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Debt, Time, and Extravagance

‘Logic—mind’s coin of the realm, the speculative or mental value of man and nature—its essence which has grown totally indifferent to all real determinations, and hence unreal—is alienated thinking, and therefore thinking which abstracts from nature and from real man: abstract thinking.’

Karl Marx¹

If there was anything which made the ‘primitive’ absolutely different from ‘historical’ societies, it was—in Bengali bhadrak perception—the rationality of money. To the Santals of Rajmahal foothills, money and exchange had come to represent, by the middle of the nineteenth century, an unacquittable debt to ‘outsiders’. Bengali and Hindustani moneylenders had followed colonial revenue officials into the newly established markets of a physically-bounded ‘interior’, and the Santal’s experience of colonial markets became the experience of spiralling debt and interest from which there seemed no escape. S/he, thus, became the empirical proof of the ‘primitive’ condition, where people lacked the temporal foresight required for the comprehension and management of money as credit. Indeed, s/he appeared to lack that very sense of abstract time, in which money generated interest and knowledge generated long-term predictions and programmes. To the middle classes of nineteenth-century Bengal, colonialism had proved not only that commerce was a source of unlimited political power, but also that monetary competence historically coincided with unlimited and universal knowledge. At least, that seemed to be the lesson of Western modernity—that the power of money was, indeed, also the power of the abstract Idea. Nationalist discourse, therefore,

invoked both knowledge and commerce, in the same breath, as the two absolutes which the nation must strive for.² By the same logic, it constructed the 'primitive' as a being inherently incapable of just these two. The Bengali middle classes, therefore, counterpoised modernity, where time was incremental, continuous, and chronological and the subject empowered by universal laws, to the 'primitive' condition, where time was immediate and unpredictable and the subject imprisoned in the practical, the particular, and the sensual. In this chapter, I shall analyse the material processes by which money came to become, in colonial Bengal, the sign of the modern, thinking subject and the mark of a fundamental 'primitive' lack.

I shall show how the colonial state physically circumscribed the Santals from neighbouring, permanently-settled regions and by the force of law and techniques of revenue administration, tried to replace all direct and political relations between the 'aborigine' and the Hindu/Bengali by relations of pure monetary exchange. Once the 'primitive' was thus removed from the time and space of the historical, the Santal and the Bengali could no longer appear to confront each other without mediation. I shall show how, in colonial modernity, it was money which was created as this mediatory term, and how in the very act of mediation, indebtedness was reproduced, for peoples like the Santals, as the only mode in which a 'primitive' could connect to historical society. This becomes clearer once these material processes are read in context of discourses of modernity generated by late nineteenth-century Bengali experiments with trade, banking, and moneylending. And this becomes further clear if read in association with George Simmel's theorization of the money-entity, as found in his 1900 magnum opus, *The Philosophy of Money*, which drew on numerous ethnological examples to demonstrate that money was indeed the sign and the epitome of what we understand as modernity.

It is important to remember that early twentieth-century Bengal was a time of generalized indebtedness—with debt, as Sugata Bose shows, replacing rent as the central mode of surplus extraction.³ This 'economic fact' is generally taken to signify the inevitable and irreversible commercial integration of societies that occur, or must occur, with the rise of capitalism as a world system. This chapter questions this economic historicism—on the one hand, by showing

that the emergence of indebtedness as an economic experience was effected, politically, as the only way of being 'at home' in colonial modernity, and on the other hand, by showing up the politics of time that effected the colonised's/backward's position as an eternal debtor, who must continue to pay interest through life on the time/capital s/he inhabits and which definitionally appears as belonging to someone else. It is in this time of indebtedness that, contrary to all appearances, the history of subjecthood can no longer be written in terms of pure self-identity. After all, debt implies that the subject has to clear what she owes to somebody else, before she can fully repossess her own world. Debt, in other words, becomes the form of the systemic lack of the not-so-modern in modernity, the mode of attachment of the 'backward' to the 'advanced', the 'primitive' to the 'historical', the present to the past. If the history of progress has been written as a history of the emergence of the possessive and self-possessed individual, the history of indebtedness remains theoretically understated, for to admit that debt reconfigures temporality itself, as the past/debt begins to control and possess the future, is also to question modernity's claim to be necessarily futuristic. I try to explore this history of indebtedness in a limit case, so to speak, by analysing the emergence of indebtedness as the definitional sign of the 'primitive' in colonial Bengal.

| MONEY AND THE 'SUITABLE PRIMITIVE' |

In colonial Bengal, Santals appeared the most ideal-typical 'primitive' of all. As Soshee Chunder Dutt, father of the famous historian-novelist R.C. Dutt, said, '[t]he Santal is absolutely the best specimen of the wild tribes of India... a good hunter, a good herdsman, and a good agriculturist; self-dependent in everything and never idle, and necessarily almost never in distress.'⁴ Such a remark will be unsurprising to the contemporary Bengali, habituated, as he is even today, to the aesthetic image of the full-bodied Santal pervading films, painting, and literature of urban Bengal. What is not too often remembered, however, is that this constitution of the Santal as the most suitable 'primitive' began, in the late eighteenth-century Rajmahal Hills area, as a process of replacing another, more unsuitable 'tribe'.

These were the 'wild' and 'original' Paharias, who defied all colonial attempts at making them, through the incentive of money, into a peaceful and productive 'primitive'.

In the 1780s, the East India Company, the new revenue *dewan* of Bengal, described the forested, hilly lands of Rajmahal as a land of pure disorder. The 'interiors' were supposed to be a land marked by the lack of money, both as means and idea, which supposedly explained the violent nature of this terrain.⁵ Early colonial travellers like W. Hodges and Bishop Heber described the settled 'plainspeople' and the raiding Paharias as constantly embroiled in hostilities.⁴ Apparently, 'hillmen' and 'plainspeople', like the West and the colony, were closed off from each other and literally and metaphorically, at war. James Browne, who led the colonial army in the 1770s against the elusive Paharias of Rajmahals, insisted that Rajmahal was literally an 'island', unconnected to any other hills and peopled by absolutely isolated 'primitives'. The clinching 'fact' of Paharia isolation, to Browne, was that unlike neighbouring peasants, they had no caste.⁷ It was said that the Paharias were 'primitives', 'in stature, features, language and manner ...differ[ing] as much from the subjects of Bengal as ...[Bengalis did] from the Natives of Africa'.⁸ Apparently, close encounters between such inherently antagonistic peoples were bound to degenerate into undeterred violence, in the absence of the regulating presence of money.

Colonial officials denied that, in pre-colonial times, Paharias existed in active political negotiation with the landlords of the plains. Zamindars employed Paharias to fight other zamindars and even to support rivals in succession.⁹ In fact, plains-people often disguised themselves as Paharias before making incursions on individual landlords.¹⁰ It was not as if Paharias and plainspeople constituted a homogenous population. Yet differences were precisely what gave the Paharias the power to negotiate the probably better-armed regimes of the landlords. Paharias specialized in tapping forest produce, in archery, and in modes of guerilla warfare like no one else. They controlled vast forest and land resources and strategic ambush positions in the hills. Zamindars, therefore, had to align with, feast, and even give tributes to Paharias. Haroo Paharia recalled, Paharia chiefs were annually given a hundred rupees from local revenue, until the land

was usurped by the company government.¹¹ In fact, the community of *bundwaris* specialized in learning the Paharia language to negotiate between Paharias and zamindars. In the 1770s famine, many low-country Hindus went to live with the Paharias, who knew how to survive on forest produce even in times of absolute scarcity.¹²

These direct social and political relations between 'primitive' Paharias and 'civilized' Hindus were explicitly forbidden by colonial authorities. James Browne suggested that zamindars should maintain village registers and banish all unrecorded individuals from their estates, and that police posts surrounding the hills should prevent Paharias from mingling with plainspeople.¹³ Once the 'primitive' Paharias were thus physically and conceptually closed off from 'historical' society, colonial officials argued, they must be supplied with enough money to engage in 'peaceful' exchange with the Bengalis. Augustus Cleveland, collector of Bhagalpur, wrote to Warren Hastings in 1780s that the circulation of money was 'the most likely bait' to ensure loyalty and 'civilization' of Paharia chiefs.¹⁴ By virtue of this insight about the 'civilizing' force of money, Cleveland was named the pioneer who 'civilized' Paharias by a 'rational mode of domination' and 'without bloodshed'.¹⁵ Governor-General John Shore himself wrote a monody on Cleveland, and Warren Hastings wrote the epitaph for his grave. Undoubtedly, then, Cleveland and his Scottish Enlightenment ideas about money, drawn from Adam Smith, David Hume, et al. informed early colonialism in India.¹⁶

If in the late eighteenth century, the colonial official formulated the 'civilizing' intent of money, in the late nineteenth, we see Georg Simmel theorizing money as the universal principle of peace. Simmel argued, quite like Cleveland, that 'primitives', instead of trading and working, preferred to 'plunder'—plunder being the 'normatively unregulated seizure of what [was] immediately desired'. Money, however, implied exchange under 'supra-personal and normative regulation', because money represented a time lag, an awaiting, between desire and its gratification. For a 'primitive', the object of desire and knowledge existed as merely a thing of immediate satisfaction. S/he therefore had no sense of mediation or deferral, and no grasp over means like money and state.¹⁷ Cleveland argued, a century earlier but almost in the same words, that Paharias existed in a condition of

unpremeditated and immediate subsistence acts, to them 'the means appear[ed] as a secondary consideration'.¹⁸ 'Primitive' violence was therefore impossible to tame by the power of administration, because, as Cleveland remarked, the Paharias remained impossible to reach through juridical authority.¹⁹ Violence was 'natural' to them. They could be pacified, because force and fiat failed, only by the lesson of money.

In the 1770s, James Browne had noticed that Rajmahal suffered from a general lack of liquidity.²⁰ This supposedly signified the 'primitive' condition, even though colonial officials themselves admitted that whatever money might have been in circulation here was actually put out of circulation by the colonial government itself. In the 1790s the government soaked up all the liquidity as revenue and reinvested it in its war with Tipu Sultan. In any case, once Cornwallis decided that debased pre-colonial coins were to be accepted only after appropriate devaluation, there was a complete loss of purchasing power in the area.²¹ In this 'chaotic' world without money, Cleveland intended to introduce the civilizational time of exchange, by paying a monthly cash pension to each and every Paharia chief.²² Even Paharia 'violence' was to be harnessed by money, by constituting them into a body of paid Hill Rangers.²³ In exchange for money, the government could not only buy the Paharia *sardars'* consent to annually assemble at Bhagalpur and sit in trial over Paharia 'criminals', the government could also buy the Paharia sepoy's promise to apprehend Paharia 'plunderers' and maintain 'tranquility' in the area. In other words, the state was to give money to the 'primitives' in exchange for their promise of both peace and military violence. This was not exceptional—this technique of paying 'tribes' in exchange for controlled violence was also employed in the Malabar and Gujrat frontiers.²⁴ This trade promised to be effective because by late eighteenth century, the colonial government appeared as the sole source of money supply to 'primitives'.²⁵

Yet, even ten years of unilateral money supply could not quite tame the Paharias.²⁶ Paharia sardars often failed to turn up for their pensions, despite 'tribal' headship being conditional upon their accepting money from the state.²⁷ The colonial state anyway could not control the entire supply of money in the area, as they had intended to do. Bengali merchants brought supplies of devalued copper coins

into the Rajmahals, which to officials, made Paharias undervalue money itself.²⁸ Paharias even seemed indifferent to gold, when some officials suggested the use of gold coins to stabilize the idea of money amongst 'tribes'.²⁹ Also, the Paharias continued with unregulated trade with wandering marginals like fakirs, banjaras; and nats, seen to be as disorderly and dangerous as 'primitives' themselves.³⁰ The Paharias continued to 'plunder'³¹ and local officials continued to recommend more money.³² In fact, Paharias seemed to reverse the 'civilizing' intent of money, for instead of inspiring production for sale, money apparently inspired more drinking and feasting. Paharia chiefs even insisted that violence was forgivable if committed in a drunken state, reconfirming the 'primitive' condition of sensuous excess.³³ The biggest problem, however, was that money supply seemed to reinforce the Paharias' claim to their 'original' homeland and their 'original' lifestyle. Commissioner Ward complained that, since they received money from the state without returning anything in exchange, Paharias felt that they were 'an independent nation' and not 'tenants of the government', that their 'affection' was 'purchased' by pensions to their chief.³⁴ It was not surprising then that, when the government offered them forestland on condition that they reclaim it, some Paharias applied, not for individual grants, but for the entire Damin territory as their *des* or country.³⁵

By the 1820s, therefore, officials were disillusioned, ironically, not with the 'civilizing' competence of money but with the Paharias themselves. Since they neither cleared forests nor laboured in the field for money, since they thought of ploughing as a violation of the earth³⁶ (even today Paharias generally refuse to clear forests, they cultivate beans which grow entwined with older trees and accuse the land-clearing Santals of deforestation), it was said that the Paharias were obviously not 'tribal' enough to be granted the legal exemptions, which a modern state owed to the 'primitive'. Far from existing in isolated 'primitivism', Paharias, like the typical Hindu landlord, rented out their foothills to Santals.³⁷ It seemed imperative, then, to replace the Paharias by a more suitable 'primitive'. For the colonial state, this more suitable 'primitive' was the Santal, who seemed to the authorities more amenable to control, to forest clearance and to 'tribal' autarchy. The colonial authorities argued, mostly in retrospect, that Paharias did not exhibit the intrinsic 'primordality' of the Santals. Paharias

did not seem as 'muscular' and resilient as them, even though they sang of their brave defence of Rajmahal hill passes against the Marathas.³⁸ They were as 'arid' as their hills, they had emaciated their bodies by indiscriminate mixing with mainstream society. For, unlike authentic 'tribes', they seemed to have no totem system to prevent indiscriminate marriage.³⁹ Mark the contrast to the image of the Santal, which, as discussed in the last chapter, was constructed as that of an inherently powerful body. Paharia 'origin myths' claimed that Paharias, Hindus, and even the English were brothers.⁴⁰ Neither were Paharias an internally homogeneous community, as the 'primitive' was supposed to be, differentiated as they were by mutually hostile food habits and cultural norms. Unlike Santals, Paharias were 'each man his own sardar'. If they had any 'cohesiveness', Oldham noted, it was 'solely due to Cleveland's [monetary] system'.⁴¹ In other words, the Paharias would disperse into mainstream society the moment their money pensions were cut off. Moreover, unlike true 'primitives', Paharias had a 'code of morals'.⁴² Even though they drank as much as the Santals, they had come to grasp the idea of morality and time—the idea that sins in this life were punished in the next. This sense of time beyond life-time was a sensibility supposed to be definitionally absent amongst 'primitives'—in this, Bairnbridge argued, they were potentially historical in the way in which a pure 'primitive' could never be.⁴³ Writing in the early twentieth century, the first Indian anthropologist S.C. Roy remarked upon the absence of 'tribal' traits like totems and exogamous clans amongst the Paharias. Between the 1906 account by Bainbridge and the 1938 account by S.S. Sarkar, the Paharias had abolished the entire institution of common dormitories for the young. This rapid transformation, it was said, was unlike the typical 'primitive' who changed, if at all, extremely slowly.⁴⁴

By the 1830s, therefore, colonial officials in Damin-i-Koh had resolved to replace the 'not-quite-primitive' Paharias by the ideal typical 'tribe' of the Santals.⁴⁵ To colonial officials, the Santal 'tribe' was notorious for its travelling propensity.⁴⁶ This propensity was deployed to encourage Santals to migrate to Rajmahal foothills, though it also enabled Santals to escape colonial attempts to fix them to one place and brought them in touch with many non-Santals. To prevent these changing and unregulated Santal-Hindu/Bengali relationships,

officials physically fenced off the Damin from neighbouring permanently settled lands, such that no 'historical' entity, except the colonial state, could directly access the 'primitive'.⁴⁷ Initially a combination of natural frontiers and pillars, this 'tribal' boundary was soon made more absolute, by erecting, in addition to the earlier masonry pillars, posts and police *chowkies* at small intervals.⁴⁸ It was also argued that the boundary must be made purely cartographic, precisely mathematical and in straight lines wherever possible. Natural frontiers, the government argued, tended to be tampered with by the 'primitives' and by nature itself. After all, roads could be redirected⁴⁹ and even the river Ganga shifted its course in time.⁵⁰ Once cartographic lines replaced experienced and 'natural' frontiers, encountered in everyday traversals and crossings, Damin appeared as a representational space, rather than as simply a land. From their encounter with the Paharias, the colonial authorities had learnt the danger of defining a people in terms of their natural landscape. Such a definition held within it the danger of its inhabitants claiming the land as organically their own. The cartographic boundary, on the other hand, ensured the indispensability of the cartographer, of the totalizing gaze which could envision the variegated landscape as a homogenous whole and aid the locals to interpret conceptual boundaries as 'real' ones and experienced frontiers as conceptual ones. The Damin boundary was therefore perpetuated by the colonial state, not only as the perimeter of a country but also as a line dividing two kinds of conceptual terrains—the wild land of 'primitives' and the permanently settled land of the mainstream Indian peasant. It differentiated two kinds of potential productive times, the primordial time of sporadic and pure bodily labour and the continuous time of sedentary culture. It was to make Santals acknowledge and conform to this conceptual/temporal boundary, that the colonial state became a necessary and continuous presence in 'tribal' lands.

This concrete and physical bounding of the 'primitive' produced three effects. First, once physically enclosed within the 'primitive' time-space, the Santals could no longer flee the state. Obsessive building of roads till 1850s is recorded in the reports of Damin superintendent Pontet, roads followed by him in his chase and arrest of the mobile 'primitive'.⁵¹ Second, once Santals were thus bounded and arrested, Santal villages changed from being moving assemblies,

identifiable by their collective biography, into permanent spatial locations.⁵² This resulted in increasing border disputes, especially with forest clearance and extension of settlements towards each other, and the colonial official emerged as an indispensable arbiter between Santal villages. In this novel, bounded location, Santals experienced the colonial state as omnipresent. Pontet constantly supervised standing crops and made Santals experiment with new products, like potato, even coffee, and above all, cash crops like oilseeds, sugarcane, and cotton—it was said that ‘primitives’ could survive by scavenging and eating anything even in the worst crop failure.⁵³ Consequently, the land became estranged and unpredictable to the Santal. Between 1855 and 1938, there were four major famines and a constant scarcity condition in Damin, as if land behaved differently once it was forced to yield money rather than food. The forced extension of agriculture to areas beyond the protected, naturally watered, and fertile stretches made the Santal land more vulnerable to natural disasters. Once Santals were deprived of their right to cultivate only where and when it was safe, they became absolutely dependent, during scarcity times, upon the discretionary right of the state to exempt and waive revenue claims.⁵⁴ In other words, the colonial state emerged as the necessary arbitrator exactly at the moment when money became the necessary mediator between the ‘primitive’ and his/her land, and between the ‘primitive’ and the Bengali. And Pontet claimed that Santals had come to need and desire ‘kind words’ from the white sahib.⁵⁵

Third, with the setting up of the boundary, the ‘primitive’ and the ‘historical’ appeared as non-contemporary times in the nature of mutually exclusive spaces, materializing the scientific formulation that two moments, the ‘historical’ and the ‘primitive’, could not, by any means, exist in the same space at the same time. The Damin was labeled a ‘non-regulation’ ‘tribal’ district—free of all the laws meant for the general historical subjects of the empire. Here the ‘primitive’ was put in a direct relation to the colonial state, at the exclusion of ‘foreigners’ like Bengalis, who could exist here only as exceptions, either as tenants of the Santals or as trading and moneylending ‘outsiders’. If non-‘tribals’ wished to live in Damin, as ruled in January 1845, they had to pay exceptionally high rents.⁵⁶ In 1846, Pontet claimed that he had successfully excluded all caste Hindus and

‘civilized’ races from the ‘primitive’ land, except a few with customary Ghatwali grants.⁵⁷ Thus, not only was the ‘primitive’ excluded from ‘outside’ historical society, the ‘historical’ too was denied presence in the ‘primitive’ location.

Once the ‘primitive’ was thus cordoned off from permanently settled ‘historical’ society, the colonial government began establishing new markets and bringing new commodities like English longcloth and readymade caps and jackets into the Damin. Colonial papers of the 1840s and 1850s are replete with references to numerous applications by merchants and moneylenders for opening shops and *bats* in the Santal district.⁵⁸ This colonial settling of markets in districts concretely bounded as ‘tribal’ can itself be the subject of a detailed and interesting history. What specifically concerns us here, however, is the colonial practice of first excluding the Santals from mainstream society and then insisting that Santals enter the market in order to engage in exchange with ‘civilized’ peoples. Having first confined the Santals, colonial officials then tautologically argued that Santals were unexposed and innocent ‘primitives’ unable to handle direct relations with the wily Bengalis. Markets were, therefore, set up as the only site where a ‘primitive-civilized’ contact was possible, without it degenerating into a violent confrontation. This fully transformed the ‘place’ of money exchange in the lives of Santals. Trade was not new to them. Colonial officials had to admit this, even as they put themselves forth as pioneers in bringing trade to the hitherto autarchic ‘tribes’. In earlier days, traders used to travel across Damin in particular seasons and set up shops in the villages. They had a temporary and provisional access to the Santals, and operated on Santal homeground. This meant not only that Santals retained a certain bargaining power vis-à-vis travelling merchants, but also that merchants traversed what later came to be ‘primitive’ spaces, temporarily occupying forested and cultivable spots. The colonial government objected precisely to this ambiguous overlap between ‘primitive’ and market sites. Traders who located on ‘tribal’ lands were to be charged high *busowri* rolls. A clause was inserted in all land-grant *pattas*, making the grant conditional upon Santals preventing merchants from coming and settling in ‘primitive’ villages.⁵⁹ Traders who engaged in exchange with Santals anywhere other than in authorized markets were to be punished and

fined.⁶⁰ Superintendent Pontet worried that, though the Paharias were still refusing to come to the markets,⁶¹ Santals had become such attractive customers that 'outside' zamindars were seducing them into their markets by liquor. Every Damin market was, therefore, ordered to keep a register of attendance, to stop 'tribes' from moving to unauthorized locations to buy and sell.⁶²

An explicit temporal logic emerged out of this colonial legislation. To the Santal, exchange became an act distinct from and external to their everyday village life. It seemed as if exchange between the 'primitive' and the 'historical' was possible only in the bounded, colonially-settled markets, under state supervision—'primitive' locations were not to otherwise admit outsiders and/or exchange. These authorized markets emerged literally as little, bounded worlds of the 'outside', embedded in 'primitive' interiors and acts of exchange became discrete moments of universal time, which Santals could partake in only by exiting their 'normal' everyday temporality. The market, thus, assumed the status of the unique and singular 'civilized' site accessible to the 'primitive', who was claustrated for all other practical purposes within the enforced 'primordial' boundary. In other words, the Simmelian money-entity—the 'greatest advance of mankind' which permitted two completely incommensurable 'qualities and peoples ... comparable and measurable by referring to a third entity'⁶³—depended on the colonial act of first segregating and then non-contemporizing different worlds, so that money could emerge as the singular, abstract mediator, translating inequivalent temporalities and unbreachable time lags between the 'historical' and the 'primitive'. Of course, Simmel's text stops short of naming colonialism. In fact, it was through this very hiding of colonialism that the money problematic was ordered in European thought.

Money as a phenomenon was thematized in late nineteenth and early twentieth-century Europe as a debate between those who considered money as a product of society and those who saw money to be a product of state legislation.⁶⁴ It is the legacy of this debate that even today it is generally believed that market and state exist in opposition, that the freeing of market forces necessarily calls for a rolling back of the state. Colonialism, however, reminds us that the systematic institution of markets at the apparently impermeable

boundary between the Santal and the Bengali (or the colony and the metropolis) was, at the same time, also the process of insertion of the colonial state between the 'primitive' and the 'historical', and between the 'primitive' and his/her location. The Santals evidently knew that they had 'taken the place' of the Paharias via official policy and could not, therefore, stake an unmediated claim to this land by virtue of being 'original' inhabitants, in the way that the Paharias could. After all, Santals were given a place in the forested lands of Damin in exchange for their promise to clear this land of forests. The condition was that unless Santals farmed one-tenth of their forest-land within ten years of the grant, 'the tenures would be deemed forfeitable to [the state] for future'.⁶⁵ The colonial assurance, that the wild lands of Damin were natural to and coterminous with the 'primitive', was overdetermined by this constantly looming threat, that the 'primordial' land of Damin could be resumed by the state if Santals failed to perform the stereotypical 'primordial' duty of labour. This 'primitive' labour—of forest reclamation—was no longer seen as conditional upon the Santals-location in forest-lands but as personified in their pure 'primitive' bodies. It was through this undoing of the colonial-ethnological land-people equation that the state could successfully insert itself between people and their land—not only as the regime which judged the potential of land as resource, but also as the regime which judged the 'primordially' of different peoples. By this judgment, Santals qualified to a 'primitive' status in a way in which the Paharias, organically entrenched in their lands, could never have.

| DEBT, INTEREST, AND THE SANTALS |

In the second half of the nineteenth century, we find the Santal storyteller Kolean Haram complaining that since the time money appeared in their world, Santals had become lazy. They no longer made things, but merely bought readymade commodities from the market. And once they began buying instead of making things, they fell into a perpetual debt to outsider-moneylenders.⁶⁶ In earlier days, when Santals worked hard, 'rice grew ready husked, and the cotton bushes bore cloth all ready woven...'. The sky was so close to the earth that the sun and the moon could be reached by hand. It was

only when the Santals became lazy that the sky went beyond their reach.⁶⁷ In other words, when Santals produced things for themselves, they recognized their own labour in the things they used. Such labour came easy, as if rice grew ready-husked. However, once commodities were bought in the market, things could no longer be identified as the product of one's own labour. Henceforth, labour became work-in-itself, shorn of need, initiative, and fruition, and was more likely to be shirked than familiar work practices. The Santal lament about the alienation of the sky and the earth probably articulated this sense of loss, as products of past labour seemed neither familiar nor accessible to the present labourers themselves.

Santal memories such as these need not be read as a claim to an unalienated and authentic Santal past—that anyway is an interpretation imposed by self-conscious modernity upon peoples constructed as 'primitive'. What these stories, however, imply is that the Santals did have an understanding of the discipline-indolence or production-waste paradigm of colonial modernity (which is especially significant in context of the Bengali bhadrak's contemporary criticism of themselves as having fallen into laziness.) Colonial officials repeatedly complained that Santals were unpredictable workers. Even though they were capable of extreme hard work, they generally refused to extend cultivation beyond what they judged as necessary. That is, they saw no particular need to produce a surplus of everything. This came to be known, in colonial officialese, as the stereotype of 'primitive indolence', the under-utilization and misrecognition by the 'primitive' of herself and her capabilities.⁶⁸ Authorities felt that to instil in the 'primitive' the sense that surplus production was a virtue in and by itself, Santals had to be familiarized, first and foremost, with the idea of money.⁶⁹ They had to be taught that one must produce for money, because money was not merely a means of satisfying present desires. Money was congealed power over the future, a debt upon society which could be called in at a later time.

It seemed that Santals did not understand this concept of money as credit, because they, as 'primitives', were inherently body-centric and non-cerebral, incapable of imagining time in the abstract and therefore incapable of imagining a future which could not be apprehended in the mode of the present. This absence of money/credit-sensibility was formulated as analogous to the absence of the notion

of sin amongst Santals—both implied that the 'primitive' had no anxiety about the time beyond the present. They, therefore, refused to deny the present in order to secure the not-yet. Reverend MacPhail said that Santals were so self-indulgent that they wanted holidays for every festival. Each Santal village held the festival on a separate day, so that everyone could drink and dance in every other village, without the celebrations clashing with one another. As if this were not enough, Santals appropriated their neighbours' calendar too, celebrating even Hindu festivals in characteristic alcoholic 'frenzy'.⁷⁰ Given this excessive and sinful presentism, money seemed to be the only shortcut by which 'primitives' could be reminded of the thing called future. Money could teach Santals the virtue of deferred consumption and surplus production, without having to conduct them through centuries worth of civilization.

This colonial discourse coincided with the Simmelian theoretical principle—that money not only taught moral self-restraint but also liberated the imagination of time from dependence on an immediately present referent, from need, desire, body, and practice. Money permitted a temporal distance between production and consumption, sale and purchase. With money, one's need to buy another's product no longer had to coincide with the other needing one's own. Money, thus, enabled logical deductions across moments which were non-present and enabled thought without concrete referents. Money, as Simmel said, allowed foresight across 'contradictory stages of value and non-value'. 'Primitive and vacillating' thought, however, lost its way in the intermediate, reference-less stages of awaiting and speculation. 'Primitive' thought remained viable only 'by moving via obvious and concrete statements' of barter and coincidences of need. 'Primitives' could only manage a short temporal distance between buying and selling, thus losing the flexibility required for a rational credit management and for a securing of the future.⁷¹ This was explained by Simmel, in the form of a critique of the Marxian theory of value, as the 'primitive' error of confusing money, a pure sign, with a material substance or a referent like labour—causing 'astounding arbitrariness, instability and inadequacy of value concepts in primitive culture'.⁷² According to Simmel, 'primitives' saw money—the abstract measure of the pace of exchange—as a consumable

thing, just as they saw time—the average measure of the pace of events—as a qualitative experience, presuming substantive traits where there were none.⁷³ Colonial officials too similarly complained that the ‘aborigine’ could never quite understand the idea of paper money.⁷⁴ Authorities also complained, like Simmel, that Santals confused money with consumable substance, failing to realize that money lost its value unless its use was temporally deferred. That the purpose of money, a pure sign free of body and context, was precisely to defy erosion by time. The moment Santals sold their produce, they immediately consumed their cash earnings as tobacco or liquor.⁷⁵ For the ‘primitive’, therefore, interest, the money value of passing time, had not just an economic but also a moral-civilizational lesson. As Soshee Chunder Dutt said, it were moneylenders rather than missionaries who could really ‘civilize’ the ‘aborigine’.⁷⁶

Note the Santal experiences of the colonial market in this context. Colonial papers admit that Santals experienced buying and selling as curiously inequivalent acts, the weights by which Santals sold their produce were called *becharam* or *chotobau*, the younger wife, by Bengali merchants, lighter in weight than the measures used for purchase, *kenaram* or *borobau*, the elder wife.⁷⁷ Again, selling cheap in harvest-time, and repurchasing their own product at unaffordable prices in scarcity-time, reinforced the Santals’ experience of exchange as necessarily skewed.⁷⁸ Also, petty merchants from the more ‘advanced’ markets of Birbhum released counterfeit coins in Damin, with which Santals could never pay rent.⁷⁹ Labour and its product, give and take, once mediated by the monetary moment, thus became largely incommensurable.⁸⁰ Buying and selling became moments of what Eric Alliez aptly calls ‘differed exchange’—where money appeared not as a unit of need but as the measure of a difference of power. Exchange took on the form of a debit, a debt to the other, and interest became discernible not merely at the moment of borrowing, but at every use of money detached from its social and normative condition of mediation.⁸¹ In other words, the Santal experienced exchange, not as a moment of reciprocity, but as the moment of monetary creation on the other’s part and of loss on her own.

Once money appeared as removed from its economic regime and placed in chrematistic circulation, Santals seemed to fall into debt to Bengali moneylenders, who, it was said, understood credit and saved

for the future. In fact, we find instances where the moneylender, unable to find the particular Santal who owed money to him, often seized the property of another.⁸² As if every Santal was a defaulter, in a common and collective state of ‘primitive’ indebtedness. Colonial papers describe many ways in which Santals were duped into unacquittable loans and into paying ‘illegally’ high rates of interest. In fact, debts became such an inexorable condition of Santal life, that some Santals turned indebtedness into a sign of respectability—a Santal would often boast, ironically, that he had more than one personal moneylender.⁸³ The Santal’s ‘innocence’ and ‘truthfulness’, i.e. his/her ‘primitiveness’, became the ideal and corporeal form of his ‘credit’ and his perpetual indebtedness in turn became the ‘cause’ of the loss of this credit. As the old Santal lamented, though in old times Santals did not lie, now that they were so often taken to court by moneylenders, they had begun to lie and cheat.⁸⁴ In a passage recorded in 1871, Jaher Era, the Santal forest-spirit, asked:

For what purpose would I bury, put away my race, my birth? ... Shopkeepers, peddlers for a seer of paddy, a basket of paddy they sell away, throw down oil, salt; as for my race, my birth. Whatever it may be, for a seer of paddy, a basket of paddy I may sell it away, throw it down with happiness, with easy circumstances I may strengthen, may apportion it, it is fully up.⁸⁵

The nineteenth-century Santal experience of money—as that which valued and put premium on the passing of time—was thus primarily an experience of indebtedness.⁸⁶ I shall not elaborate upon this ‘fact’ of ‘tribal’ indebtedness, which has already been much written about.⁸⁷ What concerns me here is that the Santal recognized this indebtedness as a recent phenomenon. Santals articulated the colonial present as a negative inheritance—a time without a future, a present unable to absolve itself from what is owed to the past.

In the Sikhar country, the moneylenders found us for the first time. There the first moneylender with the Santals lived in Nandura. From that time on, we are in their hands and they are tearing us like vultures. By constantly paying we become numb, still the debt never comes to an end.⁸⁸

Perhaps, the time of god and of nature, of the king and of disease appeared as unrelenting in non-colonial societies as time-money did in capitalist ones. Yet, the crucial difference was that with colonialism, things of everyday encounter began asserting a temporality of their own. The autonomous time of money-interest (or of the railways, which I discussed earlier) could not have been explained away as the inexplicable will of the pure other—as the time of god or of nature could have been. Pre-colonial societies did make everyday and intimate claims on god and on nature, yet these entities were also constructed, humanly, as the metaphor of human finitude, as a reminder of the limits of human knowledge. Money, however, came across as the product of regular human will and of other men's ingenuity. However capricious and cruel it might have seemed, time-money or interest could not be completely other-ed, without the colonized losing a co-eval human status itself.

Interest appeared to the Santal always already as something that is owed to the other. Indebtedness and the other appeared coterminous. The term *diku* literally meant 'outsider' in Santali. However, the term was not indiscriminately used for any one who was not a hor or 'human', as the Santals called themselves. Dikus were necessarily outsiders who were also moneylenders, or associated with moneylenders (police, shopkeepers, court-clerks etc.). It must be noted that Santal ancestors-stories did not formulate their 'origin' in terms of an essential or originary contradiction between Santals and dikus. In fact, in earlier days, it was said, Santals and dikus were friendly and intimate, Santals even helped Ramraja defeat Rabona. It was only in the recent past, when dikus began moneylending and even the Munda rajas lost their lands to mahajans, that Santals and 'outsiders' became antagonistic.⁸⁹ As we have seen in the previous section, the bounding of the Damin in the 1830s and 1840s produced for the first time, a sense of an absolute 'outside' which was no longer easily accessible to the Santal. Revenue demands could no longer be escaped by travelling to lands beyond this boundary. Santals therefore had to take loans to survive. The Santal experience of debt and the Santal experience of boundedness, thus, coincided in colonialism—making the creditor and the outsider appear simultaneous. As moneylenders emerged as 'outsiders', on whom Santals had no customary social

claim, interest payments could no longer be negotiated, waived, or deferred. The numerical and incremental time of interest could no longer be interrupted by social relations and contingent bargaining,⁹⁰ causing time itself to emerge before the 'primitive in modernity' as a threatening and unrelenting other.

In the course of their 1855 rebellion, Santals stated that if a length of time was not productive—as the length between sowing and harvesting was—there could be no money price on it. Soorae Manjhi remembered that 'the soubah [the rebel leader] buried a rupee and some dhan in the ground'. As the *dhan* sprouted and the coin did not, the leader announced that interest would henceforth be paid only on grain loans and not on cash.⁹¹ In capitalism, however, money was time. This was not just because of the capitalist transformation of money into a 'consummate automatic fetish', which obliterated the differentiated forms of productive capitals and made money appear as an organic, self-multiplying thing.⁹² This was also because of the capitalist transformation of time itself into an object which displayed the cumulative and incremental characteristics of money. Santals, like the so-called modern *homo economicus*, did admit that when invested in production, time generated value, in money form or otherwise. What Santals did not admit was the curious claim that, whatever the nature and use of time, it was necessarily and primarily money. That is, Santals did not comprehend the presupposition that time had value—not as a positive trait of how the subject lived her time—but as a negative attribute, as the opportunity cost of a time which could have been invested elsewhere for greater profit. This idea of opportunity cost—that time, in principle, could be confiscated like money from an idle subject and relocated in another productive context—transformed temporality itself into a free-floating object, irrespective of practice, event, and agent. In other words, time became extricable from society and autonomous of social temporalizations. This time was no longer perpetuated in specific modes of practice, but universalized by its prior evaluation through the idea of opportunity cost, of the elsewhere where time was, apparently, most valuable and most profitably employed. In this paradigm, it seemed logical that the extravagant and presentist 'primitive' would pay an exorbitantly high interest. This was the compensation extracted by the

'civilized', against the 'primitive' waste of time, a time which would have been more relevant and more appreciated, in both financial and historical senses, elsewhere—perhaps, in the looming and hyperreal land of Europe.

Faced with this accusation, in the form of interest, that their time would have been of better use elsewhere, the Santals found their own social temporalities becoming more and more irreconcilable with the temporality of exchange. In Santal perception, festivities constituted productive time as much as labour did. The Baha or flower festival in spring or the Sohrae or harvest festival in winter enhanced the fruitful potentials of life and the world. This is not to say, as is usually done, that 'primitive' time was purely cyclical, returning like seasons to the beginning, rather than moving irreversibly and incrementally like money-time towards a more plentiful future. This is to show, instead, that festivities were precisely occasions which appeared as a disruption of the perfect circularity/circulation of money—in that investment in festivities appeared as a waste to the subject of capitalist modernity as an investment which did not return to or bring return to the point/person of origin. The non-circular economy of recurrent festivities was what was sought to be ruled away into the inconcrete, immaterial sphere of 'primitive culture', causing an irrevocable split between Santal productive practice and its consequence, Santal temporal intent and its effects. If, through festivals, Santals intended to make the world flourish, by investing in the world without expectation of an immediate and/or proportionate return, festivities actually resulted in 'waste', in further indebtedness, and in a higher opportunity cost of 'primitive' time.

Santals were asked, by threat of indebtedness, to abandon their extravagant social temporalities. This happened not because colonialism introduced money and markets for the first time, but because in colonialism-capitalism, money sought to replace practice as the referent of time. As interest became the opportunity cost of time, rather than the mere price of money, money sought to become an autonomous representational space, a proper 'private space' split off from social and political judgements.⁹³ In this space, money appeared as something which could never be contaminated by other times, other interests. And time, removed from the realm of practice,

appeared in the infinite generative mode of money-interest. In this time, no moment, no end was valid in itself, but only as a means for furtherance and reproduction. If Simmel argued that the circle of value and the circle of reality were irreducible to each other, that the objectivity of the economic was irrespective of the objectivity of the political⁹⁴—it was because he presumed this chrematistic split between the conduct of money-time and the conduct of practical/political-time. It was precisely this temporal split which depoliticized the moment of encounter between the 'primitive' and the 'historical'—as they became socially estranged but economically exchangeable. No wonder then, as colonialism sought to make Santals and Bengalis politically and temporally incommensurable; incommensurability itself was cited as the reason why exchange or trans-valuation was imperative. If this implied that Santals would fall into a perpetual debt to the Bengali, it would only be the natural and unacquittable debt of the 'primitive', the debt that s/he must owe to the 'historical', for surviving in a time not its own.

[THOUGHT AND MONEY]

Bengali middle classes generally blamed the 'tribes' themselves for their perpetual indebtedness. As Soshee Chunder Dutt said, in a civilizational judgement:

[The tribes are] represented by a continuous round of festivities and debaucheries, from one end of the year to the other, which has contributed more perhaps than anything else to their degradation ...it is scarcely right to attribute any degeneracy in their character to their dealings with the mahajuns and the moneylenders.⁹⁵

This trope of 'primitive' extravagance has become as lasting in the postcolonial world as 'primitive' indebtedness itself. Contemporary literature and films celebrate the so-called unfettered extravagance of peoples like Santals—their lavish retributive violence as in Mrinal Sen's *Mrigaya*, their erotic drinking and dancing as in Satyajit Ray's *Axanyer Din Ratri*, their uninhibited and festive sexuality as in authors like Buddhadev Guha and Sunil Gangopadhyay, and their improvident yet therapeutic intrusions into mainstream society as in Satyajit Ray's

Agantuk. Nineteenth-century Bengali middle classes, on their part, cited 'primitivism' as the condition that was caused by immoral extravagance and lack of financial and credit sensibilities—commerce and credit were fundamental to civilization, it was said, because their absence made people 'primitive'.⁹⁶ An 1870s text argued that because 'primitives' did not save for the future, their poverty was far worse than the poverty of the Hindu poor—it was indeed a waste that 'primitives' were allowed to occupy lands, which if commercialized, could have provided thousands of 'our own'.⁹⁷ The author stated, in a truly Simmelian fashion, that because one had to work more to acquire expensive goods, 'primitives' made the fundamental error of thinking that labour by itself generated value, while in reality, value was predetermined by exchange.⁹⁸ Another 1866 text said, commerce was the noblest of nationalist acts, while the lowliest act was to live like 'primitives' on what nature offered gratis. In this scale of nobility, the Hindus came first because they were world traders even before the Phoenicians were.⁹⁹

This formulation of the credit sensibility as the sign of a fundamental 'primitive' lack must be read in context of contemporary laments about the loss of *udhyog* or economic enterprise amongst Bengalis. Partly, these discourses about the loss of economic competence were a critique of the colonial regime, which had once ridden piggyback on the great banking houses of Bengal, like the Jagat Seths and the Amirchands, and then gotten rid of them for European managing agency houses and European capital.¹⁰⁰ Partly, however, this loss was also invoked as a matter of self-critique. In modern times, it was said, idle Bengalis had become an idle nation of desk-bound clerks, absentee zamindars, and rentiers of government securities.¹⁰¹ Bengalis must realize, it was argued, that investing in land and in government bonds was not enough to escape from the unfreedom of *chakuri*.¹⁰² Interestingly, a newspaper such as *Sambad Prababakar*, which always satirised the Bengali *babu's* imitation of British social mores, criticized Bengalis for not following the 'progressive' footsteps of English entrepreneurs in money-making matters. It must be remembered that this was the time of the shaping of the Bengalis' clerical destiny, but also the time of the fairytale enterprise of people like Dwarakanath Tagore, who collaborated with the British in indigo

plantations and began the successful though shortlived Union Bank business. Tagore, however, ended up in locking up most of his resources in zamindaris spread over Orissa and east and north Bengal, a predilection that did not go too well with his banking ambition of manipulating liquidity.¹⁰³

It is significant that many essays, which advised the Bengali jati to take up business in the place of *chakuri*, also critiqued the upper-caste Bengali's reluctance to handle money matters. This economic critique was also therefore a social critique of the Bengali caste sensibilities, which kept trade and manufacture as vocations for only a few castes of apparent cultural insophistication, thematized through stereotypes like Rabindranath Tagore's greedy and miserly Jagannath Kundu.¹⁰⁴ The Bengali upper castes took to English education less as an intellectual alternative and more as a means to alternative employment, when the countryside was getting impoverished under the colonial revenue burden and many brahman and middle-caste families were losing the traditional patronage of the village well-to-do. The more established trading families did not need colonial education as desperately. This in the long run redefined the caste line in terms of educational and cultural access in a different sense, which fed into the *bhadralok* Rabindranath's somewhat disguised distaste for the *sonar bene* [*suvarnabanik* or gold merchant] community. Prafulla Ray, chemistry professor and founder of the pharmaceuticals company Bengal Chemicals, needed to reclaim intellectual prowess for 'Tili, Tambuli, Subarnabanik, Vaishya, Saha communities' and assert that Meghnad Saha, Mahendralal Sarkar, and Brajen Seal came from such traditional trading castes. Ray asserted over and over again that Bengalis could never imagine true freedom from foreign rule, unless they freed themselves from their caste prejudice against merchants.¹⁰⁵ It must be remembered that this was also the time of movements of caste mobility in Bengal. The proverbial public activism of the Calcutta *suvarnabaniks* can very well be the theme of a separate project, who now reformulated commerce as not just livelihood but as a nationalistic act. This was not only a case of the trading communities' self-assertion as a group, of collective social mobility, but also the traders' and moneylenders' demand for a proper place in the four-fold varna system, formulated as synonymous to the Hindu

nation. The profusion of Datta, Shil, De, and other *kula* histories, often compiled together under the same rubric, was a social attempt at constituting the history of an undifferentiated vaishya or *banik* or merchant jati, in an attempt at completing the history of the nation, as it were.¹⁰⁶

The magazine *Mahajanbandhu*, edited by Rajkrishna Pal and published from the sugar *karkhanas* of Rajendranath Pal and Ramchandra Kundu, argued against the late nineteenth-century 'intellectualization' of the Bengali language and sought to make Bengali a *kejer bhasha* or language of work. Interestingly, the magazine took to publishing working vocabularies from other Indian languages, including Santali, in order to facilitate exchanges between Bengali traders and others. At the same time, it exhorted the indigenous mahajans or money-lenders to return to education.¹⁰⁷ It was high time that the 'blessed sons of Lakshmi [the goddess of wealth] must also become blessed by Saraswati [the goddess of learning]', for the world must realize that *mahajani* practice presumed no less a morality than brahmanism. After all, mahajani required great restraint amidst the temptations of wealth.¹⁰⁸ To *Mahajanbandhu*, the new trend of babu business was welcome but also a bit small-time and ridiculous.¹⁰⁹

The bhadrakok's interest in business and the merchant's interest in education—as both a self-critique and a critique of colonialism—must not be interpreted as merely an ideological shift, which brought money-making matters back into the mainstream discourses of nationalism. This was also an attempt at a material shift in the technologies of social/national mobilization, which had much to do with the Bengali middle-classes' criticism of risk-averting joint families and caste networks.¹¹⁰ Bengali authors argued that since Bengalis did not have a single vaishya group like in north India, since they did not have familial capital networks like Marwaris or Parsis, what the Bengalis must do was to make enterprise into a collective, almost nationalistic, act. Small savings of ordinary individuals must be mobilized through banking and insurance, making the whole jati, so to speak, party to the great nationalist act of wealth production.

In his study of the history of the State Bank of India, Amiya Bagchi mentions that by 1907–8, the emphasis of nationalist enterprise in Bengal had shifted from industrial production to that of

credit services like banking and insurance.¹¹¹ By 1894–5, there were as many as 86 registered *mufassil* insurance companies being listed in the *Capital* (23 July 1895).¹¹² Bengalis were trying to float insurance companies as early as in 1865.¹¹³ The Hindustan Cooperative Insurance Society had famous literary and social figures like Surendranath Tagore, Rabindranath Tagore, and Brojendrakrishna Raychaudhuri as founders and sought to create an accumulation and investment centre that could harness the idle money of the small saver, which was otherwise stolen by the colonial government through the floating of government securities.¹¹⁴ Banking had caught the imagination of Bengali middle classes.¹¹⁵ An article in *Amritabazaar Patrika* in 1865 said that, while it did not see much point in large, government-run savings banks in Bengal, what Bengal needed were people of each locality with small savings to get together and set up small banks in the countryside. That could be profitable business and at the same time a way to reach the poor rural population of Bengal.¹¹⁶

In the beginning of the twentieth century, *Kamala*, a monthly magazine about 'agriculture, commerce, trade and science', began with the understanding that a poor country needed all its people to pool in their domestic, small savings.¹¹⁷ An advertisement by the Hindustan Cooperative Insurance Society exhorted Bengalis to rise above their familial entanglements and free their resources for national wealth production—such a freedom and mobilization was possible, it was exclaimed, only by taking out insurance.¹¹⁸ Another advertisement in *Kamala* asked its readers to take out insurance because 'saving is a primary practice of civilised societies'.¹¹⁹ The magazine also exhorted people to come together and form banks. It advertised a *kayastha* bank started in Gorakhpur and advised its readers to start many similar small banks by themselves.¹²⁰ Another financial magazine, *Arthik Unnati* published essays by someone writing under the acronym 'bank *gabeshak*' or 'bank researcher', who argued that the old tradition of trading on the basis of one's individual capital was irrelevant today, neither was this a time for extensive personal networks which inspired partnerships and family businesses. This was a time when business depended singularly on one's credibility before the mahajan. This 'trust or credit was the true foundation of modern enterprise', and hence banks were the primary indicator of the times.¹²¹

Even as late as in 1946, such enterprises tried to promote savings by articulating a sense of a national lifestyle, that would involve self-control, circumspection, and foresight as civilizational, almost moral, traits.¹²² The most passionate formulation about banking and credit as national traits came from the sociologist Benoykumar Sarkar:

National life, daily life, spirituality—bank is an immense machine that measures these things. ...A nation which does not have a bank must be undertood as a nation whose men and women do not trust each other. People of such a nation can neither believe anybody, nor are trustworthy themselves. ...A nation which lacks trustworthiness in matters of money exchange is a nation whose spirituality is on the decline.¹²³

The numerous loan offices that were scattered all over Bengal were themselves amenable to be transformed into banks or centres of mutual credibility and friendship. This, Sarkar argued, had to be the agenda of young India.¹²⁴ The magazine *Kajer Lok* serialized essays on the *rahasya* or mystery of the thing called banking. They proclaimed that 'amongst all kinds of profitable business, banking or mahajani business is the highest'.¹²⁵

It was precisely this newly valorized credit sensibility, which was seen as inherently absent amongst 'primitives'. An early twentieth-century Bengali text about *aranyabas* or 'life in the forest' explicitly counterpoised the 'primitive' condition to the 'poor, but educated' condition of the enterprising Bengali trader-moneylender—who renounced the urban pleasures of Calcutta and, having learnt from the local English administrator that 'trade [was] the basis of all power', settled a 'primitive' Kol locality in Chota Nagpur with markets.¹²⁶ The author articulated his commitment to trade and moneylending as a historical and nationalist act. For since ancient times it were traders who had acted as pioneers, opening up and 'civilizing' the 'primitive' interiors of the nation and disseminating Hindu culture in anarya country 'by example of [their] customs and habits'.¹²⁷ To resolve what he called the 'duality' within the nation—the duality between 'fear and prosperity', 'beauty and wildness'—the author exhorted the Bengali trader to inhabit 'tribal' spaces of the nation in emulation of the 'image of God', the ultimate 'non-contradictory

state' of being. For trade, he said, represented the final and divine principle of unity and integration.¹²⁸

In this historic project of monetization and integration, Bengali trader-moneylenders felt justified by the 'primitive's incapacity of abstract, intellectual thought. She was unable to appreciate the beauty even of their own landscape.

Natural beauty cannot get reflected upon the primitive. Like sunlight. Sunlight gets reflected more or less by all objects; but the way it does on clear water or transparent glass it cannot do on anything else. For this is required cultivated thought-capacity...¹²⁹

R.C. Dutt contrasted this 'primitive' opacity to the clear transparency of the reasoning mind, in terms of thought and money. He believed that even the most uneducated and poor Hindu was more contemplative than the purely body-centric 'primitive'. It was this thoughtful lifestyle which made Hindus more 'frugal' with money and 'regular in habits, industrious in toil, peaceful in disposition'.

The semi-aboriginal... a striking contrast... is of an excitable disposition and seeks for strong excitement and pleasure; he is incapable of forethought and consumes his earnings without thought for the future; he is incapable of sustained toil...¹³⁰

R.C. Dutt, thus, represented the 'primitive' absence of thought as identical to the absence of thrift and credit sensibility. In this, the Bengali historian, historical novelist, and civil servant seemed in prior agreement with the colonial administrator-ethnologist.

In his *Annals of Rural Bengal*, Hunter noted the 'absolute inability' of the 'primitive' to articulate 'reflex conceptions of the intellect' like 'matter, spirit, space, instinct, reason, consciousness, quantity, degree' etc. The 'primitives' language was a language of 'sensation rather than of perception; of the seen rather than of the unseen; of the present rather than of the future and the past'.¹³¹ Lacking abstract concepts, Santals apparently lacked senses of the future, of 'transcendence' irrespective of and beyond death.¹³² In Santali 'the longest period of time that [could] be expressed [was] the duration of a man's life', and as Reverend Cole felt, even the Santal other-world

appeared as a mere replication of the present of unending labour.¹³³ Hunter even said that since Santals failed to imagine transcendence, their funerals were mere 'occasions for gluttony and drunkenness'.¹³⁴ 'Aboriginals', Reverend Droese noted, did not understand infinite time; they could articulate the present only in continuous tense, and past and future only in simple tenses. They could therefore neither grasp continuity with the past, nor predict and manage the future. And instead of understanding time as immanent in the Subject, 'primitives' like Paharias apprehended time as a thing of the world, external and often lost to the individual—thus, instead of saying that 'one is so many years old', they said that 'so many years belonged to one'.¹³⁵ This inability to grasp time as the Kantian a priori, as a precondition to the intelligent grasp of reality, implied that the 'primitive' was incapable of abstracting singular laws and general concepts from the plenitude of what they saw and felt—'light, lux is a high abstraction which none of my informants can grasp, though they readily give equivalents for sunshine and candle, fireflame'.¹³⁶

If 'primitives' failed to comprehend infinite time—of history and of interest—this was apparently because they could not imagine that ultimate but simplest of abstractions, numbers. This became the explanation why, during the first census of 1871, the very idea of enumeration agitated the Santals into almost a rebellion. To them, counting heads could not be a benign or motiveless act of knowledge, surely the government was conspiring to either indenture them as coolies or conscript them as soldiers to fight a war not their own.¹³⁷ Sarat Chandra Mitra noted that Santals had no calendar because they could grasp the 'lapse of time' only in terms of the completion of a task at hand.¹³⁸ This sense of duration—duration as that of practice—was contrasted with the duration of nationalist history, which was duration irrespective of practice. The nation, after all, was the durable existent *par excellence*, always already present even before it could be materialized through the practice of active nationalism in the nineteenth century. The 'primitive' was, by the same logic, foreign to the time of money. For money, unlike things, was never consumed or withdrawn from circulation and was the embodiment of temporal durability. Money, like the nation, could never perish and represented the time of infinite seriality and accumulation, of value and of history.

Money and numbers represented the 'civilized' desire for infinity, which went beyond need and labour, and became the sophisticated, quasi-religious desire for duration beyond life.¹³⁹ For the 'historical' Bengali, educated in colonial modernity, this infinite, incremental, and enumerated time answered the desire for duration: on the one hand, through trade in shares and involvement in credit services which continued to produce interest for generations after the 'death of the patriarch'; and on the other hand, through chronology which advanced and accumulated automatically, irrespective of deaths, defeats, and the advent of kaliyuga. And for the Santal, it appeared, both credit and history were incomprehensible, because s/he conceptually lacked this notion of temporal duration as infinite series, as a continuity that remained after the end of work, after the demise of all that was practical and contingent.

This conflation—between 'primitive' indebtedness and the 'primitive' absence of abstract thought capacity—not only shows us how the 'primitive' was materially constituted in colonial modernity, but also shows itself up as the foundation of modernity's own self-constitution. This becomes evident if read in the light of Simmel's *Philosophy of Money*. Georg Simmel's paradigmatic presupposition was that the 'primitive' existed in a state of passion and solipsism, a presupposition which, we have seen, was shared by the Bengali bhadralok and the colonial official. It was this presupposition about the 'primitive' in counterpoise to which Simmel conceptualized his version of modernity as productive of the autonomy of the sign, of abstract thought, and of the refinement of the idea of means and mediation in the everyday functioning of society. To Simmel, the 'primitive' condition was a 'naïve projection' of the self onto the objects of need and desire. This disabled the subject-object distinction and the rise of an abstract consciousness which could function without objects of reference.¹⁴⁰ 'Primitive' practice was therefore necessarily ineffective, grasping the object in an immediate and sensuous mode, while modern 'teleological' practice reached for the object through mediation by the highest conceivable tools, through money and the state. In other words, to Simmel, the time of progress was founded on the idea of means—'one cannot promote the final purpose any better than to treat the means as if it were the end itself'—for tools

and mediatory concepts were end-oriented, and therefore, by definition, willed the future.¹⁴¹ And the desire for and dream of money was the best instance of a means becoming the end, i.e. the best instance of historical and future-oriented practice.

To Simmel, thus—and in discourses of colonial modernity—the lack of money itself was seen to produce immediate and sensuous extravagance, and extravagance in turn was seen to produce a lack of money and indebtedness. In these profoundly tautological terms, extravagance was perceived as a state of unproductive plenitude—a *life encompassed by innumerable and incommensurable things and ideas, without abstract categories and laws to order and classify them, and without abstract mediatory concepts to trans-valuate and exchange them*. ‘Primitive’ extravagance therefore appeared primarily as this untidy and excessive state of being. As Hunter explicitly stated, though ‘primitives’ had an ‘excessive’ number of specific and concrete words, they suffered from an ‘absence of terms representing relationship in general ...conspicuously the relationship of cause and effect’.¹⁴² This contrast—between abstract generalizations possible in modernity and the concrete multitude experienced in the ‘primitive’ state—is what informs today’s commonsensical contrast between the image of the law-making modern citizen and the picture of the copiously storytelling primitive. After all, it is made to appear, even in contemporary and radical social sciences, that modern societies are juridically held together by laws and rules, while most ‘tribal’ societies are morally and customarily held together through the transmission of a multitude of stories, songs, and other narratives.

| EXCHANGE AS REPRESENTATION |

One could argue, therefore, that in colonial modernity, exchange appeared as more than trade, both socially and ideologically. As Georg Simmel claimed in 1900, with the appearance of money, exchange—‘the purest and the most developed kind of interaction’—became the paradigmatic mode of all human relationships.¹⁴³ Note the use of the word ‘pure’ to characterize exchange as a relationship. It was precisely this ‘purity’, the seeming lack of any social mooring or baggage of money as an imaginary, of exchange as act, that allowed *money to acquire, in Simmel’s framework, the unusual competence*

of putting two contrary and incommensurable peoples into a plausible relationship, especially when any direct and unmediated relation between them appeared either impossible or violent. Colonial officials too insisted on this principle: ‘trade is humanising’, they said when suggesting ways to ‘pacify’ rebellious Santals in 1856.¹⁴⁴ In other words, colonial modernity sought to enforce exchange as the singular mode in which unequal, antagonistic, non-contemporary entities like the ‘historical’ and the ‘primitive’, the colonized and the colonizer, could meet in times of peace.

This ‘universalization’ of exchange, I have argued in this chapter, was based on the prior and concrete segregation of peoples as non-contemporaneous—the world thus appearing as an agglomeration of inequivalent temporalities, where co-existing entities failed to come face to face and to claim the same moment of time in history. Bringing these non-contemporary times/peoples into contact therefore required the a priori act of representation of the non-modern by the modern. Representation as an act of knowledge production, in this context of a temporally hierarchized world, thus became literally *representation*, the making present of entities taken to be definitionally absent from modern or contemporary times. ‘Primitives’ therefore were peoples who could not appear in the present without, or prior to, the moment of representation. Hence, the common representational technique of textualizing ‘primitive’ entities as present ‘survivals’ of past centuries.¹⁴⁵ And hence, for purposes of *re-presenting* the non-contemporary in modernity, the absolute centrality of money exchange and its definition as the ultimate instance of abstraction humanly possible, as the ultimate instance of purity of the sign. For only money and its progenitor, reason, being fully abstract and without need for concrete referents, seemed to resist erosion, death, and contamination in their travel across times. Money and reason, as it were, appeared as free of the assessment of time.

All this is not to say, by any means, that money and commerce were new to non-Western societies. Nor is it to attribute an autonomous causal power to money, by which it could transform social formations without reference to production relations. Nor is it to admit evolutionism through the backdoor, by suggesting that peoples like Santals, or the colonized in general, lived autarchic lives of ‘primordial’

authenticity until they were colonized in the late eighteenth century. In fact, I have argued just the opposite—that no one existed as an authentic 'primitive', until s/he was colonized, bounded, and deprived of practical political relations to 'mainstream' society and to the world. Money had always existed in various forms—as a medium of exchange of different objects and as a signifier of wealth. But these functions of money did not always require money to be a pure sign. Economic anthropology has by now proved that money has functioned in historically different and socially specific ways in various contexts.¹⁴⁶ It was only with colonialism, colonialism as different from international trade of non-colonial times, that money had to become an entity functioning as indifferent to social contexts of practice and meaning, including contexts of trans-cultural trade. And to become such a pure sign, money had not only to prove its indifference to different social contexts, but also to effect an indifference to the work of time. This seemed possible only as money became the measure and metaphor of time, and the only object that could travel across non-contemporary times, without getting eroded itself. I have tried to detail this process by arguing that colonial exchange was founded on the prior temporal hierarchization of communities, which were then replaced, post-facto, in monetary contiguity, defined as the only valid relationship between non-contemporaries. As a result, the colonized was forced to admit that exchange was indeed synonymous to power and knowledge, as money became a sign of the powerful 'outsider' to the Santal and commerce became the most desired national act to Bengali elites. In colonial modernity, thus, the market and the state—the sites of money and reason—came to represent desirable but not always accessible realms of universal time. These were sites where modernity seemed to flourish, uncontaminated by social and cultural temporalities, where universal mediators like money and reason operated irrespective of concrete and active differences elsewhere.¹⁴⁷

From this perspective, it can very well be argued that late eighteenth and nineteenth-century political economy—based on imaginations of perfect information and free market, i.e. on principles of knowledge and money—was a theory of representation as exchange, where all social productions, endowed with monetary value, seemed capable

of standing in for all others,¹⁴⁸ where universal and abstract money/time replaced the search for a transcendental signified or a concrete practice as the basis for thought. As the colonizer and the colonial-modern subject of history sought to produce knowledge of the colonized and the 'primitive', the process of knowledge production was given the fundamental assurance that re-presentation of the non-present was fully possible—after all, the 'fact' of exchange itself was the proof that the modern could evaluate and harness the non-modern to itself. In the discourses and practices of colonial modernity, thus, exchange was the first act of representation, post facto elaborated and enunciated through acts of knowledge.

The generalized indebtedness that colonial exchange produced amongst the 'primitives' takes on an ontological significance in this context. The Santal's indebtedness was, thus, not just an economic indebtedness of the 'backward' to the 'advanced', but a non-dischargeable and total debt that the non-present owed to the re-presenting authority, for bringing it forward, against nature, to appear in a time not its own. As if for the 'primitive', the only way to survive in the colonial-modern present, was to survive in debt to the truly contemporary subject of history. This was not the traditional *rin*, the unrepayable debt owed to gods, ancestors, and teachers, but a debt, even though evidently unacquittable, meant in principle to be repaid. For it was the regular payment of interest on this debt which kept the 'primitive' and the 'backward' in continuous exchange and contiguity with the 'historical' and the modern. Ontologically, it was the payment of interest in an endless series of increments which simulated the time of progress and chronology for the 'primitive' and forced Santals to partake in the abstract universal time of modernity, even as, in their social practices, they often exceeded and ignored this accretionary and cumulative temporality. It was interest payment which enforced and perpetuated the time of the ruler, as all other social practices were banished from the site of temporality to the terrain of either the pragmatic or the 'cultural', i.e. to the terrain of either the contingent or the eternal. Reason and money could, without risks to themselves, concede to local and cultural contaminations, in the process of their execution and circulation, just as the 'modern' could concede to the 'primitive' presence in the nation-state and in the

market. And by virtue of this 'concession', the 'primitive' was placed in a non-dischargeable debt to the 'historical', just as the 'local' time of practice was placed in an infinite debt to the meta-temporality of the universal and the theoretical. If the Bengali middle classes tried to attribute to themselves a mediating role analogous to that of money and imitative of that of the modern colonial state—mediating, that is, between the different and 'backward' masses of the nation and the modern colonial state¹⁴⁹—their claim to the mediating status was founded on the idea of this abstract reason-money analogue, which also at the same time appeared as a self-conscious denial of their imbrication in the practical and 'primitive' realms of life. In my last chapter, I shall demonstrate the logic of this withdrawal of the Bengali middle classes from what they conceptualized as 'the disorderly domain of practice—defined as an unabstracted, sensuous, 'primitive' domain—into the realm of knowledge. As the historian R.C. Dutt claimed, the Aryans became a greatly cerebral and thoughtful people precisely because, having once and for all suppressed the 'primordial' non-Aryans, they no longer needed to waste time in 'action', in the practice of politics and of war with the 'primitive'.¹⁵⁰ They spent their time in international trade and above all, in intellection.

[NOTES]

1. *Economic and Philosophic Manuscripts of 1844*, in Karl Marx, *Collected Works III*, Moscow, 1975, p. 330.
2. The centrality of education in colonial Bengal is well known. For the centrality of the idea of the market, see Bipan Chandra, *The Rise and Growth of Economic Nationalism in India 1880–1905*, New Delhi, 1966; Satish Deshpande, 'Imagined Economies: Styles of Nation-building in Twentieth Century India', *Journal of Arts and Ideas*, 25–6, 1993.
3. 'The Peasantry in Debt: the Working and Rupture of Systems of Rural Credit Relations', in Sugata Bose (ed.), *Credit, Markets and the Agrarian Economy of Colonial India*, Delhi, 1994, p. 248.
4. S.C. Dutt, *The Wild Tribes of India*, reprint, New Delhi, 1984, p. 68. This was written sometime between 1875 and 1885.
5. James Browne, *India Tracts Containing a Description of the Jungle Terry Districts*, London, 1788, p. 15–21. Also, Fombelle to Tucker, Sub-Secretary to Govt of Bengal, 22 Oct 1796, Bhagalpur Judicial Records (hereafter BHJR).
6. W. Hodges, *Travels in India during the Years 1780, 1781, 1782 & 1783*, London, 1793, pp. 88, 92–3; Bishop Heber quoted in L.S.S. O'Malley, *Bengal District Gazetteers: Santal Parganas*, Calcutta, 1910, p. 35.

7. John Briggs, 'Two Lectures on the Aboriginal Races of India, as Distinguished from the Sanscritic or Hindu Race', *Journal of Royal Asiatic Society of Great Britain and Ireland*, 13, 1852, pp. 275–309.
8. Gov-Gen. to Mr. Wheeler, in passing through Bhagalpur by the Ganga, 16 Feb. 1781, Bengal Revenue Proceedings (hereafter BRP), P/50/32, Oriental and India Office Collections (hereafter OIOC), London.
9. Browne to W. Hastings, 21 Dec 1777, BRP, P/50/7, OIOC.
10. Browne, quoted in Collector, Bhagalpur to Hastings, 30 April 1778, BRP P/50/9, OIOC.
11. Fombelle, Magistrate, Bhagalpur to Tucker, Sub-Secretary, Govt of Bengal, 27 Sept 1797, BHJR.
12. Browne, *India Tracts*, pp. 81–4.
13. *Ibid.*, pp. 73–74, 85.
14. Quoted in O'Malley, *Santal Parganas*, p. 39.
15. Inscription on memorial stone in Bhagalpur, quoted in O'Malley, *Santal Parganas*, p. 41.
16. P.J. Marshall and G. Williams, *The Great Map of Mankind*, London, 1982. See discussion in Seema Alavi, *The Sepoys and the Company 1770–1830*, Delhi, 1995, p. 171.
17. Georg Simmel, *Philosophy of Money*, 1900, 2nd ed. 1907, London and New York, 1990, p. 97.
18. O'Malley, *Santal Parganas*, p. 38.
19. Browne to Hastings, 29 July 1777, BRP P/50/1, OIOC.
20. Browne, *India Tracts*, p. 15–21; Fombelle to Tucker, Sub-Secretary to Govt of Bengal, 22 Oct 1796, BHJR.
21. W.W. Hunter, *Annals of Rural Bengal*, London, 1868, pp. 289–90, 311–21.
22. Cleveland, Collector, Bhagalpur to Secy., Govt of Bengal, 19 Sept. 1780, BRP P/50/30, OIOC.
23. Cleveland to Secy., Govt of Bengal, 21 April 1780, BRP P/50/24, OIOC.
24. Alavi, *The Sepoys*, p. 156.
25. Fombelle to Tucker, Sub-Secretary, Govt of Bengal, 22 Oct. 1796, BHJR.
26. Fombelle to John Shore, Gov-Gen., 11 Jan. 1793, BHJR.
27. Fombelle to Sub-Secretary, Govt of India, Jan. 1802, Board Collections (hereafter BC) F/4/943.
28. Fombelle to Shore, 21 Feb. 1794, BHJR.
29. Fombelle to Secy., Govt of Bengal, 4 July 1794, BHJR.
30. Fombelle to Committee Investigating the State of Police in Bhagalpur, 31 July 1799, BHJR.
31. Fombelle to Shore, 31 March 1795, BHJR; *arzee* from Abdool Rasool Khan, Hill Sezawal, 8 April 1795, BHJR.
32. Fombelle to Shore, 29 June 1795; Lieut. T. Shaw, Comm-Off., Hill Rangers to Fombelle, 16 July 1795, BHJR.
33. Fombelle to Tucker, Sub-Secretary, Govt of Bengal, 22 Oct. 1796, BHJR.
34. J.P. Ward, Commissioner, Bhagalpur to Secretary, Board of Revenue of Lower Province, 17 August 1827, Dumka Record Room (hereafter DRR).
35. *Ibid.*

36. Pontet to Collector, Bhagalpur, 2 July 1839, DRR.
37. Report by Sutherland to Board of Revenue, 8 June 1819, BC (1827-28), F/4/953, OIOC.
38. Thomas Shaw, 'On the Inhabitants of the Hills near Rajmahal', *Journal of Asiatic Research*, 4, 1792, p. 107.
39. R.B. Bainbridge, 'The Saorias of the Rajmahal Hills', *Memoirs of Asiatic Society of Bengal II*, 1907-10, pp. 43-4.
40. Shaw, *On the Inhabitants*, pp. 46-7.
41. W.B. Oldham, *Some Historical and Ethnical Aspects of the Burdwan District*, Calcutta, 1894, pp. 23-4.
42. *Ibid.*, pp. 10-12.
43. Bainbridge, 'The Saorias', pp. 48-9.
44. Sarat Chandra Roy, 'Introduction', in Sasanka Sekhar Sarkar, *The Males of the Rajmahal Hills*, Calcutta, 1938, pp. ix-xi.
45. Hunter, *Annals*, pp. 216-27.
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47. Asst Collector to Coll., Bhagalpur, 13 April 1830, DRR.
48. Coll., Bhagalpur to Pontet, 31 March 1853, DRR.
49. Coll. to Brown, Commissioner of Revenue, Bhagalpur, 6 July 1853, DRR.
50. Coll. to Brown, 19 May, 6 August, 14 August 1853, DRR.
51. Annual Report by Pontet, 1848-9, DRR.
52. Sudder Board of Revenue to Secretary, Govt of Bengal, 21 Nov. 1836, DRR.
53. Locke, Collector to Brown, Commissioner, Bhagalpur, 18 Sept. 1850, DRR.
54. S.C. Mukherjee (ed.), *Bihar District Gazetteer: Santal Parganas*, Patna, 1938, p. 215.
55. Pontet to Collector, Bhagalpur, Annual Report, 1844-5, DRR.
56. Collector to Commissioner, Bhagalpur, 21 July 1851, DRR.
57. Pontet to Collector, Bhagalpur, 22 August 1846, DRR.
58. Pontet, Annual Report, 1848-9, DRR.; Pontet to Collector, Bhagalpur, 30 May 1851, DRR.
59. Collector, Bhagalpur to Pontet, 20 Oct. 1854, DRR.
60. Pontet to Collector, Bhagalpur, 22 May 1852, DRR. Of course, travelling merchants could not be taxed as systematically as settled markets could be.
61. Pontet to Collector, Bhagalpur, 28 June 1845, DRR.
62. Pontet to Collector, Bhagalpur, 20 July 1846, DRR.
63. Simmel, *Money*, p. 147.
64. S. Herbert Frankel, *Money: Two Philosophies, the Conflict of Trust and Authority*, Oxford, 1977.
65. Ward's Report, Aug 1827, DRR.
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73. *Ibid.*, p. 140-2.
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77. Pontet, Annual Report to Collector, Bhagalpur, 1845-6, DRR.
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81. Eric Alliez, *Capital Times: Tales from the Conquest of Time*, London, 1996, pp. 8-9.
82. Pontet to Collector, Bhagalpur, 20 July 1842, DRR.
83. McAlpin, *Report*, pp. 25-6.
84. Kolean and Juggi Haram, *Horkoren*, p. 129.
85. *Ibid.*
86. H. McPherson, *Final Report on the Survey and Settlement Operations in the District of Santal Parganas, 1898-1907*, Calcutta, 1909.
87. Samar Kumar Mallick, *Transformation of Santal Society: Prelude to Jharband*, Calcutta, 1993; Suchibraia Sen, *The Santals of Jungle Mahals: An Agrarian History, 1793-1861*, Calcutta, 1984.
88. Kolean and Juggi Haram, *Horkoren*, p. 13.
89. *Ibid.*, p. 10.
90. This point was suggested by Dipesh Chakrabarty.
91. Statement of Runjit Manjhi of Sarmi to Brown, Commanding Officer, 13 Regiment NI, 23 Nov. 1855, No. 52, Vol. 303, Judicial Proceedings, West Bengal State Archives, Calcutta.
92. Marx, *Surplus Value*, pp. 454-6, 466.
93. Eric Alliez, *Capital Times*, p. 8.
94. Simmel, *Money*, p. 62.
95. *Works I*, p. 186.
96. Balaknath Ray, *Arthavyavahar Prasnotar*, Hugli, 1871, p. 5.
97. Rajkrishna Raychaudhuri, *Arthavyavahar or Money Matters*, 7th ed., Calcutta, 1870, pp. 8-9.
98. *Ibid.*, pp. 22-3.
99. Jogodish Tarkalankar, *A Treatise on Commerce*, Krishnanagar, 1866, pp. 21, 30-5, 57, 145.
100. *Sambad Prabbakar*, 1850, in Binay Ghosh ed., *Samayikpatre Banglar Samajchitra*, I, Calcutta, 1962, p. 75.
101. *Sambad Prabbakar*, 1852, in *ibid.*, p. 88.
102. *Sambad Prabbakar*, 1853, in *ibid.*, p. 93.

103. *Sambad Prabbakar*, 1863, in *ibid.*, p. 118.
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105. P.C. Ray, *Jatiya Muktir Pathe Antaray*, Calcutta, 1936, pp. 16, 21.
106. See the three volumes of *banik* biographies compiled by the well-known Narendra Chandra Law (Laha) published from Calcutta in 1941, *Suvarnabanik Katha o Kirtti*.
107. 'Nibedan', *Mahajanbandhu*, *phalgun-magb*, 1900.
108. Editorial, *ibid.*, 1(1), 1900.
109. 'Babu Byabsadar', *Mahajanbandhu*, 4(5), *Asbar*, 1904–5; 'Babuder Shilpapatrika', *Mahajanbandhu*, 4(8), *Aswin*, 1904–5.
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111. Amiya Bagchi, *The Evolution of the State Bank of India. II. The Era of the Presidency Banks 1876–1920*, [hereafter *Evolution*], Delhi, 1997, pp. 24–5.
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113. Amit Bhattacharya, *Swadeshi Enterprise in Bengal, 1900–21*, Calcutta, 1986, p. 241.
114. For a more detailed understanding of the contemporary Bengali perception of insurance as a national practice, see the numerous essays written by Jogesh Chandra Bagal in the *Insurance World* between 1932 and 1935.
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116. *Amritabazar Patrika*, 11 November 1869, rpt. in Jogesh Chandra Bagal, *Bharatbarsber Swadhinata o Anyanya Prasanga*, Calcutta, 1948, pp. 164–5.
117. 1(1), *Agrabayan*, 1903.
118. *Ibid.*, p. 224.
119. 'Sanchayer Sahaj Upai', *Kamala*, 1(3), *Magh* 1903.
120. *Kamala*, 1(11), pp. 481, 490.
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123. Benoy Sarkar, 'Bank Byabasar Gorar Katha', Lecture given before the Jauiya Siksha Parishat, rpt. in *Arthik Unnati*, 1(8), *Agrabayan*, 1927, p. 624.
124. *Ibid.*, p. 630.
125. *Kajer Lok*, January 1909, p. 3.
126. Avinash Chandra Das, *Aranyabas*, Calcutta, 1913, pp. 352–67.
127. *Ibid.*, pp. 210–11.
128. *Ibid.*, pp. 413–14.
129. *Ibid.*, p. 150.
130. R.C. Dutt, 'The Aboriginal Element in the Population of Bengal', *Calcutta Review*, 150, 1882, pp. 245–6.
131. Hunter, *Annals*, pp. 113–14.
132. *Ibid.*, p. 210.
133. Rev. F.T. Cole, 'Santal Idea of the Future', *Indian Antiquary*, 7, 1878, pp. 273–4; Bompas, *Folklore*, p. 410.
134. Hunter, *Annals*, pp. 124–5.
135. Ernst Droese, *Introduction to the Malto Language and the Malto Vocabulary*, Agra, 1884, pp. 50–1.
136. B.H. Hodgson, 'A Brief Note on Indian Ethnology', *Journal of Asiatic Society of Bengal*, March 1849, pp. 238–43.
137. H. Beverly, 'Knotted Ropes used by the Santals in Taking the Census of 1872', *Proceedings of the Asiatic Society of Bengal*, 1872, p. 192.
138. S.C. Mitra, *Further Notes on the Primitive Method of Computing Time and Distance*, Calcutta, 1920, pp. 85–6.
139. Eric Alliez, *Capital Times*, p. 8.
140. Simmel, *Money*, pp. 70–1.
141. *Ibid.*, pp. 204–05, 211–13.
142. Hunter, *Annals*, p. 124.
143. Simmel, *Money*, p. 82.
144. Anon., 'The Santal rebellion', *The Calcutta Review*, 26(51), 1856, p. 263.
145. Dipesh Chakrabarty shows how D.D. Kosambi conceptualized many 'tribal' and women's customs as 'survivals' of the past in the present. Chakrabarty, 'Bharatvarshe Adhunikatar Itihas o Samay Kalpana', *Aitihāsik*, 7(2), 1996, pp. 121–8.
146. For cultural variations in perceptions and uses of money, see J. Parry and M. Bloch (eds), *Money and the Morality of Exchange*, Cambridge, 1995 and Arjun Appadurai (ed.), *The Social Life of Things: Commodities in Cultural Perspective*, Cambridge, 1986.
147. It was through capitalism and nationalism that the state and the market emerged as coterminous, both of which came to represent universal and rational time. Mercantilist and capitalist traditions therefore witness historical instances where trade and state represented distinct and non-overlapping political formations. See Steven Feierman, 'Africa in History: the End of Universal Narratives', in Gyan Prakash (ed.), *After Colonialism*, Princeton, 1995, p. 48.
148. Christopher Herbert, *Culture and Anomie: Ethnographic Imagination in the Nineteenth Century*, London, 1991.
149. For an analysis of the mediating intentions of the Bengali middle classes, see Partha Chatterjee, 'A Religion of Urban Domesticity: Sri Ramkrishna and the Calcutta Middle Class', in Ranajit Guha ed., *Subaltern Studies VII*, Delhi, 1992.
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