Chapter 1

Financing the Kabul Produce

The Primary Commodities and Their Main Trajectories

Babur spent the years between 1504 and 1520 living in and campaigning around Kabul before proceeding to India and founding the Mughal empire. Babur's reputation was established during the years he was based in Kabul, and the city's reputation grew as a result of his time there. Babur's love for Kabul was expressed in a number of ways including his burial in a garden complex of his own construction overlooking the city. Furthermore, Babur was a voracious consumer of wine, and his passion for Kabul can be explained by the abundance and quality of grapes grown in the city's vicinity. Babur opines "Kabul wine is intoxicating" then offers readers this couplet:

Only the drinker knows the pleasure of wine. What enjoyment can the sober have?²

Wine drinking seems to have favorably colored Babur's view of Kabul, and his description of the city is often couched in that context. For example, the Bala Hissar fortress complex is a very prominent feature of Kabul, and Babur invoked the consumption of wine to describe this structure. Having described the northern side of the citadel as being well ventilated, he then quotes an earlier description of the Bala Hissar written by a Mulla Muhammad Talib Muammai:

Drink wine in Kabul citadel, send round the cup again and again, for there is both mountain and water, both city and countryside. 3

This wording alludes to Kabul as a fertile and productive setting. Babur clearly articulates such a view by deploying imagery of his own to describe the mountain slopes surrounding the Kabul valley as irrigated orchards. He mentions an area at the end of one irrigation canal known as Gulkana, "a secluded, cozy spot . . . (where) much debauchery is indulged in" and offers this parody of Hafiz he heard there:

How happy that time when, unbridled and unconstrained, We spend a few days in Gulkana with persons of ill repute. 4

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Written nearly five hundred years ago, Babur's description of Kabul and its dependencies is peppered with references to heavy wine-drinking bouts set in lush and bountiful venues. The grapes used to make wine receive a good deal of attention in the Kabul section of Babur's memoirs. About Laghman, an important region to the east and north of Kabul, readers are told:

4

It also has grapes and the vines all grow over trees. (Here) Dara-i-Nur wine is famous. There are two sorts, arratashi and sawhantashi. The arratashi is yellowish, while the sawhantashi is a beautiful bright red color. The arratashi is more enjoyable, although neither is equal to its reputation.⁵

5

In addition to grapes, Babur mentions an array of fruits grown around Kabul. Among these are pomegranates, apricots, apples, quinces, pears, peaches, plums, and jujube.⁶ For example, while referring to the dependencies of Kabul, Babur states:

Most of these villages are located on the slopes of the mountain. There are many grapes in the orchards. There is also an abundance of all sorts of fruit. Among these villages there are none like Istalif and Istarghij.⁷

6

In his Atlas of the Mughal Empire, Irfan Habib (1986) confirms Babur's portrait of Kabul as a fruit-filled region. Habib plots the production sites of apples, apricots, citron, grapes, melons, oranges, and pomegranates in his mapping of the natural resources of the Kabul suba or provincial administrative division during the Mughal period.⁸ In addition to those fruits, Habib mentions the local production of other commodities including barley, iron, lapiz lazuli, madder, rice, salt, silver, sugarcane, and wheat. 9 However, fruit was clearly the most abundant category of agricultural produce in and around Kabul, and Babur definitely carried his taste for it to North India.

The Mughal nobility descended from Babur (ruled c. 1526-30) inherited his love for Central Asian fruit. India was accustomed to receiving dried fruits and nuts from Kabul and Central Asia. Muzaffar Alam argues that Mughal rulers after Babur exhibited a heightened concern for the security of interregional traders and the routes they plied through Kabul and Qandahar. 10 Alam contends this was especially so in the seventeenth century when Mughal state policy of securing a steady trade with their Central Asian homeland resulted in an expanded presence in India of fresh fruits imported from Kabul, Balkh, Samarqand, and beyond. Jahangir (ruled 1605-26) is said to have enjoyed imported fresh apples, grapes, and melons, and boasted that his father Akbar (ruled 1556-1605) also loved such fruit. 11

8

It is important to appreciate that dried and fresh fruits imported from Kabul and greater Central Asia were broadly consumed in Delhi and greater South Asia during the Mughal period. Certain fresh fruits may have been generally restricted to the elites and nobles, but other fresh and most dried fruits and nuts appear as both appealing and accessible to the popular classes of Indian consumers. Bernier, who wrote about his travels in Hindustan during the mid-seventeenth century, supports the claim of widespread consumption of Central Asian fruit in India. He describes the popularity and abundance of imported dried and fresh fruits in Hindustan generally and Delhi specifically. Regarding the former, he indicates:

Hindustan consumes an immense quantity of fresh fruit from Samarkand, Balc, Bocara, and Persia; such as melons, apples, pears and grapes, eaten at Delhi and purchased at very high price nearly the whole winter; and likewise dried fruit such as almonds, pistachio and various other small nuts, plums, apricots, and raisins, which may be procured the whole year round. 12

And concerning the presence and visibility of Central Asian fruits in Delhi, Bernier wrote:

... a fruit market (in Delhi) makes some show. It contains many shops which are well supplied with dry fruit from Persia, Balk, Bokara, and Samarkande; such as almonds, pistachios, and walnuts, raisins, prunes, and apricots; and in winter with excellent fresh grapes, black and white, brought from the same countries, wrapped in cotton; pears and apples of three or four sorts, and those admirable melons which last the whole winter. These (fresh) fruits are however very dear ... (b)ut nothing is considered so great a treat. 13

It is also important to consider the local consumption of fruit grown in Kabul and greater Central Asia. Early colonial sources provide abundant information in this regard. The first substantive published account of economic and social life in and around Kabul comes from the British mission of 1808 to the Durrani monarch Shuja. This diplomatic and research collective was led by Mountstuart Elphinstone. James Strachey served in the important post of Secretary for this Anglo-Indian delegation, and he was responsible for relating information about the prices of commodities to Elphinstone. The published text resulting from the Elphinstone-Strachey labor consortium indicates a profuse supply of fruit for local residents. Therein we find the following quote that comes from a discussion of the foods of the "common people" in Kabul:

Provisions are cheap and people derive a great luxury from the prodigious abundance of fruit. At Caubul grapes are dear when they sell for more than a farthing a pound; pomegranates are little more than a halfpenny a pound; apples sell at two hundred pounds for a rupee (two shillings and four pence); two sorts of apricots are equally cheap; and the dearer sorts are less than a halfpenny a pound; peaches are dearer but quinces and plums are as cheap; and melons are cheaper; grapes often bear scarce at any price, and the coarse sort, which is exported with so much care to India, is sometimes given to cattle. Nuts of all kinds are very cheap; and walnuts, with which the hills north of Caubul are

10

covered, sell at two thousand for a rupee. The price of vegetables is also extremely low \dots ¹⁵

According to this first British account, the prices of fruit and nuts harvested locally appear quite accessible for everyday consumers in precolonial Kabul. Next in the line of colonial officers deputed to Kabul was Alexander Burnes. Whereas Elphinstone's extensive delegation did not proceed beyond Peshawar, and it is unclear precisely how that mission collected and recorded information, Burnes passed through and stayed in Kabul a number of times, with much smaller entourages, and his published accounts reflect his own rendition of firsthand experience. Burnes describes public culture and social life as centered in fruit tree-laden gardens in and around Kabul. Images of flowers, birds, and poetry characterize his accounting of Kabul's garden culture. In marked contrast, Burnes's description of grapes is less lofty, more mundane, and results in the impression of widespread local use, perhaps even dependence, on this single fruit group.

Cabool is particularly celebrated for its fruit, which is exported in great abundance to India. Its vines are so plentiful, that the grapes are given, for three months of the year, to cattle. There are ten different kinds of these: the best grow on frame-works; for those which are allowed to creep on the ground are inferior. They are pruned in the beginning of May. The wine of Cabool has a flavour not unlike Madeira; and it cannot be doubted, that a very superior description might be produced in this country with a little care. The people of Cabool convert grape into more uses than in most other countries. They use its juice in roasting meat; and, during meals, have grape powder as a pickle. This is procured by pounding the grapes before they get ripe, after drying them. It looks like Cayenne pepper, and has a pleasant acid taste. They also dry many of them as raisins, and use much grape syrup. A pound of grapes sells for half a penny. 17

Burnes's appreciation for the role of grapes in the local diet of Kabul arose from his contacts with and experiences among ordinary Afghans. But Burnes also had a number of important interactions with elites generally and the Durrani ruler in Kabul, Dost Muhammad (ruled 1826–38 and 1842–63) specifically, before the first British occupation of the city. In the following passage, Burnes provides a window into the personal political histories and communal social life surrounding the production and consumption wine in Kabul:

The present chief of Cabool, with the best intentions, has put finishing blow to the Armenian colony, by a strict prohibition of wine and spirits. . . . After a life by no means temperate, this chief has renounced wine, and, under the severest penalties, commands that his subjects should be equally abstemious. The Armenians and Jews of Cabool have, therefore, fled to other lands, as they had no means of support but in distilling spirits and wine. There are but three Jewish families left in Cabool, the wreck of a hundred which it could last year boast. If Dost Mohammad Khan can succeed in suppressing drunkenness by the sacrifice

11

of a few foreign inhabitants, he is not to be blamed; since forty bottles of wine or ten of brandy might be purchased from them for a single rupee . . . we shall not criticize his motive, nor comment with severity on the inconsistency of a reformed drunkard. Cabool seems to have been always famed for its revels. ¹⁸

Writing about his journey through eastern Afghanistan in 1836, G. T. Vigne also comments on the plentiful supply of grapes in the region. Vigne's narrative addresses the intricate preparation and packaging of certain grapes for export to India, and implicitly advocates their further distribution to Europe:

13

I have no where seen such an abundance of fruit. Of grapes there are four or five different kinds; but I think that the *husseini*, a long grape which is sent to India in cotton, in flat, circular boxes is the only one that will bear competition with those of the south of Europe. ¹⁹

The colonial imagination conceived the export of Afghan fruit to be a profitable enterprise, and such a commercial conception of the area involved much more than a single type of grape grown in Kabul. For example, Henry Bellew outlined a wide array of fruits harvested in Qandahar. Bellew noted at least four types of apples, ten types of apricots, two types of figs, ten types of muskmelon, eight types of mulberries, two types of peaches, three types of plums, six types of pomegranates, three types of quinces, six types of watermelons, in addition to nineteen types of grapes produced in that locality alone.²⁰

14

As colonial knowledge about Kabul developed the British began to recognize the large amount of capital linked to fruit production in addition to the service of that commodity group as a medium of exchange in its own right. Compared to Burnes, Charles Masson had a greater amount of firsthand interaction with people in and around Kabul. Masson commented on the revenue generated by fruit trees in the royal gardens and other orchards that, either through outright confiscation or a form of sale, became a given ruler's personal and therefore the Durrani state's property.²¹ He also described an incident at Honai, on the road linking Bamian and Kabul, where armed men demanded a monetary duty that was ultimately satisfied by a payment in grapes.²² In his published account, Masson equates the fruit market of Kabul with the Shikarpuri quarter and claims that brokers controlled all commercial traffic passing through the city.²³

15

Durrani State Mints and Hindki Money Handlers

Fernand Braudel invokes a useful turn of phrase to convey the disorientation experienced by a local French community when first exposed to the growing global forces of money and credit during the medieval period. In typically erudite fashion he says:

This uneasiness was the beginning of the awareness of a new language. For money is a language . . . it calls for and makes possible dialogues and conversations; it exists as a function of these conversations. 24

If money is a language, there have been many tongues spoken in Kabul, Qandahar, and communities between the two cities, arguably throughout recorded history. More intriguing than the historical depth of money use in the region now known as eastern Afghanistan is the multiplicity of currencies circulating in the area at any one time. Most significant for our purposes is Braudel's attention to three different "dialects of money." These are metallic money or what we have termed state currency, paper bank notes including bills of exchange that Braudel argues to be the most important of all instruments of credit, and scriptural money that was strictly a textual or book money used for account-keeping purposes. The thrust of this chapter deals with the interaction between metallic state currencies and a derivative fiscal instrument, namely credit, which is a paper product, during Anglo-Durrani state formation. Anglo-Durrani state formation.

State coinage, or metallic money, precedes paper credit in conceptual terms, so it will be considered first. The Mughal period is a reasonable point of departure in this regard. Irfan Habib locates two silver rupee mints in both Kabul and Multan, one in each city built in 1595 by Akbar (ruled 1556–1605), and another set dating to the reign of Aurangzeb/Alamgir (ruled 1658–1707).²⁷ During the Mughal period, Kabul served as a frontier provincial capital inside the Hindu Kush range. It was an important supply center and staging area for Mughal forays to the north. Multan's location just east of the Indus River, between the Punjab in the north and Sind to the south, gave the city a distinct commercial appeal and vibrancy. For example, Multan was a primary if not the principle wholesale market for horses imported into India through Kabul and Qandahar.²⁸ Merchants from Multan were active in Iran, Central Asia, and Russia between 1600 and 1900.²⁹

Control over Multan's marketing and minting functions were important variables in the rapid expansion and contraction of the early Durrani empire.³⁰ Ahmad Shah (ruled 1747–72), the ephemeral empire's founder, was born in Multan in 1722. The breadth of his suzerainty accounts for the large number of mints which at one time or another operated under Ahmad Shah's controlling authority, and this helps explain the wide variety of coins struck in his name. During Ahmad Shah's reign, copper, gold, and silver coins were issued from a number of cities, including Qandahar, Kabul, Peshawar, Attock, Dera Ghazi Khan, the Derajat (Dera Ismail Khan and Dera Fateh Khan), Multan, Bhakkar, Thatta, Sind, Kashmir, Lahore, Aonla (Anwala), Bareli, Farrukhabad, Muradabad, and Najibabad.³¹ When the British first reconnoitered Multan between 1835 and 1837, the town was estimated to have eighty

17

18

thousand residents, making it the third largest city in Sikh territory behind Lahore and Amritsar. 32 At that time, the farm of Multan's mint sold for *Nanak Shah* or Sikh Rupees $22.563.^{33}$

In addition to the mint, the early British commercial surveillance reports make it clear that Multan's credit and money exchange markets were also very active in the period leading up to the first Anglo-Afghan war. Colonial authorities registered local rates on bills of exchange, or *hundi chalan*, in the city through a listing of transaction amounts in eight currencies at many different time intervals for bills circulating between Multan and five other cities. ³⁴ In the early colonial documents about Multan there is a good deal attention devoted to the transit taxes paid by camel and pony commercial caravans moving from Bukhara to Multan. ³⁵ Multan was further characterized as an important site of production in its own right. In Multan, imported Central Asian silk was refined into clothing for the Amritsar market, and indigo was harvested and packaged for export to Central Asia. The only form of local commercial insurance covered the silk, in finished piece good form, moving from Multan to Amritsar. ³⁶ These sources indicate that trade between Bukhara and Multan was routed through Kabul and dominated by Shikarpuri Hindus and Lohani Afghans.

For the Mughals and early Durranis Multan was important as a mint city, as a hub of the interregional trade networks linking Central and South Asia, and as a production center in its own right. Dale (1994) has proffered a good deal of evidence about Multanis in Central Asia, Iran, and Russia during roughly the same period. But during the nineteenth century, there is little indication of a Multani presence in eastern Afghanistan. There is, however, a wide and relatively thick array of information about Shikarpuris in Kabul, Qandahar, and territories between those points during the 1800s. The early British commercial intelligence about Shikarpur indicated that the city held about thirty thousand people, was only recently founded, and did not seem to have an active state mint.³⁷ Shikarpur was not noted for any significant local production or marketing of local or imported commodities. The city was known almost strictly as a money market and banking center, and its reputation was garnered by those claiming or being ascribed the Shikarpuri identity who resided far from the city itself.³⁸ Individuals identified as Shikarpuris were found in approximately forty major markets between Astrakhan and Calcutta.³⁹ Lal hints at that fact by noting Khattri Hindus from Shikarpur were spread out all over Central Asia and that in the city itself:

. . . you will see all the shop keepers writing hoondees, or bills of exchange, which you can take in the name of agents at Bombay, Sindh, the Punjab, Khorasan, Afghanistan, part of Persia and Russia. 40

Burnes is more explicit in his caricature of a widely dispersed but well integrated Shikarpuri commercial network by noting that while in Kabul he:

20

21

. . . made the acquaintance of many of the Hindoo or Shikarpooree merchants. The whole trade of Central Asia is in the hands of these people, who have houses of agency from Astracan to Meshid to Calcutta. They are a plodding race, who take no share in any other matters than their own, and secure protection the Government by lending it money. They never bring their families from their country, which is Upper Sinde, and are constantly passing to and from it; which keeps up a national spirit among them. In Cabool, there are eight great houses of agency belonging to these people, who are quite separate from the other Hindoo inhabitants. Of them there are about 300 hundred families. I met one of these Shikarpooree merchants on the island of Kisham in the Gulf of Persia. With such an extensive agency distributed in the parts of Asia which we were now about to traverse, it was not, as may be supposed, a very difficult task to adjust our money matters, and arrange for receiving a supply of that necessary article, even at the distance we should shortly find ourselves from India. . . . I had a letter of credit in my possession for the sum of five thousand rupees, payable from the public treasuries of Lodiana or Delhi; and the Cabool merchants did not hesitate to accept it.41

Here, Burnes contradicts himself by first equating the Hindus in Kabul with Shikarpuris then claiming the Shikarpuris were a separate community from the other Hindus in the city. Elsewhere, Burnes notes the residents of Shikarpur city itself to be about 50 percent Baba Nanak Sikhs and 10 percent Muslim, most of the latter group being identified as Afghans who received land grants from the early Durranis. ⁴² This leaves a Hindu resident population of approximately 40 percent, but their importance was proportionately much greater because members of this community comprised most of the Shikarpuris found so widely outside the city. Among these Shikarpuri Hindu businessmen spread throughout Asia Burnes noted three different "tribes," the "Bunya, Lohana, and Bhattea." ⁴³

Khattris are conspicuously absent from Burnes's list of Hindu communities in Shikarpur. Burnes would therefore not count Khattris among the numbers of commercially active Shikarpuris residing outside the city. But Burnes's elision in this regard is destabilized by a number of other sources. Nearly contemporaneous with Burnes's account of Shikarpur, Lal indicated that Hindu Khattris from Shikarpur were highly visible if not dominant in Multan's trade with Bukhara. Alam notes an "extraordinary strong Khatri participation" in the trade between Central and South Asia during the Mughal period, and Dale counts Khattri Hindus among the three main groups of diaspora Multanis in Iran, Turan, and Russia during the same period. A Khattri Hindu from Shikarpur, Lala Jeth Mall, served as Shuja's finance minister in 1832 during the former sovereign's failed attempt to reclaim his throne.

It is important to emphasize the variety of groups subsumed within the Shikarpuri or Multani label. Shikarpur and Multan and arguably all markets contain representatives of communities carrying multiple layers of identity, some of which overlap with those of other local groups

23

24

and as a result serve integrating purposes, and others of which serve to differentiate the many social sectors calling the same location home. For representatives of those communities residing or traveling outside of the home locality, any particular aspect of their identity package could become the distinguishing feature for that person or group, and furthermore different people from within the host setting could refer to the same "guests" in different ways based on those features. Thus an Indian, who might be a Khattri Hindu from Shikarpur or Multan, could be reasonably identified in historical sources in Central Asia by any one of five valid designations. It is also important to note that significant pieces of these identity puzzles are missing. This results from so little being known about how people labeled Multanis, Lohanis, or Shikarpuris identified themselves differently in different contexts, as all people do, and what social and economic calculations laid behind the invocation of any one of many possible, and all equally valid on some level, self-referents. The fluidity and simultaneity of social categories, the interactive and relational nature of social action, and the situational ways identities are constructed and practiced are necessary considerations when trying to historically unpack the identity layers of a diaspora group. 46

26

This is especially true for the Lohanis, who are regularly and all-too-unproblematically conflated with Afghans, Pashtuns, and Pawindahs.⁴⁷ Over time, through space, across cultures, and in texts heterogeneity and movement stand out as defining features of the Lohanis. To accept that social and historical diversity and fluidity for the Lohanis sensitizes one to the same basic but unspoken variety subsumed in each of the three other terms. Treating the four labels as static surrogates for one another compounds the original obfuscation and avoidance of the assorted and imprecise nature of each category. Anthropologists have shown that for nomadic, pastoral, and tribal societies economic adaptation and cultural accommodation explain the fundamental diversity and resilience of these populations. For example, there has been a healthy discussion of the wealthier and poorer segments of pastoral communities, the multiple possibilities for those at each pole of the economic spectrum inside and outside the original group, and the role of commercialization and access to markets in creating and responding to those disparities.⁴⁸ The Lohanis were known for long-distance commercial migrations, so any sedentarization among these nomadic trader-carriers implies significant social change and economic disparities that are generally downplayed in diaspora studies of this fundamentally heterogeneous group.

27

Recognizing but undervaluing preexisting social diversity and ongoing social change are features of studies of diaspora merchant communities. ⁴⁹ The trade diaspora approach tends to emphasize the cultural homogeneity of both guest and host communities. One response to the trade diaspora paradigm has been to focus analytical attention on the circulation of resources through merchant networks connecting the dispersed communities and the home setting or network center of the group. Claude Markovits is the proponent of this "merchant

network with a center" alternative to the trade diaspora analytical scheme. In this model, circulation of resources to and from the center and through the network is primary. In his words:

... a network generally consists of a centre, a locality or a cluster of localities where capital is raised and where capitalists have their main place of residence, and of dispersed colonies of merchants and commercial employees which keep close links with the network centre. Between the network centre, on the one hand, and the dispersed colonies on the other hand, goods, but also men (and sometimes women), credit and information circulate. While goods may circulate widely outside the network (otherwise there would not be any exchange), men, credit, and information circulate almost exclusively within it. Most crucial is probably the circulation of information. ⁵⁰

In this view, circulation of resources, movement of people, and economic adaptation are key, whereas proponents of trade diasporas tend to focus on long-term stability, cultural unity, and generally do not problematize social reproduction of the communities. In Afghanistan during the nineteenth century, the experience of Indian bankers, including the Shikarpuris, was quite varied. During the early part of the century, they were favored by the state, while later in the century representatives of the Shikarpuri banking community in Kabul, Qandahar, and eastern Afghanistan were relocating and reallocating their resources as a result of unfavorable state policies and practices. In a dramatic change of circumstances, the Shikarpuris were largely dispersed from the Durrani polity Markovits credits with ushering their commercial network to interregional prominence in the first instance.⁵¹

The sheer range of Shikarpuri and other Indian bankers' experiences in nineteenth-century Afghanistan attenuates the applicability of the static trade diaspora framework to this context. But unfortunately the kind of data Markovits musters in support of the merchant network with a center model is not available for the Afghan context. For example, there is little precise data about the circulation of resources between Shikarpur and localities in Afghanistan during the nineteenth century. More important, Markovits refers to *panchayats* as the institutional loci for communication within each Shikarpuri community located away from the center, between those dispersed communities, and between each of those communities of Shikarpuris and the their network center in Shikarpur.⁵² The information about panchayats in Afghanistan does not conform to, and in substantive ways contradicts, this model. A panchayat institution first appears in Kabul during Abd al-Rahman's reign. However, this was not an exclusively Shikarpuri or even Indian institution. The Durrani panchayat was an instrument of state control over merchant communities, and as such served a very different purpose than suggested by Markovits.⁵³

28

The present concern is not with Indian or Shikarpuri bankers per se, but, rather, with the interaction between those diverse communities, other local social groups and state authorities in nineteenth-century Afghanistan. Although they are nominally identified, there is little direct reference to the activities of Shikarpuri bankers in Durrani state finances specifically until the early 1880s when they appear in the context of Abd al-Rahman's redistributions of his prized British subsidy. In these records, the group reasonably understood as "Shikarpuri bankers" was never identified by that construct, but, rather, interchangeably, as "Peshawar bankers," "merchants of Shikarpur," and "Hindu bankers at Kabul." 54 All descriptions are valid, including the "Shikarpuri bankers" compound favored by modern scholars. It is important to appreciate that other sets of documents dealing with the nineteenth-century Afghan economy reference Peshawris, Hindus, and Indians in a variety of other contexts in which it might be appropriate to infer the presence of Shikarpuri bankers. Deductive reasoning is essential given the available data, but analysts should pay greater heed to the variety of local categories in addition to the labels that appear in and can be inferred from historical documents and contemporary literature. Not simply mentioning but incorporating the specificity of local conditions, including local terms of reference, however complicating and analytically tedious they are, would shore up future studies of Indian and Shikarpuri merchants in Central Asia and elsewhere. In this regard, the most common term applied by locals to Shikarpuris and other Hindus and Indians in Kabul, Qandahar, and eastern Afghanistan is Hindki, which does not appear as a designation for Indian communities outside of these areas. The following are two excerpts from nineteenth-century colonial sources about the identity and activity of Hindkis and related groups in Afghanistan:

The Hindkees . . . are all of Indian descent . . . their language is a kind of Hindostaunee, resembling the dialect of the Punjab . . . the Hindoos ought perhaps to be enumerated with this class. They are found over the whole kingdom of Caubul (they are indeed, to be found as far west as Astrachan, and they are numerous in Arabia; while on the east they extend as far as Pekin). In towns they are in considerable numbers as brokers, merchants, bankers, goldsmiths, sellers of grain, &c. There is scarce a village in the country without a family or two who exercise the above trades, and act as accountants, moneychangers, &c. . . . They are encouraged in Bokaura and other towns in Tartary. They are all, or almost all, of the military class of Kshetree, but it must not be supposed that they are all, therefore, soldiers. On the contrary, the idea of a Hindoo soldier would be thought ludicrous in Caubul. . . . They are often employed about the courts in offices connected with money or accounts; the duty of steward and treasurer about every great man, is exercised by either a Hindoo or a Persian. There have even been Hindoo governors of provinces, and at this moment the great government of Peshawar has been put into the hand of a person of that religion. . . . I have mentioned the degree of toleration which the Hindoos meet with, and have only to add, that many of them are in very good circumstances, and that they possess the best houses in every town, if we except

the palaces of the nobility.⁵⁵

[Hindki is the] name given to the Hindus who live in Afghanistan. They are Hindus of the Khatri class, and are to be found all over Afghanistan even amongst the wildest tribes. They are wholly occupied in trade, and form and important and numerous portion of the population of all the cities and towns, and are also to be found in the majority of large villages. This enterprising people transact much of the banking business of the country, and by these means they prove useful to the Afghans, who, indeed, could not get on without them. . . . They number about 300,000 souls. . . . The important post of Accountant-General at Kabul is held by a Hindu, Niranjan Das. ⁵⁶

Hindki applies to the Shikarpuri bankers in nineteenth-century Afghanistan because the word targets a larger community of Hindus and other Indians in the country. In other words, Hindki as used locally referenced Hindus in the first instance, but it served as a metonym for all Indians in Afghanistan. The term is said to apply to Khattri Hindus specifically, which is an important point in support of the Hindki category encompassing the Shikarpuris, if one accepts that most Shikarpuris outside of Shikarpur were Khattris. It is possible that Hindki developed as a local appellation or compound of Hindu and Khattri. Gankovsky and other Russian and Soviet scholars are unequivocal in situating Shikarpuris in the early Durrani polity. Gankovsky claims that during the reigns of Ahmad and Timur Shah Durrani (1747–1793) Shikarpuris were most noticeable among the Indian merchants and bankers who financed military campaigns, supplied armies in the field, redistributed booty, conveyed luxury goods to the court, loaned money to khans, served as revenue farmers (especially in the eastern provinces), and as a result controlled government income and the circulation of money throughout the kingdom. 58

However defined, Hindkis were not and could not be replicates of other communities of Shikarpuris dispersed throughout Eurasia because of the conditions unique to Afghanistan that created a culturally distinct set of guest-host relations. For an important example, in Afghanistan the institution of *hamsaya* or clientage creates bonds between prosperous members of any community, such as local khans and castle-holders (*qaladars*), and various categories of dependents, some of who are culturally distant such as Indians. Hamsaya relationships between patrons and clients were and remain malleable but strong in Afghan society. Concerning hamsaya relations between Afghans and Hindus, particularly between Shikarpuri bankers and Durrani elites in the nineteenth century, the concept of clientage must be seen as dynamic, contradictory, and applying well to both sides of the social and economic equation. Despite the aforementioned quote from Elphinstone about the prevalence and importance of Hindkis in Afghanistan, and the possibilities of great power they enjoyed, he elsewhere treats the hamsaya relationship between Durranis and Hindus as decidedly lopsided in favor of the former. Elphinstone considered the hamsayas as non-Afghans

31

attached to every Afghan tribe. According to him every adult male Afghan had the duty to protect hamsayas under threat of dishonor, the defense of honor being a core cultural value among Afghans:

As used in this place (hamsaya) has exactly the force of our word denizen . . . it is a point of honor for every man to protect his Humsauyehs . . . one of the few quarrels I have heard of among the Dooraunees, originated in an injury offered to a Humsauyeh. A Hindoo Humsauyeh of one Noorzye chief, had gone to the village of another; while, on his return, he was seized by a third, on pretence of owing this chief money. The two other chiefs joined, and attacked the one who had seized the Humsauyeh. Blood was shed, and it required the interposition of the Naib of Candahar to compose the quarrel. ⁵⁹

Scholars need to exert greater effort to integrate the cultural values and social institutions of host societies into their analyses of the Indian mercantile diaspora. Interaction between the South Asian guests residing abroad and their host communities was structured by the economic institutions, social traits, and cultural values evident in the Indian communities and among the other residents of the setting in question. Analysts of the Indian guests involved in these guest-host relations have given attention to elements such the family firm, literacy, and trust, but the host communities have been painted with much broader and far less-nuanced analytical strokes. ⁶⁰ If a balanced analysis of the history and structure of relations between Afghans and Indians in and between Kabul and Qandahar is to be produced, detailed consideration of a variety of local values and practices, including but not limited to those surrounding honor and hamsaya associations, would be required.

To appreciate the role of Peshawri bankers as handlers of money, credit, and debt in and around Kabul, Qandahar, and other relevant markets, it has been necessary to first identify that social group with and against a number of terms, including Khattri, Shikarpuri, and Hindki. This exercise has drawn attention to the importance of local conditions and context against the overemphasis on diaspora groups in their own right when attempting to historically identify and socially situate such communities. In the Afghan context Indians appear very much woven into the local social fabric. Indians performed important functions in multiple sectors of the economy, they were designated by a distinct local term, they appear as prominent components in important social institutions, and active in political processes at the tribal and state levels. At the popular, society-wide level, Indians engaged Afghans and visa versa in normal, everyday, routinized, and mundane manners. Of course, this does not mean an existence free of complications, challenges, and difficulties. The point to be made is that there was a broad and rather "natural" presence of Indians in the area we now call Afghanistan, in fact this was so much so that it appeared somewhat "unnatural" when Abd al-Rahman drove them out of the country.

33

In nineteenth-century Afghanistan, Hindkis constituted between approximately 6 percent and 12 percent of the total population, and within that group Khattri Shikarpuris appear prominently. According to Burnes, the three hundred Shikarpuri families in Kabul alone were organized into eight family firms in the 1830s.61 Before moving to a discussion of the interaction between the Indian banking community, other local social groups, and the Durrani state, it will be useful to pay brief attention to the network center of the widely dispersed but well-integrated Shikarpuri financial communities found throughout Eurasia. The city of Shikarpur played a significant role during the experimental period of Anglo-Durrani relations. The British strategy to open up the Indus River to navigation by flat-bottomed commercial steamships was the lynchpin of the first phase of colonial strategy toward the territories lying north and west of the great river. The Army of the Indus was formed to secure Kabul as a staging ground for traders active in Central Asia who were targeted for rerouting on entry and while in India as a part of the Indus commercial navigation plan. In Kabul, the British expected commercial caravans to be directed to Mithenkote, which was projected to be the main entrepôt along the Indus, but Shikarpur's traditional role a banking center also was slated to be augmented by a colonially planned market.

Notes

Note 1: Part II of the *Baburnama* (see Babur) is devoted to Kabul. N. Dupree (1977), pp. 88–89, provides brief descriptions of Babur's gardens and tomb on the slopes of the Koh-i Sher Derwaza mountain overlooking the Kabul river and the western portion of Kabul city.

Note 2: Babur, part II, p. 266.

Note 3: Ibid., p. 265. In the original Persian text, the citadel is rendered as the Arg-i Kabul. The citadel can be equated with the Bala Hissar complex, which was largely demolished by the British during the second Anglo-Afghan war, although it was subsequently partially rebuilt. Abd al-Rahman built a second Arg, which became the new palace complex, but it should not be confused with the original or renovated citadel or Bala Hissar in Kabul.

Note 4: Ibid., pp. 263-64.

Note 5: Ibid., p. 275. See Warburton and the *Gazetteer of Afghanistan*, pp. 476–500, for more on Laghman. The region begins about twenty miles east of Kabul city and runs north from the Kabul river for approximately thirty miles. The province averaged twenty-six miles in width in 1914. Jabbar Khel Ghilzai Pashtuns are among the most prominent social groups in Laghman.

Note 6: Babur, part II, p. 266. See the Glossary for Persian and Pashto terms for these and many other fruits and commodities.

Note 7: Ibid., p. 281. See the *Gazetteer of Afghanistan*, pp. 267–68, and later for more on Istalif. N. Dupree (1977), p. 110, has a photograph of the village.

Note 8: Habib, map sheet 1 A–B, and notes to that sheet on pp. 2–3.

Note 9: Ibid.

Note 10: Alam (1994), p. 210.

Note 11: Ibid.

Note 12: The regions of fruit production quoted here come from a reprint of Bernier's text in which the word "Bali" is mentioned as being a misprint for Balkh. See Bernier, pp. 203–4. This and the following passage from Bernier are cited in Alam (1994), p. 210. I cannot specifically account for Bernier's, or his editor's, variant spellings of Balkh, Bukhara, and Samarqand in this and the following passage.

Note 13: Bernier, p. 249. "Dear" here meaning expensive.

Note 14: Elphinstone, vol. I, pp. vii and 1. The mission was comprised of fourteen Europeans, one hundred "native cavalry," two hundred infantry, and one hundred irregular cavalry.

Note 15: Ibid., 341-2.

Note 16: Burnes, vol. I, pp. 151-2.

Note 17: Ibid., pp. 153-4.

Note 18: Ibid., pp. 149-50.

Note 19: Vigne, p. 172.

Note 20: Bellew's enumeration is quoted in MacGregor, pp. 505–7. Although Bellew spent time in Qandahar after the first Anglo-Afghan war his comments in this regard apply sufficiently well to the experimental period.

Note 21: Masson, vol. II, p. 282.

Note 22: Ibid., pp. 329-30.

Note 23: Ibid., p. 269.

Note 24: Braudel, p. 328. Medieval here is delineated as 1400–1800.

Note 25: Dialects of money is my phrase, but the cue comes from Braudel, ch. 7, particularly pp. 357–72. Braudel's honing in on the "theoretical frontier separating money and credit" (p. 358) is especially useful. See p. 367 for his claim about the bill of exchange.

Note 26: The use of book money in Durrani state financial records is considered in Chapter 3.

Note 27: Habib, maps 1 A and B and 2 A and B, and notes, pp. 1–5. Although Akbar took Qandahar from the Safavids in 1595 a Mughal mint was not established in that city. Rather, the royal mint was located roughly 160 miles to the southwest along the Helmand river. Whereas Qandahar was a contested locality between the Mughal and Safavid empires, Herat remained in the Safavid realm until Ahmad Shah Durrani's incorporation of it in 1749 (see Singh, pp. 81–86). Akbar also established a copper mint at Attock where the royal road connecting Peshawar and Calcutta crosses the Indus. This road was established by Sher Shah Suri, considerably improved under Mughal patronage, and became known as the Grand Trunk road during the colonial period. See H. Khan for more on Sher Shah Suri.

Note 28: See Habib map 4 B and notes on pp. 9–10 for a useful cartographic expression of Multan's horse market function during the Mughal period. See Gommans for a consideration of the Central-South Asian horse trade in relation to the early Durrani empire, Fattah for the seaborne horse trade between the Persian Gulf and India from 1745 and 1900, and Dale for the commercial proclivities of "Multani Afghans" between 1600 and 1750.

Note 29: See Dale, pp. 55-64.

Note 30: I distinguish the early Durrani empire from the later Anglo-Durrani state.

Note 31: Singh, pp. 365–73. Every mint did not issue each type of coinage, nor were all coins within one metallic category of the same weight or quality if measured otherwise.

Note 32: For more on Multan's market functions see Burnes, et al., pp. 79–88, corresponding to Leech's "Report on Multan Commerce." See also "Mohan Lal on Multan Commerce," NAI, Foreign P.C., 9 May 1836, Proceeding No. 42, much of which corresponds with passages in Lal (1846), pp. 239–44.

Note 33: Burnes, et al., p. 83.

Note 34: Ibid., pp. 81-82.

Note 35: "Mohan Lal on Multan Commerce," NAI, Foreign P.C., 9 May 1836, Proceeding No. 42, corresponding with passages in Lal, 1846, pp. 240–1.

Note 36: Lal (1977), p. 244.

Note 37: Burnes, et al., pp. 23–25, from the entry titled "On the Commerce of Shikarpur and Upper Sind" by Burnes. Masson, vol. I, p. 359, claims that Shikarpur "has or had the privilege of coining; and the rupee is a very good one, nearly or quite equal to the *sicca* rupee if India." This claim and the information about the hundi rates and currencies in Multan prompt a tempering of the notion that money was only coined by states. Rich merchants and aspiring rulers without a formal polity could and did have currency made in their name. It is also important to note that currency from a state or a ruler no longer in existence could continue to circulate after the ruler's death or the polity's end.

Note 38: Lal (1977), p. 268.

Note 39: The list of markets in Burnes, et al., p. 24, includes "Muscat, Bunder Abbass, Kerman, Yezd, Meshid, Astracan, Bokhara, Samarcand, Kokan, Yarkund, Koondooz, Khooloom, Subzwar, Candahar, Ghuzni, Cabool, Peshawer, Dera Ghazee Khan, Dera Ismael Khan, Bukkur, Leia, Mootan, Ooch, Bhawulpoor, Umritsir, Jeypoor, Bucaneer, Jaysulmeer, Palee, Mondivie, Bombay, Hydrabad (Deccan), Hydrabad (Sinde), Curachee, Kelat, Mirzapur and Calcutta."

Note 40: Lal (1977), p. 268.

Note 41: Burnes, vol. I, pp. 168-70.

Note 42: Burnes, et al., p. 24. Writing based on his experiences in the region over the years 1826–38, Masson, vol. I, p. 354, argued Shikarpur was on the decline and that Multan had recently surpassed it as commercial center. Masson attributed Shikarpur's ascendancy to the fleeting political fortunes of the Durranis. See ibid., pp. 353–8. Alam (1994), p. 221, links the mercantilist ideology evident in early Sikh scriptures to the growing trade between the Punjab, Multan, Sind, and Central Asia during the sixteenth century.

Note 43: Burnes, et al., p. 24. This group of Lohana Hindus from Shikarpur should be distinguished from Lohani Afghans, but the nomenclature correspondence refocuses attention back to Lal's information about the Shikarpuri Hindus and Afghan Lohanis working together to dominate the trade between Bukhara and Multan. Levi, p. 103, footnote 66, cites a number of sources said to consider the Lohani as a bifurcated social category including the nomadic "Muslim Afghan Powinda tribe (or) a sedentary Hindu merchant caste, or conglomeration of castes, of Sind, engaged in Indo-Turanian commerce." Alam (1994), p. 219, sheds some light on the possible religious heterogeneity of the Lohani term by hinting at the commonality of Hindus converting to Islam while residing for extended periods of time in the predominantly Muslim societies of Central Asia.

Note 44: Alam (1994), p. 211. Alam also notes the involvement of Khattris in Mughal administration, and the participation of Mughal nobility in interregional commerce. See ibid., p. 217, and Alam (1986). In addition to Hindu Khattris, Dale includes Muslim Afghans and certain Hindu and Jain groups known as Marwaris as diaspora Multanis. See Dale, pp. 55–64. It is interesting to note that Baluch communities including the Dodai and Hot were associated with Multan in the Mughal and early Durrani periods (see Gommans, pp. 38–39 for the latter and Habib, Map 4 A, and notes, pp. 9–10, for the former epoch), but they seem not to have been a significant presence in the Multani diaspora.

Note 45: For Jeth Mall's connection to Shuja and the latter's failed attempt to recover his former status in Kabul see PPA, Book 141, Serial No. 68. In the fall of 1832, Shuja petitioned his way to four months' advanced payment from his annual British stipend (see "Shuja Allowed to Stay at Ludiana with Rs. 50,000 Annually as Stipend," PPA, Book 9, Serial Nos. 97 and 106. This sum included Rs. 1,500 per month to his wife), which came to Rs. 16,000, and gathered an additional sum he estimated at Rs. 1,50,000 and roughly five thousand troops for the reconquest of Kabul (and what he referred to with regularity as *wilayat*). It was neither a well-planned nor impressive display. He intended to follow the Qandahar via Sind route, and in Shikarpur, the mercantile hub of Sind, he planned on being able to raise another loan of Rs. 50,000 through the agency of his Shikarpuri Hindu Finance Minister Lala Jeth Mall. Shuja was unsuccessful in raising more money and therefore maintaining his army while encamped outside of Shikarpur. However, it is interesting to note that mercenaries from North India's war labor market did appear, if only to abscond on small loans secured from the *banias* or Hindu traders traveling with Shuja. See PPA, Book 140, Serial No. 7 and later in this chapter for more on Shuja's presence outside Shikarpur on this occasion.

Note 46: See Barth (1969), which is a benchmark in the school of thought that can be termed the situational approach to ethnic identity construction and maintenance (see also Barth, 1964). In conceptual opposition to Barth and the situationalists, Geertz speaks for the position that ethnicity is a kind of primordial sentiment, and Bentley lays out an approach to ethnicity based on Bourdieu's notion practice.

Note 47: See Dale, pp. 55-64, and Levi, p. 103.

Note 48: Barth (1961) discussed wealthier and impoverished nomads who leave their groups while Black-Michaud presented data about rich and poor nomads remaining in their groups. Barfield entered the debate by drawing attention to the degree of commercialization and market access for pastoral communities. See Barfield (1993), pp. 118–22, for a summary of this debate over pastoral economic change.

Note 49: E.g., Curtin, Dale, and Levi.

Note 50: Markovits, p. 25, but see also pp. 181–2, for more on the circulation of information in the Shikarpuri commercial network. The circulation of capital in the form of hundis through the network was structured by the partnership typically between a Shikarpuri *shah* or merchant capitalist (also termed *sarrafs* or *sahukars*) who advanced money to agents contracted for a specific purposed, the gumashtas. See ibid., pp. 157–60 (at least insofar as the Afghan context is concerned, Markovits mistransliterates the word gumashta as gumastha; see Markovitz, p. xiii, and *passim*). Both gumashtas and shahs could be found outside the network center.

Note 51: Markovits, p. 296.

Note 52: Ibid., pp. 256-7.

Note 53: Abd al-Rahman's panchayat did not foster commerce as both Levi, p. 163, and Gregorian, p. 136, insinuate. Gregorian, ibid., p. 183 refers to the panchayat as a council of elders, and Abd al-Rahman (S. M. Khan, vol. I, pp. 201 and 209) refers to the panchayat as a board of commerce that was one department in his central administration (and may have been replicated provincially). See also Hamilton, p. 282, for reference to the board of commerce under Abd al-Rahman's son and successor, Habibullah (ruled 1901–19). See Chapter 5 for an instance of Abd al-Rahman's use of the panchayat to confiscate merchant capital and drive Indian commercial groups such as the Shikarpuris out of Kabul and Afghanistan.

Note 54: Markovits, p. 93, recognizes the distinction between Shikarpuris in Central Asia who dealt closely with Shikarpur, and the Shikarpuris in Peshawar who dealt mainly in the trade between India and Afghanistan. Levi, p. 207, quotes a twentieth-century colonial source indicating fifty Shikarpuri families in Peshawar "dominated India's trans-Khyber trade." Evidently these Peshawri Shikarpuris were affiliated with a Multani firm that was established in Peshawar during the period of Durrani control over the city (c. 1747–1834), but then relocated to Amritsar during the period of Sikh control (c. 1834–48) of the ancient and cosmopolitan frontier market city.

Note 55: Elphinstone, vol. I, pp. 412–15.

Note 56: The Gazetteer of Afghanistan, pp. 354-455. This encyclopedic source incorporates an earlier entry in MacGregor, p. 385. The primary source for both seems to be a report by Henry Bellew resulting from his time in Qandahar before and during the Indian rebellion or "mutiny" of 1857. Working with three hundred thousand Hindkis in Afghanistan in the 1850s and estimates of Afghanistan's population from the 1870s (a conservative one from 1874 is 2,535,000, and a liberal estimate from 1871 is 4,901,000) results in Hindkis comprising between 6 percent and 12 percent of Afghanistan's population. See "Memorandum of Information in the Foreign Department on the Government, Revenue, Population and Territorial Divisions of Afghanistan," NAI, Foreign Secret Supplementary K.W., January 1880, Proceeding Nos. 536-544. The estimates of Afghanistan's population come from British colonial sources, the difference between them being the inclusion or exclusion of certain trans-border tribal groups and certain portions thereof. As noted, the term Hindki is not precise, and the term Afghanistan is here defined as including "1. Afghan-Turkestan which includes the tract lying between the Hindu Kush and the Oxus from Wakhan on the east to Maimena on the west. It contains the following districts or Governorships: i. Badakshan and Wakhan, ii. Kunduz, iii. Khulm or Tashkurgan, iv. Balkh, v. Shiberghan, vi. Akcha, vii. Andkoi, viii. Maimena. 2. The Hazarajat. The mountainous country surrounded by the territory of Kabul, Maimena, Herat, and Zamindawar. 3. Herat and the Turkoman country on the Murghab. 4. Lash Jowan and Seistan. 5. Kandahar and Zamindawar. 6. Ghazni and Zurmat. 7. Kurram and Khost. 8. Kabul, Kohistan, and Ghorband. 9. Bamian. 10. Jellalabad. 11. Kunar and Lughman. 12. Kafiristan bounded by the Hindu Kush on the north and west, by Kabul on the south, and by Chitral, Dir, Asmar, and Kunar on the east." Ibid.

Note 57: It is equally reasonable to postulate a connection between the Hindki category in nineteenth-century Afghanistan with the current prominence of the Hindko community in and around Peshawar. However, such an association is not complete, has not been addressed to my knowledge, and may not be accurate for reasons beyond the fact that contemporary Hindkos are Muslims, which cannot be entirely explained by presence of the Pakistani state. The relatively small amounts of time and space separating the contexts where Hindkis and Hindkos are prominent, and the uncertain social and historical connection between the terms, once again highlight how treacherous it is to carry labels such as Multanis over many centuries and very much greater distances while so loosely hitched to other equally problematic categories such as Afghans and Lohanis, not to mention Peshawris and Kabulis!

Note 58: Gankovsky (1982), pp. 84–85, and Gankovsky (1985), pp. 126–8. In both places, it is noted that a Russian traveler in the late eighteenth century claimed an Indian merchant in Kabul to wield a portfolio worth 100 lakhs or one crore of rupees (Rs. 100,00,000).

Note 59: Elphinstone, vol. I, p. 228. The relationship between honor and wealth in Afghan society merits substantive future research.

Note 60: See Bayly (1988), chs. 10 and 11, for treatment of merchant family firms in North India during the eighteenth and nineteenth centuries, Levi, ch. 4, for an overview of Indian family firms, and Dale, pp. 112–20, for a consideration of an Indian "firm" (Dale's quotes) in Astrakhan in the mid-eighteenth century. See Bayly (1996), pp. 36–44, for a discussion of literacy, and Markovits, pp. 260–5, for a consideration of trust among Indian merchants.

Note 61: Burnes, vol. I, pp. 168–70. Evenly divided these numbers give each trading house represented in Kabul, which for present purposes can be equated with the Shikarpuri family firms stationed there, 37.5 families. Abd al-Rahman also built a palace—pavilion complex that he originally named the Hindki palace. However, the structure's designation was later changed to the more Irano-Islamic sounding *chihil sutun*, literally the palace of forty pillars. See N. Dupree (1990).