detracts individuals from their remembrance of God and the fulfilment of prayers, thereby undermining one's spiritual well-being. Additionally, addressing attempts to justify the lottery system, such as citing job opportunities or financial prosperity for some winners, the *khatib* was explicit that they overlook the broader negative impacts associated with this mode of gambling. While lotteries may provide benefits to a select few, the overall consequences often include financial hardship and contributes to societal problems such as addiction and exploitation.

The *khatib* highlighted the way in which Islam evaluates its laws based on the weighing of positives and negatives; that if the benefits outweigh the drawbacks, the action is permitted, but if the opposite is true (and especially if the negatives pose significant danger) it is deemed impermissible. All the same, he emphasised that the religion prohibits committing a sin even if it leads to something beneficial, citing the Quran's stance on intoxicants and gambling, "They ask you 'O Prophet' about intoxicants and gambling. Say, "There is great evil in both, as well as some benefit for people - but the evil outweighs the benefit" (Quran 2: 219). He illustrated this with the example of alcohol, pointing out that while it may offer temporary relief from distress, its negative impacts, such as its role in fuelling crime, far outweigh any positives that may accrue. Similarly, as he argued, the lottery may benefit a few individuals, but the harms that it brings must also be considered. During events like the Onam bumper lottery, the *khatib* noted, people spend significant amounts on tickets, contributing to the government's revenue; that however only a small portion is allocated as prize money, while the rest is claimed to help the poor. He referenced a recent news story about a man named Ismail, who spent two decades buying lottery tickets, without winning a substantial prize. The

khatib questioned the wisdom of such spending, highlighting that many individuals end up losing money that they could have used for more practical purposes, such as building homes. Fittingly, the sermon concluded by addressing the prevalent notion that state-run lotteries benefit the poor through revenue allocation to various welfare measures. The *khatib* called attention to a form of gambling prevalent among the Arabs during the revelation of the Quran, where individuals would draw lots to determine who would pay for a slaughtered camel. Despite the equal distribution of meat, only a few participants incurred losses while the majority gained, with some even setting aside a portion for the poor. However, as he noted, Islam had prohibited such practices, on the ground that any form of gambling, even if some participants benefit, is considered *haram*. The *khatib* reiterated that engaging in gambling would lead necessarily to the ‘curse’ of others (with participants becoming ensnared in a cycle of debt based on futile attempts to win a lottery), all of which definitively constitutes a form of illicit earning. As such, he urged an adherence to the Islamic teachings, by abstaining from all forms of gambling as they are unequivocally prohibited.

We shall now engage the experiences of two Muslims in Kuttiady, who traversed contrasting paths following their encounters with the lottery.

Lotteries: A question of management and mismanagement

The tale of AP is a recurring narrative in Kuttiady, woven into the fabric of the local folklore. As a child, I frequented his home near our ancestral residence, drawn by the collection of comic books that his children kept. Their dwelling bore signs of neglect, with unfinished walls exposing red stones, and electrical wires left bare, suggesting halted construction. AP’s lottery win, and subsequent downfall, became a cautionary tale, often recounted to me during my fieldwork as a stark illustration of the supposed curse accompanying lottery fortunes. Strangely enough, AP’s circumstances before his lottery win were far from impoverished; he already possessed significant land holdings in the town centre, establishing himself as a figure of relative affluence. Upon winning the state lottery, which brought both monetary windfall and a Maruti car, he ventured into various enterprises. AP invested in a fleet of 5-10 jeeps, leasing them out for profit, and even opened a lottery outlet, peddling luck to hopeful patrons.

AP's trajectory stands in contrast to the notion that lottery winnings invariably spell ruin for the financially uninitiated. Unlike the stereotypical narrative of the destitute squandering newfound wealth due to lack of financial acumen, AP was already seasoned in business affairs. And yet, despite his prior success, his fortunes took a downturn. Presently, he resides in a rented home, subsisting on income earned from assisting locals with bureaucratic paperwork. In the eyes of many, AP's plight serves as compelling evidence of the curse purportedly attached to lottery victories. Despite his initial prosperity and business savviness, his descent into financial struggle is interpreted as stemming from a supposed curse, eclipsing his prior achievements and standing as a sobering cautionary tale.

Unlike AP, PA did not hail from Kuttiady, nor did he inherit generational wealth. He arrived in Kuttiady from the neighbouring district of Wayanad in the early 2000s. My first encounter with him was vague, seeing him sell ice popsicles. However, during my fieldwork, I learned that he had won a bumper lottery. It was Ahmed, my interlocutor, who introduced PA to me as an unusual case, someone untouched by the supposed curse of winning the lottery. Currently, PA operates a footwear and fancy shop in the new bus stand area. Additionally, he manages a distribution agency for cooking oil, biscuits, and other products, along with running his own distribution chain for spice and masala powders. I met PA and his elder brother over tea at Ahmed's restaurant one evening, where he shared reflections on his life journey.

PA followed in the footsteps of his elder brother, who had arrived in Kuttiady before him to work in a bakery. Upon his arrival, PA took on various odd jobs to make ends meet; he brewed tea, filled thermal flasks, and sold them to shopkeepers and locals. Additionally, he prepared spice and masala powders, supplying them to local shops. After about a year, he transitioned to selling ice popsicles and eventually became an agent for the Bhutan lottery company, adding lottery ticket sales to his repertoire. Despite earning a livelihood in the town, PA vividly remembered praying to God after each of the five daily prayers at a mosque in Kuttiady, earnestly asking for a plot of land and a home in the area. He and his brother lived separately in rented accommodations,

struggling to cover their expenses with their modest incomes. Their financial situation was particularly challenging during festive occasions like Eid, as traveling to their native place in Wayanad meant losing out on their daily earnings, while still having to pay the rent. Approximately 18 years ago, PA won a lottery prize of 2.75 lakh rupees. With that money, he was able to purchase a house along with a plot of land in Kuttiady. PA attributed this stroke of luck to answered prayers, believing that God had orchestrated this outcome for him. He expressed gratitude for the opportunity the lottery win afforded him, allowing him to establish a stable residence and pursue business ventures that may not have been possible otherwise. However, PA's perspective on lottery participation had evolved since his win. Reflecting on his post-win behaviour regarding lottery tickets, he candidly admitted to refraining from further participation. His tone was reflective, indicating a shift in his approach:

Taking lottery tickets was not an appropriate thing for me to do afterwards. I may have taken tickets a few times as a helping gesture to a disabled colleague of mine who sold tickets. I see the prize as something God gave me, he does not rain money over you when you pray. I pleaded with him to give me a place to sleep, only the one who does not have a home knows the distress of it.

PA viewed his lottery win as a direct response to his prayers, leading him to discontinue purchasing tickets and instead focus on establishing a thriving business. When queried about the widely held notion that lottery winnings often lead to financial ruin, PA concurred, citing numerous instances of individuals squandering their wealth post the win. Among these examples, he highlighted the case of AP, whose fortunes had deteriorated rapidly after the win. Reflecting on his own experience, PA recounted that upon receiving his prize money, he promptly invested it in purchasing a house, unlike (as he put it) those who continued to participate in the lottery in the hope of additional winnings. To be sure, PA viewed his success as a divine blessing and expressed gratitude for what he had received. But, after a brief pause, he shared a recent experience involving his granddaughter's illness, which he considered a testament to prudent financial management. His granddaughter required medical attention for an ear infection, prompting a visit to a private hospital in Kozhikode. Upon diagnosis, surgery was recommended, with estimated costs totalling almost 4 lakh rupees. While PA possessed the means to cover these costs, he recognized the strain it would impose on his finances.

He recounted how he had deliberated on potential solutions, and recalled hearing about a hospital affiliated with the devotees of Sathya Sai Baba that offered free surgeries. He tasked his son with researching this option online and was relieved to discover that the hospital had a branch in Bengaluru. Without hesitation, he arranged for the treatment there. Due to the patient's status as an infant in urgent need of medical attention, they received priority service, and after a successful surgery, they were discharged from the hospital following a ten-day stay. Remarkably, the only expenses they incurred was related to the travel.

PA was evidently pointing out to the relevance of prudent financial management through this recalling. I persisted with him about the curse element, though. This time it was his elder brother who weighed in with a solemn affirmation. "It is there," he began, his tone carrying a weight of conviction, "but according to Islamic teachings, it is *haram*." He went on to elaborate:

When I take a ticket, I do so with the earnest hope of winning the prize money. However, this money is not considered *halal*. PA took the ticket during a time of distress, and did not continue afterward. Unfortunately, the practice is now widespread, even among Muslims. Some openly purchase tickets, while others discreetly arrange for them to be delivered.

Sharing an anecdote about a fellow villager, who is a regular attendee at the mosque and purchases lottery tickets daily, his voice betrayed a hint of incredulity:

I know of an individual in a nearby village who purchases tickets daily; remarkably, he is also a regular attendee of the daily prayers at the mosque. When I questioned his actions, he responded with a counter-argument, asking, "What is wrong with taking a lottery ticket? All of you engage in bank transactions, and both that and this are *haram*." There is truth in his words; indeed, many of us rely on bank loans out of necessity, but it is crucial to acknowledge that lottery participation is a form of gambling.

As we concluded our conversation, both PA and his elder brother highlighted the disparity between the teachings of the Prophet and the prevalent wisdom of contemporary scholars. Instead of focusing on raising awareness against practices like lottery and interest, they observed that the latter often focus on creating content, such as videos and speeches, which centre around controversial and inconsequential matters. They emphasised the urgency of addressing more pressing issues, such as the proliferation of

haram investment schemes that falsely promise fixed returns. These schemes, they noted, exploit individuals by enticing them with deceptive guarantees, leading them into financial transactions that contradict Islamic principles.

Doubtless, retaining one's wealth after winning a lottery is not simply a matter of either being cursed or practising prudent financial management. For individuals like PA, both factors play a role, with prudent financial management and the blessings of God contributing to his prosperity. Conversely, haphazard financial management can itself be seen as a manifestation of the curse. Just as money does not miraculously appear due to prayers, it does not vanish mysteriously because of a supposed curse. In response to numerous reports of lottery winners squandering their prize money, the Kerala Finance Minister announced in the 2022 annual budget a plan to provide training sessions on financial management for bumper prize winners. This initiative was implemented in collaboration with the 'Gulati Institute of Finance and Taxation' (GIFT), with the first training session taking place in February 2023. Reportedly during these sessions, financial experts provided guidance on investment opportunities, followed by stress management lessons conducted by psychologists.¹⁴ The Director of the department of lotteries commented on the initiative, noting that many lottery winners lack financial education and are ill-equipped to manage the sudden windfalls. He cited numerous incidents where lottery winners had squandered their entire fortunes. As reported, the goal of the training program is to empower individuals to manage their newfound wealth effectively and prevent them from dissipating their lottery winnings. Addressing the psychological aspect, the director highlighted the immense pressure faced by the lottery winners, who are inundated with requests for financial assistance from numerous sources. The constant demands and unexpected needs from various quarters place significant psychological strain on the winners, making it essential to provide support in managing these challenges.¹⁵

¹⁴ See the news report, <https://indianexpress.com/article/cities/thiruvananthapuram/kerala-lottery-winners-get-tips-to-manage-money-8553373/>; last accessed March 20, 2024.

¹⁵ This summation draws on the news report cited in the previous footnote.

While the state government's lottery scheme has been criticised for capitalising on the gambling addictions of the public to generate revenue, some economists have gone on to label the approach as an indirect taxation of the poor (see Jovial 2022). In response to allegations that the government relies heavily on revenue from lottery ticket sales and alcohol, the finance minister disclosed that, in the fiscal year 2021-22, the state's total gross revenue amounted to Rs. 1,16,640.24 crore, with a purported 'net revenue' from lotteries being only Rs. 559.64 crore (ibid.). However, an investigative report published by the popular magazine '*The Week*' suggests that the minister's response may be misleading, as it conflates net revenue with net profit. According to the report, the state's budget documents reveal that the total gross revenue generated by the government from its lottery schemes in 2021-22 was actually Rs. 6,974 crore (see Jovial 2022). Furthermore, the discrepancy between the figures provided by the minister and those documented in the state budget indicates that the minister's calculation may have included the total gross revenue from lotteries, rather than just the 'net revenue' as stated (ibid.). Additionally, as the report documents, the minister's emphasis on 'net revenue' conveniently supports the government's assertion that lotteries do not significantly bolster state coffers. The implication is that majorly the resources garnered through lottery sales are channelled back to the public through prize payouts and agent commissions. The report clearly reveals that in 2021-22 the lotteries contributed to around 70 per cent of the state's non-tax revenue.¹⁶

The lottery, despite its contribution to the state government's revenue and purported welfare initiatives, is considered a *haram* endeavour according to normative Islamic principles. However, when it comes to gold smuggling, the primary crime associated with it is tax evasion. Interestingly, my interlocutors do not hold uniform views on

¹⁶ The report quotes a senior consultant psychiatrist and an authority on gambling addiction, where he bluntly states, "There is no sugarcoating it - buying lotteries is a form of gambling." The consultant highlights an alarming trend where the government's extensive promotion of lotteries has normalised the activity within Kerala society, posing thus a significant public problem. While acknowledging that some welfare measures may stem from lottery proceeds, the consultant underscores the inherent risk of addiction associated with this form of gambling. He advocates for greater awareness and recognition of these risks, even urging that the government should mandate statutory warnings about the potential for addiction when selling lottery tickets. Despite the perception of lotteries as harmless and entertaining, the expert emphasises that for many daily wage earners, spending a significant portion of their earnings on lottery tickets poses a serious financial risk (see Jovial 2022).

whether gold smuggling is *haram* or not. Upon consulting various scholars, I found differing opinions on the matter. Some scholars assert that gold smuggling is *haram* for various reasons, while others maintain that the act alone does not necessarily warrant the ruling of *haram*. We move now, somewhat rapidly though, into this clandestine and contentious realm of gold smuggling. The narration unfolds through second-order descriptions where my interlocutors speak about the practice, as separate from the practice itself, although I have sought to corroborate their accounts through various news reports (in the process also relying on the media reporting for reconstructing the stealthy terrain of smuggling).

Grey Areas of Smuggling: A Brief Detour

During the latter phase of the pandemic-induced lockdown in 2020, I found myself seated in the foyer of Ahmed's home when two unfamiliar guests arrived, seeking his assistance. As they conversed, I gradually realised that these guests hailed from Koduvally (a nearby town towards the south of Kuttiady) and were involved in gold smuggling from the Gulf countries to Kerala. They had come to Ahmed seeking information about a recent case of cheating involving one of their carriers. According to them, Ahmed's friend, Umar (whom we have encountered in the Chapter 4) was somehow implicated. It transpired that Umar's nephew had carried gold from Dubai on an evacuation flight for expatriates. Upon landing at Kozhikode international airport, the nephew had absconded with the gold in an ambulance. The guests strongly believed that such an operation could not have occurred without Umar's knowledge, and sought Ahmed's help in uncovering the truth. For his part, Ahmed maintained that he did not believe Umar was involved. Despite Umar's peculiar connections to smuggling networks (as we will see shortly), Ahmed was adamant that Umar did not engage in cheating or stealing goods. To bolster this conviction, Ahmed decided to call Umar's mobile phone in front of the guests and put it on loudspeaker without Umar's knowledge. When Ahmed questioned Umar about his involvement, the latter vehemently denied any wrongdoing. Ultimately, the guests departed, dissatisfied with the outcome of their inquiry. Remarkably, throughout the exchange, the guests remained in constant communication with higher-ranking police officers via their phones.

As the guests departed, Ahmed's teenage son, who had been present throughout the exchange, asked his father a probing question: "Are not such activities *haram* and illegal? Ahmed, pondering for a moment, responded with a nuance, holding that the classification of such activities depends on the nature of the government that one lives under. As he held forth, in an ideal scenario, where government authorities are just and efficient in managing public affairs and welfare, activities like gold smuggling would indeed be considered *haram*; but the current state of governance, at both the state and central levels, gave no room for such a consideration. Ahmed was very critical of the government for squandering tax money and for its perceived incompetence in dispensing justice (*nyayam*, in Malayalam). In this light, Ahmed admitted that he did not view gold smuggling as a particularly perilous or unwarranted activity. "After all," as he plainly commented, "everyone evades taxes" (*ellarum tax vettikunnathalle*).

The smuggling of gold from Gulf countries to Kerala, particularly through airports, has become a commonplace occurrence. Media outlets report the seizure of gold worth lakhs, and sometimes crores, almost daily. While Kerala was ranked third in the total number of cases registered in the country during the pre-COVID era, it now heads the list.¹⁷ It is widely believed that the amount of gold that evades the Customs' surveillance is significantly higher than what is intercepted. There is a prevalent conception too that gold smuggling is monopolised by Muslims in Malabar, often leading to various caricatures in the social media. For example, the renowned jewellery chain, 'Malabar Gold and Diamonds,' owned by Muslims, is often derisively referred to as 'Maladwar (Butthole) Gold,' insinuating that the gold is smuggled by concealing it inside the body. However, there have been no reports linking the firm to gold smuggling, and its owner is known for advocating reduced taxes on gold to deter smuggling. Although many of the carriers and orchestrators are Muslim, the several striking cases involve broader and higher-profile players. It is evident that smuggling networks often collaborate with the airport customs' officials, security personnel, and others, a fact that becomes apparent

¹⁷ See "Gold smuggling in one decade: Kerala ranks third in country," *The Hindu*, July 26, 2022 <https://www.thehindu.com/news/national/kerala/gold-smuggling-in-one-decade-kerala-ranks-third-in-country/article65686459.ece>, and "Gold smuggling: Kerala ranks first in country; over 3,100 cases in last four years," *Mathrubhumi*, December 20, 2023 <https://english.mathrubhumi.com/news/kerala/kerala-hotspot-for-gold-smugglers-1.9171155>, last accessed March 20, 2024.

when examining specific instances. One such case, reported in July 2020, may well be the most high-profile episode of gold smuggling in Kerala to date. A staggering 30 kg of gold was smuggled through a diplomatic channel consignment addressed to the UAE consulate in Trivandrum, implicating even the Principal Secretary of the Chief Minister.¹⁸ In this context, it is absorbing to explore how Muslims perceive gold smuggling and the various arguments raised regarding its permissibility.

Undoubtedly, over the past few years, gold smuggling from the Gulf countries has transcended the realm of mere tax evasion, evolving into a significant law and order issue in Malabar. Initially, smuggling operations were managed by well-established networks originating from specific areas in Malabar, relying on a trusted cadre of carriers. However, as the taxes increased and new levies were imposed, the profitability of smuggling surged, attracting new entrants into the trade, and swelling the demand for carriers. With the burgeoning demand, intermediary agents emerged, facilitating the recruitment of carriers, some of whom operated as double agents for rival factions. Previously, investors primarily consisted of individuals involved in parallel money transfer networks like *hawala* (clandestine forms of money exchange), chiefly aiding expatriates in remitting funds back home. In the new smuggling paradigm, though, investment took on a form of ‘crowdfunding,’ with multiple individuals contributing small amounts to purchase gold and share the profits. In certain instances, investors who contributed lesser amounts within a group transitioned into collaborating with carriers to procure entire consignments. Trust, which was once the cornerstone of these networks, eroded as carriers began absconding with shipments. Soon, smuggling syndicates enlisted professional gangs to recover stolen goods.

As the influx of gold intensified, additional criminal outfits entered the fray, targeting carriers upon their arrival to snatch the gold. Instances of carriers aligning with snatch-and-grab gangs or defrauding their employers became increasingly common.¹⁹

¹⁸ See “Kerala CM’s principal secy removed for alleged connection to gold smuggling accused,” *The Indian Express*, July 7, 2020. <https://indianexpress.com/article/india/kerala-cmo-principal-secretary-gold-smuggling-racket-6493872/>, last accessed March 20, 2024.

¹⁹ See “Grime on the gold: The notorious connection between gold smuggling and ‘missing’ cases in north Kerala,” *The Hindu*, August 18, 2022. <https://www.thehindu.com/news/national/kerala/grime-on-the-gold/article65780946.ece>, last accessed March 20, 2024. Also: “How Kerala’s notorious gold smugglers

Tragically, cases of torture and murder perpetrated by gangs hired by smuggling networks in response to suspected betrayals emerged. While some carriers were indeed guilty of deception, others fell victim to rival gangs seizing their consignments. Regardless, carriers bore the burden of proof in such situations, facing dire consequences for any perceived transgressions. Several such incidents culminated in a dramatic showdown at the Kozhikode airport premises in June 2021.²⁰ A prominent smuggling syndicate based in Koduvally laid a trap for a snatch-and-grab gang, known as the ‘Kannur gang,’ which had allegedly stolen around 20 of their consignments worth a total of 6 crore rupees. The ‘Kannur gang,’ purportedly associated with the CPI (M) and boasting exceptional intelligence capabilities, including recruitment of carriers for smuggling syndicates based in the UAE, executed their missions with remarkable success. In a bid to neutralise the gang once and for all, the smuggling syndicate set up a trap with a carrier as bait. However, the customs’ intercepted the consignment, foiling the plan. As the ‘Kannur gang’ departed the airport premises upon realising their loot had been confiscated, they were pursued by the syndicate, resulting in a fatal road accident that claimed the lives of five individuals associated with the smuggling syndicate.²¹ This incident underscored the grave risks associated with smuggling activities. Additionally, concerns were raised about the involvement of women, children, and individuals returning from the pilgrimage to Mecca in smuggling endeavours, tarnishing the public image of the Muslim community. Consequently, Muslim organisations and scholars faced mounting pressure from within the community to take a firm stance against smuggling. In the following sub-section, I will explore how two of those involved in unique ways of smuggling perceive the activity, along with the opinions of two Islamic scholars (one of whom I constantly nudged, and listened) regarding the position on smuggling.

Returning to Umar and Ashraf Ustad, and others: marking the grey ground

deal with ‘sparrows’,” *Manorama*, September 5, 2022. <https://www.onmanorama.com/content/mm/en/kerala/top-news/2022/09/05/kerala-gold-smuggling-series-carriers.html>, last accessed March 20, 2024.

²⁰ See “A ‘busting’ bid that almost sparked gang war at Karipur airport,” *Manorama*, May 24, 2022. <https://www.onmanorama.com/content/mm/en/kerala/top-news/2022/05/24/karipur-gold-smuggling-carrier-arjun-ayanki-double-crossing.html>, last accessed March 20, 2024.

²¹ Information gathered from the news report cited in the immediately preceding footnote.

In our earlier narration (across Chapter 4), Umar had emerged as a professional mediator and arbitrator in quarrels and disputes; we had alluded to his role as a bounty hunter of the busted gold smuggled through channels. However, when sharing his thoughts about *hawala* and gold smuggling, Umar exhibited strong opinions regarding their permissibility in Islam. Umar held steadfast to convictions regarding the permissibility of such acts, fervently asserting that *hawala* transactions are not sanctioned by his faith. According to him, by evading taxes, individuals deprive the public of resources intended for collective welfare, even harming the upkeep of public property in the bargain. Unlike personal transgressions, where seeking forgiveness from the affected individual may suffice, offences against public resources demand accountability to every taxpayer, a feat deemed unattainable, for Umar. He also dismissed claims that corruption among politicians and bureaucrats justified acts of tax evasion, denouncing such arguments as a form of deflective reasoning akin to contemporary forms of ‘whataboutery.’ Drawing a parallel with prayers, Umar noted that, while the intended outcomes of the prayers may not always materialise, individuals derive a sense of self-satisfaction or reassurance from the act; so also paying taxes, despite potential shortcomings in governance, can serve as a conscientious contribution to public welfare.

Umar drew illustrations from a range of activities that he deemed illegitimate, such as real estate brokering, lottery and smuggling, where agents consolidate and ensure that transactions happen only through them. He also pointed out that many expatriates cheat the Arabs, on the premise “Oh, it is a filthy rich Arab;” going on to hold forth that for him (that is, Umar) all cheating is the same, whether directed at an Arab or the government. For him, all the earnings from such endeavours are form of quick money that lacks *barakah* and will not yield any benefit to anybody. He confided that he had many friends who made money through such activities, but they never prospered. A carrier of smuggled gold could get around 40,000 rupees along with a flight ticket, but the smugglers themselves would make around 1-2 lakhs with a kg of gold, after subtracting all the expenses. Umar made clear that the money belongs to the government, although he is aware that the activities of tax evasion are rampant:

We all do it one way or another. We will not show the correct amount, while selling land to evade tax. No one is perfect in the sphere of economy. The only

perfect jobs would be those who toil with their hands. All businesses involve some form of vice, either against God or government. Maybe people do this because of the high taxes and very less benefit in return. In the case of evading Goods and Services Tax (GST), though, we cannot really blame the shopkeepers. They also suffer many setbacks in trade.

Throughout our conversation, Umar demonstrated an in-depth understanding of the intricate ways of gold smuggling, while acknowledging his own involvement primarily in retrieving gold seized by snatch-and-grab gangs. He conceded that many of the individuals involved in smuggling gold are Muslims; and that, as trust among smugglers deteriorated, they turned to platforms like WhatsApp to create groups where they circulated photos and details of potential carriers to gather information about their past activities. Many carriers, Umar explained, are financially struggling, and they opt to carry gold upon returning home after several years abroad to supplement their income. The most common method of smuggling involves mixing gold with certain chemicals to transform it into a semi-liquid form, which is then concealed either within the carrier's body or luggage to evade the surveillance mechanisms. Smugglers, as Umar revealed, have setups akin to airport security checkpoints to demonstrate to carriers that their methods are foolproof, thereby bolstering their confidence. He also disclosed the various ways in which carriers or accomplices engage in deception within the smuggling operations. One such method, known as the 'bathroom setting,' involves collusion with customs' officers and the cleaning-staff at the airport. Smuggled gold capsules are deposited in garbage bins in airport bathrooms, and the staff assist in transporting them outside. In instances where multiple consignments are processed daily, customs' officers may keep one packet for themselves, and shift the blame onto carriers when confronted by smuggling syndicates about the missing consignment. Umar recounted an incident where he uncovered an officers' involvement in a bust through his airport sources. When he informed the syndicate, they had no choice but to accept the loss, as the seamless transport of gold depended on the compliance of officials.

Another notable instance of a successful retrieval orchestrated by Umar occurred directly from the Gulf itself, where he managed to recover around 2 kilograms of gold in a single day through a few strategic phone calls. For his efforts, he was rewarded with 50,000

rupees. Reflecting on these experiences, Umar adopted a contemplative tone, expressing occasional introspection about his involvement in illicit activities: “Sometimes, I wonder why I get involved in this illegal business. But I get a share when I retrieve a consignment.” Apart from boosting his modest financial status, such actions also contribute to Umar’s perceived reputation as a mediator and arbitrator (a role we have already explored earlier in Chapter 4). According to Umar’s estimates, approximately 50 kilograms of gold are smuggled through the Kozhikode airport alone daily; going on to observe that most individuals involved in smuggling view it primarily as a business venture rather than a criminal activity. Even in cases where consignments are confiscated or intercepted, the exorbitant profit margins enable smuggling syndicates to recuperate losses within a month or so. Umar recognized that the government offers substantial rewards to whistleblowers, but in practice the authorities often target the carriers rather than the masterminds and kingpins behind the smuggling operations.

Umar’s position on smuggling is complicated, and conflicting. While he deems it illegal and *haram*, he is still part of the activity in his own capacity. The second person that I happened to meet, one who is personally acquainted with smuggling, was a chance encounter towards the end of my fieldwork. I had seen this person, AM, a few days before he left to the Gulf seeking employment; and I was surprised to see him at a *panapayattu* venue within a gap of a few days. I light-heartedly asked him whether he had gone to the Gulf to smuggle gold. Without any hesitation, he revealed that he had indeed gone searching for job opportunities; and, having found a job, he had returned home for visa purposes, while also carrying a kg of gold, for which he had got 40,000 rupees and a flight ticket. Our banter intrigued a few others, who had come to attend the *payattu*, and gathered around the two of us. AM divulged that he had smuggled the gold through the Mumbai airport, as arrangements could not be made with a customs’ officer at the Kozhikode airport. He described how the gold was concealed within his check-in luggage, likening it to a packet of halwa. Prior to his arrival, his photo, along with an image of his luggage, was shared with the customs’ officer in Mumbai. Upon landing, AM encountered what appeared to be a senior officer, distinguished by the stars on his shoulder, who facilitated his passage through the airport without incident. Outside the airport, another individual awaited AM to take possession of the consignment. Fearful

and uncertain, AM told me that he would never attempt smuggling again through Mumbai airport, as it was an alien environment for him and that he had faced significant stress while travelling thinking about the consequences, if he was apprehended. I quickly turned to my favourite question, about whether such a venture is Islamically permissible. AM was quick in his response, affirming that he does not find it problematic just because the government has a say on the matter. “It is a good business, we are not stealing anything,” he quipped. An observer interjected, noting the government’s imposition of increasingly burdensome taxes on essential items like rice; another participant disagreed, characterising smuggling as an act of cheating the government and a crime. When pressed about distinguishing between acts of tax evasion that are commonplace and smuggling, this latter participant emphasised Islam’s injunction to abide by the laws of the land in which one resided.

Abiding by the law of land and obeying the ruler has been a long-standing issue in the legal tradition, and has become particularly contentious in the modern world. In one of Ashraf Ustad’s Hadith lessons, the topic of obeying the ruler had figured prominently. In his characteristic humorous tone, Ustad brought in the example of rules related to bike riding,

A ruler says that all bike passengers should wear helmets and should not carry more than one pillion. And if I had violated those laws, should I seek forgiveness from God? Should I sit on the 27th night of Ramadan and confess to God “O Allah, I have ridden a bike with three people, breaking the law, please forgive me.” Will I be held accountable for that in the afterlife? No.

Upon hearing these remarks, a doubt had crept up in my mind, but I could not clarify it with Ustad that day. One could still be held accountable by God for being careless about one’s life and inviting hazards; would not wearing a helmet and breaking traffic laws etc. be susceptible to such a scrutiny? I shared this doubt with Ustad on another occasion when we were discussing several other topics which included tax evasion and smuggling. To my query regarding traffic laws, Ustad gently nudged,

That is a different matter. When rulers impose rules for the welfare of the populace and smooth functioning of their affairs, it is an obligation for us to obey it. And the ruler can punish us based on our violation. But in the afterlife, we will be held accountable based on the reality of things. In *deen* (broadly, religion), the criterion is not whether one has a driving licence or not. Rather,

whether one knows how to drive or not is a matter of *deen*, and the person will be held accountable, if he does something that he does not have the knowledge or skill for. If one treats a patient without having medical knowledge and the patient dies, he will be held responsible; but, if he has knowledge and the patient dies, he will be vindicated.

Again, in response to my inquiries about tax evasion and smuggling from an Islamic perspective, Ustad offered a strictly legal (as he termed it, *fiqhi*) viewpoint, particularly regarding the tax regime. He began by noting the perceived injustice of the many taxes levied, particularly income tax, citing a recent mediation meeting that he attended concerning a shopping complex in the town. The owner, who had invested 1.6 crores, was taxed a staggering 72 lakhs, nearly half of his investment. Ustad deemed such taxes as ‘unjust,’ emphasising Islam’s teachings to resist injustice. He acknowledged that individuals may attempt to evade such taxes, but if caught, they would have to face the punishment (although, as he noted, scholars have opined that individuals will not be held accountable in the afterlife for such acts, if the rule is unjust).

Ustad’s perspective on gold smuggling is straightforward; he sees it primarily as a form of tax evasion. According to him, whether one smuggles plastic from Delhi to Kerala or gold from the UAE, the Islamic ruling remains consistent; while going on to distinguish between ‘internal’ smuggling, which has minimal impact on the country’s economy, and ‘external’ smuggling, which the government often portrays as a national security concern. For Ustad, yet, regardless of the goods smuggled, every act of tax evasion is treated equally in Islam. Importantly, as Ustad recalled, smuggled gold is not considered as stolen goods under Islamic law, consistent with the fact that the offence of stealing is considered as much more serious offence than smuggling. But surely, one could maintain that gold smuggling at present has gone beyond the element of tax evasion and is itself leading to other crimes and the exploitation of carriers. To this concern, Ustad nonchalantly responded, “Those elements are important, but it is a different aspect. Smuggling can happen devoid of such elements as well.” Ustad’s response underscores a legalistic viewpoint that focuses primarily on the ‘technicalities’ of smuggling (say, such as tax evasion) rather than considering the broader ethical and social implications of such activities.

While his perspective may be grounded in legal principles, it overlooks the human impact of smuggling, including the exploitation of carriers and the perpetration of other crimes. This narrow interpretation may seem crude, especially coming from someone (as Ashraf Ustad) who typically encourages a more holistic and nuanced understanding of societal issues. Contrariwise, my interactions with another scholar highlighted the need to consider not only the legality, but also the morality and societal consequences of actions like smuggling. The said scholar, known as Saqafi Ustad in the congregation, heads a Juma masjid in a neighbouring *mahallu* to Kuttiady. Saqafi Ustad's perspective on gold smuggling aligns closely with a sense of civic duty and ethical responsibility. He emphasises that smuggling, regardless of its form, constitutes an act of cheating the government, and is thus deemed *haram*. His stance reflects a broader principle of obedience to authority, particularly when the government is just and protects the rights of Muslims. In such an eventuality, according to him, it is incumbent upon individuals to adhere to laws and regulations, and must refrain from engaging in activities that undermine the government's authority. He asserts that the current government (at the state level), which provides Muslims with the right to live and practise their faith freely, should be obeyed.

All the same, in addition to legal compliance, Saqafi Ustad underscores the ethical dimension of smuggling, cautioning Muslims against actions that tarnish the image of Islam. Without venturing into assessing whether the current tax regime is unjust or not, he maintained unequivocally, "It is a sin to cheat the government. We cannot travel freely in the government bus service, saying it belongs to the government; the same applies to tax evasion." Specifically, he called attention to the importance of adhering to the principle of *tayyib*, or purity and goodness, in all endeavours (including financial transactions). According to Saqafi Ustad, acts such as smuggling, even if not explicitly deemed *haram*, fall into the category of *shubuhaath*, or doubtful and grey areas. Notably, he warned of the spiritual dangers of engaging in such grey or ambiguous areas, urging that it can lead to a gradual erosion of moral integrity and a lax attitude towards clearly forbidden actions.

Importantly, in a different setting, I had encountered a similar viewpoint. Faris from Jamal's shop once recounted the tale of a friend who had recently completed construction on a lavish three crore rupee home. The source of this friend's substantial wealth, as Faris revealed, stemmed primarily from a rather unconventional source: smuggling iPhones from the Gulf and exploiting the variance in the taxation policies. I again quizzed Faris, semi-seriously, "But is it not *halal*?" The latter's response was swift and unmistakable, "It may be *halal*, but it surely is not *tayyib* (pure)." Faris reminded me that one's income should be both *halal* and *tayyib*. This takes us back to the Hadith with which we started this chapter, which had implored that God is *tayyib* (pure and good) and accepts only *tayyib* and that God commands the believers to eat from the *tayyib* that he has provided. The concept of earning that lacks *tayyib* is frequently associated with the absence of *barakah*. Throughout our study, we have encountered instances where wealth devoid of *barakah* is being alluded, which could stem from earnings obtained through *haram* means, or even wealth acquired through *halal* means but not purified through acts of charity.

The repercussions of lacking *barakah* in one's wealth are manifold, and understandably extend into the unseen realm. They may manifest as physical, psychological, or spiritual challenges that could confront any Muslim (or just about any person). Conversely, wealth infused with *barakah*, however modest, often brings about contentment. Indeed, just as *barakah* cannot be easily quantified, *rizq*, or sustenance, is not solely confined to economic realms. According to the tradition, *rizq* encompasses a broader spectrum, including wealth, health, companionship, faith, and the environment in which one resides. The consequences of losing *barakah* and experiencing a constriction in *rizq* may not always be immediately apparent, yet.

Throughout this chapter, we have focused on the 'perils' of *haram* wealth and the tests that it brings or can portend, especially through the aspect of the curse. Curiously, though, a curse can also be a form of prayer, and its manifestations might elude common human perceptions. One evening, I encountered Imran exhibiting an uncharacteristic level of distress at his shop. The day had brought a heavy influx of customers, and he

found himself also awaiting the lunch delivery from his son. However, his latter, being preoccupied with some tasks, was delayed in delivering the meal. Imran made numerous phone calls home, unable to leave his shop unattended to eat. Despite his growing frustration, he remained mindful of the words that he uttered. He expressed to me his belief that such utterances, whether cringing or ‘curseful’ (*sic*), could yet transform into prayers, while going on to quickly recall the potency of parental prayers – that these prayers have a direct line to God, without any barriers, and therefore carry the potential to be answered.

Chapter 8



Gathering the Threads of the ‘Test of Wealth’: Suppositions and Conclusions

In this our concluding chapter, we both revisit and review the central object of the study, namely, the ‘test of wealth,’ as internal to and epitomised by the Islamic tradition and its practitioners. We shall retrace the ‘moralities’ of earning, spending, and accounting, as they obtain in the context of our ethnography, recuperating the registers of the same through the frames of what we are calling as the ‘test of wealth.’¹ We had, in our introductory chapter (Ch. 1), traversed the interstices of the anthropology of ethics, Islam and economy, the effort being to enrich our understanding of ethics and morality in the context of Islam by combining it with an ethnography devolving on the moralities of economic striving in a small town in north Malabar of Kerala. As we disclosed in our preliminary chapters (Chs. 1 and 2), and tried to embody in the sequencing of our ethnographic chapters (Chs. 3 to 7), our project had its origins in an extended fascination with the practice of *Panapayattu* and the ideas of debt and obligations that animate the practice, even as we duly incorporated a wider ground of examination as the research unfolded. As our ethnographic chapters have tried to demonstrate, understanding the contours of debt and obligations as they bear on economic life and its striving among Muslims requires engaging their relations with the terrains of exchange, as with an eschatology of accounting. Such an opening has led us to explore some of other avenues of wealth and economy, as expressed through the realms of trade and commerce among Muslims in a distinctive local milieu. As we repeatedly affirmed, our recuperations hinge on the question of human agency and responsibility in economic life, even as it also strives to implicate aspects, internal to such endeavours, that seem to lie ‘beyond the

¹ Our thematic is certainly not Weberian, although when I first urged this as the bulwark of my work’s title, my supervisor, as an immediate provocation, invoked the name of Weber. I have consciously opted to avoid the provocation, not because it cannot provide a fertile ground of examination, but would require the resources of a more deep-seated comparative historical analysis than what one is capable of in my current state of research. I hope to take on this provocation soon, if only to re-establish the contours of my scholarship as departing from the Weber and his ground. See also our fn.6 below.

human horizon' (Mittermaier 2021). Having stated so, let us re-engage the terms of our central object (the 'test of wealth') as recast through the three-fold registers of earning, spending, and accounting.

Threads in/of the 'Test of Wealth': Three Registers

Earning as 'test'

We have largely explored the aspects of earning and its 'test' through our merchant interlocutor Imran (predominantly, Ch. 4). As we saw, in navigating the hopes and worries of his trade, Imran implicates the idea of *rizq* (divine sustenance). For the Islamic tradition, one's wealth is preordained; as Imran evocatively proclaimed, "*Rizq* is decided by Allah. A rupee that was meant for me will not go to others, and a rupee that is meant for others will not come to me." Such a *rizq*-centred understanding provides contentment for Imran, keeping him away from venturing into *haram* means through unjust profits or deceiving his customers (even where he can find justifications based on strictly legally permissible manoeuvres). The disposition of *tawakkul* (reliance on God) that Imran invoked in his navigation of *rizq* keeps him from crossing the limits, basically ensuring that things are under control in the context both mundane and episodic tribulations. *Tawakkul* implies a reliance on God in times of 'test' chiefly, although it can also matter when things are apparently running smoothly. It encodes a morality about following the stipulations of God and the teachings of the Prophet, even in the prospect of material damage; as such, the states of both loss and abundance are the avenues of being tested. Our brief exploration of health insurance schemes, through Ahmed and his insurance agent JP (in the same Ch. 4), have somewhat nuanced the idea of *tawakkul* and its embodiment, while factoring in the complexities of legal reasoning and modern predicaments. I may add here that, during a short visit to Kuttiady in January 2024, I observed Ahmed returning to his old habit of not wearing a seat-belt while driving. In our narration, we had factored in his sudden change of habit (by wearing a seat-belt) as an embodiment of his charitable intention for opting a health insurance scheme (see Ch. 4 above). I am sounding this observation as a possible instance of relapse, although it

could yet sound a limit to the contingencies of our formulation and analysis of how dispositions are inhabited and embodied through everyday modalities of action.²

Navigating through the *kasb* genre as represented by Al Ghazali's 'Etiquettes of Earning and Livelihood' (*Kitab Adab al-Kasb wa al-Ma'ash*) [Al Ghazali 1982: Vol 2] meant inhabiting a more vigorous approach to the moralities of trade and commerce, beyond the strictly legal facets, and implicating the concept and value of *Ihsan* (broadly, graciousness, magnanimity, excellence). The dimensions of *Ihsan* are often as subtle and mundane as it can get, elevating acts that are supposedly 'secular' and rendering them into forms that draws one closer to God. Furthermore, *Ihsan* complicates certain assumptions in the anthropology of ethics and Islam, by means of forging an interest with 'moral registers' other than that of 'piety' (see Laidlaw 2014: 171; Keane 2016: 215; as also Schielke 2009). Surely complicating the grounds of ethics also requires problematizing what constitutes 'piety' in the Islamic tradition. As is generally recognized, the 'piety turn' that we encountered in our introductory chapter (Ch. 1) is associated with Saba Mahmood's *Politics of Piety* (2005), wherein the word 'piety' is taken as a translation of the Arabic word *taqwa*. But there is much more to the idea of *taqwa*, in that it expresses a form of 'God-consciousness' that "implies a continuous, constructive relationship between the worshipper and her God" (Asad 2020: 437 fn67). Equally, it denotes the disposition of "dread-awe-reverence" (ibid.). In our own context, we sought to forge an understanding of *Ihsan* as the highest level of 'God-consciousness' (broadly, Ch. 4 above), even introducing the Prophet's rendition of the same as, "That you worship Allah as if you are seeing Him, for though you don't see Him, He, verily, sees you." A believer is supposed to embody *Ihsan* in every act, be it sacred (read, 'religious') or 'profane' (read 'secular'). As such, the rendition also complicates the

² I have always been intrigued by the power of beliefs, especially as modulated by and through religion; which also implies that I recognize the limits of purely structuralist and rationalist theories in explaining religious forms of behaviour (which invariably end up instrumentalizing religious actions) [see Furseth and Repstad 2006 and 2021, for an instructive overview of the scholarship within the sociology of religion]. We need more robust accounts of belief-formation and its underlying processes, without necessarily implicating beliefs as 'revealed preferences' (that is, what individuals choose to pursue). I have been advised to probe the literature in 'new institutional economics' (NIE), a field which has been forged by economists, but now drawing a wider array of social scientists and historians (see Greif 2006).

parameters of both ‘ordinary ethics’ and ‘everyday Islam,’ in the process forging an axis of attention much beyond the preoccupations of the ‘piety turn.’

Returning to our register of ‘earning as test,’ we have further explored *riba* as a severely forbidden form of earning (across Ch. 5). Our examination attended largely to the disguised and latent forms of it, as expressed through schemes of fixed returns/profits on investment and their attendant pitfalls in the gold trade at Kuttiady. As we have come to understand, the *riba* in the normative stipulations on trade exchanges and sale is largely issuing from certain criteria of legal reasoning as well as standards of market efficiency. Indeed, it is in the business model of fixed returns over investments that the ‘test of wealth’ undergirding earning is more frontally and excitingly manifested. Demanding a fixed profit questions one’s faith in *rizq*, as it ventures to bring in certainty (in the form of fixed returns) to a realm that is essentially uncertain (as any trade or business). All profit and loss are deemed normatively as part of *rizq*, being a measure of God’s meticulous calculation as he considers it fit for every human being. The ‘test’ for a Muslim, therefore, is in relying on God and being patient and persevering during the ups and downs of the very pursuit of earning. Doubtless, modern economic systems and business models make such tests even more challenging, where ‘interest’ is either forcefully or subtly present through everyday life making, all of which makes it impossible for one to stay away from *riba*. Indeed, as our Ch. 5 tried to demonstrate, even if one were to conscientiously steer away from *riba*, one could still be afflicted by its ‘dust’ (as prophesied, too, by the Prophet). Both Ashraf Ustad and Thangal (along our Ch. 5) deduce a logic from this prophecy: that it is oriented to make the believer even more vigilant about the disguised and latent forms of *riba*, and that one ought not to lose hope in the prevalent ‘signs of end times’ as manifested in contemporary forms of economic behaviour.³

³ I was urged during my Ph.D. pre-submission seminar to draw out more fully the implications of Islamic injunctions about trade and business for a critique as much of contemporary capitalism as of Marxian political economy. This certainly needs fuller work, although I am not fully equipped for the task. The sociologist Richard Sennett (2006) has forged some new lines of work about contemporary capitalism that interests me very much, although Sennett stays away from all traces of theology. I was also pushed to retrace the connections between sociology/anthropology and theology, a question that interests me immensely and remains a part of my future research.

Debt as a test: an internal detour

Seamlessly, alongside the registers of earning, the idea of pecuniary debt too has implications in the realm of trade and commerce and the attendant folds of *riba*. In the context of our staging across Ch. 4, we have illustrated how issues of debt and credit complicate the buyer-seller dynamics, with debt often emerging as detrimental to the seller. Within the folds of *riba*, we have come to understand that any benefit sought from a loan – whether material or immaterial – can constitute a form of *riba*. In the realm of trade, specifically, the tradition encourages the seller to forgive or ease the payment deadlines attending to the circumstances of the debtor. Alternatively, the debtor too is cautioned not to loan out money or things without a plan to repay and to hasten the repayment. These are all posited as manifestations of the *Ihsan* that one should strive towards in all orders of debt relations. It becomes obligatory on the part of those who have the financial means to lend money to those in need, and sometimes it is even encouraged over charity. As wealth is given by God, one should not profit out of debt; and the normative texts severely censure interest or usury as the ultimate sin in the realm of wealth. One is not supposed to loan out money on interest unless in situations of dire or extreme necessity (*daroora*); and, as we have come across in Ch.5, this criterion of necessity is perceived to be increasingly being undermined by Muslims in Kuttiady (at least, according to Thangal). In fact, as the latter frames it, one immediate consequence of such transgression – which also translates as a ‘test’ marking out the loss of prudence – is that, in our times, Muslims are increasingly being persecuted by temporal powers, both within and outside their religion.

The extant morality is one of unfulfilled financial debts as posing a threat to the soul’s salvation in the hereafter, even if the person were to die a martyr (*shuhadah*, or even *shahid*, although the latter word literally means ‘witness’ in Arabic; all the same, the ‘martyr’ is one of the highest standing that a believer can attain). This trepidation adds a layer of complexity to the practices of *Panapayattu* and other exchange relations, which we explored at the very head of our ethnography (namely, Ch. 3). With reference to *Panapayattu*, along with the material and pragmatic concerns that a long-term debt obligation tends to create, the dread of one’s soul becoming accountable in the hereafter makes one prudent in *payattu* relations, paying heed to the worldly obligations implicated

in such exchanges. More forcefully, while the unpaid pecuniary debt leads to anxiety in the prospect of the hereafter, the moral obligation that accrues can be even more rewarding if one were to be mindful and forgiving about the circumstances of every debtor. Thus, in our Ch. 3, we came across the case of KK, for whom the forgiving of the debt that one is owed is rendered as a moral value that surpasses several days of worship – indeed that, in case one is lacking in the requisite deeds to be accounted for in the hereafter, the act of forgiving debt alone can secure one a place in heaven. To be sure, as we thematized in our exploration of the dimensions of debt and credit in the context of trade (across Ch. 4), a charitable disposition towards forgiving one's debtors can have severe material consequences for traders, especially when defaulting on debt becomes habitual. And, ostensibly, as a response, traders regularly devise mechanisms to tackle debt; while some succeed, some succumb to debtors. As we affirmed, providing loans to those in need is considered as a form of charity, and sometimes even a higher form of charity, where it becomes a form of spending towards one's well-being. Let us now review the second register of spending as a 'test of wealth.'

Spending as 'test'

Spending one's wealth, in the form mainly of charity, emerged as one of the primary manifestations of the 'test of wealth' - and a 'test,' too, of one's faith – as in our Ch. 6. The tradition posits charity as a form of giving and spending, a 'goodly loan' (*qard hasan*) towards God, an orientation that gets rewarded abundantly. As held, spending without expecting anything in return from other persons can test one's faith in the unseen (*ghayb*). Like any act, therefore, spending too has a dimension of *Ihsan*, and we explored the same through Ahmed and his friends during their aid distribution initiative amidst the pandemic lockdown. In responding to an unprecedented circumstance, they employed a much more involved form of giving by carefully assessing the needs and tracking down genuine beneficiaries (who would otherwise have gone unnoticed in what Ahmed and his friends perceived as plain 'givings' for the mere sake of giving). We also here attended to how the tradition gets invested and inhabited in framing the need and the needy – the *faqeer* and *miskeen* distinction, as drawn – and, in the process, making available different modalities of giving. Furthermore, we sought to understand 'giving and spending' as a learned, cultivated, and habituated act, where both the self and the

agencies beyond it come to be instantiated. Clearly, the moral gesture of spending and giving does not end with the act itself, as there is an agency to the act which is oriented further beyond.⁴ Seeking any form of validation or gestures of gratitude from the beneficiaries of charity, therefore, can render the act futile in the ultimate forms of divine accounting. Accordingly, the morality of *Ihsan*, in the case of the ritual worship of *zakat* is not quite about being generous, but following the stipulations of God and his Messenger through calculated forms of giving to designated beneficiaries. Such ‘givings’ and the attendant calculations may have resonances with certain forms of neoliberal logic – although, across Ch. 6, we actively sought to mediate a course separate from this circumstance - even as some others have sought to frame the disquisitions about *zakat* as explicitly literalist and translating into rigid mathematical formulae (see Retsikas 2018). At the centre of our recuperation of the moralities on display along this ground is the contention, central to Asad, that even as the “‘present’ is always at the centre” of tradition, it is not defined by the present (Asad 2003: 222); indeed, for a strong and full-bodied understanding of the tradition and how it inhabits practices of giving and spending, we need to look beyond the contemporary trends and consider multiple temporalities (Bashir 2014, has some powerful considerations on this subject).

Even more foundationally perhaps, spending emerged as a ‘test’ in Ashraf Ustad’s poignant reminder, “There will be *adaab* (torment) in *haram* and *hisab* (accountability) in *halal*” (see Chs. 5 and 7). Just as earning is always a test, and illicit means towards it

⁴ The philosopher Akeel Bilgrami, in a fascinating early essay (Bilgrami 1993), has argued for “a more bottom-up approach to the study of moral principles” in making sense of the ‘fundamental commitments’ of (what he terms) “Moderate Muslims” (Bilgrami 1993: 280). Of course, Bilgrami’s essay is forged in a different context altogether – as he writes, “The context of my own interest in the question of Islamic identity is shaped by a prior political interest in the reform of Islam” (ibid.: 275) – but the idea of ‘fundamental commitment’ that he tackles here is very important. Admitting that “There very likely is something distinctive about a devout person’s commitment to Islam, over and above its particularity,” Bilgrami urges that we take seriously the issue of the “connection between a person’s fundamental commitments and the idea of the authentic self that explains the persistence of questions about identity (questions such as ‘What is a Muslim?’ despite an acknowledgment of the *radical negotiability of the concept of identity*” (ibid.: 277, emphasis partly in original and partly ours). Studying moralities from the ‘ground-up’ – as indeed a community’s moral psychology – is always a challenge, and hopefully our research has demonstrated one axis of that challenge (albeit in a conscious effort to move away from questions of politics to economy and economic behaviour among Muslims). We are not, of course, endorsing specific doctrinal commitments for economic activity in this wake. But, surely, the theological basis of economic ideas and ideals must constitute an important frame of reference for sociological and anthropological modes of analysis. See also our brief fn.3 above.

can lead to despair in this life and the next, one is being held accountable in their spending of wealth as earned only through and by *halal* means. The tradition prescribes various virtuous modalities of spending (directed at oneself and one's family, as well as on others) and proscribes all forms of extravagance. Wealth, as earned through completely permissible or virtuous ways, belongs to God, and human beings are only the trustees of wealth, requiring one to be mindful of their spending. Conspicuous consumption is proscribed, and is regarded as leading necessarily to *haram* means, especially loaning out on interest (see Ch. 5, largely).⁵ Thus, to reiterate, being held accountable for earning and spending extends to both this world and the next. We explored certain specific modalities of one being held accountable for illicit wealth in this world in Ch. 7, as well.

Accounting as a 'test'

Rendering straight one's accounts of wealth, both in earning and spending, is imperative for the salvation of the self in the hereafter. We have also striven to explore the perilous after-effects of *haram* wealth as a mode of accounting and testing the worth of a person in this world. *Haram* earnings are seen to carry the potential to wreak havoc not just on the one who so earns, but on all those who are sustained by it. Our exploration of this aspect (broadly Ch. 8) revolved around the attributions and manifestations of 'curse,' as in the case of a landlord family and in the context of lottery winnings. This opened the question of the complex workings of fate and predestination in the embedded hierarchies of wealth and poverty, an axis that I intend to pursue both comparatively and theoretically across religions and in contention chiefly with the Weberian corpus.⁶ The semantics of accounting in the terrain of exchanges hinges on the nature of obligations they can entail, and may not always readily be settled through legal recourses. As such, the moral implications, which may or may not lead to a repayment, are taken to be accounted for

⁵ Thus: "O Children of Adam! Dress properly whenever you are at worship. Eat and drink, but do not waste. Surely He does not like the wasteful" (Quran 7: 31). So also: "Give to close relatives their due, as well as the poor and 'needy' travellers. And do not spend wastefully. Surely the wasteful are 'like' brothers to the devils. And the Devil is ever ungrateful to his Lord" (Quran 17: 26-27).

⁶ In the Christian context, this ground has been traversed quite fascinatingly by, among others, the theological historian Mark Valeri (1997a), who examines the practices and economic circumstances of Puritan immigrants to America in the 17th and 18th century. Valeri (1997b) has also sought to rethink the Weberian formulation of the ethos of Calvinism and its relation to capitalism. Of course, for Weber, see not only his *Protestant Ethic and the Spirit of Capitalism* ([1904-05] 1930), but also Lehmann and Roth (1993).

in the hereafter. Undeniably, the prospect of this divine accounting does not necessarily salvage one from the implications of this world. Thus, as we have seen in the case of housewarmings and marriage-related ‘givings’ and other household exchanges (Chs. 3 and 6, largely), the worth of hosts and contributors are evaluated through complex moral calculations and some are even ‘punished’ for their failure to meet moral and societal obligations.

To be sure, the ‘tests’ as such do not denote the moral standing of a believer and/or as being less worthy of divine mercy or sustenance. Rather as we have come to understand through multiple accounts from the tradition, ‘tests’ are modes of purifying and retracing (or enacting) oneself; in fact, the ‘tests’ and their accompanying tribulations are seen as signs of immanence and being. Several Hadith posit the prophets, as also the righteous at large, as the most tested; and, what is more, that if at all the ‘tests’ and trials testify to something, it is essential firmness of one’s faith.⁷ Even as this world is the testing ground for the eternal life - and worldly life is to be taken as seriously and real as it should be - the world is not the measure of one’s standing in the hereafter. Nor does the wealth that one amasses indicate a divine favouring or salvation. The Prophet is reported to have feared the abundance or wealth that his people or nation (*ummah*) may achieve more than being afflicted with poverty;

By Allah, it is not poverty that I fear for you, but rather I fear you will be given the wealth of the world, just as it was given to those before you. You will compete for it just as they competed for it, and it will ruin you just as it ruined them.⁸

The ‘test of wealth,’ thus, could pertain both to individual believers in their existential pursuits and the followers of the Prophet taken as community or nation (*ummah*). Such a formulation implicates not just the ethics or the ‘care of self’ (more on the latter presently); it imbibes aspects of economy, cosmology, politics, eschatology and so on.

⁷ Thus, the Hadith: “Sa’d ibn Abi Waqqas reported: I said, ‘O Messenger of Allah, which people are tested most severely?’ The Messenger of Allah, peace and blessings be upon him, said, ‘They are the prophets, then the next best, then the next best. A man is put to trial according to his religion. If he is firm in his religion, his trials will be more severe. If he is weak in his religion, he is put to trial according to his strength in religion. The servant will continue to be put to trial until he is left walking upon the earth without any sin.’” Jami’ at-Tirmidhi 2398 <https://sunnah.com/tirmidhi:2398>.

⁸ Sahih al-Bukhari 3158 <https://sunnah.com/bukhari:3158>.

Having reconstituted the threads in/of test of wealth along the three registers outlined above, I now attempt a final overture complementing the conceptual axis of the work, as well as outlining some further prospective research (over and above the ones already posited here).

Furthering the Grounds: Of ‘Enaction’ and ‘Affordances’

It has been forcefully argued that an overemphasis on the theme ‘care of self’ in the anthropology of ethics and Islam has led to an inadequate appraisal of the “broader contextual dimensions” of Muslim subjecthood and agency (Nasir and Tariq 2022: 142). As this line of argument reminds us, the concept of ‘enaction,’ (as entailing Aristotle’s notion of *poiesis*) seems to factor in agency and its complex relation to predestination in ways where the “acquisition of virtue” comes to have implications for both the self and the world (ibid.). Indeed, the authors of the piece we are here calling attention maintain that any furthering of the grounds of analysis in the anthropology of Islam requires invoking fully the aspects of cosmology, eschatology, and destiny, which would enhance the understanding of human agency rather than leading to fatalism and predestination (ibid.: 145). The tradition evocatively frames the ‘end times’ in economic terms, such as the abundance of wealth, even as the Bedouin Arabs are seen contemporaneously as competing to building skyscrapers and global cities;⁹ although,, as we have seen, the prevalence of *riba* even in the form of ‘dust’ can make a virtuous economic life increasingly improbable. This necessarily means that all ethical or virtuous action, as Nasir and Tariq remind us, is bound to have an enacted and cosmological dimension, with different forms of ‘enaction,’ such as political, cosmological, and the economic going “hand in hand” (ibid.: 149). Accordingly, an analysis that bases itself on ethics alone may not take us far; rather, the “interconnectedness of virtues” and the ways that “virtuous enaction enacts” are crucial to be addressed and grasped, in that they shed light on the modalities which help the agent to focus on the self, others and the world (ibid.: 150).

⁹ Sahih al-Bukhari 7121 <https://sunnah.com/bukhari:7121>.

Arguably, this notion of ‘enaction,’ concomitant with our emphasis on going “beyond the human horizon,” can enable us to factor in what Mittermaier has succinctly characterized as “the slippage between divine and human world-making” (Mittermaier 2021: 28; as constantly acknowledged, the phrase ‘beyond the human horizon’ is also from this same source). Such an approach, equally, is open to “uncertainty” and embraces the fact of (what Mittermaier terms) “not-knowing,” while also “*mak[ing] space*” for the supreme agent, namely, God, in our ethnographies (ibid.: 28, emphasis in original). As she renders it, thinking and writing with “God in the picture” demands descriptive moves towards both immanence and transcendence, in the process enabling us to “look closely” along with embracing “not-knowing” (ibid.: 29-30; see also Schielke 2019 and Moll 2023, for a formulation along the same lines).

Keeping the focus on the afterlife, along with God in the frame, destabilises certain notions of the human pursuit, moral striving, and self-cultivation through virtuous acts. Really, the effects of virtuous action in the hereafter and in the final reckoning can surpass any form of human calculations; besides, they may not also be represented in what has been conventionally understood as ‘virtuous,’ ‘ritualistic’ or ‘religious’ actions. Ashraf Ustad, in one of his edifying classes in the last 10 days of Ramadan in 2022, posited standing up for justice, be it in the form of protests or helping one financially, or making small steps in spreading the message of Islam, as acts that can accrue the rewards one may not be able to achieve by spending a lifetime in prostration (*sujood*). Clearly, here, it is not the quantity of the deeds that can weigh the balance. Along this vein, too, even as the tradition posits ethical self-cultivation and virtuous deeds as a precondition to an eternal life in heaven, one’s fate in the hereafter is not contingent upon the recurrence of deeds alone. As the Prophet is reported to have said:

“Follow the right course, be devoted, and give glad tidings. Verily, none of you will enter Paradise by his deeds alone.” They said, “Not even you, O Messenger of Allah?” The Prophet said, “Not even myself, unless Allah grants me His mercy. Know that the most beloved deed to Allah is done regularly, even if it is small.”¹⁰

¹⁰ See Sahih Muslim, 2818a <https://sunnah.com/muslim:2818a>.

In this wake, as Nasir and Tariq have posited, an approach based on ‘enaction’ helps us to factor in the dimensions of cosmology and afterlife [my repurposing]; even more emphatically, that any “analytical identification of one [such as ethics] at the cost of other dimensions would not illuminate the phenomenon in its entirety” (Nasir and Tariq 2022: 150). In the context of our ethnography, the “interconnectedness of virtue” - where an agent may “acquire a virtue” in the process of “pursuing another” (ibid.) - is encountered explicitly in the case of Imran where he found running a shop and practicing the trade as a form of worship that also enabled him to be a regular attendee at the daily congregational prayers. The idea of ‘enaction’ certainly broadens our understanding of agency in the context of Muslim lives as constituted through the “interrelation” of ‘predestination’ and other “powerful supernatural agents” (ibid.). A repurposed formulation of ‘enaction’ that factors in singularly the economic aspects of life and the world can be helpful in furthering the conceptual axis and grounds of our analysis.

On to ‘affordances’

According to Ashraf Ustad’s retelling of several epochal instances through the life of the prophets, the whole question of human agency and responsibility is taken as a precondition for divine intervention. For instance, Prophet Musa (Moses) was sent to Israelites with the mission to liberate them from the tyranny of Pharaoh and to invite the latter to the true God. Moses explored all possible options towards the fulfilment of his mission, which took several years of constant striving. In a significant moment in the story of Moses and Israelites, they were chased to the Red Sea by the Pharaoh and his cohort. Upon reaching the shores of the Red Sea, Moses and Israelites faced possible extinction either by drowning or at the hands of the Pharaoh. The Israelites had already started blaming Moses for having found themselves in such a plight. But the *tawakkul* and prayer of Moses along with exhausting all humanly possible measures led to the divine intervention by way of an instruction to Moses to hit the sea with his staff. As a result, the sea split and they were able to walk to the other side and the Pharaoh and his cohort were drowned in the swirling waters as they rejoined. Similarly, in the case of Prophet Muhammed, the battle of *Badr* was such a decisive instance. In Ashraf Ustad’s retelling, the Prophet and the companions had exploited all possible measures of humanly possible action when they had to face an army thrice their size. In this circumstance too,

divine intervention occurred in the form of angels aiding the believers in the battle. For Ashraf Ustad, such miraculous occurrences are certainly not a common occurrence; truly, one cannot rely on divine aid without striving towards exhausting every possible avenue of action. It is through human striving that the doors of *rizq* can be opened, just as the skies do not shower sustenance with mere prayers and pleas. Definitively, it is here that we can come to understand the prospect of *rizq* as (what the anthropologist-theorist Webb Keane has termed) ‘affordances,’ a stance or mediation that “contributes to the emergence of meaning within a world of causality” (Keane 2018: 31).

A perspective based on ‘affordances,’ as Webb Keane (2016 and 2018) formulates the concept, can help us in furthering the grounds of our analysis of the moralities relating to economic life and striving within the Islamic tradition. The concept, for Keane, can actively assist in pursuing the ‘anthropologically real,’ while serving up as an antidote to both the alternatives of “reductive determinism” and “stronger versions of social constructivism” (Keane 2018: 32). To be sure, our understanding of the discursive and embodied aspects of ‘tradition’ through Talal Asad (2015, 2018) also carries similar overtures (see also our Ch. 1 above). As Keane insists: “Affordances are not just the properties of physical objects. Anything at all that people can experience, such as emotions, bodily movements, habitual practices, linguistic forms, laws, etiquette, or narratives, possesses an indefinite number of combinations of properties” (Keane 2018: 32). As such, he goes on to stress the following about the concept per se:

The idea of affordance does a better job of illuminating links between the particularities of social and historical circumstances and the universal capacities on which ethical responses draw than do the more traditional versions of cultural construction or attempts to apply a single causal logic at all planes of analysis. Moreover, it is an argument for the possibilities of discovery: people are perpetually learning new things about themselves and their worlds that they did not put in there in the first place (ibid.).

This is certainly a striking formulation, both analytically sound and empirically fecund. The concept of ‘affordances’ can further augment the methodological basis of our work, especially since (according to Keane) in the context of everyday life, people usually respond to patterns that they recognize from past experiences, and not just to what they see right away; and, what is more, the response of people is not just about “objects or

people,” but “entire situations” (Keane 2018: 32). The Muslim lives of our ethnography, as also the moralities they instantiate from within the Islamic tradition, can similarly be rendered as ‘affordances’ (or subsumed under the concept), where along with facilitating the acquisition and inhabiting of certain dispositions and propensities, it also makes available past experiences through (say) the life of the Prophet and his Companions as a ‘lived’ form (enacted through sermons and congregational worship) along with its legal and moral connotations. Indeed, for Keane, ‘affordances’ only matter within actions that are part of larger projects; and, as such, when people use their ‘affordances,’ both the objects and the projects themselves can be transformed (even as new ‘affordances’ can be discovered).

All this means that there is always more to the world than what we may have already noticed. Thus, as is emphasised, even in a ‘meaningful’ world, there is always more than what people may have created and/or understood (see Keane 2018: 32). In hindsight, this latter formulation is resonant with several moves in our study, although we have not actively employed the concept of ‘affordances’ in our analysis. In my imminent work, I hope to implicate the idea of ‘affordances’ more intricately into the dynamics of economic striving and the ‘test of wealth’ that underscores the dimensions of the same. It may be fitting here to allude to how the Prophetic *sunnah* affords Imran to navigate the challenges of economic life and circumstance. In fact, once while recounting his financial debts, Imran expressed the hope that he will be able to repay them all, as his business has been thriving. As he narrated, with a sigh and an optimism, just in case he was to pass away without repaying all his debts, “the Prophet too had debt when he died.” I was quite taken by surprise by this rendering of the Prophet’s death; and this was so, even though I have heard the story several times, one in which, when the Prophet passed away from his worldly existence, he had a steel armour mortgaged to a Jewish neighbour over which he loaned out some money. In all the retellings of this final moment that I have been aware, it was always rendered as a case of interfaith coexistence, and never was the element of debt stressed or even mentioned (as Imran seemed to be doing). A Muslim believer is expected to model their life according to how the *Sunnah* affords them; and, clearly, Imran was here selectively taking on one aspect, something that is not commonly referred to and yet offering it as a testament of hope and possibility, given his

changed financial circumstances. Arguably, too, sociological modes of engagement would need to incorporate more forcefully the commitments of anthropological appraisal as symbolized by (as herein) ‘enaction’ and ‘affordances.’

Extending the textual contours: ethics and tradition

Apart from the 16th century text, composed in the Malabar region of Kerala, the *Fath-ul Mueen* of Zainuddin Makhdum II, we have also absorbed aspects of the ethical tradition through parts of the textual corpus of Al Ghazali’s *Ihya Ulum al-Din*, which was put together in the 12th century in contexts far removed from Kerala (albeit absorbing the latter’s ethos of trade) [our Ch. 2 has specific considerations that bear on our choice of these texts]. Indeed, as recounted thereon, even within the *Ihya*, our focus was on two books that fall under the first half according to its broader classification (see also Garden 2014). The second half of the corpus too has works highly relevant to matters of ethical self-cultivation, which includes such books as the ‘Marvels of the Heart’ and ‘Disciplining the Soul’ (ibid.: 64). It also includes works pertaining to the economic realm, such as ‘Miserliness and Avarice’ and ‘Poverty and Abstinence’ (ibid.: 65), all of which can further enrich our understanding of the ethical tradition as espoused by Al Ghazali. More importantly, yet, the moral tradition internal to Islam is not exhausted by the works of Al Ghazali. In fact, various theological schools’ debate, and contest, the nature of morality and the dimensions of the ethical subject. Obviously, we need to be getting a fuller measure of these theological schools and their moral/ethical contestations (see, among others, Vasalou 2016, for a consideration issuing off Ibn Taymiyya’s [d. 1328] ‘theological ethics’ (13th and 14th century]; as also Shihadeh 2006, for the supposed ‘teleological ethics’ of the physician-scholar Al Razi [d. 925]).

But, of course, along with enlarging the contours of these normative engagements, we also need to augment the empirical side of our analysis. The focus of our investigation here was primarily on small scale merchants who seem to occupy a ‘traditional’ space of trade and business. Kuttiady, certainly, has its share of ‘entrepreneurs,’ who run successful large-scale businesses in the form of supermarket chains. I hope to extend the contours of my investigation to these relatively large businesses as well. All the same, as a final concluding note, I would like to briefly reflect on a specific query that could

arise from our positioning of Islam and economic life in general. One overarching concern that could well be articulated is that the range of activities I explore in this study are largely (if one may put it so) ‘secular,’ and the concomitant question of what is precisely ‘Islamic’ about all such forms of striving. In fact, as one would recall, we had a whole section devoted to this question as an early part of Ch. 4. I do not propose to rehearse those steps here, nor do I wish to venture into the ‘co-constitution’ of the ‘religious’ and the ‘secular’ in the context of India (see, for a recent forging of this ground, the considerations anchoring Sitharaman and Chakrabarti 2020). Nevertheless, I would like to invite our attention to the story of Prophet Shuaib and his people. The Quran provides edifying reminders through the story of its many emissaries who had each been sent to communicate its lessons. The primary mission of every messenger, including the Prophet, has been to call all his people to the one true God. Importantly, as the Quran narrates these stories, it also carries a secular emancipatory message of liberating the oppressed from tyrants (as we saw with the story of Moses briefly recounted above). The total number of prophets or messengers that God has supposedly sent to humanity is said to be around 1,24,000, out of which only 25 are clearly named in the Quran (as is often taught in madrassas as part of religious instruction). Prophet Shuaib is one among them, who, alongside the ‘religious’ mission of calling his people to worship the one true Go, also had a warrant pertaining to the realm of trade and commerce. The Quran narrates his undertaking as follows:

And to the people of Midian We sent their brother Shu’aib. He said, “O my people! Worship God - you have no other god except Him. A clear proof has already come to you from your Lord. So give just measure and weight, do not defraud people of their property, nor spread corruption in the land after it has been set in order. This is for your own good, if you are ‘truly’ believers (Quran 7: 85).

The merchants of Midian were known to defraud people in sales and trade exchanges. They did not refrain from their transgressions even after a prophet/messenger was sent to them, and were eventually destroyed through divine retribution. We have largely come to appraise trade as a form of worship, again through our interlocutors (Imran, in particular). The Quran proclaims: “I did not create jinn (broadly, spirits) and humans except to worship Me” (Quran 51: 56). The medieval theologian and jurist Ibn Qayyim Al-Jawziyya (d.1351) evocatively explains worship (*ibadaat*) as the best conduct and

action according to what any occasion would require or necessitate (Al-Jawziyya 2020: 230).¹¹ This formulation of worship as espoused in the Islamic tradition, I hope, helps us in complicating conventional understandings of ‘religion’ and its practice – and even pushes us to explore the intricacies of economics, anthropology, and morality. Back to the ground of work, one is obliged to say and recommend.

¹¹ Ibn Qayyim Al-Jawziyya writes (and I quote the lines in all their fullness): “The best worship on the occasion of *jihad* is *jihad* even if it requires having to give up litanies, prayers of the night and fasting of the day, and even the completion of obligatory prayers from their original state in the time of peace. The best act when a guest arrives, for instance, is to give him his due and busy oneself with that at the cost of supererogatory litanies. The same is true of the rights of one’s wife and family. The best act at the time of instructing the pupil or an ignorant person is to turn to instruction and busy oneself with it. The best act at the time of dawn is to busy oneself with prayers, [reciting] the Qur’an, supplication, remembrance [and asking for forgiveness]. The best act at the time of *adhan* is to stop whatever litanies one may be in the middle of and respond to the muezzin. The best act at the time of the five prayers is to strive and do one’s utmost in dispensing them in the most perfect way, attending to them in the earliest hour, setting out to the mosque, and if it is far, it is even better. The best act when someone is in need of one’s assistance, being it influence, physical, or financial help is to help him and fulfil his wish and prefer that to your litanies and seclusion (Al-Jawziyya 2020: 230).



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[Note: Diacritical Marks Have Been Avoided Across All Titles and Authors]

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**CALLEVA RESEARCH CENTRE
FOR EVOLUTION AND HUMAN SCIENCE**

21 April 2023

Magdalen College
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calleva.centre@magd.ox.ac.uk

Mr Mubashir Hameed
University of Hyderabad
Hyderabad, 500046
mubashirhameed@uohyd.ac.in

Dear Mr Hameed,

I am pleased to invite you to participate in our upcoming conference, 'Risk reconsidered: Histories, theories, applications', which will be held at Magdalen College, University of Oxford on 6–7 June 2023. In order to facilitate your travel to the UK, I am writing this letter in support of your visa application.

I am the Director of Magdalen College's Calleva Centre, which is arranging and funding the conference through a grant to a Visiting Fellow to the College, Dr Suzanne Schneider (normally of the Brooklyn Institute for Social Research). I understand from Dr Schneider that you are a very promising PhD student whose contributions would be very valuable to the conference. I see that you will be presenting your research on the intellectual history of risk frameworks, which will be a strong theme of the conference.

The Centre will provide reimbursement for your travel to and from Oxford and will provide you with accommodation in Oxford from the night of 5 June. We look forward to welcoming you.

Sincerely,
Professor Robert Gilbert
Director, Calleva Centre

Public workshop:

Alternative Archives in Muslim Asia

University of Nottingham Malaysia, July 5-6, 2019

University of Nottingham Teaching Centre, Kuala Lumpur, Room K11



As Asian empires and dynastic realms gave way to nation-states in the 19th and 20th centuries, millions of Muslims across India, China, and Southeast Asian polities like Thailand and the Philippines found themselves in the unfamiliar position of national minorities. In many cases, the hardening of national borders severed or muted their global Islamic connections. Books and documents that had been central to inter-Asian Muslim communities became afterthoughts in the archival preservation and cataloging projects of new nation-states such as China, India, and Thailand. Meanwhile, some Muslim-majority states lacked the resources to establish effective preservation systems for their historical materials.

But in hidden corners of now-minority Muslim communities, traces of old textual circulations remain. Many sources survive in non-traditional archives, where the apparatus for accessing them is often poorly developed. This workshop aims to build a network of scholarship and archival practice that accelerates the recovery of these texts, rebuilds their trans-national context, and brings their stories of neglected Islamic traditions to life.

Participants include historians, anthropologists, information science specialists, and archivists who engage with or maintain alternative archives among Muslim communities in Asia, such as mosque libraries, shrine collections, family archives, and antique dealers' inventories.

JULY 5:

Note: the 35 minutes allotted to each speaker comprises 15-20 minutes for presentation and the remaining 15-20 minutes for questions and discussion.

10:00-10:10

Welcoming remarks

Khoo Gaik Cheng

Director, University of Nottingham Asia Research Institute-Malaysia (UoNARI-M)

10:10-10:20

Project introduction

Rian Thum

University of Nottingham

Session 1

Moderator: Khoo Gaik Cheng, University of Nottingham Malaysia

10:20 – 10:55

Seema Golestaneh, Cornell University: "Archives as open secrets: exploring the personal and digital collections within Iranian Sufism"

10:55-11:30

Hao Phan, Southeast Asia curator, Northern Illinois University Libraries: "Creating an online archive for the manuscripts of Cham people in Vietnam, a unique Muslim minority in Southeast Asia"

11:30-11:55

Shafique Virani, University of Toronto

"Alternative archives and Ismaili history: The case of Pir Sabzali."

12:00-1:00: lunch

Session 2

Moderator: Sumit Mandal, University of Nottingham Malaysia

1:00-1:35

Rian Thum, University of Nottingham

"Family libraries and antique dealer stocks in Muslim Yunnan, China."

1:35-2:10

Mansour Bukhary, independent scholar, Madina, Saudi Arabia.

"Migrant Turkistanis' manuscripts and books in their Libraries and book lockers in Saudi Arabia."

2:10-2:45

Olly Akkerman, Free University Berlin

“The Alawi Bohra treasury of manuscripts: An alternative Muslim archive at work.”

2:45-3:00 Break

Session 3

Moderator: Daniel Majchrowicz, Northwestern University

3:00-3:35

Sadia Aziz, University of Delhi

“The ‘archival life’ of the Muslim mosques of Delhi in the colonial period.”

3:35-4:10

Mohammad Azizuddin, Kalan Masjid, Delhi

“The archives of the Kalan Masjid in Delhi.”

Discussion

4:10-4:45



JULY 6:

Session 4

Moderator: Seema Golestaneh, Cornell University

10:00-10:35:

Daniel Majchrowicz, Northwestern University

“Did Muslim women write travel?: reclaiming an archive of early 20th-century travel narratives in Urdu.”

10:35-11:10:

Layli Uddin, Lahore University of Management and Sciences: "Red Mao-lana of Bengal in Mao's China: Islamic socialism and subaltern internationalism in Asia"

11:10-11:55

Sumit Mandal, University of Nottingham Malaysia

"Writing a history of Keramat or Muslim gravesite shrines in the Malay World"

12:00-1:00: lunch

Session 5

Moderator: Noelle Rodriguez

1:00-1:35

Mehreen Jamal, University of Arkansas: "Interpreting new Pakistani woman: women's periodical and the creation of middleclass household in Pakistan after 1947."

1:35-2:10

Safoora Khairi, Editor *Ismat*, Karachi, Pakistan: "Memory and Archive: *Ismat* magazine as a Source of Understanding Identity, Gender and New Pakistani Woman."

2:10-2:45

Mobashir Hameed, University of Hyderabad: "The domain of transactions: alternative archives from North Malabar, South India."

2:45-3:00 Break

Session 6

Moderator: Sadia Aziz, University of Delhi

3:00-3:35

Md. Nurul Islam Mahfuz, International Islamic University Chittagong

Md. Monirul Islam, librarian Army Medical College Chittagong

"Status of the digital preservation system of Muslim's archival resources in Bangladesh: a model plan"

3:40-4:30

Discussion

4:30-4:45

Closing remarks and larger project plans



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April 2, 2019

Letter of invitation

Dear Mubashir Hameed,

Herewith, we officially invite you (Passport No.: N0040209) to visit the Max Planck Institute for the Study of Religious and Ethnic Diversity in Goettingen, Germany to attend the Workshop on "Transnational Giving" to be held from June 13-14, 2019.

The Institute will cover your economy roundtrip, 2nd class train ticket, three nights accommodation (will be reserved by us!) and providing meals.

To avoid possible problems, please make sure that your visa is issued with the remark "for the purpose of research visit at the Max Planck Institute for the Study of Religious and Ethnic Diversity, Goettingen, Germany". Kindly also try to get a visa for the "Schengen Countries".

Yours sincerely,

ppa.
Julia Müller

ppa. *Julia Müller*



Peter van der Veer
Professor and Director
Max Planck Institute for the Study of Religious and Ethnic Diversity
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CENTRE FOR COMPARATIVE LITERATURE, SCHOOL OF HUMANITIES, UNIVERSITY OF HYDERABAD

National Conference on
RELIGION IN CULTURAL AND COMPARATIVE PERSPECTIVES

CERTIFICATE

This is to certify that

.....**MUBASHIR HAMEED**.....

participated/presented a paper/responded to a session titled

**Embodied Relations In North Malabar: Islam and
Ethics Beyond 'Care of the Self'**

in the annual Researchers at Work Conference (Raw.Con) 2019 on

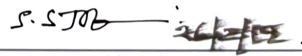
"Religion in Cultural and Comparative Perspectives"

held from 26th to 28th February, 2019,

at the Centre for Comparative Literature, University of Hyderabad, Hyderabad, India.


Coordinators


Faculty Advisor


Head
Centre for Comparative Literature

22 August 2017

Mr Mubashir Hameed
Department of Sociology, School of Social Sciences
University of Hyderabad, India
Gachibowli, Hyderabad 500046
Email | mubashirhameed@uohyd.ac.in

Dear Mubashir,

Thank you for agreeing to participate in the conference on **"The Politics of Distribution: Migrant Labour, Development and Religious Aid in Asia"** to be held on 16-17 November 2017 at the Asia Research Institute, National University of Singapore. For more information, please visit our website at <https://ari.nus.edu.sg/Event/Detail/f3f0722f-8b9f-4bd6-9414-57662eb74901>.

In this email, we would like to provide you with some information on the logistics of the conference.

We are pleased to subsidize your air travel by the most economical route and the cheapest available fare on a reimbursement basis, up to a maximum of SGD 500. To facilitate timely reimbursement, please email the following documents by **15 September 2017**:

1. e-ticket (with details such as final airfare, payment mode, and flight details)
2. a scanned copy of your passport details (with validity of at least 6 months upon arriving Singapore)
3. together with the vendor creation form for your bank details (see attachment)

We will provide you with 3 nights of a single room accommodation (check-in: 15 November 2017, check-out: 18 November 2017) with daily breakfast at Village Hotel Albert Court (180 Albert Street, Singapore 189971 - <http://www.stayfareast.com/hotels/village-hotel-albert-court.aspx>). Do let us know in advance, if you require additional nights at SGD 165.00 nett per room/night, so that we can assist in the reservation. We will provide transportation from the hotel to the event venue and back. You are also cordially invited to the conference dinner on 16 November 2017. Please advise if you have any food allergies or dietary restrictions.

We have currently scheduled 20 minutes for each presentation, followed by a 30-minute Q&A discussion at the end of the panel. We will email with further details when we finalize the program in end September.

As we hope to produce a post-conference publication comprising papers presented at the conference, please submit your draft paper of 5,000-8,000 words by **20 October 2017** for limited circulation among conference presenters. After the event, we expect participants to revise their papers for publication based on editorial feedback from the conference organisers.

If you need more information or have questions about the above, please contact me at minghua.tay@nus.edu.sg.

We look forward to meeting you in Singapore.

Yours sincerely,



Tay Minghua
Conference Secretariat

WCF Early Career Researcher Workshop

Taking the next step: new frontiers in the interdisciplinary study of finance

25-26 September 2017, University of Warwick

Dear Mubashir Hameed,

We hope this finds you in good spirits. We are pleased to inform you that your paper entitled “Economies of Obligation: Everyday Forms of Finance in South Asia” has been accepted for presentation at the Warwick Critical Finance Group (WCF) Early Career Researcher Workshop to be held at the University of Warwick from the 25th to 26th of September 2017. Please consider this email as a formal acceptance of your abstract for the WCF Early Career Researcher Workshop.

We are also pleased to inform you that the WCF Group can contribute £250 GBP to your travel and accommodation costs. More information on how to claim your funding will be sent around shortly, together with more specific details about the format and timetable of the workshop. But in the meantime, please book your travel and accommodation.

The workshop program will be released in early September 2017 once the full line-up of attendees is confirmed. This will reduce the number of last minute tweaks and changes.

Thank you once again for your interest in the WCF Workshop, and we look forward to meeting you in Warwick in September 2017.

Best wishes,

The WCF Team



Mubashir Hameed
University of Hyderabad
Hyderabad
500046 India

The 9th of June 2017

Concerning: Letter of invitation - UCSIA summer school

Dear Madam, Dear Sir,

We hereby confirm that the University Centre Saint-Ignatius Antwerp (UCSIA) selected you to participate in the UCSIA Summer School on "Religion, Culture and Society" from Sunday 27th of August (day of arrival) until Sunday 3th of September 2017 (day of departure), at the University of Antwerp, Belgium. You will actively participate in the summer school programme and present your ongoing research on "Deen, Dayn and Dunya: Everyday Forms of Debt among the Muslims of Malabar".

To confirm attendance, participants are asked to pay a deposit of 150 Euros into UCSIA's bank account BE64 7350 0673 8252 (IBAN number). This account is held by UCSIA vzw, Prinsstraat 14 with KBC bank Antwerp Rubens, the SWIFT code (or BIC code) of which is KREDBEBB. This deposit will be refunded in cash upon arrival in Antwerp. In case of non-attendance there is no refund.

Participation and stay for young scholars and researchers are free of charge. Accommodation will be booked from Sunday evening 27th of August until Sunday morning 3th of September and we expect the participants to take part in the full programme.

We are pleased to inform you that the organizational committee of the summer school grants you, Mr. Mubashir Hameed, a travel subsidy of maximum 450,-EURO to partially cover your travel costs to Antwerp. The travel subsidy will be refunded to you in cash upon arrival in Antwerp and after receipt of proof (copy of travel documents or the invoice of the travel agent).

All information about the UCSIA Summer School is available on the website www.ucsia.org/summerschool. For further questions, please contact Ms. Ellen Decraene by e-mail on ellen.decraene@ucsia.be

We look forward to meeting you in Antwerp for what looks to be a very promising seminar.

Yours sincerely,

Mrs. Ellen Decraene
Project coordinator

Geert Vanhaverbeke
Director of Financial Affairs

'The Test of Wealth: Exploring Muslim Moralities in a North Malabar Town'

by Mubashir Hameed



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