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**God and Greed:
Money and Meditation in Karachi's Marketplace**

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Money and Meditation in Karachi's Marketplace**

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Dedication

My Parents

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God and Greed: Money and Meditation in Karachi's Marketplace

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The dissertation focuses on the shaping of merchants' subjectivity in Karachi's contemporary marketplace. It does this by placing human experience within the matrix of the cosmological value system, driven to a large extent by Islamic moral and ethical principles, as well as everyday material conditions, determined by economic activity. In doing so, it brings together the material and spiritual in conversation with each other. This dissertation particularly focuses on the convergence of Sufi moral discourse and meditative practices of *zikr/dhikr* with globalized technologies of finance capitalism. It seeks to answer: How do the two seemingly different practices converge? Modern financial practices aim to discipline merchants into becoming economic subjects accumulating capital. In contrast, the spiritual tradition of Sufi techniques shapes this excessive desire for accumulating, through the meditation (*zikr/dhikr*), molding the merchants into charitable subjects. Being a self-maximizing as well as a self-annihilating individual in the market, the merchant is able to contain the larger structuring of money and moral universes in everyday life. The experience generated at the threshold of accumulation and charity, I argue, gives rise to an affirmative subjectivity, which perceives the unity of existence the way it is.

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Introduction

As I entered Rehman's cosmetics warehouse, located in Pakistan's largest wholesale bazaar, Bolton Market, I overheard a discussion about a loss of money narrated by one of the clients, Shahid, who came from Sukkur, a medium sized city in Pakistan's Sindh province. While his order was being packed, Shahid told us that last night he had forgotten his notebook at a mobile phone shop in the Electronic Market, where he had gone to buy cell phone covers. Inside the notebook he had kept Rs. 200,000 (US\$ 2,000; 1 US\$ = 100 Pakistani Rupees) in denomination of Rs. 5,000. The story grabbed everybody's attention in the warehouse. "When I came back to my hotel room, I realized my notebook was missing and with it Rs. 200,000," said Shahid who was still reeling from the shock. The thought of losing the money hit him so hard that before sleeping he had recited: "Surely we belong to Allah and to Him shall we return"; a prayer usually reserved for recitation when people hear of someone's death, but also recited when a person experiences a tragedy or is involved in a grave risk of some sort. "After reciting the prayer I went to sleep," said Shahid. Rehman quickly asked "Were you able to sleep?" Shahid replied, "Yes. That dua [prayer] helped me." The next morning Shahid in desperation went to the shop where he thought he might have left his notebook. The shopkeeper recognized his face and returned his notebook. According to Shahid, "I was anxious to open the notebook wondering if my money was there so I quickly came out from the shop and opened the notebook. I was thrilled to find the money. I thanked Allah for protecting my money." A sigh of relief spread in the warehouse as he clarified that he had indeed found his money. By then, Shahid's order was packed and his bill was ready for payment. When Shahid was handing over the same money that he had just found, he told Rehman,

“yeh barkat walay paisay hai” (This is the blessed money). Eager to get the payment from his client, Rehman also promptly added as he extended his hand, “Give charity in the name of God.” Shahid replied, “I have already done it.”

This dissertation seeks to investigate the relationship between everyday financial practices and sacred aspirations among merchants in Karachi, Pakistan. The question I seek to explore is how merchants negotiate the cosmological values of Islam and the universal spirit of capitalism. The tensions and negotiations arising from the conflicting demands of morality and monetary orders are played out in the everyday lives of the merchant community, situated at the vortex of a rising tide of Islamic extremism and the destructive ethos of neoliberal capitalism. On the one hand, merchants living under the increasing demands of Islamic virtue are encouraged to strive for ethical earning; while on the other the emergent banking industry instigates desires for lucrative investment capital that is available for loan on easy conditions. Similarly, the enforcement of financial surveillance and regulations subject merchants and traders to discipline monetary flows and their acts of charity giving in order to sever terrorist finance; while they are also under obligation from their political and religious associations and from their ethical position to donate money for religious and political causes. In rare but informative cases, the tensions inside a trader’s subjectivity become further intensified in light of the two very extreme practices; currency speculation and Islamic ascetic practices. Framed in both recent an anthropological approach to financial practices and discourses of Islamic asceticism, my argument is that the so-called incommensurate sensibilities of

financial technologies are intertwined in an counterintuitive manner with Sufi contemplative exercise of *zikr*.

The bazaar's commodity exchange practices are inherently tied with the cultural religious-spiritual aspirations. Hence, not only are they difficult to separate but it would be counterintuitive to study them as separate spheres of exchange. For instance, as mentioned in the above incident of loosing the money, the trader and shopkeeper quickly assigned a religious value to the money by calling it '*barkat walay paisay*' (the blessed money). Money has a blessed value – drawn from the sovereign domain of God – making it different, if not higher, than the general value of the currency – drawn from the sovereign domain of the state. Given this intimate relation of economy and theology, it is imperative to think of monetary exchange and religion alongside each other without collapsing the two into each other. This means keeping both transactional orders separate yet together. Each sphere of exchange claims to be universalist in spirit, which makes them the mirror images of each other. In other words, the infinite desire for money, that is greed, and absolute power of God, are inherently tied together in their claims to universalism. The main contribution of this dissertation is to show how such universalities subject individuals at once to becoming productive entrepreneurs as well as virtuous Muslims.

An important caveat should be mentioned in the beginning before we proceed with our discussion on the fusion of economy and religion. Locating the universalist spirit of capitalism and the transcendental spirit of religion in the banality of the marketplace comes with the risk of appearing to state that the symbolic is completely determined by material forces. It involves the risk of offering a 'market theory of religion' whereby earthly economic practices and conditions become the bases for

understanding the transcendental religious system (Lehmann 2010; van der Veer 2012). Analytically it is problematic to study a cosmological or ideological system in itself without compromising the normative values upheld by the believer of the system. For instance, how does one study the structure of spirituality without assuming that belief is entirely determined by material forces? Instead of getting into a futile debate whether it is an economic base that determines a religious superstructure or the other way round or how much they are fused into each other. I take the co-construction of the material and the spiritual as a point of departure.

This dissertation takes account of continuities and discontinuities within the matrix of economic, political, and religious forces that shape South Asian marketplaces. Historical scholarship on South Asian marketplaces shows that the differences between earthly time and trans-historical time were not considered distinct, as has happened with the intervention of modernity and recently under neoliberal capitalism. In pre-modern South Asia religious and economic worlds were fused in ways that resisted the categorization of human experience into the sacred and profane. In fact, the rulers themselves rarely differentiated secular powers from divine sovereignty; a style of statecraft that can aptly be described as “saintly” and “messianic” epitomized in sacred kingship (Moin 2013). From this epistemological view, pre-modern marketplaces of South Asia were a conglomeration of earthy desires and spiritual aspirations that gave rise to transactions at several levels.

With the intervention of modernity, the shape of human experience began to be drastically reconfigured, subsuming the vertical dimension of time into a homogenous horizontal temporal frame. Despite the disciplining efforts of the colonial government, South Asian marketplaces continued to reflect a medley of

religious-economic practices. Hugh Urban in his work on Calcutta's marketplaces shows the many ingenious ways in which spiritual and ascetic practices have appropriated and transformed economic, mercantile, and even European capitalist discourse, turning it to the advantage of a largely poor, lower-class esoteric religious movement (Urban 2001). Similarly, historian Nile Green's research on Bombay marketplaces shows how industrialization created a range of social conditions for its different participants that in turn shaped a diverse and often contradictory set of religious demands. The increasing social complexity of a cosmopolitan and class-differentiated capitalist city thus found expression in "increasing religious production and diversification rather than standardization in the religious economy of an industrializing environment" (Green, 2010: 23). Framing the religious system as the reflection of the market forces, as iterated above, however, comes with the risk of subsuming the transcendental aspirations of religion to earthly conditions. Indeed under modernity, people's relationship with a transcendental reality took a new form but did not completely withdraw the "eternal" from human experience. Dipesh Chakrabarty rightly suggests capital "becomes a site where both the universal history of capital and the politics of human belonging are allowed to interrupt each other's narrative" (Chakrabarty, 2008: 70).

Islam and Economy

It has been substantially established in many historical and sociological studies that Islam shared an intimate relationship with economic practices. The effort in this dissertation therefore is to show the nature in which religious sensibilities overlap with the economic rationality of the marketplace in contemporary Pakistan. Instead of delving in Islamic theological debates on economic and financial issues,

this study will analyze the practices of everyday commercial life, not that the latter is ontologically prior to Islamic discursive tradition. In focusing on practices, informed by a multitude of forces, emphasizes that everyday life in Muslim societies is not totally determined by theological Islam, as it usually portrayed in mainstream media discourse, rather Islam itself gets reformed and reconfigured, in a modular sense, along with lived reality. In other words, theology itself negotiates its place inside the present in order to make itself relevant to the age. The question hence then we need to ask what is the nature of the lived experience of the merchants and how it informs our theoretical insights into the relationship between religion and economics?

Setting aside the evolving question of lived experience, let us now explore some of the intimate ways in which Islam and economics are intertwined with each other. The first and most often cited example comes from the Prophetic tradition of Muhammad who himself was a trader (*tajir*) before his arrival as the last Prophet on the Arabian Peninsula. He establishes himself as a just and virtuous trader in the marketplace prior to his prophetic revelation to the Arab community. This nexus of profit-prophetic continues to inform merchants' lived reality and is often conveniently deployed to offer cosmological authentication to mercantile activities. It is indeed no accident that most of the conservative merchants of Karachi are engaged in cloth manufacturing and trading, and perceive their commercial life to be a sacred duty and hence a profitable venture both in this world and the afterlife. The pursuit of profit conveniently aligns with the religious duty establishing inherent links between the profane and the sacred.

The biographical accounts of Muhammad, though influential, are less formative for contemporary commercial practices than the Quran itself. The Muslim's

scripture, Quran, revealed upon Muhammad adds further impetus for the ethical and moral sensibilities to economics. The Quran itself is suffused with references to trade, balance, commerce, debit and credit. Revealed upon Prophet Muhammad during his meditational periods inside the cave of *hira* on mount *Jabal al Nour* in Mecca, Quran instructs Muslim believers to follow economic righteousness as prescribed by God. For instance, “But as for those who are niggardly with the bounty God has given them, do not let them suppose it is better for them; rather it is worse for them; that which they were niggardly with they will have hung about their necks on the resurrection day.”¹ It particularly speaks of avarice as a multifaceted vice, which harms and destroys the community and one’s relationship with transcendence. That is why in the Quran, God has been appointed as a judge between the two trading partners who are urged to abstain from any wrongdoing for selfish interests. The commercial-theological terminology in Quran provides a moral basis for the structures of society. It expresses the “aspirations of humans to achieve the moral standards of the eschaton.”² In my view, and for this study, what is more significant is the interconnection of the two very contradictory instances; the solitude period of Prophet Muhammad in the cave *hira*, away from the hustle-bustle of the marketplace, and the revelatory knowledge of existence including economic injunctions. Here we can see the most solitude condition becomes the revelatory knowledge of the manifest. I argue it is in the ascetic conditions the supremely revelatory edifice of everyday life became manifested first to Muhammad who then as a last messenger

¹ Malti-Douglas, Fedwa. "Avarice." *Encyclopaedia of the Qur'an*. Ed. Jane Dammen McAuliffe. Vol. 1. Leiden, The Netherlands: Brill Academic Publishers, 2001. 191-192. *Gale Virtual Reference Library*. Web. 28 Sept. 2014.

² Rippin, Andrew. "Trade and Commerce." *Encyclopaedia of the Qur'an*. Ed. Jane Dammen McAuliffe. Vol. 5. Leiden, The Netherlands: Brill Academic Publishers, 2006. 311-316. *Gale Virtual Reference Library*. Web. 28 Sept. 2014.

delivered the message to the community. This is the point I will pursue in the following pages of the introduction in order to show the relationship between Islamic ascetic practices with everyday life.

The larger structures of Islam also overlap with the socio-economic, cultural, and environmental forces of the time. Sociologist Muhammad Bamyeh shows how Islam grew out of pre-given social and economic structures of sedentary Arab tribal structure and is intimately fused with the growth of abstract thinking among Arabs and the development of a money economy in the Arabian peninsula (Bamyeh 1999). The confluence of various expansive regimes; religion, mind, and money, were all universalizing. The universalist tendencies of money and religion are clearly visible in the expansion of Islam along the trade routes taken by the Arab Muslim traders right at the advent of Islam. In historical accounts of Indian Ocean trade, a Muslim merchant is a trope, describing the spread of Islam from the Arabian peninsula to south-west Asia with the networks of commerce (Sheriff 2010; Risso 1995; Hourani and Carswell 1995). Both transnational commerce and Islam are thus seen as existing in a natural symbiosis feeding and regenerating each other.

Despite traders' association with the spread of Islam, merchants' relationship to capital is complex and conflicting. The merchants' classes of the orient have been viewed through the lens of moral corruption and excessive greed in their relationship to money-making and the bazaar. This perception became more pronounced with the rise of European dominance and capitalism, whereby Muslim reformers particularly emphasized the moral corruption induced by industrial and capitalist enterprise and call for a return to Islamic principles as a way of countering the menace of the capitalist ethos (Tripp 2006). Sufi tradition within Islam poses a distinct critique not

of capitalism per se but of the fundamental human drive of greed and excess to which capitalism appeals and turns into an ethos. For ascetic Sufi tradition, modern regimes of capitalism are nothing but the culmination of greed at a larger and more organized scale. Thus for them capitalism resides within our selves and that is where one has to fight the temptations for money.

The perception of merchants as associated with greed and vice continues into our own contemporary social milieu whereby it becomes part of their moral self-perception. To alleviate themselves from this sense of moral deprivation, merchants are increasingly ascribing to global consumer culture and modern education, as if sacred authentication proves insufficient to legitimize the occupation of trade and mercantilism in general. Perhaps it also depends on the rapidly changing cultural environment that values secular credentials more than sacred aspirations. However, association with the sacred still holds importance in the merchant community so that the tension between the secular and sacred, to use academic categories, continues to resonate. For instance on one hand, aspiring for having highly advanced consumer technologies, the traditional merchants view themselves as an upwardly mobile community able to connect with the global financial and consumer networks. While their arrival in a consumer culture may boost their self-perception in some ways, the merchants are increasingly spending their monetary wealth on buying into the modern education largely peddled by the pedagogized Urdu-speaking community. In my ethnographic research, many merchants expressed a desire to equip their children with a modern education and to keep them away from the bazaar. Modern education thus offers a means for the merchants to climb up the moral ladder and to assign themselves the value of modern entrepreneur-citizen, replacing the archaic label of

‘merchant.’ Despite becoming part of the global consumer and financial networks, in recent years, their mercantile practices have come under direct state surveillance, once again associating them with orientalizing discourse. This is due to their continued association with Islamic charitable donations perceived as offering financial networks to Islamic extremist groups worldwide.

The relationship between religion and economy is discussed in some key scholarship on Christianity and capitalism in the West. Max Weber’s work on the Protestant ethic and capitalism defines the intimate relationship of people’s dispositions, moral sensibilities, and mindset with the productive activities of capitalism. According to Weber, the Protestant Reformation brought a radical change in European society particularly due to its view that “religion is simply something that stops people from working here on earth” (Weber 2002: 23). The reason is religion rejects this world for the sake of afterlife, and thus gives a temporary significance to worldly affairs, an orientation that is counterproductive for energizing the spirit of capitalist production and accumulation. Under the imaginary of a religious afterlife, all acts and orientations are geared towards preparing for death rather than spending time in productive activities oriented toward worldly gain. The thought of finitude was then fundamentally against the utilitarian logic of a modern lifestyle. To make bodies more effective and utilitarian, it is imperative to shed the baggage of the awareness of finitude and to live with the expectations and demands manufactured by the capitalist ethos. Therefore, Protestants rejected the Catholic moral commands and recognize “the only means of living a life pleasing to God, not the surpassing of innerworldly [*innerweltlich*] morality through the pursuit of monastic asceticism, but exclusively the fulfillment of innerworldly duties which arise from the individual’s

station in life” (Weber 2002: 29). Since people are born in the cosmos of capitalism, the only station in life available to them was the pursuit of money. This attitude toward moneymaking became as an end in itself, a ‘vocation’ (*Beruf*), (Weber 2002). By conflating the moral principles of standing upright towards the afterlife with the desire for money, the capitalist class transformed the “fulfillment of duty within secular callings as being of the absolutely highest level possible for moral activity.” Thus striving for money becomes a moral duty, a calling, bestowed by the grace of God.

The reconfiguration of moral principles in line with the working habits of capitalism was at some level already prescribed in the religious background of the Protestant community. For instance, the “ability to concentrate the mind,” taught with religious upbringing, overlapped with the “absolutely vital ability to feel a sense of commitment to the work” (Weber 2002). It was far more easier for the religiously minded people to translate their skills and their total being to the “mindful of the level of earnings” and with a “spirit of sober self-control and moderation” to the enhancement of performance enormously. Instead of searching for larger structural and bureaucratic congruency, Weber emphasizes on the psychological drives [*Antriebe*], which led people to be steady in their pursuit of money. More specifically these psychological drives and passionate pursuits, obedience, and austerity, originated from the monastic tradition of the West that goes back to pre-Reformation. In monastic orders, the cultivation of self-control, austerity, and mindfulness, became conducive to generate the psycho-somatic disposition needed to obey the methodical principles of capitalism (Weber 2002). It is the submission to certain techniques in monastic orders that became a useful attribute for the growth of capitalism in the

modern West. The rule bounded life of the monastery and of the capitalist enterprises comprised a symbiotic relationship. Historically constituted religious sensibilities then offered the “most fertile ground for the growth of that attitude to work as an end in itself, as a “calling” (Weber 2002).

Can we make a similar argument in the context of Islamic countries? Historically, capitalism does not have the same reach and growth in Islamic countries particularly in Pakistan, a country traditionally dependent on agriculture. Weber himself did not think at that time that Islam could be conducive to capitalist development as was the case of Christianity in Europe. However, there are trends or sects of Muslims that do share the Protestant and Calvinist ethos of austerity and self-control. For instance, traditional mercantile communities are usually seen as performing self-control, and are in fact even perceived as misers, in the South Asian public sphere (Hardgrove 2004). They do not display their wealth nor do they claim to have any power over their own doings. For example, the austere lifestyle of Memon merchants in Karachi’s bazaar becomes one of the most important techniques to save money for investment capital. Like their Protestant counterpart, mercantile groups in South Asia, live a life of modesty, abstention, and renunciation. Although one can argue that Islam and capitalism do not share the same ethos as Weber discussed in case of Protestantism and capitalism, it is indeed important to see some of the attributes that forge linkages with the two spheres. However, the question still remains of how Islamic ascetic practices are connected with society in general and with the economic logic in particular.

Recent anthropological studies have started paying more attention to Islamic practices and capitalist development, and had discovered intriguing linkages that

contribute to what Weber had called the capitalist ethos or spirit. Although conducted in the Western capitalist setting, Bill Maurer, in his work on Islamic banking, discovers the fusion of accounting practices and Islamic morality. According to Maurer, Islamic banking practitioners perceive earthly bureaucratic standards as moral facts, which make them strive towards the highest Islamic principle of oneness of God (*tawhid*) (Bill Maurer 2005b). Yet this constant striving of the standards towards the Absolute remains incomplete, “open-ended and incomplete-yet-whole as *tawhid* (Maurer, 2002). In a way the accounting practices as moral acts are at once a secular activity of achieving mathematical unity, and are also seen as reflecting the oneness of God. Thus one cannot make a clear-cut distinction between financial practices and religious aspirations, and in fact if one tries to uncover further, we will see similar dialectics in the temporal sensibility, divided between eternal and secular mathematical time. This dichotomy at a subjective and a collective level is becoming further accentuated with the rise of neoliberalism and literalist Islam. For instance, in his recent research on Indonesian managerial corporations, Rudnycky (2009) explores these connections under the concept of “spiritual economies” in which “economic reform and neoliberal restructuring are conceived of and enacted as matters of religious piety and spiritual virtue” (Rudnycky 2009). Moreover, ‘spiritual economies’ illuminate the cultivation of individual ethical practice, which ultimately follows the logic of neoliberal best practice. It is indeed the case that many modern financial and management institutions in Muslim countries are employing religious rituals to cultivate obedient bodies who can readily submit to the neoliberal order. In his research on Islamic finance, Rudnycky discovered the growing role of the Islamic moral regime in underscoring the legal-ethical dimensions of financial dealings in

which financial action itself is an act of making moral choices. He calls it the ‘afterlife of development,’ an “economic imaginary which enables individual citizens to make banking decisions commensurable with their religious practices” (Rudnyckyj 2014: 76). The state of arriving to some form of harmony between finance and religion however remains in the mode of practice. Financial practitioners are in the state of striving to “a zone of correspondence between religious and economic rationalities” (Rudnyckyj 2014: 123).

In recent years, terms such as ‘spiritual economies’ (Rudnyckyj 2009), ‘pious neoliberalism’ (Atia 2012), ‘prophetic cosmopolitanism’ (Hoesterey 2012), ‘anthropological tawhid’ (Maurer 2002), and ‘trading with God’ (Mittermaier 2014) are used to describe newer forms of interactions between lived Islam and emergent neoliberal practices. Often these two differing regimes rub against each other and stay in a state of striving until reaching some kind of commensurability. However, increasingly we see a rather smooth and at times an intimate fusion. This convergence is not a surprising phenomenon given the role of Islam plays in people’s everyday life in Muslim countries. Therefore, despite claims of being an alternate to Western capitalism; Islamic finance is inherently bound together with the prevailing capitalist global economy (Maurer, 2002; 2005; Pollard & Samers, 2007). It becomes clear then that the emergent forms of neoliberal practices incorporate and capitalize on given religious sensibilities in order to spread their influence to a wider customer base.. It seems then that Weber’s assertion of Islam lacking capitalist drives does not hold its ground, especially in the cases of Muslim dominated countries like Egypt, Malaysia, Indonesia, and many Arab Gulf states such as United Arab Emirates, Kuwait, and Qatar are embracing a neoliberal ethos. The question we need to ask where is that

radical spirit of Islam that opens up a critique of capitalism and its ethos of greed and selfishness. Where are the edges of Islam that refuse to be subdued to the predatory demands of neoliberalism?

Hawala, Islam, Terror

These confluences between economy and Islam tend to appear benign and scholars have paid little attention to the politics that emerge from the interstices of religious sensibilities and monetary flows. A case in point is the complexity of post-9/11 financial surveillance. 9/11 brought the US government and the Western media's sharp focus on Pakistan's informal economy — well-known to be larger than its formal counterpart — where money circulated relatively free from interference or control by the Pakistani state. The militant Islamist networks of the region were reportedly using this economic space to fund their projects against the West. Thus, tropes of Islam, violence, and tribalism became strongly associated with both Pakistan and the forms in which its people did business and handled money. Recent scholarly research on Islamic extremism also suggests that jihadist organizations globalized their fundraising through the use of “commercial metaphors” of “speculative investment” and the “use of market mechanisms as facilitators of moral and political projects” (Devji, 2005; Iqtidar, 2011). By situating a study of merchants' experience within this nexus of esoteric and exoteric ideologies, I have selected a rich terrain for understanding the relationship between national ideologies of economy and contemporary mercantile politics.

One of the economic practices that came under direct surveillance was the informal money transfer system known as *hawala*, used by South Asian merchants and laborers to send money across the national borders. Using the 9/11-security fear,

the western financial institutions have set up a financial intelligence to counter what they perceived as the Muslims operated secretive, archaic, and mysterious terrorist monetary network of *hawala*. *Hawala* as a money transfer system has become a security risk and poses a danger to the rational financial architecture and to the sovereignty of civilized nation-states. Financial policy makers and security experts are working together to rid Pakistan and other countries of informal monetary exchange as it leaves space for militant Islamist networks to launder money and finance terrorism (Omer 2002; Parandeh 2009). They offer recommendations and implementations for monetary surveillance policies on informal capital flows without taking into account the historical and affective aspects of the *hawala* system, which are embedded in kinship, trust, and exchange (Chandra 1987). These sets of regulations and directives produce questionable cultural constructions of “good” and “bad” money” placing *hawala* channels in the illegal domain of dirty money used by underground terrorists networks and the global financial architecture set as an organized and rational order (De Goede, 2007). The process of othering *hawala* as terrorist finance, more broadly, became a "discursive condition for the post-9/11 maintenance of the legitimate world of global finance" (De Goede 2007: 157). Hence in the legal discourse, *hawala* serves as a frontier, “an edge of space and time: a zone of not yet - not yet mapped, not yet regulated” (Tsing 2005: 28). This ambiguity opened up in the aftermath of 9/11 attacks has become a productive way for the Western corporations to exploit wealth from the postcolonial countries. For example, the US based value transfer organization, Western Union, has expanded exponentially across the world offering a convenient but expansive alternate to *hawala* system. Proliferating on the backdrop of 9/11 security fear, corporations like Western Union

represents a larger structure pattern of neoliberalism creeping unabashedly with the aid of the security apparatus using violent means to siphon wealth from the postcolonial countries and to create financial subjects who are vigilant, obedient, transparent, and diligent in submitting to the capitalist ethos.

The discourse on *hawala* regulation and surveillance also gestures towards Islamic practices of charity and giving. The majority of Muslims are not directly involved in financing jihadist activities, but in many cases, the charity given in the name of Islam ends up going to extremist organizations labeled as terrorist by the Western governments. Muslims are obligated to give annual charity of 2.5% on their income and in general they are encouraged to take active part in social welfare in support of the poor and needy. These charitable donations are either given directly to a needy person or are donated to well-established charity organizations and religious groups. However, in the 9/11-security era, many Muslim charities around the world came under the direct surveillance of the western government, and in some cases the government arrested and seized the assets of prominent Muslim charity workers and organizations. The political implications arising from the fusion of Islam and money are a crucial point for understanding the role of religion in determining the nature of monetary and financial practices. This dissertation rather than completely conflating Islam with economic practices, seeks to reveal some of the radical potentialities of Islamic practices that defer and delay the convergence of money and morality.

One such practice is charity giving. The impetus behind this exercise is not only to take care of those in need but also to reconcile one's own excessive drive for money and wealth. The channeling of the desire for money by giving charity becomes a practice that can transform individual experience if it is done in the right spirit. It

means gift-giving should be done anonymously and gently free from the thought of self-promotion. Often these exercises are done to infatuate one's prestige and rank in the society and thereby miss the point of inner transformation of desire as it was originally prescribed. That is why there is a more radical tradition within Islam, Sufi spiritual exercises, if done properly and regularly on one's self, have a potential to mold selfish desires into a life force.

Islamic Askesis: Dhikr/Zikr Meditation

Following the above argument on Islam and economics, this research identifies a range of religious practices, more precisely Sufi askesis, and their relationship to monetary activities. In the course of my fieldwork, I discovered *zikr* meditation as a core practice undertaken by my key informant (Aamir) and his spiritual master, Baba Jamil, in their everyday life. *Zikr/dhikr* (remembrance) is the central paradigm in their life determining the nature of activities, dispositions, attitudes, and sensibilities. Before we delve into the impact of the spiritual exercises themselves, let's explore briefly these techniques of self-cultivation and their place in religious traditions. Islam encourages Muslims to cultivate one's self (*tazkia-e-nafs*) in accordance with the life of Prophet Mohammad, believed to be the role model of an pious life. They are encouraged to comport bodies, discipline behaviors, regulate speech, and surveil actions in order to submit one's agency for the establishment of a virtuous Islamic community (*ummah*) and for individual salvation (Mahmood 2005). Sufism configures as one of the techniques of the self in Islam, drawing itself most strongly from what are known as '*batini*' traditions or the spiritual traditions of Islam. Its focus on interiority and individuation marks it in variance from other traditions of Islam, and provides a stronger force of singularity to those who work in its folds.

In every cultural tradition, one finds techniques of self-cultivation. Either the techniques aim to create an obedient citizen of the modern government, a civilized person of the bourgeoisie morality, or a docile worshipper of the religious belief. In Foucault's view, these practices can be seen as "technologies of the self" that is the ways in which one cultivates a relationship with one's self through disciplinary practices. These same norms and practices have also come to be part of the political technique for the management of the population by the government (Foucault 2010a; 2005). However, Foucault also sees a radical potential in techniques of self-cultivation especially of the methods of *askesis*, which he draws from the ancient Greek way of life. This way of life, combines with it the pursuit of knowledge and a reflection on the everyday life. There was no separation between philosophical learning and living a life, both were fused into each other through spiritual exercises.

French scholar of Greek Antiquity, Pierre Hadot (1922 – 2010), particularly highlighted the role of 'spiritual exercises,' preceding Foucault's work on sexuality and subjectivity. Hadot was instrumental in elaborating the Greeks spiritual exercises and has shown that for ancients, philosophy was a living spiritual exercise rather than what has come to become a discursive tradition in the modern times (Hadot, 1995). In Hadot's view, what contemporary world has received from the ancients is the discursive philosophy and not the techniques that went into the production of these ideas. The spiritual exercises were radically different from the modern civilizing and pedagogical practices that trained pupils to a large extent in becoming part of the ideological framework. Critical of such efforts of knowledge production, Hadot and Foucault revisited the ancient Greeks ways of knowing. In their works they both illustrated the art of knowing experientially primarily as a bodily experience, making

the entire enterprise of learning as a “philosophy close to the bone” (Lakoff and Johnson 1999). Being closer to one’s body offers a greater grounding to the ideas and gives a larger social relationship to the conceptual framework.

The awareness of living comes from spiritual exercises which develop “a complete reversal of our usual way of looking at things” (Hadot, 1995). With the spiritual exercises of the Greeks, he was referring to *askesis*, shaping of desire, and establishing affirmation with one’s self in the present (Hadot, 1998; 1995). The exercise was not only meant to mold cognitive behavior but it was aimed at transforming the entire self or being in such a way that one could get a holistic understanding of existence. Some of the spiritual exercises involves attention, vigilance, self-mastery, breathing, reading, dialoguing, listening, meditation, and remembrance of good things. Students were taught to be in the present in order to alleviate the sufferings caused by the past and the future (Hadot 1995). “Every spiritual exercise is dialogical insofar as it is an “exercise of an authentic presence” of the self to itself, and of the self to others” (Hadot 1995: 20). “This is why all the techniques which make it possible to go directly to God are in fact practices opening the way to the soul and leading the self back to the self” (Jambet 1992: 243). It means becoming aware and cognizant of one’s own body, senses, behaviors, attributes, and the entire being. As mentioned above, these exercises were not used to change one’s thought process or to gain access to the unknown world or to achieve a mystical union with the abstract idea of One. It was rather to witness the multiplicities of one’s own existence in singularity, and the experience of such witnessing is of peace and content, joy and happiness, and intense experiences of astonishment and exhilaration.

There has been a growing interest in social science and humanities to once again retrieve the Greek tradition of philosophy and learning as a way of life. In her book on *Therapy of Desire*, Martha Nussbaum shows us that the central idea of Hellenistic philosophy was always seen in medical terms. Philosophy and knowledge in general were therapeutic experiences curing individuals' souls of suffering from unregulated passions and desires. Not everyone was trained to cure the suffering souls. It requires years of practice on one's self before a technique could be applied on the others. Hellenistic philosophy was primarily a therapeutic enterprise and was also called a medical philosophy (Nussbaum 1994). Inspired by the Platonist tradition, Islamic philosophy too employed the Hellenistic approach to practical wisdom. The focus on the practical cultivation of the self was paramount for the ethical and moral uprightness but was also necessary for scientific and metaphysical speculations (Azadpur 2011). The purpose of the exercise was "curtailing the appetites and passions, allowing the soul to achieve practical wisdom" (Azadpur 2011). The main point I am trying to bring to our attention is that knowledge fundamentally involves exercise not just at a cognitive level, designing theoretical proofs and establishing discursive inferences, or even reading and writing. Rather learning was particularly seen as medicinal to soul and body, offering greater satisfaction and inner peace, a sense of contentment with the present, yet enabling a deep curiosity and imagination into new areas of research. Some may even call theoretical inquiry itself is practical exercise of suspending one's judgment that requires extraneous focus on the object of research, such as the method of phenomenological bracketing. But the spiritual exercise as argued above is comprised shaping the conduct in one's everyday life from within the self.

Drawing on Hadot's approach to 'spiritual exercise,' I take the *zikr* meditation of my key interlocutors as a technique for shaping one's entire life. *Zikr* meditation is primarily a bodily technique that requires no discursive knowledge as a prerequisite to begin with. Sufi *zikr* practices demand something peculiar from the meditating subject. In *zikr* meditation, individual should contemplate on nothing other than self, free from desire, thoughts, and passions. It is the Self that is elevated from the miseries of the everyday life. Remembering the Self means negating one's self and affirming the higher Truth residing in one's own body, inside the heart. The meditative subject should not aim to get something worldly out of the *zikr* and in fact negate the very desire of aiming toward an object, which could even include God or Allah. In Sufi Islam, it is called the self-annihilation (*fana*). It does not mean a total destruction of the self, and a sublimation of a subject into higher Being. But it means living in the present, living in the here and now, as a point for opening the vision to greater affirmative reflections on everyday life. It means witnessing "the world as it is, without subtraction, exception, or selection" (Nietzsche 1968). In Sufi Islam, it is called permanence (*baqa*). From permanence one sees the unity of existence (*wahdat-ul-wujud*), a concept first coined by the 13th century Andalusian Sufi, Ibn-ul-Arabi, to describe the Being under Islam's guiding principle of oneness (*tawhid*) (Chittick 1989; Nasr 1972; Corbin 1969). Unity of Being can be understood as the ways in which the poetics of life make themselves appear as a singular force manifested in plurality. The *zikr* meditation hence is an exercise to bring unity in existence, oneness in thoughts, actions, and intentions, and in the entire self. Being one is an embodied experience, which cannot be translated into a language precisely because it is singularity. It escapes and evades the linguistic structure just as knowing the other is

always elusive and in potentiality. In order to explain the experience of singularity, it is imperative to introduce dialectics in the exercise of illustrating this Being. In elaborating this idea, I work through a set of binaries such as the material and the spiritual.

Desire and Remembrance

What is the relationship between financial technologies, for instance of currency speculation and investment capital, and the Islamic askesis such as fasting and meditation technique of *zikr*? Sociological and cultural approaches to finance show financial technologies such as currency speculation and stock trading are embedded and performative (MacKenzie, Muniesa, and Siu 2007). Conventionally seen as fictional and abstract capital, divorced from material realities and lived experience, finance has become one of the most powerful regimes shaping human subjectivity. It can also be called a ‘technology of the self’ replacing older techniques of self-formation. But before we proceed to describe the impact of financial instruments on self-making, let me describe a rather modest definition of what I mean by finance. I see finance as a management of money at an individual level as well as on a collective scale. This definition would then include a personal act of saving money, a community based rotating credit and saving associations, and finance can also mean, what is conventionally seen as investment capital, currency speculation, stock trading, derivatives, hedge funds, shorting, and securities at the level of big investment banks concentrated in Western metropolis. Since finance is a management of money, including fictitious money, determined not solely by individuals, as it is usually perceived, but also by financial instruments such as computer algorithms, operating without much human intervention, then it is imperative to think of how such

seemingly disengaged financial instruments shape human experience. This dissertation seeks to answer some of these questions exploring particularly the impact of monetary practice on the human self. Hence, despite appearing as numerical and formal categories in forms of charts, graphs, statistics, and calculation, I suggest we see financial technologies as techniques that shape human subjectivity especially the human desire for excess money.

It is the desire for money that makes the Islamic ascetic practices more intriguing and relevant to market economics. I argue these ascetic practices such as *zikr* meditation would not have any meaning and relevance if there was no desire. Desire generates askesis in order to witness its own limits. To bring two different techniques, financial and ascetic in conversation with each other requires a more challenging intellectual exercise than generally employed in social analysis of comparing and contrasting. Even to call ascetic and finance as a mutually reinforcing would be a reductive way of putting together two inherently contradictory worldviews. Reason being, if we assume financial technologies to be a generator of desire and a vital force for capitalism (Deleuze, Guattari, and Massumi 2004), then ascetic Islamic practices are the negation of desire in order to reveal the true nature of negated desire. If finance projects human subjectivity into the future and displaces being into fictitious capital then *zikr* annuls the imagination and bring the subjectivity back into the present. Yet the complicated nature of their relationship, resides inside this incommensurability. Living in the state of aporia could be a tormenting experience. Yet people who do spiritual exercises, alongside conducting their everyday lives, are in the joyful experience for being able to witness the extreme dualistic nature of the existence; desire and its erasure. They are in the state of

effortlessness; easily manipulating and exploiting the existential conditions, conveniently deploying the tools of the trade, and living agnostically in the face of coercive forces.

Gaining access to the immediate experience of merchants, performing monetary activities and askesis upon one's self, complicates recent anthropological studies on finance and Islam. I seek to even complicate Weber's argument on asceticism and capitalism by showing that asceticism is not merely a sober self-control of psychological drives done on one's self to perpetuate capitalist development. By expounding on some very detailed technical aspects of spiritual exercises, this dissertation unpacks Islamic asceticism and Sufi moral discourse. In the same way, the technicalities of financial practices of speculation and spot trading should be explained in a greater detail than the deployment of macroeconomic tropes of capitalism and neoliberalism. For instance, chapter five reveals the relationship between the spiritual exercise of conscious breathing and a sense of financial aspiration. Etymologically speaking, all the three words; spiritual, breathing, aspiration, share the same Latin root, *spiro*, which means breathing. Now it is impossible to ignore the semantic relationship between these words. It does not mean practice should conform to the semantics, but by exploring the practices our semantic understanding should take a new value. This is what this dissertation seeks to show, that the activity of breathing generates an additional meaning to the concept of aspiration. I demonstrate the spiritual exercise of breathing is an activity of living in the present free from the push and pull of history and possibility; whereas aspiration, as argued, is an orientation into the future in order to be upwardly mobile on the material and moral ladder. Breathing does not enhance or intensify aspiration for

material and moral success. Rather this dissertation particularly seeks to demonstrate that breathing techniques, conducted during the *zīkr* meditation, annul aspirations and therefore offers a radical critique of capital and morality. It is inside the breath that one finds the complete attunement with the atmosphere and the total exposure of aspiration.

Ascetic exercises and emergent technologies are seen in a new light in recent anthropological studies. One major work of scholarship done on a similar theme is Alan Klima's *Funeral Casino*, where he explores Buddhist askesis and its fusion with the mechanical production of visual technologies. More specifically, he seeks to show how the Buddhist contemplation on dead bodies offers a radical politics of the power of the dead to the protestors on the streets of Bangkok during the mass protests against the governmental regimes. Often conducted in outskirts of the city and in rural areas, Buddhist meditations appear far removed from the everyday life of the larger sections of the Thai society. This reclusive nature actually becomes a productive way to withdraw oneself from the doings of the society. The exact nature of Buddhist meditation is to contemplate on dead and body parts. "In a repetitive practice of taking abject imagery inwardly, Buddhist meditators create a vivid and powerful sphere of image reproduction that may seem morbid, unsympathetic in its agenda, and not directly political...But what Buddhist meditation lacks in explicit political intent it gains in its unsettling and counterintuitive deconstruction of the human being through vision" (Klima 2002a: 11). By demonstrating the mediation on dead, Klima offers a radical account of the power of dead bodies in political actions and gives a new possibility to the mechanical reproduction of graphic imagery.

These are those subtle and nuanced relationships in any given culture, often too difficult to decipher in a clear and precise causal relationship. Often they exist in a gentle manner in such intimacy that they do not even appear as two different realms, as is evident from the above example of breathing and aspiration. Spiritual exercises are done in seclusion, in a quiet isolated space, often in the darkest hour of night, making the technique explicitly counter to the social technologies of the everyday life. Contemplative exercises are different from the everyday practice regimes and even from the ritual actions of mainstream religion. It is this unique nature of Islamic ascetic practices I seek to show in the following chapter and how they contrast with the existing practices whether currency speculation or charity. The fusion hence is counterintuitive rather than a clear-cut convergence between the two practices. By counterintuitive I mean spiritual exercise of *zikr* as related to financial and monetary activities by way of negation. It is in negation of the material wealth, that both spiritual exercise and financial technologies come together as an integral part of human subjectivity. In a continuum of practices, I place *zikr* on one extreme while the financial on the other.

In an important work, *Ascetic Imperative*, Geoffery Halt Harpham argues that rather than seeing asceticism outside of culture we should see it revealing the spirit of culture (Harpham 1992). According to him, asceticism makes cultures comparable. He calls asceticism a fundamental operating ground upon which culture is overlaid. To describe the detailed and historical account of Islamic asceticism cannot be done in these pages nor do I have a thorough knowledge on the subject. But it is widely known that Muhammad discourages excessiveness in ascetic practices, as it was common among the Christian ascetics. This is why Islam orders Muslim believers to

adopt balance and restrain in their life and avoid excess in worship and worldly affairs. Hence Sufi tradition in Islam views contemplative exercise as a form of “withdrawal” from the everyday life only to reflect the existence in an intimate way so as to participate in everyday life more properly. I see the spiritual exercise of *zikr* in the same vein. Rather than seeing it as outside of the cultural experience, *zikr* meditation and similar contemplative exercises disclose the everyday existence. This brings us to our earlier important assertion on Prophet Muhammad’s solitude period in the cave *hira* in Mecca. Nobody knows the exact nature of spiritual exercise he performed inside the cave but we are aware of his experience of revelation that he narrated to his family members. It is noted in historical accounts the first revelation was a moment of violent, and almost maddening experience for Muhammad who could not endure the intensity of the revelation. Solitude and revelation thus became an integral part of Prophet Muhammad’s life. The Sufi tradition adapts to the ascetic and solitude aspects of Muhammad’s life; whereas majority Muslims strive to follow the revelation written in the form of Quran. *Zikr* meditation is a similar spirit of contemplation in solitude that some individuals cultivate alongside the revelatory experience. Having an experience of the two seemingly different subjectivities, desire and remembrance, suggests an ethical order, which goes beyond good and evil.

The City and the Market

A city of 18 million people, ethnically and linguistically diverse, Karachi is Pakistan’s commercial and financial hub, feeding the majority of economic revenue into the state’s coffers. Considered the sixth largest city in the world, in terms of population, Karachi’s marketplaces are of commercial and historic significance. The history of the city’s markets dates back to the late 19th century when indigenous

Hindu-Sindhi merchants (*Amil*) and Gujarati bankers (*Sarrafi*) operated the transregional trade networks (Cook 2007). The geopolitical reconfigurations resulting from the Indian Partition altered these centuries old merchant networks. For instance, the majority of the Karachi-based Hindu merchant class, *Amil*, left for India in 1947, as a result the bazaars' contemporary social composition is solely Muslim. In hopes of linking the country with international trade, Pakistan's fledgling state turned Karachi into the principal trading port of commodities and finance by investing heavily in industries and manufacturing. The country's largest wholesale bazaars emerged as the financial and commercial center of the city. Today, the Muslim merchant community composed of - Ismaili, Khoja, Bohra, and Memon – operates the bazaar activities. The other merchant groups are ethnic Punjabi and Urdu-speakers while the bazaar's daily wage earners are ethnic Pakhtun and Baloch. These diverse forms of Islam, ethnicity and kinship weave the rich and complicated social composition of Karachi's marketplaces.

Bolton Market became a significant site for exchanging foreign commodities in the 1970s after nearby Dubai, the Arab Gulf city, developed a free trade zone. Built against the backdrop of the soaring oil boom, the city-state of Dubai still serves as the trading hub for regional markets. Trade from Dubai to Karachi of gold and consumer goods – electronics, health and beauty supplies, and apparel – shapes the contours of Pakistan's middle and upper class consumer culture. Commodities and capital flow between these port cities mostly via informal merchant channels. For instance, Bolton Market's traders pay Rs.500/kg (\$5/kg) to a local “carry dealer” who manages and delivers secure and tax-free commodity shipments to the given address in Karachi. Occasionally, to evade customs duties, traders bring commodities through *khaip* - fly

to Dubai in the morning and carry the commodities in their suitcases to sell in Karachi at night. Similarly, both merchants and workers use the practice of informal money transfer (*hawala/hundi*) to send money to Pakistan. The interface of kinship, commerce and culture between Dubai and Karachi marks a new chapter in the biography of Indian Ocean trade.³

After the partition of British India in 1947, Pakistan inherited colonial financial apparatuses, which gradually aligned with rising American led institutions such as the IMF, World Bank, and USAID.⁴ Eager to turn indigenous merchant capital into industrial capital, the state provided tremendous financial support to Gujarati speaking entrepreneurs in urban Sindh (Gardezi and Rashid 1983). Meanwhile, Mohajir migrants from India came to occupy a large portion of employment in the state's civil services. While the markets and merchants operate with their own logic of moneymaking and morality, the state tries to assert itself by controlling the money flows. At the height of the Cold War, in 1974, Prime Minister, Zulfikar Ali Bhutto, who belonged to the ethnic Sindhi feudal class, and was inspired by socialist ideology, nationalized the major industries and banks bringing them under state control.⁵ The nationalization caused major rifts among the ethnic groups especially between Sindhi and Mohajir who had to compete for employment in state run companies. The ethnic strife caused by these economic conditions was soon

³ The history of Indian Ocean trade presents narratives of merchant networks that span continents. Specifically prominent are merchant houses' accounts of western India, particularly of Gujarat and Sindh, connected with transnational channels of commodity and capital flows through a diasporic kinship network (Ho, 2006; Maloni, 2003; Markovits, 2000; Nadri, 2008).

⁴ Neoliberalism is generating a whole range of financial practices, arising from the structural adjustment program of the World Bank, which among other things, produces a nervous system: "illusion of order congealed by fear" (Taussig, 1992).

⁵ For more detailed view of the relationship between state and the labor movement, see Ali, Kamran Asdar. "The Strength of the Street Meets the Strength of the State: The 1972 Labor Struggle in Karachi." *International Journal of Middle East Studies* (2005).

overshadowed by encroaching militant Islamic ideology. With regional geopolitical shifts such as the Iranian revolution and the Soviet invasion of Afghanistan in 1979, Pakistan also experienced massive restructuring of its political, cultural, and economic institutions. For example, under the leadership of Islamic conservative military dictator, Zia-ul-Haq, the country's financial system was put on the Islamicization track. In early 1980s with his rhetoric of Islam, Zia-ul-Haq introduced Islamic banking with an aim to discipline vernacular capital in line with Islamic principles of interest-free banking. This was the first sustained effort by the state to incorporate money into the folds of Islamic morality encouraging merchants and Islamic clergy to unite under statist disciplinary efforts. Since then Pakistan has emerged as one of the most important player in Islamic banking on the world stage, setting up a theological-financial framework of money management.⁶ It was not until the 1980s that Pakistan began to liberalize its financial markets.⁷ With this liberalization came the rise and fall of the world's seventh largest bank, *Bank of Credit and Commerce International* (BCCI), which was headquartered in Karachi and operated by a famous "indigenous" banker (Truell and Gurwin 1992). The BCCI debacle intensified financial regulations and surveillance with the assistance of developmental regimes. It is a common perception among traders and merchants who see a Western conspiracy in bringing down the largest bank run by the Muslim bankers of South Asia and the petrodollars of the Arabian Gulf.

Because of its commercial appeal and ethnic diversity, Karachi continues to attract new immigrants searching for livelihood thus generating new settlement

⁶ Usmani, Muhammad Taqi. *An Introduction to Islamic Finance*. BRILL, 2002.

⁷ For example, since late 1980s the Asian Development Bank (ADB) has approved 52 loans totaling \$3 billion for 'improving' the financial sector as compared to the bank's \$500 million for education and \$600 million for Pakistan's health sector (ADB Fact Sheet).⁷

patterns. For instance, the old parts of the city are occupied predominantly by the traditional merchant class from Gujarati-speaking background and working class Baloch-Sindhi; expanding outward are the areas settled by Urdu-speaking Indian migrants, Mohajir, who migrated after the 1947 Partition, further still are the Pakhtun and Bengali-Bihari migrants who came during the industrial and construction boom of 1960s, 1970s, 1980s; and on the outskirts exist the recently arrived refugees displaced from the ongoing wars in Afghanistan and Pakistan's tribal areas.⁸ The city is a cultural mosaic accommodating within its fold, albeit with friction, almost every ethnic group found in the region (Rieker and Ali 2008).

The expansion of the city's population also means an increased demand for commodities, local and foreign, for the rising consumer base. It was in the 1990s and 2000s, with the lowering of import tariffs, when the city's markets experienced a massive inflow of foreign commodities, the construction of air-conditioned shopping malls, the growth of stock and bond markets, the increased in mediatization, and the spread of internet and telecommunication technologies. These radical forces also brought changes in the way mercantile class did business. For instance, commodity trade (*khaip*) that was done by selected small and medium size traders went in the hands of big corporations and capitalists who flooded the local bazaars with the foreign commodities. Furthermore, ecommerce and foreign travel made it easier for the local shopkeepers to purchase imported goods without engaging middleman in the loop of trading. Now, through the Internet, there is a direct connection between the wholesale merchants and the foreign producers.

⁸ The size of the city, ethnic and linguistic diversity, and settlement patterns have generated complex political representations particularly in the form of the *Muttahida Qaumi Movement* (MQM), a sole representative of Mohajir, and one of the strongest political-militant forces of the city.

The relationship between the city and the markets represents a rich tapestry of myriad networks all too difficult to decipher in neatly defined categories. Despite the analytical challenges, one thread that speaks volumes is the channel of money that ties together various stakeholders in a tight knot. The markets are lucrative sources of revenue for merchants, the state, political and religious parties, and criminal gangs. Each actor struggling against each other to secure a greater share of the markets; merchants through profits, the state generates its share through taxes and bribery, banks and financial corporations from fees, political parties and criminal gangs from extortion and protection money, and religious groups from raising charity. The desiring object for everyone is money. These entities often come into direct conflict with each other on the issue of money and power in the bazaar space. Many commercial spaces are now being divided among different criminal groups to organize the collection of protection money (*bhatta*) without getting into each other turfs. In order to avoid bloodshed, the criminal groups now send *parchi*, a piece of paper with a phone number and amount written on it, to shopkeepers to demand the protection money. In case of refusing their demands, shopkeepers are frequently killed in the broad day light in the midst of the bazaar. In place of state's police, merchants are increasingly seeking the protection of the private security companies owned by retired senior army personnel. Thus the market is an assemblage of security apparatuses, moral regulations, and financial networks.

Field Positioning

Conducting research in the marketplace requires a technique of strategic interest. In the beginning days of the ethnography, I was often asked to explain the benefits and futility of doing research on the marketplaces and traders. I often thought of doing research as a part of a greater good to the society or at least good in some manner to the section of the society under my research gaze, mercantile and laborers, or beneficial to the academic community and the people who want to learn about the marketplace. My naiveté was challenged and attacked, sometime very harshly, by merchants and shopkeepers on various occasions. Merchants would often complain, our children do not like to come to what they consider a lowly and filthy bazaar space and you want people, who are not even associated with the market, to read about us. Historically, in the South Asian imagination, bazaar, merchants, traders, and moneylenders are seen with negative connotations because of their dealing with money and the whole sets of practices emanating from the monetary exchange. The contempt for bazaar practices became further invigorated even within the mercantile class itself with the rise of modern education and lifestyle among the new generation. On one occasion, in the company of four Memon merchants, I was reprimanded for my intellectual pursuits. One merchant loudly advised me to “leave all this research and focus on religion;” the second told me, “Quran prohibits one to be too inquisitive.”

Now when I look back to my fieldwork experience, I notice that the other, merchants and shopkeepers, had also never been purely altruistic in relationship with me. In fact, some of the shopkeepers with whom I developed a relationship are those with whom I did business transactions; buying tea, grocery bags, rice, etc. The business transaction happening at regular intervals of the fieldwork period became a

bridge between myself and the shopkeepers. The shopkeepers are in the market to sell their goods to customers and not to give data to researchers; while I as a researcher was initially not interested in becoming a customer and purchasing goods from them. Both of us were purely in the market for self-interested (*mafad/gharz*) reasons. When I asked a cosmetic shopkeeper in Bolton Market, “What brings a diverse group of people to the market?” He replied, “*lalach*” (greed). But how can two seemingly different interests come together to form a common interest? No matter how varied the manifestations are, whether in the form of a shopkeeper or a researcher, the commonality remains the interest (*gharz*). Thus the interest itself is a common trait that binds people together.

Large parts of the fieldwork were conducted in a money changing shop. Doing research in the shop was a risky business because of the sensitive nature of the currency exchange and security concerns involved in handling large amounts of cash. Having observed the informal money transfer in Karachi’s business places and communities, and having some family friends in the currency business, I became curious as to how this system used for centuries to exchange money as well as to transfer trust was suddenly labeled as a terrorist financial network. One of the family friends whom I have known for years in the currency business was a thirty-six year old Aamir who has been well connected in the city’s financial architecture. Before leaving for the US for higher education in 2001, I used to spend some time in his office located in Karachi’s prime retail market of Saddar. Occasionally, I would meet Aamir who back then was learning the currency business from a Gujarati manager. These were the years of pre-9/11 when the country was not fully engulfed in the political and terrorism quagmire, there was lack of financial surveillance, and the

relatively lax atmosphere in currency business. Compared to the post-9/11 era in which the Pakistani state under pressure from foreign powers tightened its surveillance and control over the money circulation. In post-9/11 Pakistan, the level of suspicion was high and a foreign researcher interested in learning about customary financial networks would no doubt raise eyebrows no matter how much I capitalize on kinship connections.

Aamir opened his shop in the late 1990s with the support of his father, who started trading along with my father in late 1970s, both lived in the same relatively low income and predominantly Urdu-speaking neighborhood of Karachi, called Liaquatabad. Our family trajectories diverged in completely opposite directions. My family pushed me and my siblings into modern schooling and then finally sent us to the US for higher education; whereas, Aamir's family set up shops for Aamir and his elder brother. Both brothers became active players in the market; the elder brother successfully ran a clothing shop until he decided to venture into more lucrative business opportunities of real estate; Aamir on the other hand, was less ambitious and decided to continue with his currency exchange business. As an Urdu-speaking person with no experience in the currency business, Aamir hired a Gujarati manager who had experience and a network of contacts in the currency exchange business. But now Aamir and his cousin run the business. I visited his shop on a regular basis for two years. In addition to running a currency business, gradually I discovered his spiritual practice of zikr and his connection with a Sufi circle, headed by a village man, Baba Jamil, who live in a small village near Gujrat.

In the beginning days of the research, Aamir was somewhat hesitant to share that he belonged to a Sufi circle. This has to do with the negative social stigma

attached to the *pir-murid* (master-disciple) relationship in Urdu-speaking middle and upper-classes, and especially for an urban man to admit in front of others that he is guided by a more powerful man may be seen as a sign of weakness. Whenever he mentioned his relationship to Baba Jamil, it was always under the label of friendship (*dost*). “He is like a friend and I don’t believe in master-disciple relationship (*piri-muridi*),” said Aamir confidently. In Karachi’s bazaars, the merchants usually follow established religious beliefs and rituals of a particular sect or an organization such as Barelvi, Deobandi, and Wahhabi.⁹ The merchants from Shiite background - Bohra and Ismaili - follow their spiritual leaders Syedna Muhammad Burhanuddin and Karim Agha Khan respectively. In fact, I was surprised to hear Aamir being part of a Sufi practice for almost fifteen years without making his peers in the market know where he goes every Thursday night. It was because of my interest as an anthropologist that some of the shopkeepers heard of Aamir’s *zikr* practice and that he has a *murshid* (guide). When I asked Aamir why he keeps his spiritual practice separate from his mercantile activities, he replied, “I do not like to exhibit/self-promotion? (*numaish*).” He further mentioned, that some people express their religious belief openly in the public only to appear pious and virtuous. Aamir disliked the public displays of many so-called Sufis, the fraudulent *pirs*, who try to appear as Sufis by wearing a long beard, growing hair-locks, and wearing rings on their fingers, only to misuse human suffering for making money.

As I built a repertoire with Aamir, I came to know of his spiritual exercise and his relationship to esoteric dimensions of Islam. This came to me as a surprise

⁹ Barelvi and Deoband are two different versions of Islam and stem from north India. The former promotes Sufi learning and practices, embraced by a majority Pakistanis, while the latter adheres to a more scripturalist interpretation of Islam. Wahabi, on the other hand, is an imported strictly puritanical and anti-Sufi ideology from Saudi Arabia. In recent years, Wahabi and Deoband ideologies have come in direct conflict with Barelvi on the issues of sainthood in Islam.

because I had known Aamir for a long time but never knew he could be part of a Sufi group, or at least do a spiritual exercise of *zikr* (remembrance of one's self). The discovery for me was actually fitting for my research because this is how I formulated my research framework and questions, seeking to explore esoteric Islam and capitalism. I found both, esoteric Islam and capitalism, in Aamir, and I was willing to pursue both dimensions of his life to the limits. I was always amazed how these two seemingly contradictory forces could reside in a person. Aamir always answered it happens *khud-ba-khud* (by itself). Gradually, Aamir started introducing me to his spiritual exercise by taking me along to *zikr* practices every Thursday night. My interest continued to increase and I showed willingness to meet his murshid. He asked if I wanted to accompany him to meet his murshid (master) on May 5th. "You can ask as many questions as you want from him. In fact I want you to trap him or bring him down with the power of your knowledge," said Aamir.

I arrived on April 20th, 2013, to Baba Jamil's house in Surkia, in order to participate and observe in the *urs*¹⁰ celebration as well as to learn his philosophy. Baba Jamil opened his house for me and welcomed me warm-heartedly to stay as long as I wished. Being alone with him encouraged me to ask about his teachings which he began telling me from the use of word *khudi* (self). I asked why so much focus on the self (*khudi*). What is inside the self that you think is more important than outside the self? Why there is no mention of God (*khuda*)? He replied, the path to God (*khuda*) goes through the self (*khudi*). While he was speaking I was instantly giving concepts to his teaching or philosophy. Sometime I would give a label of "knowing the self" (*khudi ko janna*), a concept borrowed in part from Socrates' view

¹⁰ *Urs* comes from an Arabic language literally meaning marriage, however in South Asia, the word is used for Sufi's death anniversary implying a Sufi's union with the God.

of knowledge and in part from Pakistan's national poet, Muhammad Iqbal. My failure to properly fit the phenomenon in a given category would force me to search for the new labels such as *Wahdat-ul-wujud* (Unity of existence), a philosophy formulated by the 13th century Andalusian Sufi mystic Ibn-ul-Arabi (Chittick 1989). Often times these concepts are given inside my mind, but occasionally I would utter them in front of Baba, perhaps to let him know that I understand what he has been trying to tell me. When I mentioned to Baba, your philosophy seems like Ibn-ul-Arabi's philosophy of *Wahdat-ul-wujud*. He encouraged me to not to think in this way while also giving an alternate way of understanding the phenomenon. My academic self, burdened with bookish concepts, was standing as a tall wall in between Baba and my self, hampering my absorption into the relationship with Baba Jamil and his teaching. I was encouraged to surrender all my weapons; concepts, theories, and desires, to Baba Jamil. But he clarified, "I am merely a guide (*rahbar*) who can show the direction to your own heart, but to expect more than this is actually doing idol worshipping." The way to one's self or to immediate experience of one's interiority comes from the spiritual exercise of *zikr*; the negation of base instincts and affirming the supposedly pre-cultural self.

In retrospect the field experience was the annihilation of the naturalized presuppositions that invisibly resided in my existence. The word reflexive does not do justice to the experience of the obliteration of the cognitive structures that I inhabited. I, the naturalized presupposition complex, continued to get subjected to ruination not from the other, though it may appear that way, as in the case of the Memon merchants, it was actually the inner potential that never ceased to actualize the power of its potency over my body. My assumptions were being crushed under the weight of

my own potential, the affirmation, which drove me to treacherous territories all for the sake of re-search, to return to the potential; unborn and unrealized. This dissertation is the demonstration of the traces of potentiality.

Chapter One explores the relationship between market practices and morality, asking what is the nature of the convergences of mercantile activities and religious aspirations in contemporary marketplaces of Karachi. At times these confluences are clearly evident in merchants' gift-giving practices especially of offering free food (*langar*) to the hungry waiting for food at various shrines and food banks in the bazaar. In various instances, we also see the transformation of a shopkeeper into a social worker, distributing food in a more organized way, and finally into a religious preacher (*maulana*). Drawing on how people in the bazaar view this metamorphoses of merchant into *maulana*, this chapter reveals the complex interweaving patterns of the processes of fetishization of merchant capital into ideological frameworks of religious aspirations.

Chapter Two narrows the ethnographic gaze on a seventy-year-old trader, and shows how capital fetishism and religious aspirations are interlinked inside an individual subjectivity. The chapter lays out a range of everyday practices that can be categorized under labor activity for investment capital and moral cultivation for virtue (*halal*). Subjected to apparently two different regimes of truth; capital and religion, driven by the emergent neoliberal forces of the banking industry and financial advertisement, and by the rise of the moralistic dynamisms of the religious and cultural right, the trader finds it difficult to negotiate his position. This chapter thus sharpens our understanding of the microcosmic nature of how the two regimes of capitalism and religion impact the trader's body and subjectivity.

Chapter Three expands the analysis into an examination of the larger forces of finance through the merchants' informal money transfer system known as *hawala*. This chapter demonstrates how the *hawala* system works in Karachi's bazaar and how currency mobility takes place within the city. Offering a grounded view of merchants' financial practice, the chapter deconstructs the concept of *hawala*, developed in the wake of 9/11 attacks in the US, as an oriental system that threatens modern financial architecture and the nation state. This discourse is then employed to justify the state security apparatus' use of counter-terrorist surveillance in order to regulate and siphon merchant capital into formal banking and the Western financial system.

Chapter Four follows the argument from the previous chapter on *hawala* while shifting the ethnographic focus to thirty-seven year old currency trader, Aamir. Drawing on cultural approaches to finance, this chapter demonstrates how currency traders like Aamir aspire to connect with the international financial market of futures speculation. Yet the cash based postcolonial bazaar economy grounds him in spot trading and in the tactility of money; the sensory and surface details and texture of bank notes. Here I argue that postcolonial traders' subjectivity is made of financial futurity and cash tactility. In this chapter I argue that the circulation of money from and within the transactional order of accumulation and expenditure depends on one's temporal sense.

Chapter Five interweaves the experience of breathing in Sufi meditation with theories of social aspiration. Having subjected my self to rigorous meditation for almost two years, I bring insights into the immediate experience of the meditating subject, into the techniques of self-cultivation, practices of breath control. Enabling me to theorize how such conscious breathing relates to air and the atmosphere and the

social world. The subject's attunement with the air comes into sharp contrast with the aspirational model of becoming, striving for material wealth and social status. Juxtaposing breathing and aspiration alongside each other as the two different attributes of an individual subjectivity; the former being the atmospheric flow and the latter being the ossified ego caught on the object of desire, shows the nature of dialectics at the deepest level of the human self.

Chapter Six follows Aamir's spiritual master, Baba Jamil, who lives in a village in Punjab. The chapter offers intimate ethnographic insights on money circulation from the traders and shopkeepers into Baba Jamil's spiritual circle. The chapter presents the political economy of spirituality arguing the desire for money – greed - and spirituality are inherently connected with each other. This last chapter offers a clear account of the relationship between greed and God. Moreover, in this chapter, I highlight a sensory mimesis in the master-disciple relationship in addition to tributary exchanges.

Chapter 1

For God's Sake: The Poverty of Abundance

Paiso ki chamak nay insaan ko andha ker dia hai
The glitter of money has turned the human blind.
Stone seller in Karachi

Paisay ki taqat se soch raij ker di hai
The power of money has established thought.
Currency dealer

As a young shopkeeper of Gujarati-Memon background, Waqas explained the ways in which *zakat* (an obligatory charity of 2.5% paid annually on savings) works. He said, "There are many people who do not pay *zakat*. Paying *zakat* is good for the market." Pointing at his salesman, Waqas continued "When you pay *zakat* to these people they reinvest in the market right away because they have real needs such as painting the house, or buying dowries for their daughters. So the money comes back to us again." Proudly speaking of the *zakat* as a way of accumulating more wealth by giving in charity, Waqas feels that lot of rich do not invest in the market rather they keep it in their bank accounts. "Poor people on the other hand always have needs and they waste it in the market," elaborated Waqas. So on one hand it does seem that a person is giving charity and distributing his wealth but on the other hand the same charity end up accumulating or circling back to the giver. When I asked Waqas isn't the purpose of giving *zakat* to share your wealth with the poor rather than accumulating more wealth. He innocently responded, "*yeh to Allah ka nizam hai*" (This is God's system). Thus it is God who has arranged such a system in which a wealthy person who distributes charity to the poor, acquires the label of the giver and

hence maintains power, while also receiving the same money back after a quick circulation through the hands of the poor.

In this chapter I explore how city's mercantile community distributes excessive wealth in a form of charity and social welfare. The question it seeks to answer is what kinds of sentiments and structures are available to merchants and traders for channeling the money? More particularly, the chapter focuses on free food offering known as *langar* distributed at various shrines and the restaurants. In many locations, traditional restaurants also serve as *langar khana* thus blurring the distinction between the commercial enterprise and philanthropy. The existence in such intimate ways of profit making and charity also resembles with the larger nexus of monetary-morality orders in the city. It is visible in a tightly interlinked relationship of affluent *Memon* mercantile class and the charity and religious networks such as *Saylani* and *Dawat-e-Islami*. The head of both these prominent organizations; one being the charity network while the other a religious group, were the shop owner in Karachi's wholesale markets. By exploring the transformation of merchants into *maulana* (religious preacher), we witness the two seemingly different contradictions together inside an individual subjectivity as well. The desire for money and capital and the aspirations for religious and moral virtue hence played out at multiple levels and in various practices often in an intimate way. The question I seek to answer how such convergences effect the flow of money and morality in Karachi's marketplace.

The expansiveness of markets into the domain of religious aspirations shows marketplaces are not just the domains of strict commercial commodity-exchange. It is superimposed by the ideological infrastructure equally significant then the market

structures of exchange. Whether the moral infrastructure is merely an extension of the marketplace, serving the selfish mercantile interest of profit making, by way of generating symbolic capital of compassion and care, perhaps can be debated. The debate actually can lead our analysis to the classical Marxian arguments on base-superstructure determinism. The argument can also be made in reverse too. For instance, we can argue the moral infrastructure, expressed in terms as *khuda tarsi/Allah wastay* (for God's sake), *wasila* (God's medium), *rehmat* and *barkat* (blessing and grace), in itself is powerful enough to shape the movement of money. It is even perceived in the marketplace, the moral values determine the nature of material exchange in the everyday commercial life. In order to avoid such categorization and completely conflating the moral infrastructure into the market relations, or vice-versa, this chapter highlights the consequences emerging from the interstices of moral economy and market exchange.

Langar Khana

Located in Jama Cloth, one of Karachi's main shopping areas, Gharib Nawaz Hotel is a popular restaurant among the city's poor who wait in a queue everyday for free food (*langar*). Despite in every way appearing as a traditional restaurant of Karachi, the eatery is not a restaurant, as it does not cater to ordinary citizens, though it did in the past; it is actually a *langar khana* (free food center), one of the oldest in the city. One day, after passing by many times, I stopped to talk to the staff. I asked how much it costs to feed a person. He replied Rs. 25/person. Then I asked what exactly twenty-five rupees buys. He replied for Rs. 25, a person gets plate of *nihari* (a thick curry with a small piece of beef) and two naan (bread). I gave Rs. 1,000 for 40 people. As I handed over the money, around fifty women, wearing *burqa* (veil) were

lined up outside, pushing each other to get inside. There were 20-30 children also pushing against each other to enter the *langar khana*. I made my way into the restaurant to see how they distributed the food. A man with a white beard, wearing a cap and sitting cross-legged, greeted me inside. His name was Malik Aziz; the owner of the restaurant. I sat beside him on one of the benches. “This is our family business for seven generations” announced Aziz. “There was a time when *aam laug* (ordinary people) and *gharib laug* (poor people) would come and eat together in this restaurant. But now only the *majbur* (oppressed) come to eat,” sighed Aziz.

Historically Karachi’s traditional restaurants offered free and subsidized food to people from all income backgrounds. These places have also attracted “customers” who are unable to feed themselves but are fed by the customers’ charity or even by the restaurant owners themselves. The ethos of these restaurants was not solely to make profit. It was also about sharing food and caring for the poor. Owned and run by traditional and patriarchal men, embodying moral authority and a sense of character, the owners of these traditional restaurants belong to the times when community and kinship bonds were stronger as well as the spirit of sharing food. They did not see their work as a purely profit-making business in the modern sense, and that is why, no matter how profitable their restaurant, they never opened new branches in other parts of the city and the country until very recently. The spirit of sharing defined a large part of their business mentality. However, there is a sharp split occurring differentiating the business from the charity. One can count many reasons for the differentiation or even place blame on the nature of our age characterized by high inflation, competition, consumer culture, and the rising economic and political uncertainty gripping the country.

I found Malik Aziz to be one of those characters in whose subjectivity I did not find a radical split between business and charity. He was maintaining both in his personality and in his restaurant-cum-free food center (*langar khana*) despite the differences emerging among his own customers. In Aziz's distinction, there are three different categories of people who were his customers. First, it is the *aam laug* (common folk) referring to the section that comprised the large section of the population. They are the people who do not maintain high public status and rank. The second group is the poor (*gharib*), an economic category used to describe the population section at the lower end of the income scale. The third category was the oppressed (*majbur*). The oppressed is a new category for defining a fast growing section of the population that is neither ordinary nor poor. These oppressed, as evident from the crowd, are the most marginalized and vulnerable such as women and children from various ethnic minority backgrounds such as Afghani, Balochi, and Kutchi.¹¹ Many of the oppressed are also refugees displaced by the ongoing war in the country's tribal areas, who are now living in refugee camps in the city's outskirts. *Majbur* (oppressed) is also slowly replacing the category of *mazdur* (laborer) from the everyday colloquial. It is common to hear unskilled and, in many cases, skilled wage laborer calling themselves "*majbur*" oppressed by the conditions in which they are forced to work. Aziz's division of the population in multiple categories shows a more nuanced understanding of the society than the conventional Marxian analysis. Therefore, in order to think of the economic space of the bazaar, one needs to bring a nuanced and complex understanding of class groupings.

Selling Hunger

¹¹ Kutchi comes from the region called Runn of Katch located on the eastern border of Sindh province.

This class gradation also appears in the food offering. The *langar khana* provides several kinds of food: *Sadqa*, *Kuffara*, and *Allah wastay*. According to Malik Aziz, “Very few people eat food of *sadqa*.” I asked what is the reason? He said, “*Sadqa* is offered in order to avert misfortune or sickness. Before we serve *sadqa* it is our duty to tell them what kind of food it is.” It is believed if a person eats the food of *sadqa* he may get the same misfortune or sickness from the food (Raheja 1988). People perceived *sadqa* as carrying danger in the gift and the food is seen as a way to transfer spirit through the gift giving (Snodgrass 2001). Instead of giving *sadqa* food to people and avoid transferring sickness to them, many people prefer to feed meat to birds; crows and hawks. The word *sadqa* comes from the Arabic word *sidq* meaning truth.¹² Offering food to ward off the falsity in a form of misfortune or sickness is believed to be revealing the true self. *Kuffara* is another type of food offering given when for some legitimate reason a person misses a religious obligation such as fasting in the month of Ramadan. It is believed *Kuffara* redeems a person by paying an amount in the name of the God in whose name the ritual was practiced. The gradation in food and the way it is offered regenerates social hierarchies in the society and therefore it can be called ‘hierarchical gift economy’ (Werbner 1990). However, the last category of ‘*Allah wastay*’ (for God’s sake) is a free food given in the name of Allah and thus it is imagined to be the most alienated of all. It is believed alienated gifts do not create personal ties nor it generates obligations and expectations of return. Thus gift-to-god keeps the giver always in the state of position of giving, because of his alienation, from the receiver (Laidlaw 2000; Gregory 1980).

¹² Often times instead of feeding the poor the food of *sadqa*, people buy meat or cow kidneys rub over the sick body and then feed it to birds such as crows and hawks.

When I asked how do he sustains his own self from business revenues, the owner responded, “*bus guzar ho jati hai*” (it helps us survive). It is clear that the owners of these restaurants/free food centers are not financing the charity. They are merely the operators of the money circulating through their channel, located in between the oppressed and God. However, they are not pure mediators of charity between the giver and receiver. If they had been pure mediators then they would have not be able to survive or save money for their expenses. Another way of looking at this is from the purely commodity-exchange perspective. In other words the *langar khana* are the shops, appearing as charities, which actually sell people’s hunger and oppression as commodities to the customers who are willing to buy them for a very cheap price. The money generated from the sale provides food for the oppressed and for the staff. The way the staff of these *langar khana* invite potential customers shows that they are not different from the commercial businesses. For instance, the first time I approached the *langar khana*, a staff member standing on the side of the street came running towards me and invited me to buy food for the hungry. I saw the person from another *langar khana* adjacent to the Gharib Nawaz was gesturing me to come to his place instead. Both of them were in competition with each other, gesturing, inviting, and calling people walking on the streets to come and buy food for the hungry. One can see this phenomenon as either competing for charity or competing to attract customers to purchase hunger. Like any other commercial enterprise in the city, the charity networks are also competing for money, finding new methods for attracting attention, and developing new affective moral advertisements to garner funds.

Not too far from Gharib Nawaz hotel, I visited another popular restaurant Sabir Nihari, known for its delicious nihari, and for also for feeding the poor and

hungry outside the restaurant. In contrast to a *langar khana*, offering subsidized food to the people, Sabir Nihari is a commercial enterprise. Since it is one of those restaurants still sharing the same ethos of customary patriarchal nature of care, it has reserved a portion of its business operation to cater to the people who want to buy food for the hungry sitting outside the restaurant. Yunus, the owner showed me a notebook with two columns, one representing the amount and the other showing the number of people. “It is 11:00am and we already have four people paying money (Rs. 2,000) which would feed 80 people (Rs. 25/person),” said Yunus. “All day long we have people coming and donating money to feed the hungry (*bhokay*),” Yunus added further. Hunger (*bhokay*) is another common everyday category used for the people who are unable to feed themselves, even a slice of bread. It is the category that is expanding as the food prices are going up. But there are people who come and buy their hunger from the restaurant. In Sabir Nihari, there are two sets of operations; one it is selling food for a regular price to customers, a commodity-exchange, and second is also offering the option to the people to buy food for the hungry sitting outside, a gift-exchange. Since, the charity food is served right away in front of the donator, it brings comfort and satisfaction to the giver who has lost trust in religious institutions such as mosques and seminaries. Fulfilling an immediate need such as hunger is still the fundamental priority of the gift-giver in Pakistan, compared to other social causes such as education, environment, human and animal rights, and other liberal concerns.

I asked the owners of the *langar khana* and of Sabir Nihari what motivated them to feed hungry people. They both offered a similar answer that is “*Allah wastay*” (For God’s sake). Placing God as the master signifier assigns cosmological

authenticity to their deeds and also God essentially becomes the “constant spectator” (Reda 2013).

Political Economy of Charity

In the above pages, what we have witnessed is the merchants’ acts of giving to the hungry. The business of charity strictly depends on the economic deprivations. For instance, Aziz blamed inflation for the lack of resources needed to feed everyone. “There was a time when a lot of people fed the poor but now very few offer money,” said Aziz. The owner of another *langar khana* in Bombay Bazaar near Bolton Market also repeated the same phrase when I visited his restaurant. He said, “Many people used to give but now the situation is not good,” referring to the general economic hardships that make it difficult for people to offer charity for the poor and oppressed. One of Pakistan’s major economic issues is *mehngai* (inflation). For the past several years, the inflation rate in Pakistan has hovered at a staggering rate of 12%, the highest in the region; while the average household income continues to shrink, making it extremely difficult for working class people to survive. Daily wage earners, such as unskilled laborers working as loaders in Karachi’s marketplaces, make an average of Rs. 400/day for the total of 22 days/month (4 weekends and usually 4 general strikes, called by political parties, or violent events forcing the markets to shut down), which equals Rs. 8,800/month. Given the inflation rate of 8% and feeding an average family of five people on less than US\$100/month (exchange rate: 1 US\$ = Pak. Rs. 100), it is extremely difficult for the majority of Pakistanis to buy their daily provisions. The frequency with which people use this word, *mehngai*, in their everyday conversation, indicates the unstoppable penetration of this faceless and unpredictable enemy, causing rising food prices and ever more desperate hunger. The

concept of ‘inflation’ frames the causes of the rise in food prices as a mathematical problem of statistics and numbers. In a country reeling from high inflation and low wages, it becomes very common for people to rationalize the scarcity of provision expressed as, “Money has no *barkat* (abundance).”

If inflation continues to rise, it is going to shrink the number of charity givers while increasing the number of receivers. This imbalance between the giver and receiver of charity would then also determine the number of mediators of God’s compassion, situated at a high-income level, and the number of oppressed people receiving God’s compassion, positioned at a low-income level. Thus it becomes clear what is being signified as God’s love or God’s compassion are material abundance and wealth. It is through the destitution of the most marginalized sections of society through which God becomes the reality manifesting his power as merciful and benevolent, and thereby provides the signifying framework for the operation of the moral political economy.

In a way, these places are neither purely charity nor purely commercial. They are in the middle, mixing charity principles and a commercial ethos. The combination of both within a single enterprise ends up generating material “profit,” enough to survive, and symbolic capital of charity, enough to attract money from the gift-giver. In order to attract gift-givers/customers these enterprises play down the commercial side appearing more charitable. The lines between the two operations are hard to draw because of the ways in which they are mixed together. The interpenetration of commodity-exchange and gift-exchange in a single enterprise points to a double profiteering from the market and moral economy. It becomes more monetarily profitable and yet virtuous for the business to operate at the seemingly two different

levels. Sometimes balancing the two becomes a delicate matter and in the case of a collapse of either there can be serious repercussions on the business and the way people perceive it. It can create confusion for the people how to engage with the enterprise or an individual existing in both economies at a given time. For instance, the business nature of a *langar khana* turns away many people from offering *langar* (free food) at the nearby shrine in a belief that the sacred space of a saint is a realm of pure gift-exchange, and thus more blessing will come in return for a gift. The *langar* “objectifies the moral community embodied by the saint himself as a figure of infinite generosity” (Werbner and Basu 1998).

Mazaar Bazaar (Shrine-Market)

The presence of a nearby Sufi saint in the bazaar influences the gift-exchange practices of surrounding commercial enterprises. The bazaar’s spatial arrangements indeed bear this out as the shops and businesses near sacred spaces such as shrines and mosques tend to acquire some form of “spiritualness” in their commercial activities. Located on the main artery of the city, Mohammad Ali Jinnah Road (M.A. Jinnah Road), is the Qutb Alam Shah Bukhari shrine, known by the saint’s name. On the streets leading to the shrine from M.A. Jinnah Road, there are shops of country’s most famous and family run enterprises; Ghani, attars perfume sellers; Hashmi Surma who make kajol; Hamdard, makers of herbal medicine, Dilpasand sweet makers, and Sabir Nihari, and many shopkeepers selling prayer matts and beads, skull caps, and other religious commodities. A few yards away, in the Mirza Adam Khan Market, stone workers carve tombstones for the graves, calligraphers design religious posters and pamphlets, and craftsmen create decorated glasswork. Across from the shrine and *langar khana* is Karachi’s biggest book market called Urdu Bazaar. Known for its

school texts, Urdu Bazaar also houses some famous religious publishers such as Taj Company, who has led religious publishing for decades. The market attracts seminary students and scholars from all over the country. In the vicinity of Urdu Bazaar, a small market specializes in selling religious icons (*tughra*) of Quranic calligraphy, Shi'i icons and saint's images. The built environment near the shrine replicates a sacred cosmological architecture.

The shrine and market maps a cosmological architecture onto the historical sediments of traditional sensibility as well as the colonial spatial configurations. A spatial reading of the market quarters demonstrates British imperial practices inscribed in the built environment. In fact, the colonial sovereign image is visible in Karachi's larger urban landscape divided into native and colonial quarters; the former's growth was organic, with narrow capillaries of alleys suitable only for pedestrians and animal carts, while the latter were developed rapidly and laid out on a grid iron-street pattern and designed for low density (Hasan 2008). Moreover, the traditional sections of the city were relegated as 'backward' or inferior parts, while the new cantonments and Staff and Civil Lines areas became the 'progressive' sections, synonymous with the modern city (Lari & Lari 1997). The native quarters house religious belief – a dwelling place for numerous shrines and mosques, which still provide a serene and peaceful space for merchants and laborers alike, amidst the hustle-bustle of Karachi's most dense marketplace. These sacred places also foster esoteric Islamic practices and rituals that feed into commercial bazaar activities in various ways. Thus this market is a multilayered space with shared identities, boundaries, and affiliations (Bestor 2004; Geertz, Geertz, and Rosen 1979). While the 'white' quarters were laid out in a way that promoted regimented and supervisory

spatial practices; spaces of recreation were separate from spaces of residence. These historical spatial orderings map onto the contemporary everyday life in Karachi.

Evolving on top of the historical cartography, the current geography of sacred and profane indicates the intimate relationship between markets and shrines. In terms of built environment, the shrine space continues to grow and expand becoming more palatial and baroque with the assistance of merchant capital. At the same time, markets are emerging in new forms of shopping malls, and consumer culture, shaping the way people relate to commodities and gifts. But these are the requirements of new economic formations that are spreading all over the city, a city whose commercial activities were once radiating out from the old bazaars' shrines to patron saints. These new spatial formations are signaling an economy that does not revolve around the sacred understood in a conventional sense.

The city center perhaps may be equated with the European medieval cities in which crafts and guilds were built around patron saints (Weber 1978; Huizinga 1999). However changes brought by the protestant reformation transformed the social configuration into more rationalized spatial arrangements. So we see that the built environment too underwent changes with the increased rationalization of the society. In recent studies, scholars are discovering similar shift in spatial patterns and social formations in medieval Muslim societies (Ross 2006). In the context of Islamic countries, however the built environment and economic practices continued to resemble the "mystical" dimension of Sufi Islam. The role of shrines in attracting the wealth and fame away from the markets folding it into the sacred geography is undoubtedly greater in eighteenth century South Asian towns (Bayly 1988). This is the case even in today's South Asian and Middle Eastern cities, where the shrine

serves as a magnet to pull merchant capital within its fold, distributing it further into the lower economic classes. For instance, in his work on African cities, AbdouMaliq Simone, describes how the Sufi lodging of ‘*zawiyyah*,’ serves as neutral free space, offering new economic opportunities and ways of cooperation to in-coming migrants into the city (Simone 2004). These Sufi lodges and shrines, hence, are important aspects of the spatial and economic arrangements of the Muslim cities.

Thus it becomes important to take into account sacred spaces such as shrines and mosques as crucial power players in generating and reconfiguring economic and spatial practices in Karachi’s marketplaces. As demonstrated above, the mystical order of shrines and the langar khana are intertwined with each other in an intimate relationship at multiple levels. The commercial authority of the restaurant owner and the moral authority of the shrine caretaker are in conversation with each other. Similarly, the interpenetration of commodity and gift exchange in the city’s langar khana, and the supposedly pure gift-exchange space of shrines need to be studied in conjunction. However, we must not fully conflate them into each other assuming the sacred as the determining force of market relations, the next section will show a different way of understanding the relationship between the sacred and profane keeping them in conversation yet still separate.

Merchant Saint: God’s Medium (Wasila)

The fusion of sacred aspirations from the saint into the secular domain of market exchange gives rise to intriguing social formations. In this section, let’s take another very important phenomenon whereby a merchant becomes, or at least is perceived as, a saintly figure in the popular imagination. The transformation of a merchant into a sacred preacher (*mullah*) not only calls into question the assumed

division of the sacred and the profane but it also reaffirms the market theory of religion frequently criticized for subsuming religious categories to material conditions.

Standing outside Rahman's cosmetic shop on a bustling street in Bolton Market, I was introduced to Mohammad Zahid, a shop owner who has rented his shop to Bashir Farooqi, the founder of *Saylani*, one of Karachi's biggest welfare services. Upon hearing the word Saylani, I expressed a desire to know the charity networks currently operating in the bazaar. Zahid asked, "What do you want to know?" Without putting too much thought I replied, "How, in just 10 years, Bashir Farooqi was able to establish Saylani branches all over Pakistan." He smiled at my ignorance and responded, "God can make anyone a *wasila* (means/mediator)." The invocation of Allah, the most powerful one, to describe the rapid expansion of Saylani, means for Zahid, that there is no further explanation.

Allah decides His means, regardless of one's actions or character. There is no agency, no practice, and no action involved here if we take the words of Zahid who believes God chose Bashir Farooqi, emergency lights seller in Bolton Market, as a mediation for offering His blessings in the form of free food and welfare services to the poor. Being chosen by God is different from the notion of cultivating morality within one's self. The former is a belief and the latter signifies human agency. God conferring status upon an individual actually challenges the practice-oriented view of God's blessing. To go with the 'chosen by God' view means that God has bestowed special status of sacredness or holiness on Bashir Farooqi, refashioning him from a merchant, engaged in the base activities of market exchange into a *wasila* (usually understood as divine medium), a title reserved only for saints as describe above. He is

a *wasila* (divine medium) only obeying God's command of channeling money to the poor and needy in all parts of the country. Bashir Farooqi was made God's medium not by being in the vicinity of a saint or offering charity but by simply being chosen by Allah to serve His creatures. How he was chosen is not a concern for people like Zahid who believes in Saylani and Bashir Farooqi as God's medium. Accepting God's medium without analyzing the phenomenon at one level indicates a closure of the faculty of reasoning. Instead of challenging Zahid's worldview lets follow his comments further.

Zahid, offered another perspective on the same phenomenon. He elaborated by saying, "When I buy things from a shop, I am a *wasila* (medium) through which God provides provision (*rizq*) to a shopkeeper." Here it is the action of buying which makes him a medium of God's provision to the shopkeeper. This act of buying brings a practice into the equation of mediation. Here the word *wasila* becomes more social than his earlier position that the *wasila* is chosen by God. In fact if we take Zahid's view, we are all mediums because we all purchase goods from the shops, providing livelihood for shopkeepers. Calling one's self a medium has larger implications for the questions of agency, action, and selfhood. The notion of the medium or *wasila* implies that an individual is a mere channel, an empty hollow being through which God's passes his will, blessing, and provision to the needy regardless of right and wrong. Thus there is no agency or substance in the subject. Nor he has a right to say no to anyone. He only serves.

Zahid finally said, "In English you say customer, but in Urdu we say *wasila*." One can see the statement perhaps as a matter of translation. However, the statement actually points to a convergence of worldviews and practices. In his complete

conflating the difference between customer and *wasila*; the former being the rational and self-interested individual of the market and the latter being the supposedly selfless medium of God, Zahid did not show any sign of tension or confusion. From the divine medium ordained by God's will to the action-oriented view of God's blessing, from the selfless medium to the self-interested individual, from the religious domain to the secular domain, Zahid conveyed his worldview in these three different ways to explain the phenomenon of Bashir Farooqi.

Saylani Welfare Trust

Founded by a Memon shopkeeper, Bashir Farooqi, in 1999, Saylani Welfare started by offering free food to the poor on street intersections. The organization has rapidly become a vast charity network distributing monthly food rations, dowries, interest-free loans, and money for rickshaws on easy installments. Saylani Welfare offers services ranging from computer courses to young students to providing monthly food rations to deserving families. Some of the services include; arranging marriages, providing loans, repairing homes, organizing spiritual gatherings, emergency relief, medical aid, divination (*istekhara*), employment schemes, digging water wells, and many more. The services of Saylani continue to increase.

On the streets of Karachi, the green color Saylani rickshaws, visible everywhere, are a distinct trademark of the organization. Once while travelling in a Saylani rickshaw, I asked the driver how he got the vehicle. He replied, "I applied for the rickshaw under the *Saylani Rozgar Scheme* (Saylani Employment Scheme) and waited for two months before my application was approved." When I asked how much he pays, the driver replied, "The monthly installment is Rs.7,000/month or Rs.250/day for a year and half totaling Rs.126,000 (US\$1,260)." The driver felt

confident that he would soon pay off the rickshaw. He clarified, “the deal is better than renting a rickshaw for which I have to pay Rs. 300/day.” It is common for a rickshaw driver to earn a net income of at least Rs. 300/day or monthly Rs.9,000. While the Rozgar Scheme may have proven beneficial for some; Saylani’s free food service, has disturbed the middle and upper classes. They now often complain that by feeding meat to workers, Saylani has made the working class *hut haram* (lazier). It is believed that now daily wage earners do work hard enough to earn their food when they know they can easily go and eat food at any Saylani center without being asked any questions.

Saylani is run and funded by the tightly knit Memon mercantile community. According to the Saylani Welfare Trust, the group collects more than \$10 million USD every year from *zakat* (annual charity) and uses it on projects that range from free meals for hundreds of thousands of people to interest-free loans to jobless men trying to set up their own businesses.¹³ The Saylani organization draws its ideological views from the teachings of the eighteenth century Sunni reformer, Ahmad Raza Khan (1856 – 1921) from the north Indian town of Bareilly, in Uttar Pradesh. Ahmad Raza Khan headed a powerful religious movement known as *Ahle Sunnat wal Jamat*, popularly referred to as *Barelvi* in South Asia.¹⁴ The Barelvi version of Islam is tolerant to sainthood and devotional singing. Using the existing ideological baggage at his dispense, Bashir Farooqi, combined with the charity services, has now adapted the title of *maulana* (Islamic scholar). In his new avatar of ‘*maulana*’, Farooqi

¹³ http://www.huffingtonpost.com/2012/08/17/ramadan-pakistanis-dodge-tax-collectors_n_1795840.html?utm_hp_ref=religion

¹⁴ Barbara. D. Metcalf, *Islam in South Asia in practice*. (Princeton University Press: 2009).

delivers sermons, and moral and ethical teachings at the mosque situated above the Saylani headquarters in Karachi. He also appears regularly on the national television channel, Geo, in a program called, *Alam aur Alim* (The World and Scholar), offering religious guidance to viewers living all over Pakistan. The organization publishes thousands of booklets, pamphlets, and other religious literature to propagate *Barelvi* ideology but under the name of Maulana Bashir Farooqi (*rehmat-ullah-Ale*) – an addendum reserved for saints only.

This transformation from merchant to *maulana* (religious scholar) and now increasingly to saint indicates two different but interrelated value systems; the former is a rational order of commodity exchange, while the latter believed to be a spiritual and sacred domain free from self-interest. These two seemingly separate domains are connected by the *wasila* of Saylani, collecting charity from the rich merchant community, and distributing it among the poor. Moreover, the transformation of a merchant into a *maulana* is also reconfiguring the shape of the traditional religious authority subjected increasingly to the commercial interests of the mercantile community. In foresight, one can see the projection of Saylani in becoming a powerful religious sect lead by Sufi-saint, Bashir Farooqi, financed by merchant's money, and supported by Barelvi ideology.¹⁵

Merchant Mullah

¹⁵ The phenomenon of Bashir Farooqi resembles a similar transformation of another merchant into the head of the Karachi-based Sunni-Barelvi religious organization called *Dawat-e-Islami* (Invitation to Islam). Founded in 1981, by a perfume vendor, Ilyas Qadri, this group capitalized on the pre-existing cultural capital - *Barelvi* belief system - and economic capital - merchants' finance, quickly rising to popularity in Karachi. Qadri came to be referred by the title of *Amir Ahle-Sunnat* (Leader of the followers of *Sunnah*), or simply *Bapu* (Father).¹⁵ Literally translated as Invitation to Islam, *Dawat-e-Islami* became the main proponent of Barelvi ideology -- following the *Sunnah* (traditions of the Prophet), recitation of devotional poetry such as *naat*, and expressing deep reverence for *sufi* saints. It is in the spirit of venerating Sufism that the founder and followers of *Dawat-e-Islami* adopted the word *Qadri* as their last name from the patron saint of Baghdad, Abdul-Qadir Jilani (Gugler 2011).

The other important merchant community, competing commercially as well as ideologically, and in setting up its own medium (*wasila*) against the Memon version, is the *Delhi-Punjabi Saudagran* (Merchants). This community is religiously inclined towards another opposing North Indian tradition, *Deoband*, a group more strictly puritanical, and many individuals are increasingly orienting themselves towards Saudi Arabia's Wahabi Islam. Feroz, a cosmetic merchant from the Deli-Punjab community, one day invited me to attend a graduation ceremony of Jamia Rasheed, a Wahabi inspired religious seminary located on the outskirts of Karachi. Proudly welcoming us inside a graduation compound of the seminary, Feroz and his brothers ushered us towards the 'VIP' ('Very Important Person,' a term used in South Asia to designate the significance of person) seats neatly arranged in front of the stage. In the rows ahead of us, are the seats of 'VVIP' (Very Very Important Person) such as prominent industrialists, influential journalists, and senior politicians and bureaucrats. Far behind are the seminary students and the common public strictly separated from the VVIP and VIP members with a series of ropes guarded by the security personnel. The graduating student body, wearing university graduate robe, was seated on the front stage. Big screens to project bigger picture of the ceremony were placed on each sides of the stage. Everything looked organized and properly orchestrated particularly aim at impressing the audience of the level of modernity that they embraced inside the conservative religious seminary. The graduation gifts, given to graduating students, are laptop computers, external hard drives, and other technological devices.

Few days later Feroz invited me again to attend a fundraising event for the extension of Jamia Rasheed, hosted jointly by the merchant class, predominantly from Punjabi Delhi Mercantile Community, and Islamic scholars in Karachi. "Where

would we go after leaving this country?” the speaker uttered emphatically on the stage. The *madrasa* teacher spoke passionately on the disastrous situation of the country, painting an apocalyptic picture of the contemporary era, and blamed the modern educational system (*talimi nizam*) for the crises currently facing Pakistan. The speaker traced the genealogy of the educational predicament to the British colonial era when the East India Company injected modern education into India. The result was the split of education into traditional (*din*) and exoteric worldly (*duniya*) thus widening the gap between the religious scholars, holders of knowledge (*ilm*), and the merchants, experts of worldly affairs. Due to this chasm, the religious intellectuals are unable to offer solutions to real life mercantile issues such as debts, speculation, interest, and investment. While the mercantile class, on the other hand, strayed too far from the religious and moral teachings of Quran and Prophetic tradition of Hadith, and from the Islamic jurisprudence dealings with the money exchange. “You know the way the duniya (world) works, you are merchants. We know the value of religious teachings,” said the speaker. The way to bridge the gap between *din* and *duniya*, according to the speaker, is by cementing modern and religious education under one institution and curriculum. This is the goal of Jamia Rasheed, the religious school for which they were fundraising.

Financed by Karachi’s rich business class, Jamia Rasheed is an ultra-conservative religious seminary, operated by Wahabi influenced ‘*ulama* (plural of ‘*alim* meaning Islamic scholar). During the one-hour long presentation, the organizer presented a documentary of the imagined *madrasa* building with fully digitized images and computer renderings. With the aid of computer graphics, the seminary was shown as a modern building with different departments/offices and faculties. For

instance, the seminary offers degree programs in business administration, computer science, and English language courses, making it appealing for the young merchants who are charmed by the idea of modern progress. It also offers courses in *fiqh* (Islamic jurisprudence), Islamic banking, and *fatwa* (religious edicts). In addition to curriculum, the video showed 3D computer renderings of gyms, table tennis courts, and a swimming pool; resembling a complete reversal of the traditional *madrassa* environment, which is usually a large hall with a floor mat and few desks. It also operates a Sharia Consultancy Services for Trade & Finance, website, and online service. Recently the seminary started publishing a magazine called, Sharia & Business to offer direction to mercantile practices in light of Quran and Hadith.¹⁶ After the presentation, each businessman shared his view on the dilapidated and morally corrupt Pakistani society and stressed and appreciated the kind of education Jamia Rasheed aims to deliver to the young merchants. The institution combines what seems to them traditional and modern education under one roof and may offer a long-term solution to the problems plaguing the country and the Muslim community. A few businessmen and scholars stressed the more immediate ways of bridging the gap between religion and economy. For instance, a businessman offered that religious scholars should start offering *halal* (pure/virtuous) certification to food, cosmetics, and textiles, in Pakistan. The certification issued by religious authority aim at giving a moral infrastructure of *halal* (pure/virtuous) and *haram* (impure/sinful) to the practices. The authority for casting the moral net on practices comes largely from the religious sources, which may or may not come in a direct conflict with the secular understanding of the modern state.

¹⁶ Hadith is a body of literature of the recorded saying, deeds, and practices of the Prophet as recorded from oral reports.

In fact, the morality of religious discourses works in tandem with the modern spirit of capitalism as is evident from the participants' presentations and speeches, expressing their desire to be compatible with the ideas of modernity such as nation, economic development, and progress. During the entire event, Islamic scholars as well as businessmen described the progress and development of the industrial world as the model to emulate in order to be a successful nation and Islamic community. The desire to be seen as part of modernity, arising from the feeling of lagging behind the techno-scientific culture of the West, among the traditional *'ulama* goes back to the colonial period (Metcalf 1982).

This is certainly true of merchant-mullah like Feroz who are deeply religious, display piety in public, as well as express a love of technology and a reverence towards Western economic development and progress. Feroz runs a large cosmetics business, importing cosmetics from countries like China, Indonesia, Germany, and Turkey. His three younger brothers look after imports, wholesale, and retail, while Feroz has recently branched out to target the emerging fashion and beauty industry by opening up a showroom in Karachi's affluent town and retail market, Tariq Road. In his newly built showroom, Feroz manages the distribution of his own brand to beauty salons, parlors, and training centers. He has hired sales women, dressed in brightly colored embroidered clothes, to target the emerging beauty salons all over the city. These saleswomen are also sent all over Pakistan to organize make up shows, teach grooming skills, and sometimes host TV shows on local fashion channels. Given the nature of the beauty industry and his engagement with saleswomen, I asked Feroz if he ever thought of hiring a high profile female actress as a brand ambassador. With a gentle smile on his face, he replied, "This conflicts with my Islamic beliefs." Here we

are standing in his office lobby, with salesgirls getting ready for marketing the cosmetics, while Feroz states his belief that hiring an actress goes against his Islamic principles. I wonder if selling the cosmetics especially the skin whitening lotions, which draws a huge amount of profit, or manufacturing fake cosmetics under the original label is not contradictory to Islamic ethics. Perhaps one could argue no matter how merchants generate money as long as a certain amount of the profits go into the construction of a medium like Jamia Rasheed as a way of purifying wealth, it is considered *halal* (virtuous).

In case of Saylani, the focus is on social welfare with emphasizes on offering employment, dowry, and feeding food. That is fulfilling the immediate requirements of people who are in need. While Jamia Rasheed on the other hand, as a religious seminary attracts merchant capital primarily to give Islamic education and to train a new breed of scholars who can counter modern challenges including the emergent economic sectors. As a religious seminary, Jamia Rasheed seems to be more informed of historical conditions directly impacting the modern and religious education and aim at sustained intervention in the propagation of Islamic orthodoxy. Saylani Welfare engaging in social services engages at a more subterranean level of needs and demands of the poor populace. Ideologically they are also competing against each other often coming in direct conflict on various theological and sectarian issues and including on the funds collection from the bazaar. Despite their ideological differences, the primary source of funding is the traditional mercantile community of the bazaar, which is feeding large amount of money in forms of charity.

Charity as Self-Promotion

Stories of anonymous acts of gift-giving, regardless of their accuracy, circulate in the highly competitive marketplace, astonishing listeners with stories of people's altruism as well as showing the level of trust bestowed upon Saylani and many such organizations. Zahid was keen to share his own stories of charity. "One time a person came and gave a bag full of dollars to Saylani", said Zahid. He continued, "There was a person who came once with property documents and a key for a house, worth Rs.7 crore (Rs. 70 million), and donated it to Bashir Farooqi." Generosity (*sakhawat*), trust (*aitbar/bharosa*), and anonymity as a silent and subtle relationship between a giver and a receiver are often emphasized in these stories. These gift-giving anecdotes and stories are the integral part of discourse network of the marketplace.

According to rough estimates, Rs. 150 – 200 billion are given in *atiyat* (charity) in general.¹⁷ In Pakistan, personalized form of giving is seen as more comforting and satisfying experience than giving to formalized charities and organizations. People prefer to give to the immediate relatives and individuals, to their communities and ethnic groups, and to their associations and organizations. There are number of ethnic minority based welfare organizations looking after the social and economic needs of the communities.¹⁸ However, in the last decade, under

¹⁷ For the growing population of liberal self-righteous middle-class, it has been always confusing to understand why morally upright merchants and shopkeepers, who pray five times a day and keep long beards, would undermine the state's sovereignty by not paying taxes, stealing electricity, or bribing government officials. A religiously inspired person, according to the educated middle class, should abide by the law of the state. However, among merchants and shopkeepers, the source of the moral does not lie in the legal authority of the modern state, despite the juridical Islamic decree which encourages people to abide by the law of the land in which they reside. Thus not paying the state its due share also goes against the teaching of Islamic jurisprudence. However, the marketplaces and in fact a large part of people's lives are not truly governed by legalistic decree whether it is Islamic or of the modern secular state.

¹⁸ I met Mohammad Salim who does cosmetic business in Bolton Market area. He manufactures cosmetic goods in his home and then sells it to hawkers in Bolton Market. Salim comes from a Memon community. According to him there are 64 Memon *jamat* (organizations). There are several more but

the Charities Registration Act, the state has intensified its surveillance of merchants' ceremonial gift-exchange with religious charities, Sufi orders, mosques, and seminaries to ensure that they have no links to designated terrorists or terrorist organizations.

This is not the first time the Pakistani state has become instrumental in formalizing charity. Under the religiously inspired military dictator, Zia-ul-Haq, the Pakistani state officially announced to deduct annual charity of *zakat* (2.5%) on the saving accounts of banking individuals. In order to avoid 2.5% of state deduction, often individuals declare themselves as Shiite in their religious orientation as Shiites are exempt from paying the *zakat*. In Shiite theology, instead of paying *zakat* every year in the month of Ramadan, it is encouraged to pay 20% on the profit, known as *khums*. Before the start of Ramadan, many depositors also withdraw the cash from the accounts to evade state's deduction of *zakat*. Formalizing of charity and philanthropy is not limited to Pakistan only. In the wake of 9/11 attacks in the US, the US government on the pretext of severing terrorist finance, sealed off and designated number of charities across the world. In the post-9/11 security era, giving charity has become a serious issue in countries like Pakistan which is under constant pressure by the Western governments and organizations to cut off a money supply of jihadist groups.

In the everyday life of Pakistani people, the political implication of charity giving is less of a concern than the social consequences. Many people expressed deep

the most affluent are: Bantwa, Okhai, Dhoraji, and Kutiyana. Salim comes from Halai *jamat*. He contributes Rs. 125/person/yearly to community organization. There are 6 people in his family and they all contribute Rs. 125/yearly. There are 5000 members. If a *Jamat* member needs any financial help for wedding or for hospitals then we submit an application and usually our request get completed. They paid all my father's hospital bills. However they do not give money for business. Every month they give Rs. 2,000 to widows. After every three years, elections are held.

distrust of charity given to religious activities and organizations including the mosques and shrines. Rather their distrust is more directed at the people who are giving charity and in a form in which charity is given. According to the bookseller, Asad, “A few affluent people do charity for a show to gain name and fame (*naam namud*). With money they try to get in the circles of *shurafa* (nobility).” Thus for some charity given openly is usually meant for the purpose of self-exhibition and inflates the ego rather than deflating the selfish desires within one’s self. Moreover, in Asad’s view, nobility is independent of one’s monetary worth, and thus cannot be achieved by donating charity supposedly in the name of Allah. The more one wastes his wealth in the name of Allah by giving charity or doing philanthropy, the greater the symbolic good one accumulates, and the symbolic itself is a form of capital readily convertible to monetary wealth. Many people offer *atiyat* quietly without letting anyone know of how much has been given in charity. The gentleness encouraged while making an offering is known as *bund mutthi* (closed fist). The idea of *band mutthi* (closed fist) means the gift-giving should be so gentle that the giver as well as the receiver seem indifferent to the gift-exchange. The indifference of free gift “does not create obligations or personal connections” (Laidlaw 2000). It does not obligate a receiver to return. This indifference or the possibility of the pure (*be-laus*) gift would only occur when the thinking-I completely suspends itself, making itself unaware of its own existence, thus undermining the experiential ground of its own being. When the thinking-I, the condition of claims of ownership disappears then the true *wasila* (medium) would emerge for a free gift to happen.

Conclusion

The political economy of shrines and charity networks, and the transformation of merchants into saints, demonstrates the fetishization of merchant capital. It shows how capital fetishizes itself into a form of charity and then finally into a religious sect or an ideology. This is a crucial link between the market and morality of the society but also a precarious one. The reason is that there is a risk in calling the moral structure of religion a fetishized form of merchant capital, and thereby collapsing the superstructure into the base, a classical Marxian view of the world. However, this does not mean religion does not have a political economy or a material base. Merchants are aspiring for moral economy yet they are also embedded in the economic relations. Few shopkeepers such as Bashir Farooqi manages to retrieve themselves out of the bazaar conditions and places themselves or at least aspire to renegotiate their position within the symbolic economy of the society. By being able to morph into a moralist, the merchant acquires greater value of truth and authority inside the marketplace.

One explicit relationship between the two orders is the circulation of money from the merchant community to the spiritual order, in the form of tributes, gifts, and donations, with the expectation of higher return. The spiritual orders return moral values to the mercantile practices. Drawing on Bohannan's notion of "spheres of exchange" and Appadurai's concept of "regimes of value," Parry and Bloch argue that money circulates in two related but different transactional orders: "on the one hand transactions concerned with the reproduction of the long-term social or cosmic order; on the other, a 'sphere' of short-term transactions concerned with the arena of

individual competition" (Parry and Bloch 1989).¹⁹ These different transactional orders maintain and reproduce their individual codes of exchange and moral system. The money circulating within and across these orders acquires symbolic meaning, which feeds into sustaining larger structures. For example, in South Asia it did not matter in what devious ways merchants acquired wealth as long as a portion was gifted to priest as part of the long-term cycle of cosmic purification (Parry and Bloch 1989). Another example is of the monetary gift called *dana*, which merchants give to priests to purify themselves of sin. The money given to the priest, *dana*, embodies evil, is forbidden to be put to productive purposes and thus stays within the priestly Brahmin caste, which also occupies a dominant position in the social hierarchy. These forms of exchange rely on cultural knowledge or on processes that Weiner calls "cosmological authentication: how material resources and social practices link individuals and groups with an authority that transcends present social and political action" (Weiner, 1992: 4).

In the above examples of *langar* and the distribution of wealth among the poor, what we are witnessing, apart from the common discourse of merchants' purification of wealth, that there is a complete grammar of moral economy which economists do not taken into account when understanding the economic foundations of the society. Moral economy should not be seen as idioms or discursive category without having any material impact on the ground. It is a crucial order that often

¹⁹ Drawing on Paul Bohannan's notion of 'spheres of exchanges,' Kopytoff outlines the process of things' acculturation and their significance existing within and across different systems such as the sacralization of things in the domain of the sacred, which is achieved through singularity by pulling out the object from the spheres of exchange (Kopytoff, 1986). In other words, he highlights the movement of things in and out of commodity state. Regime of value: "does not imply that every act of commodity exchange presupposes a complete cultural sharing of assumptions, but rather that the degree of value coherence may be highly variable from situation to situation, and from commodity to commodity" (Appadurai, 1997).

determines the nature of business in the marketplace. For instance, as demonstrated above, offering free food for the God's sake, becoming God's medium to channel money from the market to poor people, and the case of Jamia Rasheed, show the pervasiveness of moral economy in the bazaar. In the marketplace, it becomes imperative for the merchant community to invest in moral economy in a same way as they would in commodity-exchange.

In many cases, people do not have to think when they perform charity. They often see it as a moral duty prescribed by the scripture. In the cases above in *langar khana*, people are feeding because it is a moral responsibility to care for the others. Islam pays heavy emphasizes on the caring of the poor, orphans, and indigents. The Islamic discursive tradition on the proper distribution of wealth could be seen as a driving force behind the merchants' acts of giving charity and feeding hungry. Thus it becomes a religious duty. But recent anthropological literature suggests another determining elements in people's desire to care for the suffering sections of the population. These determining effects are not necessarily driven by religious ideals or scriptures but rather they are drawn by the affect and emotions which one feels inside one's self.

Behind the usual explanation of religiously obligated drive for charity, I also see a sense of emotional or sentimental value of helping the poor. Didier Fassin draws our attention to a different form of reasoning for an ethical action. In Western liberal democracies, the government increasingly employ "emotions that direct our attention to the suffering of others and make us want to remedy them" (Fassin 2012). Although he develops the idea from the empirical realities of liberal democracies, Fassin's conceptualization helps us to rethink of an important impulse of caring for the other.

He uses the concept of ‘humanitarian reason’ to show the emergence of politics of compassion in liberal democracies as a new way of dealing with the present suffering. His work elaborates on the affective dimension of governmentality, the rules and regulation of governing one’s self and others, by discovering the discourse and practice of compassion in dealing with issues, for instance, immigrant housing in urban areas. The value of compassion hence becomes a political technology to govern and affect others.

Emotional drive for giving charity to the poor can be seen as devoid of any meaningful action for the alleviation of suffering. Erica Bornstein compares two different ways of giving; the impulsive philanthropy and formalized practices. “The impulse of philanthropy—the selfless giving away of wealth that arouses strong emotions and brings people to tears—contrasts formalized practices of regulated and legislated giving” (Bornstein 2009). Differentiating impulsive giving from regulated and rational philanthropy, Bornstein argues for an existence of both modes of giving as necessary for the society. Impulsive giving involves affective, emotive ways of giving and alleviating the suffering of the other; whereas philanthropy involves regulated, rational, and instrumental giving that requires proper engagement with the impact of giving. The source of caring for the others can be rooted in multiple registers of morality, ethics, practice, or emotions. At any given time, either all these registers become a driving force or merely a single force becomes the agential element in activating subject for an ethical conduct. The determining force depends on the situations and circumstance within the context of space and time. In our everyday life, when we spare some change to a beggar on the street, we hardly think of a religious scripture. Often we are in the mode of practice and giving a dime to a

beggar is nothing than just an act of practice in which we are acculturated from our cultural values.

Instead of focusing on the determining force of charity or what motivates people to give, whether voluntarily or involuntarily, or the drive of compassion or practice, I seek to emphasize what these acts of charity are gesturing towards. The focused should be not on who is giving but who are the receivers and how they received. The question of being on the receiving end of the charity compels us to rethink a totally different way of experiencing gift-giving. It is actually gift-receiving. The gift-receiving demands us to place ourselves directly in the immediate experience of the receiver which is of suffering and destitution. It takes us into a space of the hungry and starved bodies of women and children, of refugees and migrants, of historically deprived sections of the population, who are systematically marginalized of their due share of economic and political rights from the economic calculation of the state and the moral forces upheld by the religious authorities. Bringing human experience of the destitute to the center of the discussion of money and morality opens up the visceral dimension to the exalted notion of God and to the universalist spirit of capitalism. It is in the base conditions of starvation and death that one finds the meaning of larger wholes. The question then becomes how can innate conditions such as hunger open up a view to the larger cosmological order of both morality and the monetary. What is it inside the belly of the hungry that pushes us to think of the distribution of the wealth and making judgments of right and wrong? Hunger is the “vantage” point from where one sees the edges of the universality of money and the Glory of God. The latter determines the judgment on the ethical earnings of the provision; while the former determines the needs and desires of the amount and

quality of food that goes inside the belly. It is from the belly of the hungry that one is able to better conceptualize the universal dimensions of the moral-monetary order, opening the debate on individual aspirations and collective consciousness.

Chapter 2

Virtuous Value: Halal and Investment Funds

I encountered Soofi Abdul Qayyum randomly while strolling in the bazaar. He was sitting in his wooden cabin located on the side of the street with a white board placed outside the shop. I stopped to read what was written on it. “*Allah Tala ki rehmat rizq-e- halal ki barkat Islami tijarat hamari rah numai khidmat aap ki muntazir*” (God’s blessing, auspiciousness of virtuous income, Islamic trade, our guidance, waiting to serve you). Unable to understand what exactly the board means, I asked him.

Noman: What is this that you do exactly?

Soofi: Don’t you understand Urdu?

Noman: Yes I do but I don’t understand it. All it mentions are moral codes.

Soofi hesitatingly responded: I do business consulting.

Noman: What kind of business consulting?

Soofi: How much money do you have and do you want to invest in a business?

Noman: I am doing research. But how much funds are needed to start a business.

Soofi: It does not matter.

Noman: Why would I trust you?

Soofi: When you hire a driver, you hand over the key so he can drive a car. You trust him. So in order to do the investment you have to give the money to me. I am only going to keep the money in the bank and whenever I find any opportunity I will invest in that. Your money will be safe and sound in the bank.

Narrowing the ethnographic gaze onto this trader, the chapter demonstrates how the trader methodically carved out virtue (*halal*) from the density of everyday practices, rhythms, vibrations, flows, and senses. This chapter carefully scrutinizes the trader's daily life made up of recording mundane actions, time management, organization of objects, speaking candidly, ritual fasting and praying, a sense of finitude, truth-telling, and modest clothing. These rhythms of the everyday can be divided into two discursive practices; the moral cultivation of virtue and the labor activity of value. Both the moral cultivation and labor activity are welded into each other subjecting the body equally under the weight of virtue and value.

First, let's take labor activity as an effort to attract investment capital. Here I use labor activity in a broad sense encompassing everyday mundane actions. For instance, everyday the trader, Soofi Abdul Qayyum, records the time and his schedule for that day when he opens his kiosk in the market. The time management, thus, becomes a major part of his everyday life. He manages the objects in the shop, such as stationary, utility bills, etc. in conjunction with his set daily schedule to keep everything, actions and items organized together. Every week he places his business advertisement in the newspaper and the amount of effort that goes in preparing the ad further feeds into his labor activity. These sets of mundane activities, demonstrated in detail in the following pages, are what I call it a labor activity done to attract imagined investment capital, believed to be residing in the prospective investors. In a Marxian sense, this can be called commodity fetishism (Taussig 2010). Before we go into how labor activity generates alienation in labor body, which appears in a fetishized form of the investment capital, let's discuss another set of activities that I call moral cultivation.

Now we focus on the moral cultivation done to strive for virtue (*halal*). In a predominantly Muslim country like Pakistan, being virtuous means striving towards the highest moral principles of Islam drawn out from the Islamic scripture such as Quran and Hadith. This makes religion the determining force of morality underpinning one's sense of striving. The trader, Soofi Abdul Qayyum, strives for this virtue, which is called *halal*, by performing certain rituals. For instance, he fasts everyday abstaining from food from sunrise to sunset. He performs obligatory five daily prayers in the mosque. He wears the same modest white outfit everyday. He claims to speak only the truth, having no discordance between his intention and speech. He is very particular in following cultural norms and maintains a strong character. All these ritual actions of fasting, praying, modesty, truth-telling, and character, are what I call moral cultivation, done to strive for the symbolic idea of virtue (*halal*).

By making certain actions virtuous, moral injunctions automatically also generate the exclusion under the category of *haram* (sinful/forbidden). *Haram* is a dialectical opposite of *halal*. To be more precise, the generation of *halal* gives rise to *haram* and not vice-versa. In a way, *haram* is the in-built aspect of *halal* rather than outside of the latter or even its dialectical opposite. *Haram* gets meaning not from itself but by the larger valuation of *halal*. However, both can be seen simultaneously as signs and material realities. Keeping our focus on the market, one of the practices that is excluded from *halal* is usury, considered *haram* (forbidden) in Islam. Although it can be profitable for the lender, it is strictly forbidden in Islam to take interest on money lent. The local bankers, who hold the merchants' money in their banks, know that if the merchants decide to take interest on their money, deposited in the banks,

then they can easily generate a good monthly income to run their household expenses. However, due to moral bindings, merchants avoid engaging in businesses seeming to function solely on interest. Claiming to offer a guaranteed profit on investment would also be considered forbidden (*haram*). In recent years, with the emergence of newer forms of markets such as speculation, stocks, and derivatives, the fundamental categories of permissible and forbidden (*halal* and *haram*) have had to shift to include the emergent market sectors. For instance, Islamic law prohibits any investment that involves excessive risk such as futures trading. Placing one's self and/or others in the vulnerable economic positions that occur in the risk taking business of futures trading is unlawful in Islam. That is why Soofi Sahab emphasizes the word *halal* (legal/permissible/virtuous) forcefully in his advertisement. If somebody wants to invest, Soofi Sahab makes sure that he tells the person that the investment can yield either profit or loss. There are both chances. In short, *halal* and *haram* are the moral boundaries regulating, segregating, and regimenting people, objects, and social hierarchies. Yet they are not a total system eclipsing market practices. There are times or situations for the suspension of the ethical, offering free rein to individual interest coming in direct conflict with the interests of the other.

This brings us to an intriguing insight. From the labor activity we have the fetishized investment capital, and from the moral cultivation we have virtue (*halal*). Both capital and *halal* are not given to Soofi Abdul Qayyum, but exist at a distance, even some may see the two as the product of his own actions. I call this fusion of investment capital and *halal virtuous value* – produced by moral cultivation and labor activity. It has two dimensions; the social, because it is the product of labor activity, and the transcendent, because it is the outcome of moral striving. Both these qualities

of the social and the religious determine Soofi Sabdul Qayyum's existence. Virtuous value subjects him to embrace fasting and starvation as part of the techniques of moral cultivation; while it also subjects him to desire investment capital as a method of economic management. In this way virtue requires embodiment in practice. Virtuous value is manufactured by laboring one's self in the economic as well as moral markets, converging separate spheres of exchange into the body of the labor/trader.

It is too often the case that we overlook the effect on bodies and subjectivities subjected to the process of cultivation and to the mode of practice conducted in the everyday life. In order to know how the body transforms and shapes, the ethnographic gaze needs to shift from the process of moral cultivation and labor activity, and from the object of virtuous value itself, onto the immediate experience of the body. The awareness of the experience, arising from the subjection to a particular truth, could only happen when the researcher himself, in a reflexive move, reflects on his own self, subjected to the activity of data gathering (Bourdieu 1990). Although the nature of activities between the researcher and the trader are different and thus have different results in terms of experience, reflexivity asks the analytical skills to at least present a shape of experience in some form that may relate in some ways to the immediate experience of the bodies subjected to cultivation. After all the researchers themselves are in the frame of cultivation, in this way we can see the similarities of experience emerging out of the subjectification to two totally different regimes of truth.

The emphasis on the experience is to sharpen our analysis on the viscosity of capitalism and religious belief, generating hunger, death, and starvation, and shaping the way people see themselves (Scheper-Hughes 1993). For instance, both capitalism

and moral virtue are felt similarly on the body of the trader when they demand hunger from the subject. The former demands it in order to save money for productive use rather than wasting it on unproductive expenditure such as consumption and the latter demands it in the name of the fasting ritual to acquire piety. In this way Soofi Abdul Qayyum is having a transaction with virtuous value. He is exchanging his body in return for virtuous value. However, the expectation of return never actually materializes leaving him only with the traces of visceral experience. The visceral experiences of hunger and starvation are those traces, arising out of virtuous value. This chapter is therefore an effort to reintroduce human experience in its extreme form into the discussion of money and morality.

There is another very important dimension to the virtuous value. How to sell the virtuous value in the market? How should it be packaged and sold to a customer? This chapter shows the ways in which an individual trader, Soofi Sahab, struggles to exchange virtuous value for cash. The exchange however is problematic because exchanging the purely symbolic idea of virtuous value for cash in return demands an extra leap of faith from both sides; the producer and investor. Therefore, in order to negotiate the exchange, between the symbolic and the material value, a condition of collateral was interspersed as a sign of security and reliability. The collateral, presented by the trader, itself is made of the purely symbolic ideas of trust, confidence, and character, further complicating the exchange between virtuous value and cash.

Although this chapter offers a micro account, almost an autobiographical sketch of the trader constructing and exchanging *halal*, the main argument speaks to the larger economic and moral processes. For instance, The selling of moral virtues in

the marketplace with the help of financial technologies is increasingly taking a new shape with the rise of neoliberalism and market Islam (Maurer 2005b; Rudnycky 2009). Big corporations, along with moral authorities, in predominately Muslim countries such as Malaysia, Pakistan, and Indonesia, have turned the idea of halal into a mass industry. They certify food items, textiles, cosmetics, medicine, and increasingly expand its reach to bring more “secular” commodities including money into the moral folds of *halal*. For them ‘halal’ means purified, processed, and packaged, according to Islamic codes. Here I am focused on a similar process of production of *halal* in order to exchange it for the investment fund. It seems there is a convergence of values between the financialization of life and the moral values of Islam. It is evident from the fact that Islamic finance is expanding all over the world on the grounds of certifying capital with Islamic morality. The traders, both of commodities as well as of moralities, the former being the merchant and the latter being the mullah, work in agreement to protect each other’s interests against these opposing forces.

Cultivating Morals

In his mid 70s, Soofi Sahab comes from the Urdu-speaking ethnic community. He was born in Bombay and after the Indian Partition in 1947, then as an eight-year-old boy, he came to Karachi. An unusual choice for income, he started selling Urdu suspense digests. Through time spent in the market, he soon built the mercantile connections and gradually came into the business of chemicals and dyes becoming engaged full-time in the buying and selling of chemicals. Gradually, he shifted his focus to the more technical aspect of chemicals and dyes such as textile design and coloring.

He has two sons and two daughters. One son lives in Sri Lanka and works for a chemical dying factory. But according to Soofi Sahab, his son hardly sends any money to support the family in Karachi. His other son who is 50 years old never married and stays home. Soofi Sahab told me he is lazy and does nothing to support the household. However, his two daughters who are married give some financial support. When Soofi Sahab told me this he said, “It takes a lot of effort to accept support from the daughters.”

Rarely anyone would stop at his cabin. The only people who would stop are those who needed a direction to another shop, which Soofi Sahab gives promptly. Known in the market as Soofi Sahab, he sits in a wooden cabin with a desk extending outward with two chairs place beside it for visitors. When he is away from his shop for a prayer break, he leaves a letterbox on the desk in case if somebody wants to drop a letter. Inside the cabin, there are three landline phones, his two mobile phones, and piles of files and folders covered in dust. In my two years of fieldwork, I never heard his landline ring. Judging from the phone’s condition, it seems they have been sitting there for ages waiting for someone to call. Proudly boasting of the phone, he mentioned, “I started using a mobile phone when the rate was Rs. 14/minute,”²⁰ showing he was one of the first person to have a mobile phone. Across from his tiny cabin, private security guards and two policemen guard a newly formed local bank. On an adjacent side, a person makes stamps and does stencil work. Since the time I met him, I became curious in his practice of business consulting. I wondered how did his investments, consulting, and trading, given his old age and debilitated workspace.

²⁰ The current rates are less than Rs. 1/minute.

I observed a similar question and answer exchange between him and other people wanting to know what a lone individual with moral codes listed on a board was doing in the hustle and bustle of the bazaar. The question-answer became like a script between Soofi Sahab and a potential investor. The signboard, which I stopped to read, stated was loaded with rich Islamic vocabulary, the words on the signboard were unable to convey the nature of business, at least to me. As I build a repertoire with him, he started to explain what the advertisement means. The main word, for him, is *rizq-e-halal*. The word *rizq-e-halal* is composed of two words; *rizq* means provision and *halal* means in accordance with God's law. Provision, food, income, earned or generated in accordance with the Islamic principles is considered *rizq-e-halal*. These words also express sanctity on the surface. Hence, they cannot merely correspond to earthly meaning or significance, they are also believed to gesture towards the sacred meaning the unpolluted and undefiled from earthly existence.

To give a genealogical understanding and moral authority to his views, he usually draws on the tradition of Prophet Mohammad and his companions. For instance, he told me a story of Ali, Prophet Muhammad's son-in-law and the fourth and last caliph, who once tied his horse and went inside the mosque to pray. When he came out the horse's saddle was stolen. Ali gave his servant two dirhams to purchase a new saddle from the market. When the servant went to the market he saw Ali's saddle being sold by the thief. The servant brought the thief to Ali. Instead of punishing the thief, Ali purchased it for two dirhams and ordered his servant to release the thief. Ali told his servant two dirhams was in his fate (*nasib*). He could have earned it through hard work or by stealing. He had both choices. The moral of the story is God has allocated an amount of resources in every human's fate, and has

prescribed two paths, sinful (*haram*) and virtuous (*halal*). Now it depends solely on an individual to choose halal or haram. These are the kinds of moral stories and parables Soofi Sahab frequently mentions in his conversation. They form his moral sensibility against which he judges his self and the other's actions.

The cultivation of morality is a deeper process than one may initially imagine. Basically the renunciation of desires and cultivation of morality go together. Renunciation negates bodily desires and pleasures opening up the space within one's interiority to be filled up with the higher moral power. In other words, it is a process of negation and affirmation. Ritual of fasting, for instance, is an act of renouncing bodily desire of eating and drinking. At the same time, they are also aimed at producing the affects of hunger and thirst in one's self. The collective production of these affects of askesis has a potential to transform the affects into an ethical action. For instance, the idea of feeling hungry within one's body is to motivate one's self to feed the hungry people. These ritual actions are done on one's body thus it has an effect on the subjectivity. The question I am trying to pursue here is what is the outcome of the labor of ritual actions. How are the enactments of ritual actions and their impact on bodies and consciousness interlaced with business practices? The congruency between the effects of rituals and the sensibility of business practices do actually converge and diverge on merchants' bodies. Both lay claim to bodies and subjectivities, sometimes tearing the worldview into conflicting planes, while sometimes complimenting each other producing a continuum. These forces rub against each other perhaps in a dialogical manner generating new ideas but can also be clear-cut radical breaks causing trauma and anxiety as well as hope and anticipation of something new.

Seventy-year-old trader, Soofi Sahab subjects himself to the ritual of fasting in order to renounce his desire of eating and drinking, not just in Ramadan but year round. He eat only one meal in twenty-four hours. The more usual fasting, abstaining from eating and drinking from sunrise to sunset, is an annual ritual of Muslims performed during the month of Ramadan. However, Soofi Sahab continues to fast for the rest of the year. Compared to compulsory fasting of Ramadan, Soofi Sahab can sometimes make exceptions depending on the situation. The way he fast depends on his intentions. Every morning he wakes up with the intention of fasting. Until 10:00 am if his desire of eating has not broken his intention then he would continue fasting for the rest of the day. Holding on to the intention of fasting until 10:00 am depends on somebody offering him a free breakfast. Occasionally a nearby shopkeeper would share his breakfast and if it is before 10:00 am then he would break the fasting intention. Thus there are days when he does not fast. But even on those days, he makes an effort to abstain from eating too much or consuming gourmet food. He proudly tells me that he does not chew tobacco or smoke cigarettes and the only money he spends on himself is the bus fare. "I have kept my life minimal," said Soofi Sahab. One day when I came to know he was not fasting, I offered him to have a lunch with me in the market. He was very reluctant to accept my lunch offer. He said, "For no reason your Rs. 200 will get wasted." I replied, "Eating a lunch is not a waste." He added, "I do not accept people's offer because it is going to make me more selfish. If I eat with you today then I would feel like having a meal tonight, who is going to fulfill that. It gets addictive." On my insistence, however, he accepted my offer and had lunch.

For him food brings addiction, and to satisfy the taste requires money, which he does not have. In order to minimize his eating, he works on his eating desire, becoming physically weaker. The purpose for fasting here is not to become conscious of the other's pain. But the intention of Soofi Sahab is to save money. Although the renunciation happens on the body, becoming physically weaker and feeling hungry, the purpose of fasting orients his consciousness to a different thought. He fasts because he does not have money or wants to keep money for another purpose such as spending money on his business advertisement. From fasting as it is conceived in the Islamic value system, fasting for an ethical action fasting for Soofi Sahab has now been reoriented to his business aims. Thus there is a purpose and an orientation to the ritual actions. At a level I am suggesting two different things. First, renunciation impacts the body causing one to feel hungry and thirsty. Second, it raises the question of the thought behind the action; why that certain action was done on the body. In short, acting thoughtfully produces results differently. The same action can be done to enhance one's self and interest but it can also be done to produce an ethical action and care for the other.

The regimentation of body and thought also take place by praying five times a day with the group of people in the mosque. Performing prayer (*namaz/salat*) at five different times a day can also alter one's subjectivity not necessarily in a way originally intended that is surrendering in front of the God. However, if these rituals are performed everyday without any thought - what is the purpose behind the rituals. Regardless of intention, Soofi Sahab is a practicing Muslim. He performs daily prayers. This requires him to temporarily suspend the business activity and be in the collectivity in the mosque. The suspension of business activity for short intervals

activates him to be in the moral economy of the mosque. It is important for him to perform in the moral economy because of the nature of his business of offering Islamic guidance to investors.

The idea of virtuosity runs deeper in people's subjectivity than merely remembering moral stories and repeating them occasionally. It is in fact why many people believe it is something that resides in the heart. The individual cultivates her/his heart, as an eye of God, to keep the self in a morally upright position. For instance, Soofi Sahab believes, "The fear of death and God has vanished from people's heart. That is why the intentions are distorted." The sense of human finitude itself is a kind of self-governmentality molding actions in accordance with the acceptable given order. The sensibility of finitude if properly cultivated within one self can discipline the desire for excess, as one constantly remembers the possibility of death; orienting the human as a being-towards-death. Being-towards-death is the aspiring being in the present because the future is fatal. This has been discussed as oriental fatalism, keeping people frozen in deprived conditions rather moving them forward in the linear secular progressive imaginary toward material gain. The future dwelling progressive human replaces being-towards-death by the being-towards-possibilities continued even after the death in the form of a generation or a business or a name.

The sense of finitude, and of the Judgement Day, also determines the sense of guilt. Soofi Sahab insists on doing business without any cheating. He feels *zameer ki malam* (censure by his conscience) when he diverts from the principles ingrained in his subjectivity. The sense of guilt is an affect binding Soofi Sahab with his moral principles cultivated with the assistance of ritual actions. Becoming indifferent to

guilt could only happen by dismantling one's own given assumptions, expanding the horizon, and deepening one's character.

Judgment depends on appearance. Meaning the way phenomenon are revealed determines our sense of judgment. Soofi Sahab's appearance is of a diminishing actor. In fact because of his old age he is actually disappearing. But on the way to disappearance he is struggling to latch on to the given normative structure to make his self appear one more time in the market. Soofi Sahab usually mentions how he fashions his outer appearance for people to consume. "They look at my shop, my dirty clothes, and make a judgment that I am useless," he said with an indigent tone. Many times he has expressed the significance of appearance in attracting people's attention and in extension their investment. He told me a moral parable of Sheikh Saadi, a Persian Sufi poet, who once in his rugged outfit tried to enter a gathering of "esteemed" people. He was stopped at the gate and was not allowed to enter. Then Sheikh Saadi wore a new outfit and when he approached the gate he was welcomed whole-heartedly and with respect like the other esteemed guests. When the dinner was served, Sheikh Saadi dipped his sleeves in the soup. People cried, what are you doing. He replied, "I am feeding food to the clothes because they are respected and not me." Occasionally a passerby would stop to read his poster but would then leave. Soofi Sahab laughed on a passerby. Soofi Sahab said, "People stop, read, think, and then go. If I had a nice office with two female assistants then they would have handed over their money." 'Nice glittering office' (*acha chamakta daftar*) and a 'beautiful female staff' represent people's sense of pleasure, which is becoming increasingly pervasive in the elite areas of Karachi. Having spent his entire life in a crowded bazaar, he sees the emergent forms of attracting investment funds as utilizing a sense of pleasure to

maximize profits. One could see it as a global phenomenon of “economy of appearances,” creating a spectacle to accumulate capital (Tsing 2000).

Soofi Sahab is not a learned scholar on Islamic economics and finance, a growing field of study in the Islamic education system. In recent years, the emergent of newer forms of trade and finance, such as stocks and future trade, has inspired Islamic legal authority to issue their opinions in favor or against the practices. Even on the use of credit cards, numerous booklets, authored by religious authorities, have been published. With the spread of television channels, the new religious shows offer guidance to citizens and merchants to transform their practices according to the Islamic principles. Of course one could see who would benefit the most when the business is molded in Islamic ways. Soofi Sahab, however, draws his understanding of halal and haram (virtuous and forbidden) not directly from the theological sources such as reading books or watching religious channels but from the ritual practices as explained above. However, there are times when I have observed him reading newspapers for articles on Islamic trade and economics. The question then arises what is this source of Islamic knowledge on trade and economics that is informing Soofi Sahab’s sensibility.

In urban Pakistan, there is an ever increasing number of religious seminaries and Islamic universities that are offering courses in Islamic trade and finance to scholars and merchants alike since it is believed that the Islamic moral economy comes from Quran and Sunnah (deeds of the Prophet as recorded in Hadith). But Soofi Sahab’s knowledge of Islamic economics comes from a moral sensibility not completely drawn from Islamic theology propagated by religious authority in the mosques and seminaries. Rather as demonstrated above, through the assistance of

rituals, he tries to inculcate a moral cosmology bearing the weight of it on his body and subjectivity. For him the sense of moral theology would not become meaningful unless the gravity of normative structures are felt on the body. This is how the production of virtue happens in the marketplace. He labors to produce certain moral values, which become part of the larger morality of virtuous provision for trading for investment funds in the marketplace. In the labor to produce rizq-e-halal, he negates his earthly desires and the product that comes out from the negation becomes a commodity for him to trade in the market.

Everyday Rhythms

Soofi Sahab follows a set working habits cultivated through years of trading in the bazaar. The rhythms of his everyday life are recorded on paper. He comes every morning to his shop at 9:00 am, and on the top of the page he writes 786, a numerical value signifying the name of the God in Islamic numerology, and just below it 92 for Mohammad. These numerical values are usually written on shops and account books to bring auspiciousness to the business. He then records the time of his arrival in the notebook, before writing down any meetings and calls or visits after work. Similar to the code of conduct of financial intelligence, the act of recording one's own actions reflects the subjectivity back to one's self. It is the self that is one with the working habits. Thus there is no difference between the self and the activity of recording. The self is recording and it is being recorded. In other words, recording one's self works as a mirror in which one see his self.

The recorded activity is categorized into mathematical time. Each action is done at a certain time. In addition to coming and leaving at a specific time, he also temporalizes everyday rhythms into mathematical categories of time. For instance, a

time recorded to make a call to a person, a time assigned for an activity such as meeting someone. The actions become valuation when they are placed in a temporal framework. That is why in the marketplace, time is valued because it gives weight to movements. One finds a connection between an action and time. Perhaps, it could also be said that the movements and rhythms of everyday life become actions when they are put in a temporal frame. Temporality gives an orientation and thus a direction, transforming a movement into an action. So an action is a movement with a purpose. It is a movement that always has a condition 'in order to.' It is a utilitarian movement. Soofi Sahab temporalized his business lifeworld into these utilitarian movements to bestow them with a purpose and an orientation. This includes the prayer breaks intersperse in the utilitarian movements comprising his day. As a self-employed person, he binds his actions with a thread of time, keeping his self regimented and oriented to an order.

To keep multiple actions threaded together requires management. Soofi Sahab takes great pride in calling himself skilled in the art of management. What he means by management is the way things are arranged around him. The kinds of things he manages at his business are trivial and mundane. For instance, keeping pens, papers, clips, staples, and utility bills, in a place where he can reach them easily and quickly. "Everything must be handy," said Soofi Sahab. He keeps everything in order and 'handy' so he can get his work done 'on time'. For instance, he kept three boxes of pens with various colors and after using the pen he would make sure he kept it back in the same box. If he is unable to find anything he feels his entire existence, made of the mundane activities oriented toward time, gets challenged. The absence of a thing, for instance, not able to find a telephone bill, interrupts the equipmentality of ready-at-

hand, and questions his art of management. In other words, the absence reveals the presence (Heidegger 1978). The presence in which Soofi Sahab was so habituated that he himself was unaware of the making of his self produced by the practice of management. In the process of managing the objects around him, his subjectivity gets in order as well. Thus it is double process; management of the objects, including people, around one self and the management of one's subjectivity (Foucault 2009). Upon my asking, he told me that he learned the management skills from a quality assurance course he did in 1980s offered to mid-level entrepreneurs aspiring towards the global way of doing business. Management schools to train new breed of entrepreneurs in managing the objects around them have emerged all over the world. These new management subjects are also the most docile in terms of following the financial intelligence.

In order to cultivate certain business skills, including management, one embraces a method. In Soofi Sahab's business practices, the notion of method plays a significant role in determining the smooth functioning of the everyday rhythms. For instance, he asked me to make a letter for his company. I got it made and when I showed him he was not happy with it. He then climbed up inside the cabin and from the attic brought down old letter heads from 1960s. "Make something like this," he suggested. "Every business has some method and manner (*tor tariqa*)," Soofi Sahab continued. The method (*tariqa*) of doing things, of making an object out of the amorphous nature of the everyday life, of shaping one's self, of accessing the knowledge and truth. In a way, business also has a method, and a businessman like him uses a particular method to create and trade something in the bazaar. Each method reveals the product differently. The method I used to create the letter for his

company did not reveal the product according to Soofi Sahab's taste. Soofi Sahab's business practices can also be seen as a method to produce the object for trading. Method also signifies a conscious effort, a technical knowledge, as compared to a repetitive practice. The former demands a thoughtful approach to the object while the latter is a novice's way of doing things.

A person who does practice becomes a practical man, and that is what Soofi Sahab claim to be, a "practical man." Being practical for him means doing actions (*amal*) rather than only uttering speech. It is often the case that people differentiate saying from doing; the former representing a mere verbal talking or more closely a pompous person, whereas doing action is done with a purpose in mind. The practice for him is an epistemology, the way of knowing, transforming the subjectivity into the practical. The subjection of subjectivity to sets of practices guided by a thoughtful method makes a person into a practical man. Sine he has practiced upon his self, the speech and actions are fused together.

Practice shapes subjectivity into the professional. The original meaning of professional is the one who professes – the one who affirms openly and candidly. This is why he believes he only speaks what is inside of him, fusing the speech act with the intention. Otherwise he thinks that a person is not trustworthy. He is very selective of his use of words avoiding any kind of discrepancy that can arise from his speech. He mentioned, "sometimes people invite you for lunch at their shops if you visit them. I don't do that because I want one person to eat properly. Rather than saying it customarily that come and join us for lunch I believe in people's true intention." Just saying because it is polite does not mean much for Soofi Sahab. "Saying and doing are different things," said Soofi. He says, "*pehle toulo phir bolo*" which translate as

“first weigh then speak.” This basically means before a person utters something from his mouth he should weigh it by reflecting on it before he speaks. Thinking or weighing before a thought gets uttered means before even speaking one should be mindful of an ethical field in which he is placed. Because when the words are uttered in the communicative field they also become the objects for an evaluation of the interiority. Soofi sahab expressed his experience of judging people through his words. He says, “People’s conversation reveals the value of his worth.” Through words Soofi sahab can tell how much economic and ethical value is instilled in a person. When I do business I see “*zabaan mein kitna wazan hai*” (How much the words weigh?).

Being a professional, having an affirmative sense inside, enables Soofi Sahab to play with parables, analogies, poetry, idioms, and metaphors. Rarely he would offer a literal explanation or answer to my question. The use of excessive parables and analogies often would make me unsure of where he was trying to direct my attention. If I ask for further explanation he would deliver another metaphor or idiom for it, distancing me further from the original meaning and intention. These communicative characteristics defer the signification process. There was always a polysemy in his conversation.

These are the business principles subjecting Soofi Sahab to discipline his working habits. The frequency with which he utters these words indicates that he has drawn out straight from the management schools, though he claims to know more about economics than the business students know from the books. His discursive practices, nonetheless, show his business subjectivity to which he is aligned perfectly. Any diversion from these practices could cause panic in his entire working universe

making him agitated calling into question his own self. The re-working of the self back to the principles eases the tension and thus the life continues.

Virtuous Investment:

In Soofi Sahab's view, banks allure people to get loans at a low interest rate concealing the conditions; for instance, the low interest rate is only for six months and after the period the rate goes up to 24%. However, in his view, 24% should be highlighted in the ad. Soofi sahib said it is impossible to earn more than 20-22% profit in business. If somebody says that he earns 25% he is lying. For investors, 12% is right amount of profit because the other 8% he give it to the person who is actually doing the business. So investors get 12% profit and actual businessman gets 8% for his labor. If somebody invests in my business I will keep my 8% profit and give the other 12% to investors. This is how business works. One has to take a risk in a total sense of the term meaning one has to expose the affective wealth and monetary sensibility in order to invest in a total stranger. There is a nuance in the strangeness though. Being in the market undercuts some of the strangeness of the total stranger.

Getting loans from the banks for investment has been a continuous thought of Soofi Sahab's. Often the strict conditions on the loans deter him from approaching the bank. Most importantly, he does not have any collateral against the loan, thus banks cannot be a promising option. He tries other venues in the market. One is at his own cabin where he waits for an investor to come. There have been several times when an individual had showed up at his cabin to inquire how much money one should invest with him. The conversation between Soofi Sahab and the potential investors, who rarely comes, seems to follow a written script. For instance, an investor would ask if the money stays with you (Soofi Sahab). He would reply, "When you a have a driver

and you want him to drive your car, you give a car's key to a driver. The same way you have to give your money in order for me to drive the investment.” The next question that immediately followed was how much profit are they going to get if they invest with Soofi Sahab. He usually replied,

Soofi: What did you eat in the breakfast?

Investor: Egg and bread.

Soofi: What did you eat in your lunch?

Investor: Rice.

Soofi: What are you going to eat in the dinner?

Investor: I don't know.

Soofi: Exactly I don't know how much profit we will get from the investment just like you don't know what will you eat in the dinner.

Customer: So basically you don't know

Soofi Sahab: There might be profit or loss.

Customer: So it is not fixed?

Soofi Sahab: No, fixed profit is against Islamic principles. Here you will get guaranteed rizq-e-halal.

Soofi Sahab asserts to the customer that he does not know what the future holds. That is why he does not fix the amount. The investor, imagining some kind of a profit from the investment, is being forced to think of the unknown. But to appease the investor he would sometimes add, “either the good would be sold for Rs. 9.5 or 10.5. That is all the risk.” The word risk signifies, for the people in the market, a probability of loss and danger (*khadsha/andesha*). But why would somebody want to, voluntarily or involuntarily, expose himself to chance. When someone decides to expose himself

or even when one gets exposed involuntarily to a calculated risk, it is because desire appears in the form of profit, seductive and alluring, pulling the total self in the folds of the imagined. Since desire makes the self to imagine profit, yet to materialize, it also creates a relationship with the future which seems more amicable and controllable.

Collateral

But why would somebody take a risk and hand over his money to Soofi Sahab, sitting in debilitated wooden cabin. An investor would ask why should I trust you with the money. Soofi Sahab replies, “I am member of the Chamber of Commerce. I have been in the market for fifty years. My bank accounts are in running condition,” listing all his credentials to authenticate his market position. To get a membership in the Chamber of Commerce, the liaison between merchant and government, the merchant has to prove his business worth, which I believe Soofi Sahab did at the time when his dye and chemical business used to be operational. The membership also serves as an evidence for his being a legal citizen of the country, a state recognition or a contract, used for a business partnership. Many merchants strive to get a membership in the chamber so they can get a National Taxation Number (NTN) needed to get a business visa for foreign travels, filing tax returns, and getting official documentation for their trade. Thus for Soofi Sahab, membership denotes multiple values which in his view can be used to put forward as a collateral for his monetary worth.

Having a running bank account indicates one’s financial position. It shows that the individual is financially stable, able to conduct monetary transactions with the bank, and his embeddedness in the market’s financial infrastructure. Being a part of

the financial infrastructure, by keeping a running bank account, shows one's significance as an important node in the capital circuit. He is in the transaction between his self and the financial institution. The bank's bestowing of value and worth over the customer raises one's self worth validating the sense of financial being. The running account also indicates a cordial and a functional relationship with the financial institution. The characterization of 'running bank accounts' as one's financial worth and embeddedness in monetary structure becomes the collateral needed to support the credibility of the trader in the market.

According to Soofi Sahab, "Sitting in this market itself indicates the worth of the individual." Not everyone is able to acquire a shop, cabin, or even a kiosk, in the busiest market of the country, where shopkeepers have to pay huge amounts for the property or for the space. Being-in-the-market, existing in the midst of the competitive market ethos, can also be seen as a sign of bravery and courage. Hence being in the market signifies financial and affective strength. Even at the age of seventy, with no money in sight and physically weak, Soofi Sahab was making himself present in the market. Being-in-the-market is now seen as a valuation, creating a reputation for collateral to attract investment funds.

On offering collateral, he replied, "You can ask anyone in the market and they give assurance of my character (*kirdar*)."

Soofi sahab replied, "I have honesty, nobility, and responsibility. Have some trust in me." The character of moral uprightness and ethics becomes the collateral against which business transactions can take place. In the marketplaces, the attributes of the good character, used for collateral, embody not just moral sensibility and piety, but involves trust, intention, will, and the multiple registers of the self, for instance, responsibility (*zimmadari*),

judgment (*idrak/parakh*), and forbearing (*burd-bari*), which constitutes symbolic capital more often referred as ‘good will’ in the marketplace. It takes years of experiences for a merchant to build and to establish his ‘good will’ in the market. One also inherits ‘good will’ by the fact of being born into a privileged social and economic structure. However, there is a difference between a ‘good will’ acquired by one’s experiences and one inherited from one’s ancestors. The ‘good will’ acquired through years of experiences (*tajruba*) and from being oriented towards the experience yet to happen is seen as a self-made (*khudi banna*) act. On the other hand, the one inheriting a ‘good will’ may be seen only as a matter of capitalizing on the established name of the forefathers, and may not necessarily contain any real substance, nor have much power. In a way, ‘good will’ is not only in the name, as mentioned earlier; it is the substance congruent with the established order as well as the potential not yet actualized. The established and substantial ‘good will’ is used as a currency in negotiating debts, exchanging gifts and commodities, fostering new mercantile and non-mercantile relationships, closing business deals, and lending and borrowing money. At the same time, having a good will also generates cordiality (*bhai bandi*), respect (*lehaz*), and thoughtfulness. These attributes constitute a good will and create symbolic capital in the market.

Soofi Sahab told me that there was an investor who was interested in investing in my business. But he wanted to do *istekhara* (divination) to get God’s opinion whether it would be feasible to partner with Soofi Sahab. To conduct an *istekhara*, before sleeping one recite Quranic verses and a certain prayer just before sleeping. Then the dream vision that would appear regarding the decision would be from God. *Istikhara* (divination) actualizes God’s presence by giving visions in the dream

making the dream a visionary epistemology through which we know (Mittermaier 2010). According to Soofi Sahab, “The potential investor had an istekhara in favor of me. But despite being divinely authorized, he decided not to invest. Now does he want Allah to come himself and guide him.” He expressed dissatisfaction with the way people do not trust God’s will. However he also felt satisfied that an istekhara came in his favor and that God had trust in him. In fact, he boasted that “I knew that God would decide in my favor. It was only for the client’s satisfaction that I suggested that do istekhara.” In the Islamic moral economy, “God is the third economic party in any transaction” (Karim 2010).

Eventually, it always came down to the fundamental question of trust. “You have to trust me even if it requires to oppress your own self,” said Soofi Sahab. Oppressing one’s self means negating one’s doubts. During the fieldwork, I did not meet anyone who was willing to do the negation of his or her doubts in order to trust the strangeness of Soofi Sahab or anyone who was even willing to trust the moral foundation on which he was standing or rather selling. In the practice of trusting others, a more intimate satisfaction is clearly required, before an individual draws on morality, in order to authenticate the relationship between himself and the other. Demanding a high level of trust from the other means that “even a joint account between an investor and himself would not suffice trust.” In order to have a trust, the investor must deliver the cash to Soofi Sahab. The question of trust arises when in the moments when where Soofi Sahab has no other options to offer to an investor. He has laid out his entire financial intelligence, comprised of best business practices and morality, out in front of an investor. Now it is in the hands of an investor; either he should oppress his doubts and trust the stranger with the money or reject the option

and walk away. The oppression of one's own doubt in order to trust the total other is an impossible task especially in the marketplace of interest. Thus, it is always the second option that people would choose over the first one.

The collateral comprises of membership in a legal organization, financial position, the depth of character, the market sensibility, God, and trust. These characteristics were all indicating his embeddedness in the market, the truthfulness, and the moral uprightness. In other words, collateral comprised of material realities and symbolic values. Both of them carry equal weight and the right amount of each would actually determine the transaction with the other.

Advertising Virtue:

In order to expand the horizon of virtue, Soofi Sahab places a weekly advertisement in the Urdu language newspaper. The content and form of the ad plays an important role in extending the virtue. The choice and arrangement of words can provoke an affect between the subject and the object of an advertisement. Soofi Sahab meticulously crafts the ad for his product. The real affect of the ad, in his view, should "catch people's eyes" and help the reader to visualize his virtue. In order to make a visual affect, he spends many hours and pages to practice the art of writing an effective ad. He told me he has wasted 15 pages in practicing the perfect the ad. Then he tried to describe the thought process that went into it. The ad should begin with Allah as the first word. For him any action begun without reciting the name of Allah is believed to bring ill omen.

There has never been a buyer for his commodities of trust, ethics, halal etc. Nobody has ever called him by reading his advertisement in the newspaper. Once he even mentioned in the ad of offering guaranteed profit to allure investors. But the

newspaper agent refused to accept it because he thought of the ad as un-ethical since it offered a guaranteed profit. There is no such investment that offers guaranteed profit or at least according to the newspaper advertisements rule, it should not be as advertised promising profit. When the agent refused to publish the ad, Soofi Sahab argued with him and said, “Why do you publish bank ads in your newspaper. They offer guaranteed profit.” In order to get his ad published in the newspaper, he was forced to remove the words ‘guaranteed profit’. The amount of money spend on placing a weekly ad cost him Rs 700, which in my view was actually a waste if there was no return. I asked why do you spend Rs. 700 every week on the advertisement seems to have no use. He replied, “One of the persons also told me the same thing. But with the ad I keep continuity like the big companies.” I replied, but you are not a big company. Perhaps the habit of publishing ad every week consistently regardless of a return was the continuity. He believes in the advertisement strongly evident from his statement, “I starve to save money for the ad.” A person with no income, who fasts and starve everyday, and get financial support from the other, is willing to spend money on the ad that is hidden in a few centimeters of space buried under several pages.

Soofi Sahab collects bank advertisements in a three ring binder. The ads were of bank loans, interest rate, and investment opportunities. He showed an ad of Dubai Islamic Bank paying 14% interest rate to lenders, the highest among all the banks, compare to the other banks paying 8% - 11%. The ad was written in calligraphic Urdu offering people a similar guiding Islamic principle that Soofi Sahab was offering in his ad. He explained the advertisements, “The main thing about these ads is a ‘star’ [referring to an asterisk placed in front of an interest rate]. These stars hold the real

information, the conditions. Banks should display rather than hiding conditions in these stars,” said Soofi Sahab. The asterisk placed in front of the interest rate paid on the principle amount symbolizes a footnote with further explanation in a fine print placed at the bottom of the ad.

There is convergence of practices and sensibilities between the way Soofi Sahab conducts his business and the manner in which Islamic commercial banks offers loans. The former is searching for investment funds by offering virtuous exchange, while the latter borrowing and lending money on varied interest rate also guided by Islamic principles. Soofi Sahab cannot go to the bank and offer the collateral that he tries to offer to potential clients. It is evident, however, the inspiration for publishing an advertisement in the newspaper was coming from the similar practices of big financial corporations.

Reconfiguring Virtue

There are instances in Soofi Sahab’s journey for the search of investment capital when he flexes his virtue, thereby changing his relationship with the world. For instance, one day he showed me an advertisement in the newspaper of a company offering Rs. 500,000 loan to people on various conditions. There was no address in the ad except only a phone number. When Soofi Sahab called the phone number, he was told to come to an office on Zamzama Street located in an affluent area of the city. After we got off the bus Soofi Sahab called the office number and told them our location. A man in his late twenties appeared from one of the alleys and took us to the second floor of a residential apartment building. The office space was empty of furniture except two desks and two chairs, one in what seems to be intended as a living room of the apartment and one in the bedroom. The entire “office” space was

newly painted. A girl at the main desk checked us in and then told a staff to take them to 'Sir.' When we went to the other room, the Sir was a young guy in his early twenties, wearing a tie and tight button up shirt, trying to appear confident. Soofi Sahab handed him his card. Sir asked Soofi Sahab where did he come from. Soofi Sahab replied, "You have a card it is written on it." Sir again looked at the card, noted his address, and started asking the questions.

Sir: How much loan do you want?

Soofi: Rs.500,000

Sir: What is your income?

Soofi: My income is zero.

Sir: What do you mean? You don't have any income?

Soofi: No I don't.

Sir: Other sources of income?

Soofi: No

At this point, Sir tried to stay composed. Then he continued.

Sir: We give loans Rs.500,000 (US\$5,000) for two years on 10% interest rate. At the end of two years, you will end up paying Rs. 600,000. Your monthly installment will be Rs. 25,000/month. The first month you will pay us 18% including Rs. 4000 for the application fees and 5% our commission.

When Soofi sahab asked for an application form explaining that he would bring it back after filling.

Sir: "No you have to fill it out here and pay Rs. 4,000 after filling we will send this for verification purposes to our investors who will look at your file and decide if they

want to finance you. We are only commission agents and we do not provide loans directly.”

Upon hearing Rs. 4,000 for the application fee, Soofi Sahab stood up and left the office. Feeling discontent with the opportunity, he asked me, “Have you seen anyone coming to me and asking for money?” I replied in negation. “That is because I have never taken money from anyone,” said Soofi Sahab with great content. Although he did not pay for the application, visiting to get loan from a commission agent is indicative of his desire, which at one level digresses from his virtue. One could also see it as reconfiguring his relationship with his virtue by abandoning it in order to go beyond his set space in the market. He was able to shift to a certain extent enabling him to drive further for the search of loan. However, he diverted back from the threshold to his given position from where he could proudly say that he owes no money to anybody.

Not being in debt goes contrary to the norms of the capitalist ethos, which survives precisely in indebting people affectively and financially. In fact, in capitalist societies, going in debt is encouraged in order to bring one’s self in the system that recognizes only those people who owe money. I called this a financial ontology: bringing somebody to existence and to recognition through indebting. Then the whole society can be easily categorized of creditors and debtors. This is also the view Soofi Sahab shares. According to him, “What is credit and debt? It means if person has a debt then the other person is in credit. People who are getting into debt are getting into deficit. Is this how the entire monetary system works whereby people are pushing and pulling money so they can be in deficit while the other section goes into credit. It tells us there is no generation of new wealth rather it is the management of money or

finance. In case of Soofi Sahab and for many people in the market, being free from debt is the affective and ethical position.

Soofi Sahab asked me to find a job for him. He is willing to do any job even of a watchman as long as it pays. He showed me a binder in which he has pasted newspaper clippings of employments advertisements. On the front page of the folder there was a large size advertisement of a government technical initiative, Skill Development Council. “The skills I have are of no use now. I cannot even type on the keyboard. It takes me a long time to search for a letter,” said Soofi Sahab in a dejected tone. From one of the files, he pulled out a cover letter that he has sent to a company searching for a person experienced in chemicals and dyes. The letter was written in eloquent Urdu. It began with his experience as a shopkeeper in selling and purchasing of chemical products in Jodia Bazaar in 1958. In the letter he emphasized his long experience of the chemical business including a short trip to Japan to learn textile design in 1978. He continued by calling into attention that he has been an entrepreneur for his entire life, proudly stating that he has always done his own business. But due to some people he suffered a huge loss, which forced him look for employment. At the end of the letter, he mentioned, “The younger generation are less committed to work and tend to switch if they are offered a good salary. While he is at the stage of life where he has no desire but rather has embraced contentment (*qannat pasandi*).”

The word *qanat* means for Soofi Sahab, a lack of desire, control over desire, or satisfied desire. It can also mean he is satisfied with his desire, and the only reason he wants to find a job is to fulfill his needs. The literal translation of *qanat* means forming an enclosure around oneself. It can also be seen as a resistance force against a

desiring economy by enclosing one's self from its temptations. In fact, he was hinting at something very important which many people do not see it when hiring a new employee. In his view, he is older and physically weaker but that weakness should be seen not as a negative attribute. Rather he wants to sell his weakness as contentment meaning the weakness also signifies a lack of desire. In his view perhaps the weaker the desire is the greater ability one can generate within one's self to be stable, committed, and productive in ways required by the company. This is how Soofi Sahab was imagining his feeble and older self as productive compared to the physically stronger self of the younger generation. On the other hand, people with stronger desires are not loyal as they are in search of an excessive desiring object. The search for excess gravitates them towards the abstraction, making them less productive in the present, the ground of doing something; whereas a content person lives in the present and there is no excess left in the desire. Selling one's self as a content desire perhaps can be an alluring for a company searching for committed and loyal workers. However, content could also be seen as a negative attribute. It can be seen, and in fact is usually perceived as, lacking productive side of a desire. Desire is productive (Deleuze and Guattari 2004). The capitalist economy is a desiring machine inventing wants, needs, and desires at the same time. Hence a person with a content subjectivity may not be seen as a productive utilitarian laborer.

On the other hand, the actual strength becomes a weakness. "The misfortune is I have always done my business." Being self-employed for his entire life made him unemployable for a salaried position. The skills acquired as a self-employed businessman do not translate to the employment skills for an employee. However, this is not the case for many Memon accountants who started working in bazaar to handle

merchant accounts but later moved to more formal positions in banking industry. In case of Soofi Sahab, the skill of trade was of different nature. Despite being of an old age, he believes “Whenever I search for work I am told you are too old to work. I tell the employer do not judge me on my face nor on my age, but on my performance (*karkardigi*). Performance shows the seriousness of a person with his profession.”

Lastly, when he is unable to sell his virtue, in search for a new way of securing investment funds, Soofi Sahab thought of borrowing money from five people. He said, “I realized that it would be too much for a person to lend me Rs. 100,000. But it is easier for a person to give Rs. 20,000. I would ask five people to contribute Rs. 20,000 each. In that way the burden can be distributed on five people.” However, there was no body in the market to lend him that much money. Soofi Sahab does not generate any money. He told me that “I have been suspended for twenty years” meaning he has no real source of income to support himself and his wife. “People wonder how do I manage my house or survive,” said Soofi Sahab who has moved out from the house and lives in a small room not too far from the family in a middle-class neighborhood of Nazimabad. He replied, my family monthly expenses are Rs. 20,000 (2,000 for telephone bills, Rs. 40/day for transportation, Rs. 10 for a newspaper, Rs. 7,000 for house rent, and the rest for food and medicine). Some invisible hand offers support.

Soofi Sahab is careful from whom he asks for money because of his market reputation. “I do not want people knowing my position. I wish to maintain my status,” expressed Soofi Sahab. Thus he feels a contradiction. On one hand, he is bound by the notion of status, a self-sufficient moral man. On the other, his base desires such as hunger pull him down from his status, making him doubt the

principles he upholds, and gives him the ideas to regenerate an idea of morality that also satisfies his hunger. The reconfiguration of moral principles in accordance with the ways that can satisfy his hunger makes him feel guilty (*malamat*). Thus it is very difficult for him to remold the very supra-structures that suppressed him under the weight of status.

He used a phrase “*pait kholna*” (literally: opening the stomach) meaning to express one’s economic conditions in front of the other. He feels shameful and it damages his self-esteem revealing his economic condition to the other. ‘Opening the stomach’ exposes the emptiness inside the belly, the destitution of the economic man, the indigence of the character, and the penury of the societal structures. The empty stomach in the midst of filled merchants’ bellies is also a reflection of the larger economic and moral infrastructure unable to channel grains into the hungry bellies.

One day he opened a dusty file folder and showed me his company’s original copies of Letter of Credit (LC) from 1979 valued at that time \$50,000. The dollar was Rs. 9 in 1979. “I had money but it is lost now,” said Soofi Sahab. I asked how did you lose the money. He replied by telling a story of a person who used to have two pigeons. “One day a pigeon fly off leaving one behind in a cage. When the person asked her servant, what happened to the pigeon. Her servant replied, he flown away. She asked how. The servant let the other pigeon fly as well and said to her master this is how. What Soofi Sahab meant with this story is that if I give him the money he can show me how he lost the money.

Conclusion

Another important body of literature, speaking directly with the fusion of money and religion, stems from the Marxian models of commodity fetishism. The idea of

commodity fetishism is that the supernatural qualities and belief systems, seen as outside of the political economy, are in fact the creation of material production. To be more precise, in actuality, supernatural belief and fetish are the manifestation of labor's own sense of alienation produced through the labor activity. Thus fetish and religion is one and the same thing. Focusing on money, we see the similar convergence of fetish and supernatural belief. It is argued that the fetishization of money's ability to produce and generate more value in itself fuses with the religious ideas of God's blessings and plenitude. In his account on religious ritual, Taussig shows during the baptism ceremony of a child, the money hidden under the child also gets baptized and thus fetishization of money, endowed with supernatural qualities, becomes a ritualized economy (Taussig 2010). Taussig concludes that the magic of reciprocity exchange and the magic of commodity exchange are intermeshed with each other (Taussig 2010). The convergence has become more intimate with the global rise of neoliberalism, as new messianic movement, offering new hopes and desires for generating wealth from nothing to the victims of modernity (Comaroff and Comaroff 2001; 1999; Kendall 2009; Enwerem 2003; Jansen 2009; Lindhardt 2009; Geschiere and Roitman 1997). Both messianic movements and neoliberal capitalism are seen as creating anticipations of the future, which is yet to come, and thereby turning the people away from the immediate present. The fetishized form of capital and messianic form of religion are thus both in conversation with each other more intimately than ever before.

The narrative of Soofi Sahab can be explained by two different sets of practices and traditions. On one level, we are using the Marxian idea of labor activity, a secular practice that produces a commodity for an exchange, and fetish that comes

with the alienation of the labor. On the other, we are also using the idea of moral cultivation of virtue alongside the labor activity. In my view, the theorization of moral cultivation requires extra emphasizes than the overly conceptualized Marxian models. I take the idea of cultivation more broadly that is viewing it “in the moral horizons of development intervention, in the forms of virtue through which people may work upon their own desires, deeds, and habits, and in the material labors that turn inhabited worlds into environments for both moral and natural growth” (Pandian 2009). The idea of moral cultivation entails a molding of one’s self in relation to broad spectrum of environment, regimes of truth, and system of ethos. Charles Taylor calls morality as ‘strong evaluation’ used by subjects to rank some of their desires as qualitatively higher than the others (Taylor 1989). Instead humans in some of their choices only make qualitative distinctions in what they desire or seek. It also indicates humans are not simply weighers of preference but some criteria has been given to them by the fact of being born in the culture. Though able to decide on the preferences but the idea of virtue rests on the larger social structure rather than subjective determination of one’s self (MacIntyre 1984).

In case of Soofi Sahab, then he is not the producer of virtue (*halal*) but the idea and mode of practices has already been determined. He is merely performing and exercising his choices within the set moral framework of Islam. In a way, virtue is a practiced based approach to good. The good is built in the practice and the more one surrenders his self to the practice, the more one can enjoy the benefits of it. In *After Virtue*, Alasdair MacIntyre defines a virtue as, “an acquired human quality the possession and exercise of which tends to enable us to achieve those goods which are internal to practices and the lack of which effectively prevents us from achieving any

such goods” (MacIntyre 1984). Soofi Sahab practices virtue by starving, performing ritual actions, and truth-telling, in relation to the labor activity of management, organization, and advertisement. The morality and labor activity are so mixed with each other that it is even difficult to decipher one from the other. In order to conceptualize the range of practices for the sake of presenting the argument, I use both labor and cultivation as heuristic devices. The fused activities produce the product welded with the qualities of both labor and moral cultivation.

His moral uprightness demands him to openly express the truth to potential investors rather than hiding conditions as do the bank’s advertisements. He is opening up an ethical practice of financial management, investment, and an embedded and personalized view of the finance. For instance, in presenting his own attributes as collateral to attract funds, he is also pointing at depersonalized and dehumanized bureaucratic financial technologies void of any human relations. Thus the possibility of ethical earning is not something existing only in imagination of the moral authority, it is being practiced and cultivated, and encouraged by traders sharing some kind of understanding of care for the other. In a country like Pakistan undergoing an extreme financialization of its bazaar culture from credit cards to bank accounts to investments and loans, it becomes imperative to see the debris resulting from the rapid expansion of modern finance. The banking sector is the fastest growing industry in the country bringing in its fold for the first time capital that was previously circulating in the informal market networks. In order to regulate the informal channels, as described in chapter one, the modern financial regimes are using counter-terrorist surveillance strategies in the name of security.

This autobiographical account of a marginal individual like Soofi Sahab, as a critique of financial technologies and religious aspiration, is in line with similar accounts of marginality in a different contexts, particularly in work like Jao Biehl's narration of AIDS patient, Catarina, living in a 'zone of social abandonment' (Biehl 2005). Biehl weaved the individual narrative of Catarina with the universal ideals of ethics and humanity, opening a critique of the medical and bureaucratic technologies of the modern regimes that divide the human life into dehumanized social and spatial boundaries. This chapter does something similar in the context of Karachi's markets. Instead of generating an often-discussed view of big merchants and of the labor, this chapter narrates an individual struggle, existing neither fully in the market nor fully outside in an attempt to gesture towards universalistic values of virtue as well as open a critique of financial technologies. Revealing a peripheral and a receding view of capital not only shows the functioning of capitalism from the margins but it also offers an intriguing explanation of the location from where capital is being viewed. His narrative and struggle shows the impact of the financialization of life. For instance, it shows the limits of modern banking, conditioning human to financialization; turning people into creditors and debtors, risking the entire subjectivity in a collateral, alluring them toward the promises of prosperous and secure futures, and offering a sense of monetary security. In short, he is a receding view of the market. As it diminishes it take holds of the given moral order perhaps as a last chance to bring itself back into the market logic before it completely evaporates. It increases to diminish but is yet not defeated. He is the vanishing present.

In an important move, we explore what both moral values and financial desires do to bodies and subjectivities. It is clear from the ethnographic accounts, that

moral values and financial management demands a bodily starvation. The lesser the body eats food, in the name of fasting ritual, the greater one achieves the status of virtue, and similarly, financial management demands one to save money by refraining from eating in order to spend this money on advertisements. Thus the body becomes the central location upon which these powerful forces of morality and finance show their conflicting and yet complimentary demands. The body suffers from both sides, from moral aspiration and desire for investment capital, depriving the body from its due share of food. This striving deprives the body of nourishment, rapidly making it feeble and weak before the body's natural course. It is important therefore to study not only how one practices finance or strives for morality but it is crucial to understand what these practices do to the bodies and subjectivities (Foucault 1988). This bodily view of the disembodied self has become further intensified with the rise of biopolitical regimes turning the physical features of the body into the political technique of the governance. However, in the case of Soofi Sahab, and to a large extent for many bodies in postcolonial countries, understanding biological features of an individual and of the population as a biopolitical power requires a more nuanced understanding of given moral disciplining as well as modern techniques. In other words, as demonstrated above, even the moral regime is demanding a particular kind of body from an individual in order to achieve a value of virtue. In the same way, modern biopolitical regimes also demand the body for the functioning of the disciplinary and healthy population. The weight of the 'regimes of truth' both moral and financial crushes the entire being in a similar way, making no difference in the kinds of demands it puts to the subjects. The only difference, however, relates to the purpose of the starving; either done for the ritual reason of cultivating virtue or to

save money for advertisement. Once again, the apparently different purposes of starving converge together in virtuous value.

Although Soofi Sahab as an individual is not a total representation of the market, nor does he claims to be, it is through him that we can see an insight into the visceral dimension of capitalism and of religious askesis. The askesis demands cultivating body and desires in order to achieve the highest and purest form of virtue; while capital subjects him to the rigorous management techniques of a classical economic. Askesis demands death and the sacrifice of the self; while capital rejuvenates the same desires that had undergone negation. The more he practices death upon himself, believed to be producing virtue, the more he opens up to the desire of exchanging virtue for investment capital. Both stretches his subjectivity apart in two opposing directions; sometimes more in one direction than the others causing tension within himself. Trapped in this vicious circle of death and desire, Soofi Sahab uses both to create his sense of being offering him a worldview defined by morality, acquired only by striving towards death, and by money enlivened by reversing the process of death into desire. Thus desire and death together make virtuous value.

Striving for virtue by embracing death perhaps can also be seen in the growing milieu of Islamic extremism cultivating youth to annihilate one's self and others in an act of jihad. Islam and the desire for death, in order to live forever, has rather become synonymy proving a fatalist sensibility of the religion willing to sacrifice the lives of a few hundreds for the greater cause of the community and religion. This relationship between death and virtue is a well-established fact in the popular and scholarly discourse especially with regard to the Islamic militancy. However, what is

overlooked is the equally important aspect of virtue that is value, which is the desire for gaining territorial or ideological power over the population. What I am suggesting is that desire is inside virtue, whether for the investment capital of Soofi Sahab or the territorial gain of the Islamic militants. The desire for power in the world and the death of the self are in a symbiotic relationship leading to the path of virtuous value. It has social as well as a transcendental dimension.

Chapter 3

Trading Terror: Hawala and Financial Intelligence

When I was about to leave the warehouse, a cosmetic merchant, Rehman, called me inside his office and said loudly “come and see this how we do *hawala*” (an informal money transfer). Knowing the hawala transactions are considered illegal by the Pakistani state, because it by passes the conventional financial system, I was surprised how openly Rehman invited me to his office to observe the practice. Inside his office, a money exchange dealer (*hawala wala*) was busy counting and calculating the amounts from the one dozen checks, which Rehman had just handed him, against the hawala amount to be delivered in China. After calculating the total, the currency dealer assured Rehman that he would immediately deposit the money in his bank account in China’s trading port of Shenzhen, where Rehman was heading in few days to purchase cosmetics. The currency dealer left with the checks without giving any record of the transaction and Rehman did not ask for a receipt. After the currency dealer left, Rehman told me that “right now the currency dealer needs money so I am getting the rates I wanted which is US\$1 = Pakistan Rs.90.62 otherwise the market rates are Rs. 90.66, 4 paisa more, which adds up to a large amount if a person is sending thousands of dollars abroad.” After half an hour Rehman called the currency dealer to let him know that money had not been transferred yet into his account. I asked how do you know and you just gave him the money. He replied, “I have to pressure them and if they don’t transfer it today then I will force them to lower their price at Pak Rs. 89.97 because of not transferring on time.” Rehman who runs a

wholesale cosmetics business in Karachi had confirmed the currency rate with eight moneychangers.

The hawala system works on trust (*aitemad*). In the case above, Rehman trusted the currency dealer to transfer the money to his account in China. In case if the currency dealer decides not to send the money, then Rehman has no proof that he has given money for hawala. The checks could be labeled as some other payment, which Rehman owed to the currency dealer. Thus Rehman cannot go to the police or to a legal authority because there is no written record of the transaction. Though this rarely happens in the market, if it does then the word would come out giving a bad reputation to the currency dealer and thus would undermine his credibility in the market. Although there is no written record, it does not mean Rehman found the currency dealer randomly and agreed to pay him only because of getting a lower rate. Belonging to a traditional mercantile community, his market knowledge affirms the reliability and credibility of the currency dealer.

The next level of the hawala transaction happens between the currency dealer and the Chinese bank. How does he manage to transfer large amount swiftly without using banking channels? Lets take a plausible scenario. A fish exporter in Karachi sells US\$50,000 worth of fish to China. However, on the export invoice, the exporter only shows the amount of US\$10,000 in order to avoid state taxation. When he sells the fish in the Chinese markets, the amount of \$10,000 comes back through the bank making it appear legal in the eyes of the state because this value of fish was originally shown in the invoice. The remaining \$40,000 in Chinese currency is deposited in his bank account in China or is sold to a Pakistani currency dealer in Karachi without physically moving the currency out of the Chinese bank. A few days later, a Pakistani

cosmetic importer, buying Chinese cosmetics, wants to pay \$20,000 to a company in Shenzhen. Instead of transferring money from the Pakistani bank account, the cosmetic importer would buy the Chinese currency from the fish exporter or a currency dealer who would then transfer the money directly from the Chinese bank to the designated account of the Chinese cosmetic company. The cosmetic importer would pay in Pakistani rupees to the fish exporter or moneychanger in Karachi. This process accrues profit for the fish exporter; first from selling the fish, and the second from selling the money. The importer also gains from the transaction. The money transfers swiftly without costing any extra fee. The importer of goods also shows a less value of import on the invoice, a practice known as 'under invoicing,' to avoid import duties. For instance, the imported goods of worth \$40,000 would have a declared value of \$10,000 on the invoice. If the money was transferred through a conventional bank then the under invoicing could not have been done on a formal documentation. With hawala transfer, merchants are able to do under invoicing saving large amounts of money by avoiding import duty. They do pay a small amount to custom officials as bribes, who do not ask from the importer the source of payment.

There are still other ways of doing hawala. In another scenario Kashif (businessman in US) wants to send \$10,000 to his family in Pakistan. His family contacts a currency dealer like, Aamir to ask if he can arrange the transfer. Aamir agrees to pay the amount equal to US\$ 10,000 in Pakistani Rupees to Kashif's family in Karachi. Let's say Aamir paid Rs. 1 million Pakistani Rupees (1USD = 100 Rupees). However Aamir asked Kashif to keep the \$10,000 with himself and would let him know where to send the money. Few days later, a used computer importer, Aijaz, wants to deliver the \$10,000 to the client in Los Angeles from where Aijaz has

purchased computers. As a businessman in the market, Aijaz contacted Aamir to send \$10,000 to the bank account in Los Angeles. Aamir called Kashif and asked him to transfer the amount to the desired account. This time Aamir sold the dollar for 50 paisa more than the cost price (1USD = 100.50 Rs) securing the profit of Rs. 50,000 or \$500. The transaction was fast with no transfer fee.

If Kashif had used the formal banking channel to transfer money to Pakistan the scenario would have been like this. The international wire transfer fee costs at least \$50. The bank's exchange rates are usually lower than the rates of the open market. In this case Kashif's family would have received Rs. 980,000 (1USD = 98Rs), Rs 2 less than the open market rate of Rs. 100. In addition, the money transfer would have taken at least three business days. More importantly, money transfer from the US to Pakistan would have caused suspicion under the new legal code of Suspicious Activity Report (SAR), causing further delay and a financial surveillance. He could have sent the money through a value transfer service such as American companies, Western Union or MoneyGram. These companies rapidly emerged after the incidents of 9/11 when the US started imposing strict rules against informal money transfer. There are many restrictions sending money through Western Union. First, these companies follow strict rules on the amount of money that can be transferred. Compared to hawala, companies like Western Union do have some advantages. It is faster than conventional banking. It can take 45 minutes for an international transfer, compared to three days with the commercial bank. However, as a disadvantage these companies charge transfer, based on the amount one sends, and pay a low exchange rate, usually Rs. 2 less than the rates of the open market.

In hawala transactions the hard currency never crosses the physical borders of the nation-state. Nor does the money pass through any formal international channels such as transnational banking networks. Unlike conventional banking, with a huge operational cost, currency dealers manage international transactions without investing heavily in setting up a financial infrastructure. The only infrastructure that benefits the currency dealers is a wide kinship network spread across the continents. These kinship networks also served as monetary channels to transfer value from one place to another without any interaction with the formal banking. In a way, hawala is akin to a blood system that it is primarily operates and overlaps with existing kinship structures signifying the close relationship between “blood” and money. The blood-money nexus further interlaces with the network of trust, opening another dimensions in understanding the vernacular financial system.

These overlapping structures of kinship and trust serve as the financial infrastructure for the informal money transfer system. Although the word informal conceives the system as not fully formed, hawala is a highly developed, efficient, and complex monetary system operating freely from the interference of the state control. Because of being free of the state regulation, it gives certain fluidity to generate employment opportunities for the large number of people selling and buying currency in the country and abroad. Many young traders from Karachi’s bazaar, who have able to establish a trust relationship with the currency dealers, work as carry dealers to transport currency to Dubai.

Capital Mobility

Although the fictive or real blood ties are important networks in transferring value, they are not the sole channels for people to transmit money. Incoming foreign

currency from trade such as \$10,000 from the fish export or from the remittance, transmitted through the kinship channels, usually get converted to Pakistani Rupees in the open market, meaning with the currency dealers who give higher rates than the bank. The foreign currency gathered from the customers and clients by moneychangers are then quickly exported to Dubai through carry dealers and trusted friends and family networks. Because of the lax state financial control, Dubai serves as a capital conduit for the South Asian and Middle Eastern money. In Pakistan, currency dealers sell their US dollars and other major currencies such as Euros and Pounds to moneychangers in Dubai, which in the past decade has emerged as a regional financial hub, catering to South Asian and Middle Eastern businessmen. The exchange rate of major currencies is higher in Dubai making it more lucrative for the currency dealers to sell the money abroad than in Pakistan. In addition, Dubai as a free trading port allows the circulation of commodities and capital. This makes Dubai as a favorite destination for the South Asian mercantile community. Once the capital and commodities are stored in Dubai they becomes easier for the businessmen to send across the regions. Many moneychangers in Karachi conduct hawala transaction from their networks in Dubai.

Let me illustrate this process by way of an example. As he did each evening, the currency trader, Aamir, began his preparations to complete the daily closing of his accounts. He then planned to go to the airport and deliver \$20,000 USD in cash, known as a “packet,” to a trusted friend who was travelling to Dubai. In addition to trusted networks of family and friends, currency dealers send their money to Dubai using carry dealers. These dealers travel frequently to Dubai (6-7 trips/month) and charge Rs. 7,000 – 9,000 to carry a “packet” to Dubai. Along with cash, carry dealers

also take with them duty free electronic items, foodstuffs, and other cheap commodities from Pakistan to sell to shopkeepers in Dubai. Their job is to carry the currency through the airport and hand it over to the designated moneychanger in Dubai. Once a carry dealer delivers the currency in Dubai, Aamir gets a confirmation in Karachi. This is a faster and easier way to send cash currency than via formal banking which takes a few days, charges a heavy money transfer fee, and more importantly, leaves a paper trail. However, there is another important impetus behind using carry dealers to send money across borders. It is generally considered good camaraderie for a well-to-do merchant to help others get established, or at least to offer channels (*waseela*) for *rozi roti* (livelihood and provision) to small traders in the market.

However, sometimes currency dealers used the references of their trusted friends to send currency to Dubai. For instance, they may send currency packets with a Pakistani family traveling to Dubai for a vacation without paying any ‘carry fee’ or at least paying a small amount. These are done usually as ‘favors’, which get reciprocated later in different ways. As soon as the family lands in Dubai, a currency dealer would pick up the cash from the airport and then deposit it in Aamir’s account. These networks are sometimes not that reliable compared to carry dealers. For instance, one day I sensed a tense environment when I entered Aamir’s office. Aamir was on two phones at the same time. He was looking stressed. I went inside and sat quietly observing. Aamir was trying to convince someone on the phone that he sent the right amount. But perhaps from the other side of the phone, the client was getting a different amount. He kept insisting that the person make sure it was not a counting mistake. After few minutes when the frustration intensified, Aamir got angry and

raised his voice on the phone. “I don’t mind giving money if somebody asks me first, but I do not tolerate stealing,” Aamir shouted angrily into the phone. “As soon as he [the person carrying the currency] will land in Karachi, I will take care of him,” Aamir told the client. He asked the clients again to go through the security tapes and see if he can find anything in it. After getting little assurance, Aamir got little calm. He told me, “He is aware of the person who did this. It is not an issue at all. I know how to deal with it.” When he calmed down a bit, Aamir explained what has happened. A day before, using his friend’s reference, he sent Saudi Riyal 38,000 (nearly US\$10,000) to Dubai with a family. When the money was delivered in Dubai, it was 32,000 (US\$8,500) lacking 6,000. Before handing the currency to a person carrying the currency the cash is thoroughly counted by both the parties. Thus the discrepancy automatically fell on the middleman who was carrying the cash to Dubai. These kinds of instances are very rare though. In order to avoid these instances, Aamir rarely uses a third party to transfer his money abroad.

Selling, transferring, and storing foreign currency in Dubai has been a common practice among money dealers. According to state sources, US\$25 million in cash are exported abroad illegally through the carry dealers on a daily basis from the country’s international airport.²¹ Recently the government has imposed restriction on taking more than US\$5,000 abroad less than the previous limit of US\$10,000. From the state’s perspective, using anti-money laundering laws and counter-terrorist surveillance, Aamir and currency dealers like him would be considered smugglers,

²¹ [Khaleeq Kiani, “\\$25m flows out of country daily: SBP governor,” October 02, 2013. Accessed on June 22, 2014](#) The State Bank of Pakistan made a startling disclosure before a parliamentary committee on Tuesday that \$25 million in foreign currency was illegally flowing out of the country each day from airports and that was perhaps one major reason for the recent battering of the rupee.

selling currency abroad for higher profits, and perhaps even be seen as corroborating with terrorists. They may be seen as undermining state authority and its financial sovereignty by bypassing the state's monetary policies strictly prohibiting currency export. There is another practice of hoarding dollars, which increases the value of dollars and depreciates the value of Pakistani Rupee. Increasingly more and more moneychangers are engaged in dollar hoarding which shows their lack of trust in the local currency.²² The hoarding and selling of currency abroad however has larger implications. When there is a shortage of dollars in Pakistan, it means more Pakistani Rupees are required to buy the dollars, causing depreciation in the value of local currency. The depreciation in value means the commodity prices go up, increasing inflation, and thus needing more money to buy the goods.²³

Construction of Money and Value

In post-9/11 security era, the practice of hawala and informal money transfer came under surveillance because of its alleged use by terrorists to fund terrorism against the West. The US judicial machinery, along with international financial organizations, delineated cultural codifications differentiating certain money to remain fully mobile while other money becomes subject to increased tracking and suspicion. There are several notions prevalent around the practices of informal money transfer. It is labeled as a 'secretive,' 'mysterious' and 'ancient' practice. The notion of secretive to define the hawala system invokes imaginations of clandestine and

²² Faseeh Mangi and Khurram Anis, Dollar-Hoarding Shows Pakistanis Don't Trust Rupee Rally, Bloomberg, Mar 27, 2014. <http://www.bloomberg.com/news/2014-03-27/dollar-hoarding-shows-pakistanis-don-t-trust-rupee-rally.html>

²³ Aamir Shafaat Khan, Stronger rupee heralds drop in commodity prices, Dawn, 12-03-2014. <http://www.dawn.com/news/1092517/stronger-rupee-heralds-drop-in-commodity-prices>. In a rare study on financial derivatives, anthropologists Benjamin Lee and Edward LiPuma argue that speculative capital produces what people on this periphery experience as abstract symbolic violence through inflation, interest rates, and food shortages (LiPuma & Lee, 2004).

conspiratorial practices. This wording generates negative connotations and an alarming sensibility among the financial practitioners. By calling it a secretive system, operating with some esoteric code, the traders doing business in the crowded and muddled alleyways of the postcolonial bazaar, are believed to be offering financial support to the terrorists threatening the Western hegemonic order. Most importantly, hawala becomes secretive for the Western intelligence system because it does not operate through the mainstream banking system. From the perspective of the state, any money passing through the non-banking sector, bypassing the regulatory authority and the financial system also becomes mysterious. The word mysterious invokes an imagination of a magical and untraceable phenomenon incomprehensible to the modern rational mind searching for the origin but unable to find it. The mysterious becomes closely aligned with “mystical” Islam, esoteric Islam perceived as irrational, followed by large number of traders and merchants in South Asian and Middle Eastern bazaars. Orientalizing hawala as a mysterious reality of the postcolonial context stabilizes the identity of the transparent West financial system.

Conceiving the money management of the postcolonial world as a secretive and mysterious juxtaposes hawala as a ‘parallel’ system against the formal banking of the Western metropolis. The nature of the relationship between the logical banking and mysterious hawala remains parallel, refusing to unite, yet existing at a distance. Hence, in relation to the financial metropolis, the parallel emerges as the dominant category for defining the phenomenon of money mobility in much of the Global South. By imagining as a parallel system, the modern financial architecture conceives itself as the real. Similar to older categories of center-periphery, metropolis-colony, and north-south, the real-parallel emerges as the new analytic to describe the global

monetary flows. Against the real, everything becomes parallel. Hence, the parallel is equidistance from the real. The way to fill the gap between the conceived distance between the real and the parallel is through coercive means such as counter-terrorist strategies.

Hawala is not only seen as parallel, defined always in opposition to real, but it is also seen as an underground network. Underground is a dangerous terrain posing a threat to the turf considered to be on the ground and visible. It becomes the underbelly of the financial architecture organized around the Western values and banking codes. The labeling of the grounded economy as an ‘underground,’ aims to construct merchants as devoid of the ethical and moral sensibilities, transforming them into a criminal characters or into operatives similar to the CIA’s ‘sleeper cells’ of Al-Qaida. The orientaling effort pushes the hawala and other monetary and cultural practices of Muslim merchants closer to the practices of terrorists and extremists such as Al-Qaida. The closer Muslim practices are to groups like Al-Qaida, the more threatening and dangerous they become, making it thus easier to legitimize counter-terrorism surveillance. In order to reveal the underground hawala, the security apparatus in most Western countries deploys undercover operations, hiring people from ethnic communities, and requiring them to participate in the system and report back.

Another word that came to define the hawala system is the term ‘ancient.’ The word ancient generates a sense of merchants’ archaic sensibility, frozen in time, unable to synchronize with the capitalist ethos of the contemporary age. It summons a sense of an anti-thesis to the progressive modern and to the modern spirit of linear

time, unfolding towards the end of history.²⁴ Placing hawala as opposed to the Enlightenment idea of progress, perceived as the empty homogenized time, aims to destroy the living force of informal money management run by the merchants. The othering of hawala as an ancient is necessary to shore up the identity of modern banking as the most rationally advanced system, capable of innovation and creativity, and flexible to adapt to any environment. Temporalizing hawala as an ancient infrastructure characterizes the system as weak, feeble, and vulnerable to the shocks of modern economy; whereas modern finance, full of the vitality and virility of the Wall Street bankers, is immune to the financial busts that occur very frequently, depleting the accounts of the common people into the ever-growing coffers of the “one percent”.

Because of its secretive and mysterious nature, ‘codeword’ is also a commonly used term to describe the hawala transactions. The coding of the transaction, either in non-English letters or numerical digits, makes monitoring difficult for the security apparatus to decipher the codes written in the account books of the currency dealers. The codes can be of a different nature. Before the advent of telephone and the Internet, the currency dealer would hand in a *parchi* (a piece of paper with a code written on it) to a trader who wanted to receive money abroad. After arriving in a foreign country, a trader would show a *parchi* to a designated person who would then give the money. Often the currency dealer would give the trader a half torn Pakistani Rupee bill, showing only a partial serial number, to hand

²⁴ Wheatley, J. “Ancient Banking, Modern Crimes: How Hawala Secretly Transfers the Finances of Criminals and Thwarts Existing Laws.” *University of Pennsylvania Journal of International Law* 26 (2005): 347.

in to another agent, holding the other half of the bill, in a foreign country. After matching the serial number with the other half of the bill, the currency dealer would give the trader his money. With the rise in information and communication technologies in 1990s, the telephone has replaced the old parchi and coding system. What seems to be coding to the financial intelligence was in fact a comprehensible form of writing for the merchants in the bazaar.

Hawala is seen as a system with ‘no paper trail.’ It exists orally, invisible but present. A paper trail would mean maintaining proper documentation of accounts payable and receivable, auditing and bookkeeping, recording and reporting either electronically or on paper. If there is any paper trail then it is usually in the form of codes indecipherable to the outsider. According to the US government report:

U.S. law enforcement often is faced with language and cultural barriers when trying to communicate with suspects, identify suspicious transactions, interpret evidence, and conduct undercover operations. For instance, when hawala ledgers are found, it may be impossible for law enforcement to understand their contents and underlying transactions (Jost, Sandhu, and Organization 2003).

Modern financial practitioners and security officials’ concern is primarily with how money moves from one place to another without leaving any trail behind. The money leaves no paper trail, implying its absent presence. In other words, transactions do take place but leave no traces to track their origin. In absence of paper trail, there is no evidence of the transaction and it thus become impossible to bring it to the court. Hence, hawala is perceived as undermining the writing culture on which modern bureaucracy functions with its fixed literal meanings inscribed on paper. In his study on Pakistan’s bureaucracy, anthropologist Mathew Hull shows the role and materiality of governmental documents in forming the sovereignty of the state.

Having no paper trail, hawala transactions clearly undermine the state's sovereignty dependent on the materiality of paper (Hull 2012). It is generally understood that there are no recordkeeping in bazaar culture. In fact, the entire bazaar culture operates on orality (*zaban*) rather than on paper. However, in my ethnographic research, I have seen merchants and traders conducting bookkeeping and recording transactions according to the organic procedure grown out of the centuries of market activities. This does not mean they record every transaction in the account books. Large numbers of operational activities still go un-written.

Money flowing through the hawala channels is usually conceived as 'dirty money' by the financial intelligence units of the Western governments and monetary institutions (Jost, Sandhu, and Organization 2003; Parandeh 2009). Assigning strong words like 'dirty' gives a more forceful meaning to hawala and thus greater urgency to clean up its dirtiness. 'Dirty cash' as it often called distinguishes the hawala system from the presupposed clean formal networks of global finance operated largely from Wall Street. Often the hawala system is also seen as a money laundering system used to clean up the cash from the dirt of its source of income. Money earned from drug trafficking and human smuggling, for instance, are also believed to be washed and cleansed by channeling it through the hawala system, which somehow through its internal washing mechanism removes the social stigma from the money. The hawala transactions are associated with money laundering, cleansing the dirty money earned from illegal sources, and generating a new labels and morality. The question then arises as to how the hawala system as a money laundering mechanism is different from other kinds of system such as religious and moral systems used for the purification of wealth. Perhaps it is not. Any kind of order whether financial,

religious, or spiritual all exist with their codes and procedures for channeling money through the system thus bringing a certain kind of moral and ethical sensibility to the capital. For instance, the money may acquire auspiciousness if it circulated through an Islamic banking system or if given to charity.

Muslim and Money

A report prepared on hawala by the US Treasury department, Financial Crimes Enforcement Network, in cooperation with INTERPOL, shows a full size image of a prominent Muslim seminary, Madrasah Deoband, on the first page of the report.²⁵ The need for placing a seminary image is to show the connection between hawala, Muslims, and Islam. Having an Islamic label, the hawala automatically acquires a threatening possibility for the Western world. Although non-Muslims in the Global South engage in the practice as well, the photo on the front aims to instill fear of the religious extremist financed by the Muslim merchants. To separate monetary practices from the Muslim identity requires a program of purging cultural baggage from the money system. The purging of the Muslim identity would then enable the monetary channel to re-inscribe in a seemingly neutral formal banking system. After 9/11 numerous reports have been published and there have been workshops and seminars organized in various capitals of the world to explain the way informal money transfer system works in the Global South.

The beginning of hawala discourse perceived as a threat to national and financial security can be traced to the series of bomb blasts in the commercial areas of

²⁵ Jost, Patrick M., Harjit Singh Sandhu, and International Criminal Police Organization. *The Hawala Alternative Remittance System and Its Role in Money Laundering*. Interpol, 2003.

Bombay in 1992, carried out and financed by the local Muslim traders/smugglers turned terrorists namely Dawood Ibrahim. The linkages between hawala and Muslim became further cemented when the Indian government traced the money supply to Muslim Kashmiri militants channeled through hawala by alleged foreign financiers. Although other non-Muslim merchant communities especially Jain practiced hawala to transfer large sum of money, the popular and legal discourse made Muslim merchants and militants the sole benefactor of this informal system. In the new legal discourse, Muslim and terrorists are not only connected through the shared ideology of Islam, but they are also converged monetarily in hawala channel. The national security net now expands beyond the militants into hitherto unexplored territories of bazaar and merchants lifeworld. If hawala is seen as a sole Muslim financial instrument then one could argue, the first sustain effort to cut the money supply and to dismantle the financial system of Muslim began with the penalization of hawala in India in early 1990s.

Hence, hawala becomes synonymous with practices of gambling, kidnapping, extortion, smuggling, fraud, human trafficking, bribery, narcotics, aliens, immigration, murder, robbery, raids, gangs, pirates cricket betting, bombings, scandals, charities, and terrorists. The entire negative lexicon gives negative valuation to the money channel through the hawala making it a crime for anyone engaging in transferring money through informal means. Whereas the modern financial architecture affirms its own sense of imaginary identity characterized of transparency, contemporarily, cleanliness, and accountability.

Financial Intelligence

Allegedly used by the 9/11 terrorists to finance their operations against the US, the practice of *hawala/hundi* (*hundi* means bill of exchange) came under national governments' and international regulatory bodies' direct scrutiny. In the immediate aftermath of 9/11, on September 24, 2001, President George W. Bush, announced the executive order: "This morning, a major thrust of our war on terrorism began with the stroke of a pen. Today, we have launched a strike on the financial foundation of the global terror network..."²⁶ In the post-9/11 era, the war was fought not only on terrorist bodies, residing in predominantly Muslim countries, the assault was also undertaken on the money supply disrupting the people's livelihood and the ways they gave charity and channeled money. The US government set up a separate specialized branch, Office of Terrorism and Financial Intelligence (TFI) whose mission is to "safeguard the financial system from illicit use and combat money laundering and promote national security through the collection, analysis, and dissemination of financial intelligence and strategic use of financial authorities." The war language of 'combating' and 'security' interlace with the financial discourse on money. It is through the discourse of security, that the financial vernacular instruments are being made illicit and criminalized. An important player in criminalizing the hawala system is the juridical order of the US state. For instance, the juridical branch of the United States under the Section 359(a) of the Patriot Act amended the definition of money transmitter to encompass "any person who engages as a business in an informal money transfer system or any network of people who engage as a business in

²⁶ In the immediate aftermath of the 9/11, the US law enforcement agencies seized the assets of influential al-Baraka Bank and the charity group, Holy Land Foundation, for allegedly financing money to Islamic extremists in the Middle East.

facilitating the transfer of money domestically or internationally outside of the conventional financial institution system.” It codified what used to be the rhizomatic network of money transfer, done on informal basis, in a legal framework excluding hawala practices from conventional banking.²⁷ By creating the outside of the conventional financial institution system, the threatening possibility of the unregulated became more real and imaginable. The ‘outside’ is conceived as dangerous and fearful because it is beyond the control of the US security apparatus.

The US government’s financial discourse on hawala claims on providing security to the market and to the nation. In the post-9/11 era, the notion of security was used as a hegemonic paradigm to generate fear and in result more surveillance over the population. Providing security to the nation comes from incorporating the ‘outside’ into the system. Through the expansion of the US corporate structure and mentality all over the Global South, the security was ensured against the terrorist assemblages. We can say then, that security of this kind rests on fear. The threat of hawala channels became a fearful reality, and the path to security was to spread fear of hawala as an outside of the secular progressive modern. Thus hawala was not just a money medium rather it was perceived as a channel of terror. In the era of fear, the financial security of an entrepreneur now becomes the national security of the citizen (Foucault 2010). Protecting Western financial interest was projected as the protection of the world’s interest.

²⁷ The US government war machinery further forced all the principal regulatory bodies - IMF, World Bank, WTO, ADB, OECD, Financial Action Task Force (FATF) - and the other Western governments to issue a monetary framework to curb informal money transfers, describing them as a threat to national security. In October 2001, the FATF, an intergovernmental organization against money laundering, issued *Special Recommendations* demanding governments to ensure registration/licensing and that any alternative remittance operations comply with a strict code of conduct as outlined by the FATF (FATF 2001).

Transparency became a new legal code and a moral attitude for financial practitioners. Transparent means no opaqueness between the self and the financial framework. In order to be transparent an individual should be clean and clear, and he should inculcate the financial moral framework so deeply that there should not be any doubt left between him and the financial order. Having a transparent subjectivity, clearly visible to one's self, should reflect nothing else but the legal coding. Hence, transparency is a removal of doubt towards the dominant financial order from within one's self. Once a transparent sensibility is cultivated in one's subjectivity, the subject and the financial morality becomes one offering a clear "conscience" to a subject.

The word 'suspicious' became a key signifier in financial-juridical discourse, invoking an imagination of a threshold of an actual and a potential. The suspicious is neither completely present nor it fully absent. It lurks on the boundary of a threat. The presence of the suspicious brings a suspicion directed first and foremost towards one's self, making the subjectivity vulnerable as it is lacking a sense of certainty and confidence. Being suspicious raises doubts within one's self causing a greater allegiance and affirmation of the statist moral order believed to be certain and just. The suspicious subjectivity would only see suspicion, except in the financial ideology that has promised security and confidence. Under the new guidelines the banks are encouraged to file Suspicious Activity Reports (SAR) to the legal authorities. The laws allow and encourage the enactment of suspicion. Any money transferring to Islamic countries are seen with greater suspicion by the security agencies such as FBI and the Western banks, and take a longer time than the money flowing to non-Islamic countries. Suspicious becomes the new mode of being in the neoliberal era. Anybody that deviates from the given financial norm automatically falls into the category of

suspicious - not totally the other and also not fully in the order. Muslim resides in that liminal category of suspicious in the West. They are neither ethnic minority such as Pakistani, Bangladeshi, nor they are a religious community. But there is a separate category called suspicious assigned for Muslims.

In addition to being suspicious, vigilance became the sensory mode of visualizing the other in the era inaugurated with the war on terror (Amoore 2007). Vigilance was also encouraged for conducting financial transactions. Being vigilant would mean to be alert with one's self before the vigilance can be used as a technique to focus on others. So then, vigilance is an alert state of consciousness. It is a preventive technique, enacted before a suspicion can arise. The question then is what is the object of vigilance. Being vigilant is not to watch after the attributes of the multiplicities' of character engaging in financial transactions. Rather one should be vigilant upon the financial norms, cultivated in the subjectivity of the self. Keeping one's subjectivity always aligned with the financial framework is the singular act one can do instead of profiling others to match the subject with the given order. By being focused one's financial subjectivity, making sure it reflects the financial code, the acts that do not coordinate will automatically become suspicious and will be reported to the security apparatus.

The practices of 'recording' and 'reporting' became a key exercise in financial monitoring discourse. Recording and reporting of financial transactions and of customers and clients' information aims to generate the writing culture needed to uphold the standards of modern bureaucracy and financial intelligence. These writing artifacts serve as evidence to monitor and track the flow of capital circulation as well as are the proof in case of criminal litigation. The writing generates audit as a cultural

practice tied with the moral values of ethics and responsibility (Strathern 2000). In the new post-9/11 era, currency dealers are forced to record transactions on receipts and to record them electronically on the computer software connected with the main branch of the currency exchange. The increased enforcement of the writing habits perhaps in the long term will generate a new epistemological method to understand the postcolonial market supposedly functioning on oral culture. The recording and reporting culture also indicate a low level of trust assigned to aurality, to speech, and in extension to face-to-face communication.

The emerging discursive practices include the “Know Your Customer” (KYC) model to reinforce due diligence while starting a relationship with a new customer and maintaining and continuing relationships with existing customers. These due diligence procedures represent an effort to ground and “recontextualize offshore activity in a social reality of social connection and of regard” (Maurer 2005). ‘Know your customer,’ an opposite practice of the traditional wisdom of ‘know thy self,’ demands that merchants relate to the other in a way proposed by the codes of transparency, vigilance, and suspicion. The same code of conduct subjected upon the financial practitioners should also be the traits of the customer. Once these attributes between a customer and a practitioner are matched with each other, the secure, clean, and formal transaction can take place. In the absence of these characteristics, the practitioner should immediately report to the authority.

These conditions are cultivated within the subjectivity not through formal pedagogization but by being weaved into the culture itself. The interlacing makes financial intelligence appear natural and the natural order transmits at the level of the senses in such a way that the subject is unaware of being acculturated into the moral

framework appearing as financial. This is a work on the sub-conscious level, smoothly seeping into the sensibility through the infrastructure of sensorium. Hence, in absence of any formal cultivation technique, the production of financial subject, commonly known as ‘financial intelligence,’ who is transparent, suspicious, vigilant, recording, and auditing, becomes the reality. The financial intelligence does not create monetary wealth in the immediate sense. In other words, it does not train subjects to become an entrepreneur but the intelligence aims primarily to split the subjectivity; the dominant is the surveilling eye of the financial intelligence while the subordinated is the other half subjected to the surveillance. The financial intelligence becomes the moral eye instilled within one’s self, carefully watching one’s every action and movement, recording and reporting our behaviors, and auditing the errors. Thus the subject unconsciously cultivates the surveilling authority within one’s self as an ethical and moral sensibility, without consciously invoking the state’s legal and security apparatus to determine the right and wrong, good and bad (Foucault et al. 1991).

“War of Interest”

The financial intelligence, combined with the war machine, objectifies itself further and further away from the milieu within which it is produced in order to appear as the universal order. The universality of the order forces the other to follow the norm. The clear example of the enforcement of the order is apparent in case of Pakistan. In an effort to stamp out terrorist funding, the Pakistani state geared its role as a security arbiter between the rationally organized architecture for global finance on the one side, and a “shadowy” indigenous network of informal finance, on the other. This enabled the state to deploy counter-terrorism strategies that criminalized

informal money transfer operations with dire implications for mercantile activities. The State Bank of Pakistan (SBP) enacted new legislations particularly *Anti-Money Laundering Ordinance 2002*, which defines and establishes jurisdiction and punishments. Currency dealers were brought under the formal regulatory ambit by converting them into exchange companies. There are 26 full-fledged exchange companies and 26 exchange company-B operating within a scope of business restricted to the sale and purchase of foreign currencies. These companies are currently subject to similar regulatory requirements as invoked for other financial institutions which incorporate capital and KYC requirements – proper identification documents issued by the modern state, proper record keeping, periodic reporting to SBP, and above all, on-site examination by SBP officials. Post-9/11 monetary regulation in Pakistan thus involves new licensing and auditing regimes, centralized accountability structures, and computerized monitoring of capital flows. Specifically, merchants engaged in currency-related businesses – foreign exchange, remittance, and money-transfer – now undergo mandatory registering and licensing processes with state agencies. They must also report their daily transactions to the State Bank of Pakistan. The state security apparatus has been known to arrested prominent currency businessmen who were non-compliant, sealing their exchange offices, and suspending their currency license. Upon allegations of being engaged in hawala, the country’s largest and oldest currency exchange dealer, Khanani and Kalia, was sealed and the owner arrested.²⁸ According to leading English language business newspaper, Business Recorder, the closure of Khanani and Kalia and other such “illegal”

²⁸ <http://www.dawn.com/news/852663/kalia-group-chairman-arrested> Accessed June 23, 2014

networks has helped the state led, Pakistan Remittance Initiative, to increase the home remittances up from six to fourteen billion dollars.²⁹

While the state casts its security net on the informal economy, mercantile communities are being encouraged to seek corporate channels and technologies that integrate the flow of global capital.³⁰ By exploiting the new ambiguity opened up in the wake of 9/11, multinational corporations, for instance Western Union, have been amassing wealth with the opening of 13,000 registered branches across Pakistan. All the major commercial banks now hold a franchise of a foreign money transfer company. The biggest users of companies like Western Union are the migrant workers sending remittance back home to Pakistan and from urban areas of Pakistan back to their villages. Remittance is Pakistan's biggest source of income sent by Pakistani diaspora living all over the world. The annual inflow of dollars from remittance stands approximately at US\$ 10 billion/year.³¹ While the large amount of remittance has not made its way to Western Union, the rapid expansion of the private companies indicate an accumulation of money at a massive level. A net transfer of wealth is currently underway from local merchants to national and foreign

²⁹ <http://www.brecorder.com/editorials/0:/1214990:political-will-vital-key-to-arresting-rupee-slide/>
Accessed June 23, 2014

³⁰ Furthermore, the emerging corporate finance system is being encouraged as a safe alternate to traditional mercantile networks. One important aspect of corporate finance is the role of information and communication technologies (ICT) in advancing a discourse of financial inclusion for un-banked people driven by a thrust of "branchless banking" (Fisher and Downey 2006; Merritt 2011). The most critical enabler of branchless banking relates to the role of payment systems technology, principally the use of mobile phone as a banking channel and payment device (Maurer: 2005). Five foreign mobile phone companies in partnership with licensed and regulated financial service providers have brought the entire country under a comprehensive network coverage (over 100 million subscribers served by 14000 retail agents) for paying bills, sending/receiving money within Pakistan or from abroad, or giving donations.

³¹ After criminalizing hawala, the Pakistani government started Pakistan Remittance Initiative to offer formal channels to Pakistani diaspora to send money to Pakistan. It becomes a national pride for the state to advertise the remittance demonstrating the trust and loyalty of Pakistani diaspora. After 9/11, the inflow of remittance to Pakistan skyrocketed arising from the Western government financial surveillance of the Muslim population.

corporations. The corporate channels of the metropolis are slowly gripping the flow of money on the periphery, bringing it under the new counter-terrorist surveillance net, under the guise of protecting the security of citizens and of the financial order. Hence, there is a close convergence between the state's counter-terrorist surveillance and the way it promotes corporate interests in Pakistan.

Such patterns of financial reforms limit the mercantile community's ability to defend their interests and challenge the ways in which merchants handle money. Farooq who owns a money exchange shop in the heart of Karachi's commercial and financial district, Bolton Market, has experienced the effects of the state's regulation directly on his business. Hailing from the traditional mercantile Gujarati community, Farooq has spatially arranged his business facility for two different purposes. The ground floor has a main counter for customers who come to exchange currency, three or four staff members all coming from the same ethnic and kinship group, handle the walk-in customers and the outdoor cash delivery. The mezzanine floor, accessible through a twisting staircase, is a special chamber where Farooq and his close associates deal with clients and conduct foreign transactions. I was surprised to see Farooq sitting on the ground floor in a small glass cabin. I asked why is he sitting downstairs. He replied "that it has been 8 months since I shifted downstairs. Federal Investigation Agency (FIA) has been bothering me why do I sit upstairs when the currency exchange business is on the ground floor." Pakistan's equivalent of FBI, the FIA has asked him to close down his mezzanine floor and keep everything transparent, openly visible to everyone's eyes, rather than "hiding" in a closed chamber upstairs. So he started sitting on the ground floor, but shifted all his hawala business to his home. "Now it takes me a long time to do the business. I go home at

night and then till 3-4 am I enter accounts in the computer from home. This is the only way I can run my business,” says Farooq. I asked him to hire somebody who could help you. He replied, “I feel satisfied when I do my own work.” The way he describes his office space to me that “this office is like an umbrella (*chathri*) that protects us from attracting unnecessary attention when we do other business transactions.” However, he has also found a positive side of being on the ground floor. “I am getting to know more the market situation and how my staff is dealing with customers. Upstairs I was completely cut off from day to day market transactions. Now I can see from here and give instructions to my staff. It also eases some tensions between us and the FIA,” says Farooq. The government intervention in the currency business has also forced Farooq to acquire a Western Union franchise. For each transaction through Western Union, he gets Rs. 125. Western Union has thus become a legal face for a legitimate money transfer system forcing more currency exchange dealers to acquire the franchise in order to appear legal.

A young bank manager in Bolton Market shared a similar concern. Suhail said, “I have been questioned many times by the Federal Investigation Agency (FIA). The FIA officials call me or come to my office on regular basis grilling me on opening new merchant accounts.” I replied to them “When a customer has all the required documents and fulfills all the eligibilities then why shouldn’t I open their accounts. Their shops and warehouses are here and I see them everyday.” The increased pressure on bankers and merchants in Karachi’s marketplaces, in the name of the national security, can shift the way people do business.

Despite the growing effort of security-auditing regimes to monitor capital flows, the subjectivization of merchants into modern financial principles has yet to

show any substantial results. Aamir and other market traders do not find their current practices to be illegal nor do they fully abide by the state law. They follow the market logic embedded in social, cultural, and religious practices. These embedded structures and practices, which some may see as informal, are in my view the life force of the market's economic activities. The state struggles to align the ethos of the market to the modern legal and statist framework and dissemble the current market practices as a mere informality. According to Aamir, "It is the war of interest (*mafad ki jang*). They want to get hold of the money and they can do anything to do it." The multiplicities keep defying, denying, and deferring the statist principle and logic, and in many cases, end up determining the formal structures in favor of the everyday market. For instance, the exchange rates of major currencies of the central bank are determined by the exchange rates in the open market. This shows the volume and expansiveness of the informal market. However, this does not mean they are operating freely and in a space where they can do as they please. The state does try to impose laws and regulate capital mobility especially, after the 9/11 when the state security apparatuses, at the behest of foreign powers, arrested some top currency traders labeled for offering channels for terrorist activities.

Historical Hawala

Contrary to the official discourses, *hawala* is a sophisticated financial practice, developed during the Mughal period and was used both by indigenous and European merchants and bankers. For centuries, the method was widely used to transfer money from one place to another without any fear of loss or looting (Habib 1972). It was an "instrument for raising short-term credit repayable at another place" (Habib 1972).³²

³² Moreover, under the Mughals, the system of monetization, *mansabs* (land revenue organization),

As Mughal power declined in eighteenth century India, the western Indian merchant class, *Bania*, developed a close partnership with the British East India Company. Banias (plural) were the sole operators of *hawala* in eighteenth century India (Subramanian, 1987). They used their credit channels to help the British transfer funds for both military and administrative purposes. Despite the fact that Europeans considered the Asian system of money transfer and capital movement as the “bastard offspring” of the already established hegemonic Western financial system, they used the indigenous credit and money transfer system to become a greater power in the Indian subcontinent (Ray 1995). Following, their rise to power, the British undertook an extensive formalization of the Indian subcontinent’s vernacular financial system. For instance, in 1835, the East India Company introduced a uniform rupee coinage for the territory controlled by the Company (Goldsmith and William 1983).

Moreover, colonial authorities regulated vernacular capitalism by coding it as a rarefied cultural formation and simultaneously developed a regime of juridical machinery to discipline merchants into enterprising selves and citizens of the modern state (Birla 2009). The merchant's life world; joint families, religious and esoteric practices, speculation and betting were all seen as backward and irrational and thus impediments to capitalist development. European capital’s hegemony in Asia began with the British incorporating vernacular business practices and money, creating the permanent hold of Western financial institutions in Indian subcontinent’s marketplaces (Birla 2009). Sudipta Sen in his work on North Indian marketplaces argues that bazaars were the epicenter of colonial knowledge production, and the colonizing state saw the claims of multiple political regimes and religious orders of

mints, bullion movements, and credit mechanisms had been established (Richards, 2000; Subramanian, 1996).

marketplaces variously as medieval, tyrannical, and oriental (Sen 1998). Political arithmetic, commercial reports, and revenue figures were used as the tools of political intervention to transcend the incommensurability of cultures of marketplace. It was the process to convert the problem of the incommensurability of a culture into “one of commensurable social arrangements without rendering them homogenous” (Asad, 2002: 84). Although the colonial government was instrumental in introducing uniform market practices, it was a “historic failure of capital to realize its universalizing tendency under colonial conditions” (Guha, 1997: xii). The orientaling discourse on bazaar merchants and trade makes it seem devoid of all financial logic, ideas of profiteering and sustenance, as it were actually not there at all and had survived just by chance rather than a rational plan. This does not mean colonial project ceases to exist. It continues under a different discourse.

After the Indian partition in 1947, Pakistan inherited colonial administrative and financial apparatuses aligned with the rising American capital and its mutations in the form of IMF, World Bank, and USAID. Eager to turn indigenous merchant capital into industrial capital, the state provided tremendous financial support to entrepreneurs in urban Sindh (Gardezi and Rashid 1983). The development of formal financial institutions in Pakistan has been driven by the developmental logic of the state with a focus on providing loans to emerging industrialists. In 1974, under the socialist’s tendencies of Prime Minister, Zulfikar Ali Bhutto, the banks were nationalized. However, it was not until 1980s when the liberalization of Pakistan’s financial market was initiated. With the liberalization came the rise and fall of the world’s seventh largest bank, Bank of Credit and Commerce International (BCCI), which was headquartered in Karachi and ran by a famous “indigenous” banker from

Pakistan. Since late 1980s the Asian Development Bank has approved 52 loans in improving financial sector and has granted more than \$3 billions in loan as compare to \$500 million in education and \$600 million in health sector.³³ The state's economic policies are geared towards integrating unregulated finance with global capital by privatizing banks, developing capital markets, micro-credit lending, and attracting foreign exchange (Nasim 1992). The “success” of Grameen Bank in Bangladesh in organizing self-help group was emulated in numerous schemes of micro-credit lending, one of which was Khush Hali bank, which offers monetary loans to farmers in Pakistan.

Conclusion

Modern finance offers a hitherto unexplored territory to understand the production of a fiscal subject. By fiscal subject I mean the subject that is vigilant, suspicious, transparent, and recording of one’s actions, all these practices then reflecting the financial intelligence. This chapter was an attempt to show the significance of financial regimes in the making of subjectivity. In recent years, scholars on finance have started to pay more attention to contemporary forms of financial capital and its role in determining social hierarchies, class boundaries, cultural attributes of competition and entrepreneurship, working habits, and the idea of aspirations (Ho 2009). In a similar vein, this chapter’s aim was first to show how abstract financial intelligence subjectivates people, forming them into fiscal subjects. It demands a greater analysis of the code of conduct that aims to cultivate how one performs his sense of being in relation to the rules and guidelines prescribed by the

³³ As of 2008, there are 45 banks (33 Pakistani and 12 foreign) with 8,343 branches (8,274 Pakistani and 69 foreign) in the country (State Bank of Pakistan). At present, only 14% of Pakistanis are using a financial product or the services of a formal financial institution, compared with 32% of Bangladeshis, 48% of Indians, and 59% of Sri Lankans.

financial-legal regime. How does one conduct one's self in the presence of a financial order? Conducting one's self is an exercise in cultivating disciplinary practices exhorting the individual to the highest financial-moral principles aimed at producing a certain financial intelligence. I see financial intelligence as a reform movement, aimed at cultivating subjectivity that surveils and suspects its own self and others according to the rules prescribed by the financial power brokers. Cultivating one's subjectivity toward these molds enhances the functioning of the financial architecture. Hence, it is simultaneously individualizing, subjecting one's self to moral values, as well as totalizing, organizing a communal sense of financial practitioners and a nation.

Similar accounts of disciplinary regimes and their impact on local populations have been analyzed regarding various parts of the world. For instance, the medical and developmental regimes that deployed modernizing discourses of family planning and economic progress to produce new docile bodies and subjectivities, thus shaping values of procreation and growth in line with Western values (Ali 2002; Li 2007). Increasingly scholars are exploring how governmental regimes have been developing entrepreneurial subjectivity in much of the postcolonial world (Li 2007; Povinelli 2002; Elyachar 2005; Roy 2010). Some may see the disciplinary techniques as a top-down model of governing the population, despite their being dispersed by the legal-medical-economic regimes, as an explanation as to why there are aberrations in fully capturing people's sensibilities. In her work on economic regulations in Central Africa, Janet Roitman evaluates the role of regulatory bodies in determining the form of a 'fiscal subject.' In her quest for discovering a 'fiscal subject' Roitman asks "how the citizen's relationship to the state is being transformed by certain, increasingly prevalent practices of wealth creation (seizure), manners of signifying licit wealth

(spoils), and the exercise of power over such wealth (regulatory authority) (Roitman 2005). Taking such disruptive forces into account, the idea of a ‘fiscal subject’ although seen sometimes as a tax-payer, never completely emerges. Drawing on Foucault, she sees basic categories such as taxation and price as fiscal technologies, but because of the destabilizing nature of the region, there are interstices in which people bypass even the regimes of truth and regulatory authorities in an act of ‘fiscal disobedience’ (Roitman 2005).

I see similar kinds of ‘fiscal disobedience’ among currency traders who undermine the states’ anti-hawala regulations. These laws are imposed on currency dealers and banking practitioners but they are usually not followed with due diligence by the participants. Compared to other moralizing forces in the market, which are described in later chapters, modern financial regimes lack the power and techniques to instigate voluntary subjective transformation. The modern codes are only practiced to the extent that the merchants can keep a legal surface over the polymorphous nature of their business activities. It does not mean that the regime does not attempt to reach the affective level of merchants’ subjectivity. These discourses do attempt just that, but they are not being adopted into practice precisely because there is no substantial or affective return for the practicing subject. The affective state of being is actually the determining forces behind the market relations. The ways in which affective states become sublimated into embedded moral economies of the marketplaces is something that I will show in the following chapters. At this point, I would like to extend the notion of the ‘fiscal subject’ by showing the ways in which financial intelligence converges with the means of violence at an individual and a collective level. Precisely because the state is not able to convince people to rearrange their subjectivities

according to the modern financial regime, it resorts to violence as a means of coercion. Formed at the interstices of violence and capital, financial subjectivity combines with it the power of the security apparatus as well as the monetary order.

The level of inquiry at an individual level brings our focus to subjectivity and human experience, a missing link in most of the accounts on modern finance. The task of our inquiry should be to pierce through financial normativity in order to get to the empirical human condition. Some scholars do mention the experiences of hope and fear and the way these affects regulate subjects and financial data (Zaloom 2006; Miyazaki 2006). However, I have argued that modern financial intelligence, as outlined above, with its attributes of vigilance, surveillance, transparency, etc. is more experiential than has been acknowledged, especially when it is studied in relation to its perceived alterity, the *hawala* system. Juxtaposing itself against the other, the experience of carrying the burden of financial intelligence and security doubles. Now a fiscal subject does not only have to show his allegiance to a financial sovereign but he also has to work as a security against the “terrorizing” forces aim at subverting the financial order. He has to be financially productive, generating profit from the circulation of capital, but also has to be vigilant of security threats that can arise from suspicious monetary activity. The increased fusion of finance and security subjectivates further to such an extent that the subject starts to become disembodied from his own body, sublated into the values of financial security. Becoming disembodied is an act of exchanging the body in return for normativity. Yet the process of transformation never completes, stretching the subjectivity causing tension and violence. It is this ‘violence of abstraction,’ the inherent spirit of financial capital, that needs no archaic rituals of occultism to produce itself. In other words,

financial capital does not need to combine with the native rituals such as magic, sorcery, funerary rites, in order to generate violence over bodies. It can sanitize people from their own bodies leaving no traces of violence.

To reiterate, financial intelligence is a fusion of the methods of violence with the strategies of capital accumulation. The framing of *hawala* as an archaic, mystical, secretive, and parallel monetary system, used by terrorists to attack the Western world, generates a sense of terror of “unregulated” money. A terror that can only be disposed of by further enhancing the possibility of the danger rather than by eliminating it. The increased risks demand greater violence over the bodies. This is done by the use coercive strategies of the counter-terrorist surveillance aiming to seal, eliminate, and arrest the “deviant” traders. Hence, financial security is more than just the saving, protecting, and managing of money. Fundamentally financial security is produced to the extent that means of violence can facilitate the financial order to pull money from the individual and global level, leaving no traces of robbing and stealing, and terrorize bodies under the label of greater security. Thus finance does not only exist in abstraction merely producing ‘abstract symbolic violence’ in the periphery (Lee and LiPuma 2002). Rather, it has acquired greater war power to coerce postcolonial capital and bodies within the fold of Western corporations. Thus we are seeing that financial intelligence is a nexus between violence and capital. This connection has not been fully explored in recent scholarship on finance, and precisely because of his relationship, the financial experiences in the postcolonial world are inherently different from the experiences in Western countries. Thus, I do not see financial intelligence as a disciplinary regime only aim at producing the fiscal subject.

The problematic of *hawala* is indicative of the bigger relationship between monetary practices and religion in contemporary Muslim societies. It gestures towards entirely new sets of moral values operating intimately with mundane mercantile practices, making it difficult for the regulatory authority to separate religion from commercial activities. For instance, the question of *hawala* has brought into light the flow of mercantile money into the Islamic charity networks striving for religious and political aims. In the next chapter, thus, I follow the kinds of religious networks functioning in the bazaar spaces and the ways in which merchants are connected to the moral order.

Chapter 4

Effortless Economy of Currency and Charity

At 8:30pm on October 5th, 2012, sitting in a currency exchange shop I opened the New York Times website to read the latest news, the United State's latest unemployment figure was the front-page headline. The data released by the US government showed that in September 2012, the US unemployment rate fell from 8.10% to 7.8% adding 114,000 jobs to the economy. The figures came out just after the first US Presidential debate, in which Obama had fared poorly against Republican Presidential candidate, Mitt Romney. I told the owner of the money changing shop, who I refer to with the pseudonym, Aamir, about the new report that had just been released, which showed some positive signs in the US economy. We both realized that this meant the US Dollar would get stronger against other currencies. Aamir asked me if this was authentic news. I replied that the US government had released the report so it must surely have authenticity. The next day as I arrived at his shop, Aamir told me that he was just then thinking about what I said about the US dollar. Aamir seemed tense as he tried to decide whether he should sell Euros and Pounds immediately, as they were showing signs of weakness against the US dollar, or if he should wait for a day or two. Later in the day, he decided to sell his Euros and Pounds to secure a profit before their value dropped further. He called his partner in Dubai, where he had invested the money, and told him to sell the Euros and Pounds. The term Aamir uses for selling currency is the Urdu word *katai* literally meaning cutting, the same word a farmer would use to describe harvesting his crop. For Aamir the crop was ripe for *katai* and it was time to harvest his profits. He did not want to take the

risk of waiting for higher rates before harvesting because according to him “I do not want to be a *laalchi* (greedy person).” So, as ordered, the dealer in Dubai sold Aamir’s currency and delivered the profit in Pakistani Rupees in Karachi.

This mundane instance reveals a key tension in the life of a merchant like Aamir who struggles every moment to reconcile his desire for financial success, which he believes is driven by greed, with obtaining satisfaction in the present, the absence of greed. As a spot trader, Aamir strives to be in the moment dealing largely in cash, having a tactile and bodily experience of the currency trade, relying less on credit and borrowing. Spot trading in the present offers him a sense of control over the financial activities that can spiral rapidly into tense speculations given the imaginary nature of financial markets. Being in the present also offers Aamir an experiential ground for executing transactions that are future oriented. However, the volume of futures trading he conducts is very low compared to spot trading. In contrast to the practices of conventional futures trading, Aamir does not speculate on currency that he does not own. First he buys foreign currency as material cash and then waits for the currency rates to rise before he sells it in the market for some profit. Yet his interaction with the currency forecast, as shown above, seems to depend largely on his state of being in the present rather than speculations about the direction of the market. Aamir does not risk his sense of satisfaction for an extra profit; hence, his transactions do not fully fall under the category of the futures trade.

In this chapter, I seek to show the nature of currency exchange business in Karachi’s marketplace. From the life of a thirty-seven year old currency trader, I examined the ways in which currency speculation, cash mobility, and cash transactions take place in a small shop located in the heart of the city’s commercial

district. Although situated within the coordinates of time and space, characterized of extreme economic deprivation and political instability, the currency business is integrated with the reverberations of the international financial markets. Traders existing in such volatile conditions experience intense pressure in their search for the pursuit of profit. These experiences differ from the experiences of traders working in financial capitals such as New York, London, and Tokyo. The chapter seeks to highlight such experiential states of the currency trader living with least or no technological devices to forecast currency rates, and negotiating the cash mobility in the extremely dangerous atmosphere of crime and fear in Karachi. These experiences become further complicated with the materiality of cash currency, a phenomenon that has completely vanished from the financial markets of the postindustrial world. The cash currency entails sensory, tactile, and haptic experience of money embodied in traders' way of being in the market. The futurity of financial speculation combines with the tactility of physical cash produces a unique combination of postcolonial capital and marketplace seen as existing in between the aspiration of the modern finance and the primeval truth of traditional authenticity.

The futurity-tactility shows the depth and breath of finance capital in the postcolony. Keeping both dimensions of capital in mind, the chapter also demonstrates the ways in which the finance capital expands and channels itself into acts of charity and philanthropy. Aamir as a currency trader spends a fair share of profit in feeding poor and hungry and offering financial support to families unable to sustain themselves. In addition to accumulation and self-interested maximization of an entrepreneur thus we also witness the forces of channeling and expanding financial gains of charitable subject. The main question here is whether the transformation of

capital into charity actually changes the nature of predatory ethos of money or does it continue to wreck havoc and accumulate but in a different form under such labels of philanthropy. What is the substance of accumulation when the finance capital travels into a sphere of exchange of charity? The opposite question should also be raised. How charitable sensibility of the trader reconfigures the shape of finance capital in Karachi? The chapter seeks to answer some of these questions and more importantly explores the subject position in apparently contradictory transactional orders. Existing in the middle of accumulation and expenditure, between finance capital and moral servitude, this particular trader sees himself as being in the effortless flow, neither subjecting himself to excessive desire for money nor engaging himself to careless distribution of wealth. Being able to live in such a seemingly contradictory practices gesture towards the nature of existence free from the capital aspiration and moral uprightness.

Currency Speculation

As a foreign educated Ph.D. student, I was often asked to read the financial data that could help the traders forecast the exchange rate, mostly Euro and US Dollar. As an anthropology student coming from an academic environment, I was not fully aware of financial world or even how and what factors influences currency markets in Pakistan. In fact, the traders themselves were rarely aware of the global financial and political variables and how they shaped their everyday market practices. Their situatedness in a local and regional monetary circuit is all that is needed to sustain their daily operations. They didn't have resources such as English language skills to help them understand the international monetary scene. Also, the traders' aspirations are somewhat disciplined and habituated in sustaining in the local space

and time. It was not until October 2012, when I first told Aamir of the US unemployment data and its impact on the US Dollar that the knowing of the data in advance started to become a somewhat crucial part of his currency speculation. If the aspirations were localized in the past, the information flows on the computer screen somewhat exposed Aamir's sensibility to the variables previously unknown, and over which he had no control. There was a desire in knowing more of the unknown. I started educating myself on the nature of financial markets and instruments by mostly reading business news on the websites such as Reuters, Bloomberg, Wall Street Journal and fewer lesser-known Internet sites. Logging in to the financial websites each evening (which is the morning on Wall Street in New York) became my everyday activity and part of my fieldwork in Aamir's office.

The information on the currency market was seen as 'data' pouring in twenty-four hours from all over the world especially from Wall Street and the European markets. Every evening when the customer flow slowed down in the shop, giving us some time to breathe, Aamir would inquire about the 'data'. On January 17th, 2013, he asked me why the Euro was rising against the US Dollar (1 Euro = US\$ 1.3366). After browsing the financial websites, I told Aamir the head of the European Central Bank (ECB), Mario Draghi, the day before had announced a positive outlook for the European economy, raising investor sentiments, and triggering the increase in the price of the Euro against the US Dollar.³⁴ Aamir asked, "Should I sell the Euro since the rate is higher and secure a profit." My task was to deliver the data, but to offer an opinion on buying and selling was something I was not prepared to do. This was my

³⁴ On Friday Jan 25, 2013, The euro scaled 11-month peaks against the dollar and 21-month highs versus the yen on Friday after the European Central Bank announced a higher-than-expected level of loan repayments by banks, affirming the view that the region's debt crisis had turned a corner.

first instance of actually materializing anthropological methods of participant observation. By asking me to give an opinion Aamir placed me from a passive observant to an active participant. There was an actual monetary risk involved in my participation. To be on the safe side, I affirmed Aamir's view and replied, "It is a good idea to secure the profit." Aamir did not respond to my suggestion and started counting the currency, while I went back to the financial news. After few minutes, I told Aamir, "But some of the websites are forecasting higher prices. The Euro-US pair may break 1.3400 level because the traders are expecting a positive speech by Mario Draghi, who is scheduled to announce on January 25, 2013 that European banks are going to start repaying the loans borrowed from the ECB in the last five years of the financial crises." However, the US also issued new unemployment data showing lowest unemployment rate in five years. "So the dollar is going to put up a fight against the Euro," I added. I gave this information to Aamir, while he listened interestedly. In the end, I was right, on January 25, 2013, after ECB speech, Euro-US went up to 1.3462, an 11 month high.

The next day on January 26, 2013, I asked Aamir if he profited from the rise in Euro against the US dollar. He replied in affirmation. "When the price was going up I thought of waiting to secure more profit, but then I thought why should I be greedy (*lalchi*)," said Aamir. On a computer screen in his office, he can watch the currency prices fluctuating. As a spot trader, he does not bet on futures. "From the profits I secured from the first round of the Euro rise I was able to contribute Rs. 60,000-70,000 (US\$ 600-700) for someone's wedding," said Aamir. He continued, "Then again I bought Euros for a cheaper rate. This time I was able to keep the profit for my self." On January 29, 2013, the business websites were forecasting that the

Euro would break 1.35 against the US dollar. However, it was uncertain as to when the Euro would rise against the dollar. The traders nonetheless were sure of the break. The positive sentiments in Europe were driving the strength of Euro. I told Aamir that websites were forecasting 1.35 but we didn't know when. At 7:00pm we started to see an upward movement in as the Euro ascended from 1.3445 to going all the way to 1.3495 but not reaching 1.35. When the rate reached 1.3495 that was highest rate in 14 months. I showed Aamir the screen, he seemed happy and told me "as soon as it reach 1.35 I will sell my entire Euros." I asked what if it reaches 1.36 he says that will be well and good but for now he will settle for 1.35. The rate on the screen was fluctuating in the range of 1.3475-1.3495. The reason it started to ascend was because as soon as Wall Street was opened traders in New York started purchasing Euros, what is called Euros being 'overbought'.

We continued to watch the screen but Euro-US was not breaking the level of 1.35. His cousin Majid, who also worked in Aamir's shop, intervened that "1.35 was reached yesterday but only for few seconds, it couldn't hold on for a while." I asked why didn't you sell it yesterday. He replied, "It was not long enough for us to have sold the Euro." I asked how long is long enough. He replied, "at least 5 minutes."³⁵ On February 7th, 2013 when I went to Aamir's office, he looks stressed out and complained all of a sudden, "What have you done?" I asked what happened. He replied, "Have you seen the latest rate of Euro, it has gone down." When I started browsing business websites, I learned ECB President, Mario Draghi, made a speech in which he warned the rate of Euro is too high and the risk for the European economy is

³⁵ Wed Jan 30, 2013 7:46am EST LONDON, Jan 30 (Reuters) - The euro advanced to a 14-month high against the dollar and 33-month peak against the yen on Wednesday on improving prospects for the currency bloc, with investors gearing up for more gains in the near term.

still present. The Euro, which hit 1.3713 two days previously, came down to 1.3423 and had continued to slide to 1.3373. I asked Aamir, “I thought you decided to sell your Euros when it they reached 1.35.” He said, “Well you told me that it is going to go further up so I purchased more Euro at the rate of 1.35.” I responded, “I did not know you were going to purchase more Euro. Your greed (*laluch*) came in the way.” Aamir kept repeating, “You got me fucked.” Then he added, “Why didn’t you tell me Draghi was making the speech.” I replied, “I didn’t know. But the rate did not come down all of a sudden. You should have sold it when it was coming down.” I felt bad perhaps because of me Aamir had suffered a monetary loss. He asked me, “What to do now.” I replied, “You should do *sabr* (patience) because you don’t want to go in loss.”

It was not until September 18, 2013, that the Euro-US crossed 1.3523 when the Federal Reserves decided to continue the stimulus plan feeding \$85 billion/month into the US economy. The decision was unanticipated and thus came as a surprise, causing the dollar to weaken against the Euro. When I called Aamir the Euro-US was trading at 1.3362 after the Fed decision, the rate was 1.3524. Aamir called me late at night and announced that he had been able to secure profits on his Euros. I was pleased to hear the news and to be finally off the hook for “getting him fucked” previously.

There is no doubt that the numbers and kinds of data released everyday by big economies impacts currency fluctuation across the globe. Some of the major data include: Housing Permits, Home Sales, Unemployment Claims, Nonfarm Payroll, Economic Sentiments, Trade Balance, Press Conferences by the President of European Central Bank and Federal Reserve, Consumer Price Index (CPI), and

Manufacturing. The analysts forecast the data and if the actual is greater or lesser than the forecast the currency fluctuates accordingly. Press conferences are predicted differently. Analysts try to forecast if the ECB or Federal Reserve is going to announce a major monetary policy shift or would stay on the course. The question and answer session of the press conferences increases the volatility of the currency market because of the impromptu nature of the session. Even the moods of the President such as hawkish and dovish determine the prices of international currency.

On one occasion, the Euro fell sharply against the US Dollar prompting Aamir to call me and ask the reason for the sharp decline. Upon reading the news, I saw that it was the trial of Italian Prime Minister Silvio Berlusconi in August 2013 that had sent ripples in the European market, thus decreasing the Euro against other major currencies. Berlusconi was on trial for tax evasion as well as engaging in sex with a minor. When Aamir heard the reason he commented, “Fucking dropped the currency rates?” I replied, “Yes, but it was the Prime Minister of Italy’s sexual act and that too with a minor.” Aamir had been waiting to send money to his *murshid* (spiritual master) from his profits. Since currency trade is the only source of income for Aamir, Berlusconi’s sexual affairs had a direct bearing on his charitable actions. How much and when to send money to his spiritual master or to give charity or contribute toward someone’s wedding all depend on currency fluctuations which follow the happenings in Europe and America.

Before my arrival as a researcher, the computer screen displaying exchange rate had been part of his business. However, it was after I came to his office that Aamir started to show some interest in knowing the data. He also does not involve in online currency bidding nor his large part of income comes from currency

speculation. Most of his business transactions are actually spot trading dealing with individual customers and business clients such as cosmetic and cloth traders from the market. Mostly his business expertise as a currency trader comes from his experience of being able to endure and sustain the currents of the market. That stability allowed him to attract small shopkeepers from the nearby shopping mall to basically deposit money in Aamir's business rather than depositing the money in the bank account. Now how much Aamir gives in return to the depositors is something that I don't know. But it is a very usual bazaar practice. Being situated in such a local circuitry of bazaar economy, and the ability to garner trust of shopkeepers, Aamir become the conduit of the cash flows. The reason of mentioning this is important because unlike currency traders in financial capitals, who rely solely on futures trading, Aamir is situated in local bazaar economy. This gives him some advantage to sustain the losses incurred from the speculation business. Currency traders like Aamir occupied a particular position in the larger financial ecology, operated mainly from the Western metropolis. They can be seen as situated in a periphery capital connected to global financial flows through primordial networks of kinship and trust.

Temporalities and Technologies of Finance

According to the Bank of International Settlement, trading in foreign exchange markets averaged \$5.3 trillion per day in April 2013.³⁶ However, it is difficult to determine the amount of foreign currency flows in and out of Pakistan. The State Bank of Pakistan accounts, in overall terms, the exchange companies have purchased US\$ 6.6 billion and sold around US\$ 5.7 billion during the fiscal year 2014.³⁷ The official figures do not exactly correspond to the amount of currency circulates via

³⁶ <http://www.bis.org/publ/rpfx13fx.pdf>. Accessed October 10, 2014.

³⁷ http://www.sbp.org.pk/publications/FMR/Chapter_3.pdf. Accessed October 10, 2014.

unregulated and undocumented monetary channels dependent on networks of trust and kinship. Formally, the country receives foreign exchange from remittances and exports. The export money however often does not enter in Pakistan's territory as exporters decide to keep the money in their foreign accounts. In place of informal currency networks, the State Bank of Pakistan does not have a significant impact on determining the exchange rate of the country's money market. One of the reasons for the minimum state's intervention lies in the nature of financial markets.

Financial markets are seen as "speculative tournaments" (Appadurai 1997) or an "economy of appearances" (Tsing, 2004), existing in abstract forms of fictitious capital. It is perceived as full of risk, volatility, and uncertainty. To be inside the financial market requires a particular kind of personality who could face and bear the challenges of the market forces. Often it is the market itself which produces and cultivates such subjects who can "sustain themselves under high-stakes conditions and thereby draw profit from economic risk" (Zaloom 2004). Thus financial markets becomes the site of producing risk takers who stretches the economic reason to new frontiers, replicating the expansiveness of the modern mind, imaginative and creative, fearless and ready to take challenges in the unseen horizon. In fact, the financial subject is not only cultivated to sustain risk but he is trained in "exploiting uncertainty as a legitimate principle for managing risk" (Appadurai 2011: 525). The way of exploiting uncertainty is not by being ascetic entrepreneurs, the new breed of financial experts are reckless engaged in excessive risk taking behaviors in the market. According to Appadurai, "today's financial world might be a moment of maximum disjuncture (or torque) between hypercharismatic leaders and hypermethodical devices" (Appadurai 2011). It is seen as the total opposite of what counts to be the

real. For instance, financial markets are fictitious, abstract, magical, occult, futuristic, anticipatory, imaginative, probabilistic, excessive, uncertain, prophetic, messianic, mystical, volatile, fluctuating, and risky. Because of its disembodied nature, people are made to believe of the fictitious crises, crises that do not exist or at least impacts only the masses while the rich bosses are immune from the uncertainty of the market. If the financial markets are imaginary and fictitious then so are the crises. But despite its apparent disembodiment, the finance capital has become the most impactful market on the present condition. The prime example is 1997 Asian financial crises and 2008 financial burst both had a disastrous result on the people losing their pension funds, savings, and retirements. It is becoming clear then finance capital is actually grounded in tactile and visceral conditions of the traders who are engaged in financial market and people who bear the burden of fictitious crises. The ethnographic account therefore offers a conceptual shift away from discussing finance in the abstract to exploring finance as a concrete practice embedded in technology, space-time, and traders' visceral experiences.

Sociological and cultural approaches to finance can be divided into two sets of arguments; 1) financial instruments as performative actors, and 2) finance generates futures, dreams, and anticipation. These studies are increasingly paying attention to the materialities and embeddedness of capital, and of apparent nature of fictitious capital. Revealing the objects, processes, and technological devices, working behind the speculative nature of global finance, these studies show the finance operates in computer screens (Cetina and Bruegger 2002), stock tickers (Preda 2006), algorithms, statistics, data sets, yield curve (Zaloom 2009). These financial instruments are becoming important devices to envisage new futures but they are also opening up new

“avenues for affective discomfort” (Zaloom 2009). In case of Aamir, who until now was totally unfamiliar with the international currency market and the factors influencing exchange rate, has become increasingly interested in knowing the data that could influence currency rates. Even to this day, the only technology available to him and to many traders in the city is the telephone. They call each other on the phone and inform each other of the exchange rates as soon as they arrived in their offices. But in recent years, they are also relying on the Internet and computer screens displaying live currency rates from the international market. As opposed to highly advanced banks and currency firms in the Western metropolis, currency shops like Aamir are more concentrated in physical cash circulation and hence keep their monetary sensibility within the limits.

The use of technology that connects traders to global circuits of capital flows and to multiple time zones splits financial markets into the present and future. Cetina (2005) distinguishes between two different kinds of financial markets; network architecture and flow architecture (Cetina 2005). The former is still embedded in social structures while the latter is disembodied and decoupled from networks. Market participants are disembodied in the sense that they are oriented toward one another across time zones rather than toward the local environment. For instance, the face-to-face trading practice has now been shifted to face-to-screen. Screen is seen as “a complex ‘other’ with which they [trader] are strongly, even obsessively, engaged” (Cetina and Bruegger 2002: 162). The screen connects disparate traders and commercial activities from different temporal zones into "communities of time." Connected with major trading markets of New York, London, and Tokyo, through the computer screen, the traders are subjected to "synchronized collective emotional

arousal" arising from the market volatility and political events (Cetina & Bruegger, 2002). This massive connectedness in trading activities creates global intersubjectivity.

Currency traders such as Aamir who although are not obsessively glued to computer screen to observe exchange rates are nonetheless increasingly becoming a part of the global intersubjectivity of financial futures. Existing in a different time zone, financial tools “give birth to shared beliefs where there only exist different and heterogeneous ways of envisaging the future” (Lazzarato 2004). Since future is seen as removed from the present reality, it is also seen as something fictional and thus can be manipulated depending on one’s situation in the field. The aura of future becomes so powerful that an individual imagination plays far greater role than was usually assigned to rational and optimal choice. Finance is seen now more as a “fictional expectations,” is a creative and a driving force of economic motivations and actions (Beckert 2013). However, not everyone is able to create fiction the way they wish. Financial market is inherently unequal in giving people all over the world the same choice to imagine a future that is same everywhere.

With the global reach of speculative processes we at times discover that, although traders are grounded in the present, the unevenness in world markets motivates intense risk-taking strategies and states of hope as traders aspire to synchronize with the future (Miyazaki 2006; 2003). However, the unevenness is not seen from the point of view of economic inequality in the world economic structure. But rather it is seen from a temporal sense. According to Miyazaki the aspiration and hope arises as a result of temporal incongruity between security traders in Tokyo and Wall Street. Despite being disembodied into a collective future, traders’ bodies

inhabit a milieu in which they do experience the effect of future in the present. Whether it is fear, anxiety, hope, or anticipation; the bodies in excessive risk-taking businesses becomes vulnerable unable to locate itself in something physically solid. In contrast to futures traders, who are always projecting themselves into an imagined profit, Aamir maintains a relative presence on the spot. Spot trading demands a presence of mind because it takes place in the given moment. It requires to unwind one's mind from the proliferating fictitious profit and secure one's self completely to his own given position. As I will demonstrate below, Aamir's spot trading habit has become more stable with the practice of meditation, which keeps him in the present.

Spot Trading: Being Normal

Before leaving for the airport, Aamir stacked a couple of cash packets under his shirt and gave me two packets (\$20,000 USD) to put under my shirt as well. The packets were quite fat and were bulging from my shirt. This was the first time I was carrying Aamir's cash with me. I said to Aamir "now I have to stop breathing to keep the cash level with my stomach." Aamir laughed and made fun of how nervous I was getting. Aamir gave a suggestion. He said, "Stay normal" which meant try to appear as if I was not carrying money. In a city where everyone has experienced at least one mugging, traveling about with bulging stacks of foreign currency is a dangerous business. Despite the certain danger this practice poses, all of Aamir's clients continue to use similar methods to transport money from one place to another. Often, so that money sticks with the body and there are not huge protrusions from their pockets, the clients arrive with cash strapped to their bodies with the help of elastic bandages. Occasionally clients also come carrying large amounts of foreign currency in a lunch box. Another method of appearing "normal" and inconspicuous is to carry

cash in plastic shopping bags filled with dirty clothes, as if they were on the way to drop their laundry. In Karachi, it matters what kind of plastic bags one uses to carry cash. For instance, Aamir discourages his clients from using the popular Dubai Duty Free bag, because every moneychanger uses it, which defeats the purpose of trying to look like one is not carrying money.

In order to transport currency to clients and moneychangers, the cash has to leave the well-guarded safe heaven of Aamir's office. He makes sure that the cash sticks to his body where he can feel (*mehsus*) it at all times. According to him "It does not matter if I touch the cash or not, I should be able to feel it." The feeling of cash continuously in contact with the body is crucial in the currency business. The moment a person carrying cash becomes aware that his mind has drifted away from the tactile experience of the cash; he uses his entire effort to bring his consciousness back exactly to the point of contact between his body and the bills. At the same time he "keeps his mind in all directions" when traveling with cash. Basically keeping one's mind close to the sensory experience of touch as well as spreading one's mind in every direction to avoid getting mugged, while also keeping your focus towards the destination. Thus multiple functions are happening simultaneously in Aamir's mind so that he can 'stay normal' and keep his cash safe. In crime ridden megacities, the feeling of materiality of money becomes unprecedented for a person travelling with cash from one place to another. The tactility of cash experienced on the body offers an immediate satisfaction of the money. Yet being aware of the tactility could also instill fear in bodies carrying cash of getting robbed.

However, the mind is not the only organ guiding his journey towards the destination. His heart tells him which road is safer to travel and which routes he

should avoid. In his words, “I do not travel from those areas which do not feel good to my heart” and this is “natural” (*qudrati*). The heart here functions as a GPS device, installed inside his chest, offering him a sense of direction. When on a motorbike, his mind tells him to take the empty streets in order to get to the destination faster. But for him, “Empty streets are one thing but sometimes they do not feel good to my heart.” Thus there are these structures of feelings that a person utilizes to navigate through physical spaces as well. While his mind and heart complex helps him to navigate through the pathways of the “most dangerous city in the world,” the ultimate authority, offering a sense of security, rests with the Almighty Allah whose name he recites before hitting the road.

It goes without saying that carrying cash is a nervous experience in Karachi. Even the most heavily guarded banks are not immune from a state of nervousness caused by the fear of robberies, usually carried out by the very same security guards who are assigned to protect the property. The larger the amount of cash, the heavier the fear bears down on one’s senses. In other terms, carrying cash is actually carrying fear. It can also be said, if there is fear then there is something valuable, and what could be more valuable than cash in Karachi? Fear requires a bigger fear, which can protect it from the other fears circulating in the city. Thus security is called to guard the fear. When Aamir carries large amounts of foreign currency, without any security guards, he secures his safety by ‘staying normal.’ Basically being normal for Aamir means to disembody his mind from Karachi’s urban infrastructure of fear and anxiety that permeates so deep and continuously in the sensory organs that it now surfaces as most people’s secondary nature. Anthropologist Michael Taussig terms it a nervous system: “illusion of order congealed by fear” (Taussig 1992). Aamir’s resignation

from the affective plane comes through the technique of aligning his mind with the very activity of breathing or aspiring, which I had tried to avoid doing when I placed the stacks of cash under my shirt. Aamir believes that being aware of one's breathing stops the mind from drifting into thoughts of fear and keeps his attention on his self. Breath brings Aamir to his self, a ground of conscious awareness from where he can easily negotiate with his fear and safely deliver cash currency.

Tactility of Money

Aamir brought two new digital bill counters from Dubai with the expectation of increasing efficiency in the office. This was the first time Aamir had experimented with using bill counters. In the past, he was not sure how to trace counterfeit bills and was planning to use the new machine to authenticate bills using its ultraviolet and magnetic sensors. Initially when Aamir placed the bills in the machine, the machine counted 98 bills, two notes less than the exact amount of 100, which he had placed in the machine. After removing the cash and re-counting it manually, we noticed the stack was still missing a bill, which we found stuck inside the machine. Although the machine had counted faster, the discrepancy in counting caused confusion and unease among the customers, who were staring at the screen for accuracy, as well as inciting dissatisfaction in Aamir who had to manually count the bills twice and fiddle with the machine. After several days of attempting, with complications, to use the bill counters, Aamir decided to pack the machines back in the boxes. He felt comfortable counting manually. "My heart does not get content with the machine," says Aamir. Nor did his regular clients get full *mutmain* (satisfaction) from watching a machine, instead of human hands, count out their money. Regardless of how large the cash amount that comes into the shop, Aamir and his staff use their fingers to count, and

their tactile experience authenticates currency bills. Every foreign and local currency runs through Aamir's fingertips, which function as scanners, able to identify counterfeit bills.

Money hence has a sensual dimension in cash driven marketplaces. The eye's sight also touches the money and gives a certain pleasure in witnessing the stacks of cash in front of the eyes. It takes the currency dealers hardly few minutes to count enormous stacks of cash without any error or even blinking an eye. The practice of moving fingers for years generates spontaneity enabling Aamir to turn his gaze away from the stack while keeping his fingers moving, rubbing over the surface of the currency like a scanner in order to check the texture for a counterfeit bills. The sense of touch registers with the predetermined idea of the feeling of authentic bills and when both sensibilities match with each other, the nature of the given bills are determined. Basically tactility offers a more immediate sense of a thing beyond an optic view undermining a sense perception in a full form. Tactility becomes paramount dissolving the optical consciousness (Taussig 1991). Some even prefer to use the word 'haptic' in place of tactile as a more powerful way of being in the proximity (Derrida 2005). Haptic involves present with all the senses. Being present in the now can only enable the haptic experience of the currency business.

Material Value

The materiality of money contributes towards determining the value of the currency. If the material of a bill is worn, torn, and has signs of stains, then it is valued less from the given value. This is the reason that currency traders do not take bills that have *paan* stained (a red coloring that comes from chewing beetle nut) or in a slightly bad shape. For instance, a customer brought two bills of 20 Pound. Aamir

looked at them and said, “did you make it at home, look at the condition nobody is going to change them.” The customer got disappointed with the reply and left the shop. Sometimes customers bring bills that have been washed in a washing machine. Those bills are not accepted as well. In fact, currency traders are so particular about the bills that when they sell the large amount of foreign currency to a client, they stamp each and every bill as a guarantee to the customer.

A few clients even asked Aamir to put a stamp of his business on each bill in order to draw satisfaction that the bills were authentic. It seems Aamir’s business stamp on a currency bill brought, for them, more authenticity and satisfaction than the state authority already inscribed on the notes. The business stamp offered an immediate and personal satisfaction to the clients and customers who can approach Aamir in the case of a counterfeit bill. The stamping also personalizes and domesticates the currency in conjunction with the customers’ desires while also maintaining the sovereignty of the issuing state. Not every client or customer asks Aamir to stamp each bill. It is actually a rare case. Asking for a business stamp on each bill perhaps shows the customer’s lack of trust in Aamir as well as the issuing authority. It can also be argued that a patron needing a stamp on each bill indicates his own fear and anxiety, arising from the possibility of monetary loss, which can only be soothed and curtailed by the business stamp. In many cases, instead of stamping each bill, a white strip of paper is strapped over a bundle of 100 bills, the trader writes his initials on the paper, which is then tightly stapled. Too many stapling are avoided as it can ruin the bills and thus makes it difficult to exchange and reduces the value. Thus lot of care is taken to maintain the good appearance of the currency bills. While the state and the law work to obtain a single national currency, people create all sorts of

monetary distinctions (Zelizer 1995). For example, the earmarking of money in everyday life shows how money is converted from a generalized quantitative standard into multiple specialized qualitative substances. Spaces like moneychanger are more attuned to earmarking, as showed above, with placing stamps, initials, and other such indicators to keep the currency embedded in the local personalized relations.

Yet the earmarking is also a sensitive art since it could decrease the value if done in a wrong way. For instance, when a customer came with US\$3,000 to exchange for Rupees, Aamir refused to take a few of the bills, which were taped. However, one of Aamir's clients, who has been a very astute currency dealer for years, took the taped note and slowly peeled of the tape so carefully without sticking off too much of the currency color and writing on the tape. After removing the tape from the bill he used the same tape, utilizing the slight color stuck on it, and placed it on the backside of the note. There are many currency doctors in Karachi's money market who, with delicate precision, do surgical operations upon foreign bills and make their living. This skill is important as a slight removal of writing and color could cost a trader large amount of Rupees.

Due to the nature of currency business, which involves minute profit (10 – 20 paisa on every dollar) there is very little or no bargaining in the transactions. However, there are customers who insists on selling their currency on a higher rates, often time mentioning that the rates are different on the Internet or that the price was higher the day before. Without making any effort of convincing them or using customer service skills, Majid would tell a customer that currency rates fluctuates many times in a day so the price does not stay constant. If the amount is higher, say more than US\$300, then Majid would give higher price, otherwise the rates stays

constant for a \$100. For USD, Aamir does not take bills that are smaller than \$50. Customers with smaller denominations bills are sent to Bolton Market, where small traders would buy US\$ 1 for equivalent of 75 cents. Aamir's business generates a large amount of currency, which he sells to regular clients, usually traders traveling to China for business purposes. The trickling down of foreign currency keeps Aamir's business running. However, if there is a client who needs a packet meaning US\$10,000 urgently and Aamir does not have it handy, he would call another moneychanger and buy it from them at a lower rate but would it sell it on a higher rate to his client. Aamir avoids selling foreign currency especially US Dollars in Pakistan, preferring to exchange foreign currency for Pakistani Rupees.

In the cash driven marketplaces of the postcolonial world, people in general are recalcitrant and show distrust towards emerging financial technologies such as credit cards, checks, and online banking. A shopkeeper, who I will call Tahir, often complains that people deliver payments through checks. "Cheque is the curse of this market. Whenever a person does not want to give money, he delivers a check to you," says Tahir. For Tahir, the check defers the payment for an unprecedented time. For instance, a client gave two checks to Tahir and told him to deposit the checks only after the client confirms that he has enough money in his bank account for them to be cashed. Tahir complained that it has been more than two weeks and the client has not called yet. "I cannot do anything with the cheque except for licking it," says Tahir. Aamir too avoids accepting checks from his clients because it takes several days for checks to clear and for him to receive the full amount in his back account.

Cash (*naqd*) offers immediate satisfaction to the tactile and visual senses without any delay, as opposed to the delayed and abstract experience of credit card

and check transactions. Cash also gives an immediate experience of a person's financial and affective limits. The Urdu word '*naqd*' for cash is actually the root word for criticism (*tanqid*) meaning exploring the limits. Even the word *naqd* means cash and criticism. Since criticism explores the limit so does cash. It does by placing one's self in an immediate transaction with the other as opposed to emergent forms of money generating impersonal and ephemeral experience. Thus one finds a logical connection between the limit and cash.

Theories of Materiality of Money

Money as a material substance offers a new way of understanding value. It is becoming more intriguing to know what are some of the social processes that goes into the production of physical money. The actuality of money often gets evaded and ignored for the potential dimension of monetary value. As demonstrated in the above instances of cash, currency dealers are particularly observant of the materiality of money; the texture, color, inscription, shape, size, and even smell. "Money is the expression of inscription and inscribed" (Shell 1995: 8). For instance, the art inscribed on the surface of money expresses the community's moral stature often written in the form of highest axiomatic truth. For instance, the design, inscription, and texture of the national currency express the writing of history of the modern state. The moral inscription on the bills such as 'In God we Trust' on US Dollar or 'Virtuous earning is a worship' on Pakistani Rupee also aim to enforce moral authority of the state. In an important essay, *Capitalism as Religion*, Walter Benjamin calls the "holy iconography" itself represents "the spirit that speaks from the ornamentation of banknotes" (Benjamin and Tiedemann 1999). That is why counterfeiting currency is

not merely replicating bills for a purpose of profit; it is fundamentally a subversion of state's and moral authority embodied in the national currency.

Money expresses the gravity of moral truth but the money is also implicated in the truth-regime. It also embodies people's experiences, sensual encounters, affective attachments, and desiring relationships (Guyer 1995). Cash is a sensual substance, a "visible surface that concentrates diffuse, mass-mediated associations as well as personalized memories" (Lemon 1998). Inscription on money expresses crucial markers of the modern nation, but it is also personalized. Anthropologist Keith Hart's notion of money as a 'memory bank' is particularly useful in this context. The idea of money as a memory bank resonates with the fact that money stores both personal and collective memories, and stores the traces of social interactions (Hart 2007). The idea of memory bank comes from the growing role of technology exuding information enabling the "repersonalization of complex economic life" (Hart 2000: 11). It means the cheap availability of information is increasingly associated with the abstract notion of money and thus grounding the transcendental spirit of money into information network. Whether money is becoming more personalized through various means either by way of ear-marking or by implicating in information network, shows a concern for the monetary theorists to reveal that money is a substance, even a physical matter, as well. The argument of money as an embodied experience and its rootedness in its physical appearance shows something that marketplace and money are "inseparable from causalities and the power-laden contexts that they mediate" (Keane 2001: 28). According to Keane money is "a material part of and participant in the moral world of social agents" (Keane 2001: 30). Because of its physical matter, it

becomes a receptor of certain marks, stains, and blemishes on the surface, which introduces new valuation in money.

In an ethnographic article on cash, anthropologist Mette High discovers the materiality of money as a crucial form of valuation in the mining town of Mongolia. The stains, pollution, and blemishes gathered on the surface of cash, collected from the miners, situate money in a different kind of economy, but without disrupting the indexicality of state currency. He calls it the ‘economy of pollution,’ a people view of moral valuation. This redenomination of state currency reflects people’s critical position in the larger structure of value system (High 2013). Aesthetic appreciation of the surface detail of money and the visual experience of large stacks of bills is a common experience in the market. Money, and its exchange, is thus interwoven with subjectivities and structures of feelings as iterated in Aamir’s sense of satisfaction (*itminan*). It is simultaneously embodied in people’s bodily gestures and features (Maurer 2010). For instance, the way people Aamir and his staff uses their finger to count cash shows the material embodiment of money at a level of basic sense of touch.

Currency Futurity and Cash Materiality

In this section, I seek to juxtapose two differing experiences of Aamir’s business; currency futurity as described in the first section of this chapter and cash materiality. Both businesses, what I originally called it futures and spot trading, exist simultaneously, and so does the two differing experiences emanating from the currency speculation and cash transactions. In the above-cited ethnographic accounts on finance and money, the studies do not take into account both practices together. Of course it has to do with the nature of business. Both anthropologists and sociologists

are either studying a completely new sector of market that is futures trading in the highly advanced capitalist countries with no relationship with cash, or they are studying totally “alienated” money economy of small communities seen completely aloof from the socio-economic and political forces of the Western metropolis. The latter set of studies employ over-exhaustive tropes of modernity and capitalism installed by the colonial powers in the native land; whereas the former never takes into account how investment bankers and future traders are engaged in siphoning monetary wealth from the postcolonial countries.

The dynamic interactions between currency futurity and cash materiality is explicitly visible in case of Aamir. On one hand, his currency speculation, driven from the fluctuating exchange rates on the computer screen, hooked up with the international currency market, generates volatility in his imagination. On the other, the materiality of cash, generated from the spot trading, satisfies his desire in the present. Being on the spot also means to be in the relative present, closer to the frame of reference, and thus living a sense-certainty drawn from given conditions including one’s monetary wealth and sentimentality. However, despite taking place in the relative present, spot trading is always already oriented towards possibility, meaning the exchange of cash has a purpose attached to it. Possibility pushes the subjectivity beyond sense-certainty, as far and as long as can be endured before getting reversed by the spot trader back to the moment. Futures trading, however, demands a subject to imagine absence by constituting an object of desire, the imagined profit, making the subjectivity dwell in abstraction, and thus creating a distance between the subject and the relative present of spot trading. The gap is then filled by fear, anxiety, and vulnerability as the subject is disembodied from the materiality of the present. These

affective states itself forms a rich experience of embodiment with the future imagination.

Aamir receives a tactile satisfaction by touching the cash but this does not mean that his entire subjectivity comes to the position of rest because he handles currency bills. There are aspects of his subjectivity that continue to drive Aamir away from his station of tactile satisfaction thus keeping his being continuously in a state of flux. This is why Aamir believes that money has a very brisk movement. “Sometimes it is with me and sometimes with others” Aamir elaborates further. In order for Aamir to completely come to be at rest or *mutmain*, he has to annul his desire, a major cause of disturbance in his peaceful existence, by bringing himself back to where he is, which is living in the present. “I do not run after it,” says Aamir while holding a large stack of cash of foreign currency in his hand.

Tactility of money and futurity of capital are the ways of understanding Aamir’s relationship with his own business. However, the bigger disjuncture occur with the Aamir’s view of seeing his relationship with money through greed, suspended in between him and the money and capital. He sees greed as an affective force like an energy flowing in the complex circuitry of market exchange, generating associations and disjunctures, producing new forms of conviviality and intimacy, reconfiguring old patterns of sociality, and shaping sensibilities towards one’s self and others. Thus it is not a subjective attribute for him rather he sees it as the medium of doing certain things in the market. Drawing on his understanding of the relationship with money, it can be argued the entirety of his mercantile activities, which Aamir himself perpetuates and is part of, is conducted through the sense of greed, seen as a necessary drive for the accumulation, utilitarianism, and fashioning of

the maximizing self, serving as an engine of capitalism. Aamir frequently sees his transactions as greedy, money chasing, and evidence of his desiring for profit. Since for him greed implies a disjuncture with one's self, a sense of alienation, arising from the strenuous exercise of imaging and chasing an abstraction of profit, then the presence of greed means that there is a lack of tranquility and peace (*sukun*) within one's self, an affective understanding of Aamir's lived experience of capitalism.

Inner Economy

Perceiving his and others sense of being in the market through the lens of greed comes from his relationship with a Sufi master who has trained Aamir in seeing life from various perspectives. "When I was searching for money in the past, I was agitated (*be-chen*), always struggling but never finding it. Now I don't struggle and I am in so much peace (*sukun*)," Aamir mentions when reminiscing of his past experiences. I asked Aamir how did he meet Baba Jamil. He said

It was 1999 when my business was suffering from heavy losses, I used to get up every morning with countless wishes and desires (*khuwahish*) but none of them were getting fulfilled. Then one day my friend told me of a pir who gives medicine for sick people. I went there to get some medicine for my mother and there I met Baba Jamil with his eyes glowing red. Baba Jamil saw my face and replied, "Do not be worried we are not on drugs." I got comforted with the fact that these people are not high on drugs, which is often the case with many who call themselves Sufis.

Aamir started to visit Baba Jamil regularly with the hope that Baba will give him an elixir for getting rich and wealthy. At that time Aamir owed Rs. 7,500,000 (\$75,000 USD) to various people in the market. However he had no way to return their money. His failure to find money and satisfaction had indebted him, made him financially weaker and existentially vulnerable to market forces jeopardizing his social standing, including his prestige and rank in the society. His weak and lost subjectivity was

searching for ways of becoming stronger once again and in the process of this search, Aamir found a Sufi master hoping the master may have some magical powers to increase his wealth. “I requested Baba to show me a way through which I can make large amount of money so I can pay back my debts,” explained Aamir. But according to Aamir, “Baba Jamil replied, I am going to give you a technique that will give wealth both in the exoteric (*duniya*) and esoteric (*din*) worlds.”

The Sufi master found Aamir’s vulnerability at the right time to deflect his search in a different direction. One of the initial aspects of Aamir’s training was to turn his gaze inward, contemplating on his own self. The practice of meditation known as *zikr/dhikr* (remembrance of one’s self), a technique of knowing one’s self, which Aamir was told, would give him material as well as spiritual wealth. According to Aamir, “one’s interiority (*apnay ander*) is divorced from rationality, is outside the given ethical and moral structures of the society, and is far from the desiring nature of the other half of his self.” The interiority, for Aamir, is the non-desiring objectivity, the absent, the non-market and purposeless, from where one can manages money business as well as witness his own present. Living inside one’s own self for Aamir means being oriented in the now, a synchronous affirmative space requiring no orientation from the subject. According to Maurice Blanchot, “interior experience is the manner in which the radical negation that no longer has anything to negate is affirmed” (Blanchot 1993). Thus, there is no orientation in the now nor does it demand orientation from the subject. It just is.

For the past fifteen years, Aamir has been performing the spiritual exercise of *zikr*, described in a later chapter in detail, every night alone and with his spiritual-brethren (*pir-bhai*) every Thursday in Sultanabad (a low-income neighborhood of

Karachi). Aamir constantly mentions to me the amount of satisfaction and contentment he feels inside because of the meditation. But I always question his belief, suggesting to him that the source of his contentment perhaps lies in his well-off material position. He however rejects my opinion and reminds me of his old days when he was indebted and was exhausted from his search for money. This brings us to the question of how did Aamir manage to pay back his debt of US\$ 75,000, which had made his life so miserable. Aamir's brother who works as a real estate dealer, generates huge amounts of profit from transferring land proprietorship, selling property, and other means, which from Aamir's perspective are unethical and immoral. In addition, as a grown man, asking his elder brother or even father for any financial assistance went against his sense of pride as a self-made man. Failure to live up to the ideal of the self-made entrepreneur and the thought of appealing for money made from means that seemed against the ethical and moral principles that he has lived and created for himself, brought agitation and discontent with Aamir. Eventually, Aamir finally succumbed to material demand and channeled his brother's money through his currency circuit. He himself actually openly mentioned that none of the money belongs to him; it was all his brothers and other investors. He told me on many occasions that he owned nothing. "All this currency you see here is not mine. People think I am rich but I am not," said Aamir. In a way because of his arrangements with local and Dubai based moneychangers and traders, Aamir is merely circulating the currency while charging a small amount as a fee. But he uses a more powerful word to describe himself. "I am a servant (*khadim*) only doing my duty," said Aamir. In some respect, he represents a classic example of Calvinist entrepreneur who "shuns ostentation and unnecessary show, spurns the conscious

enjoyment of his power, and is embarrassed by the outward signs of the social esteem in which he is held” (Weber 2002).

But what pushed him to succumb to the material demands and let go of not just his ideals, but even his arrogance and pride. It was his master Baba Jamil who through the use of Sufi moral discourse forced Aamir to give up his pride and chase for money in exchange for what he calls the knowledge of the self (*khudi ko janna*). It was not an easy journey for Aamir to change his orientation from the culture of money in which he was raised. The change in perspective took Aamir years of meditation as well. The meditation changed his orientation away from the money to the interior self, the dark peaceful space, making him, at some level, indifferent to the world around him.

Aamir’s relationship with Sufi master, Baba Jamil, and his meditation practice of *zikr*, has introduced a disjuncture, a sort of duality within him. His commercial enterprise generates money and desire, which he called it greed. The same desire empties him from himself, alienate him, and throw him in existential state of agitation and distress. Now to reconcile dialectics within himself, he performs spiritual exercise and offers large amount of money in charity. His spiritual master has shown him a way how to spend some of the profit from his commercial enterprise into offering free food to hungry and offering monthly expenses of several families. Now the profit he earns from his business, his greed, get channelized into charity work and religious and spiritual rituals and networks. In his being, accumulation and expenditure exist simultaneously in an effortless manner. Let me offer a short anecdote, one night in the month of Ramadan as Aamir and I were leaving the office in his car, we stopped at the exit gate to make a right turn. Suddenly a man appeared on the Aamir’s side of the

window, who apparently work as a watch man in the shopping mall, asking for Rs. 3,000 (US\$300) for ration needed before the arrival of Muslim festival of Eid. Within a second, another man appeared from my side of the window who was Aamir's close business associate and who came with a business giving more than Rs. 3,000 in profit to Aamir. Aamir took Rs. 3,000 from his associate and quickly gave the money to the watchman and drove away. On the way he explained me, "This is how it happens. One person came asking for money, while the other came with the money. I basically mediate the exchange." Aamir clearly did not show any interest in claiming he is the one who did charity nor he claims to have generated a profit. He sees himself as a servant or at least the other half of his being as a servant. Surprised to see his effortless exchange of accumulation and expenditure existing together, I responded that perhaps this is a single occurrence and everyday life is of rather intense contradictions. He promised me to take to a slum where he does regular charity on the following weekend.

Aamir values his spiritual master more than his biological father, a prominent businessman in Karachi. The biological father is for Aamir a person who gives material wealth, fulfills bodily and base desires, and in return demands that he perform family roles and fulfill obligations. Whereas the spiritual father, for Aamir generates consciousness by guiding him towards his own interiority, activating a never-ending thought process, leading to his self-realization and a peace and satisfaction he can never get from family status and fulfilled obligations. This is how Aamir's subjectivity is split into two dialectics; one originating from his biological father while the other from his spiritual master. The former gives physical birth to the body whereas the later awakens the consciousness. The boundaries between the

biological and spiritual are maintained and stay strictly separate in order not to displace the authority of biological father, or at least to maintain the appearance of the authority of the biological father. These two orders also replicate in generating two differing sets of relationships, practices, and patterns. The social relationships flowing from the biological father qualitatively differ from the networks emanating from the spiritual father. Aamir views his given relationship with his family, friends, customers and clients, traders, and kinship networks through the lens of rationality; whereas the association with the spiritual father and the spiritual-brethren is seen as based on relative truth.

Sovereignty in Servitude (*Khidmat*)

Occasionally Aamir offers free food (*langar*) to hungry people in Karachi's slum, *Khuda ki Basti* (God's Slum), located on the outskirts of the city. He feels more generous (*sakhi*) on religious occasions such as during the Islamic month of Muharram, when Aamir's *khudi* made him offer several cauldrons of *biryani* (a traditional dish of rice and meat) costing him Rs. 60,000 (\$500). I accompanied Aamir to distribute the biryani in the slum. As we parked our pick-up truck, dozens of children from the alleys gathered to get the free food, packed in plastic bags. Aamir did not want to distribute to the children on the streets so he decided to go door-to-door and hand the food to the women of the house with his own hands. In this way he knew how many houses got the *langar*. Once in a while, he would also repeat "They are God's creation, feed them all." He saved a few bags for his family and friends. On our way back from the slum, Aamir stopped at his friends' houses to give the food. I asked him why he didn't distribute these bags in the slum as well, since his friends

and family can afford to eat biryani. Aamir replied, “Are they not also God’s creatures?”

Offering free food is the practice Aamir has cultivated in himself. However he does not take pride in his action because he believes he has no power to feed anyone; in fact he is merely a servant obeying the commands of his God. Calling one’s self a servant or thinking of oneself as in servitude is a common theme and a sensibility in Pakistani society especially among the religious conservatives, who believe themselves to be the servants of Allah. Any work done including currency exchange or offering charity is done in the name of Allah and his creation. Being committed to business practices is seen as a God’s calling, a view which is not particularly limited to Muslim merchants. There is a general sensibility of *khuda tarsi* (God’s compassion) among the traditional merchant community defining what they consider ethics, the care for the others. At one level there is the moral economy of *khuda tarsi* (God’s compassion) based on a cosmological order, which requires one to appear to be free from selfish interest, and at the same time there is a market economy within which one must function, which is certainly rational and operates on a calculable logic of interest.

I saw Aamir dabbling in both extreme forms of capitalism and spiritualism, accumulation and expenditure. In the beginning of the fieldwork when I discovered the spiritual side of his life I was completely baffled with the way these two seemingly contradictory practices could exist alongside each other yet stay separate, or at least appear to while, while Aamir himself never appeared tense or conflicted. When he serves, and ideally without any discrimination, between the blood ties and strangers, then he believes as actualizing God’s sovereignty within his self. Thus both

servitude and sovereignty are part of the selfhood. But often Aamir takes no claim for both the practices. He believes in neither being a God nor being a servant. When I asked how do you keep both things together. He responded by one word, “*khud-ba-khud*” (by itself). In other words, he himself is not aware of the relationship. Looking closely, however, the word *khud-ba-khud* has intriguing relationships with other terms. The root word of *khud-ba-khud* comes from the term *khud* meaning self. The Urdu/Persian word for God, *khuda* is believed to come from *khud* (self) thus both self and God/Sovereign are imagined to bear a strong connection with each other.

To maintain one’s subjectivity in such a radical “dichotomy” may be seen as a work of endurance and perseverance, which has the potential to collapse under the weight of two opposing consubstantialities. Either the subjectivity could become totally servant or turn completely capitalist. However, taking Aamir’s view of *khud-ba-khud* (of itself) implies that there is a unity of existence, a non-duality, holding the complimentary differences within one’s subjectivity. In a way, he neither accumulates nor gives; everything it is happening by itself (*khud-ba-khud*) as if there is a “primacy of play over the consciousness of the player” (Gadamer 2004). It is something that happens *khud-ba-khud* (by itself) and he is merely being in the middle as a channel through which the money, regardless of how it was earned, flows into the poor sections of the society. It is a similar view of merchants-cum-messiahs like Saylani’s founder, Bashir Farooqi, who is perceived as a *wasila* (medium) channeling merchants’ capital into social services. Being a *wasila* (medium) is therefore a connection between sovereignty and servitude, and by being in the middle, *wasila* monopolizes in both economies of capital accumulation and moral sublimation. And because of living “outside” of sovereignty and servitude, Aamir has given himself fully to the rules of the

game, which overtook him and has released him from the effort of doing good. His submission gives a full command to manipulate and to develop a playful attitude with both the economies. In merchants' view, both are necessary components for a person to be a successful being in the society.

Giving charity tells us of a different kind of economy in which traders and merchants had to invest in order to exist in the marketplace and in the society. The economy of care, named as *khuda tarsi* in local parlance. Giving a small amount in charity and perhaps not to the state in the form of taxes also tells us the structure of the modernity in postcolonial state of Pakistan. At one level it is morally acceptable to bypass and even subvert state laws for monetary gains only to distribute fair share in the form of charity to the poor people. The personal giving regardless of motivations bestow societal ranks of generosity on the giver of charity at the same time the charity fails to uplift the poor sections of the society from the economic deprivations. In some cases, it is encouraged to create sources of income and to establish employment opportunities for the people in need rather than making them handicapped to free food and charity. How much people practice income generation programs is hard to determine at this moment but that does not mean people are unaware of such ethical actions. Often we also see merchants and shopkeepers housing many overstaff personnel only for the purpose of providing income to their families as a form of ethical concern. The concern that I am highlighting is of business ethics, caring and sharing economic resources with the less privileged sections of the society, who are unable to earn income. This would hardly be the case, for instance, among Wall Street bankers and investors, to have some kind of a thoughtful ethical concern for the poor. It is difficult to even think of a Wall Street banker stepping out from his glassy office

building in order to distribute free food at a local food bank or church at a nearby location. The point here is not to romanticize postcolonial traders and merchants but from the practice of charity, as described above, one could see a potential of generating ethics in business.

Conclusion

In Pakistan, currency traders, like Aamir, aspire to connect with the global financial markets. However, due to the limited technological resources needed to connect with the international finance, the traders negotiate the local terrain for data and knowledge to generate profit. This does not mean they are completely divorced from the world of capital. As demonstrated in the above pages, currency traders rely on their broad based embedded networks, more sustainable and perhaps even ethical, than precarious and dehumanized mechanisms and models of Wall Street traders. The aspirations too of the market traders in general are in sharp contrast with the aspirations of the currency and futures traders in financial metropolis. The aspiration, as evident from the Aamir's case, is not violently expansive, mowing the ethical and moral orders of the society, in his incessant pursuit of profit. In some of his transactions, the awareness of the charity and financial support for the poor becomes internal to trading practices. One could see this as an aberration of the capital itself, extending its tentacles under the label of charity and giving. Aamir, who practices contemplative exercise of *zikr* every night, to reflect on his actions and attributes, is mindful of the capitalist logic fetishizing into charitable projects, and thus accumulating symbolic capital of prestige and rank. That is why on his own acts of charity, he shows indifference as a giver helping poor with the profit generated from the currency trade. The word indifference actually does not do justice to his view on

charity. He performs radical askesis of negation, deleting every traces of being the giver, and rather reminds his own mind as the receiver and medium itself of the higher power.

Being a medium of God's blessing is not limited to Aamir alone. Many traders and shopkeepers express publicly the invisible God's hand behind their engagement in business and charities. Nor do they have to practice negation every night to make themselves feel as the medium, or a servant, through which God's channel his wealth to the poor. From Aamir, however, we are able to see the shape and the direction of desire or what I earlier called it aspiration. The desire for profit actually swells not inside the realm of finance capital, as in the case of Wall Street speculators, who are seen as extending the reason to unimaginable scale in their pursuit of profit. But rather Aamir's desire propels into a non-material economy of compassion and care for the other, known as servitude (*khidmat*). The desire continues to expand in this regime of value in a peculiar logic. If the desire in the world of finance was aspiring for money, then in servitude (*khidmat*) it sacrifices the accumulated money in order to desire for the non-material values. He uses the word *khud-ba-khud* (by itself) to describe his experience of negotiating monetary accumulation and philanthropy. He himself is unaware of how contradictory practices happens together; where on one hand he is totally absorbed in currency business, while on the other he engages in offering free food or in distributing ration. This agnosticism is Aamir's everyday state of being effortless (*khud-ba-khud*), which comes from the meditative practice of *zikr/dhikr*, remembrance of one's self or knowing the self (*khudi ko janna*). When I asked what is in the meditation that allows him to reconfigure his value judgment. He responded that if I wanted to understand, then I too should do zikr meditation with him in order

to experience the feeling of *khud-ba-khud* (by itself), I discuss this exercise in chapter five.

Chapter 5

Experience of Breathing in Sufi Meditation and Social Theories of Aspiration

“No technique, no professional skill can be acquired without exercise; nor can the art of living, the tekhe tou biou, be learned without askesis that should be understood as a training of the self by oneself”
(Michel Foucault 1997)

“My voyage was only in myself...”
(Ibn Arabi)

“On occasion, I withdraw into my soul and discard my body off to the side. I become as if I were a disengaged substance without body.”
(Plotinus).

“Khud-ba-khud,” (By itself) Aamir repeated this phrase whenever I asked him how he managed both his spiritual life and his mercantile activities. The zikr meditation he learned from Baba Jamil was at least an equally important force in his life as his currency business, if not more so. Yet nobody in the market was aware of this side of his life. Despite appearing as separate parts of Aamir, the two exercises, of chanting God’s name and counting money, bear a strong connection in ways that were, initially, difficult to discern. In fact, his successes in the currency trade and in the market, from his point of view, were the direct result of the spiritual exercise of *zikr*. One of the ways he explains the convergence was by repeating the Quranic verse, “Remember Me and I’ll remember you.”³⁸ My immediate question to Amir was, who is remembering who? He would usually respond by saying, “You remember your own self, and the self will remember you in return.” Zikr is a remembrance of

³⁸ The sentence is from the Quran, the chapter Cow (Surat Al-Baqarah) 2:152.

one's self by one's self. For a businessman like Aamir, the logic of remembrance and in return getting remembered made sense as a basic and candid transaction one could do with one's self. From this transaction, he strongly believes that he gets his wage (*mazduri*), and on top of that he receives gratuity, which he calls *karam*.

Through *zikr* meditation he remembers his self, a re-membering with the authentic self, believed to be hidden beneath the superficial layer of culture. In the process of digging toward his primeval self, he discovers states of contentment, effortlessness, rest, and reconciliation, tranquility, and pleasure, as if these attributes were the true geology of the self. Tasting such affects with the help of meditation increases his desire to go beyond the discovered states, reaching ever deeper into his own interiority. These tastes, in Aamir's view, are the gifts given in return for his remembrance of his inner self. Thus he gets something in return for the practice he does. It is a double process. He gives his time and effort in *zikr* to the remembrance of the self, and in return receives the affective conditions of joy and pleasure in his body. Embodying these conditions has brought positive effects in his business practice. For instance, he believes the trust people bestow upon him in the market is a direct result of his *zikr* meditation. He says, "Just see Tariq Bhai [shopkeeper] who has given me 70 lakh Rupees [7 million], why? Because he trusts me. This is because of my practice of *zikr*. God, in return for doing my *zikr*, is providing this kind of status in my life." Getting recognition in the market, for him, becomes a sign of God's reciprocity for his labor he does in *zikr* meditation. Aamir continued, "But I remind my self again that God gave me this ability and I have to continuously thank Him." However, he also negates the societal status that comes by being in the market. "These statuses are not what I aim for in the meditation. In fact I run away from the

place where I get praised because it inflates my ego (nafs),” said Aamir. Embodying positive market roles are the result of his being relaxed and objective, the conditions he believes come from interiority. He expresses the result of *zikr* in affective terms such as peace (*sukun*), ecstasy (*masti*), pleasure (*maza*), and effortlessness (*khud-ba-khud*)

The chapter seeks to explain *zikr* meditation and the way it shapes financial aspirations. I argue that Aamir’s trading practices are fused with the spiritual exercise of *zikr/dhikr* (remembrance of one’s self) that he has been practicing every night for the past fifteen years. One significant aspect of the meditation is to keep awareness on the breathing. In Sufi *zikr* practice, the meditative subject is urged to channel one’s excessive desire away from the desiring object, for instance money, and is trained to contemplate on breathing. Aamir and Baba Jamil believe, that the more one pays attention to one’s breathing the more the subjectivity aspires to come to rest and peace in the now. The desire coming to stasis or at a standstill becomes further established when a meditative subject excessively contemplate on breathing in everyday life activities. Once the desire acquires attributes of air and atmosphere then the subject feels a sharp contrast with his own aspirations, a desire for social pursuit.

After exploring the conscious breathing, the chapter interweaves *zikr* meditation with social theories of aspirations usually perceived as an orientation in the future. The notion of aspiration as an orientation toward the future actually arises from the presupposition that people are always already living in the present. However, this chapter demonstrates that, unless one makes a conscious effort to remain in the present, the past and the future remain the dwelling places of a subjectivity stretched between historical experiences and endless possibilities. The weight of which clogs

the human's ability to truly aspire or breathe and be in the present. In place of future-oriented aspiration, I argue that aspiration, which comes from the Latin word *spiro*, meaning, "to breathe" is an act of living in the present. Since aspiration is to breathe and breathing only happens in the present, it makes sense to argue that it is not the future for which people are aspiring rather it is actually to the present that our aspirations seek to take us. This chapter thus takes aspiration in the literal sense of the term; to breathe, a vital act nourishing living. It shows, through the life of Aamir, the nature of aspiring/breathing subjectivity is the subjectivity fully at rest, satisfied, reconciled, effortless, standstill, instead of a striving or a continuous state of becoming as some suggest.³⁹

Aamir as a meditative subject of breathing and entrepreneur subject of aspiration negotiates this tension on everyday basis. Placed between breathing and aspiring, the time of now⁴⁰ and the time of capital,⁴¹ Aamir's judgment also undergoes a transformation. On one hand, aspiration enables him to accumulate money from the currency business; while on the other, breathing permits him to suspend his orientation. Thus there is a direct connection between Aamir's act of breathing, practiced during his daily *zikr*, and his performance as an aspirational entrepreneur. Moreover, this chapter's scopes expands as it interweaves Sufi meditation on breathing and social theories of aspiration. Using phenomenological and anthropological

³⁹ See Naveeda Khan's *Muslim Becoming: Aspiration and Skepticism in Pakistan*. (Duke University Press: 2012).

⁴⁰ Drawing on Jewish mysticism, Benjamin conceptualizes this non-temporal state as now-time (*Jetztzeit*) which is "shaped in such a way that its course is wholly without direction, hence without past, present, or future," (Fenves 2010). The 'now-time' is seen as a 'zero-hour' of events without any temporal directions of past, present, and future. As it is, outside of the historical process, 'now-time' is the eternal present. Understanding time without direction means it is nondirectional and a priori to any historical experience of the secular history of modernity. In fact, Benjamin reveals the tension between the "nondirectionality of time and the unidirectionality of history" (Fenves 2010). Also see chapter 20 of Hannah Arendt's *The Life of Mind*. Mariner Books. 1981.

⁴¹ See chapter 2 of Dipesh Chakrabarty's *Provincializing Europe: Postcolonial Thought and Historical Difference*. (Princeton University Press: 2007).

approaches, the chapter extends the individual practice of breath cultivation to atmosphere, wind, and air, transforming the subjectivity into the lightness of the present. Aspiration pulls the subjectivity in an opposite direction. It makes it denser, heavier, and, darker with the substance of monetary desire and moral truths. This chapter shows a dialectical movement of breathing and aspiration as a way of disclosing the changing movement of merchant's desire in the marketplace. I argue that breathing is ontologically prior to aspiration. *Zikr* demands the meditative subject to bring the consciousness to the present or the now; whereas market logic encourages the desiring subject to project the self into the future in search for a profit.

This chapter is a product of the researcher's practice of *zikr/dhikr* meditation undertaken every night for a period of nearly two years. The impetus for doing the meditation came from the participants who believe that without actually doing the meditation, one cannot reach the worldview and experiences upheld by the meditative subject. The chapter describes how breathing techniques, bodily and spiritual exercises, and thoughtfulness shape the subjectivity and body in order to generate effortlessness (*khud-ba-khud*) in the present. Although I did practice for nearly two years, I do not claim to have gained the complete experience of Aamir's effortlessness, which he has cultivated after practicing for almost fifteen years. There is a clear difference in the amount and quality of experience, I was able to generate in my being.

History of Self-making

Every tradition has a history of self-making. The making of the self presupposes the self as an amorphous raw matter requiring that one sustain disciplinary practices to mold it for the normal order of the society. From the practices

of eating food and mandating sleeping, to bodily comportments, surveiling actions, controlling gazes, monitoring speech, semen retention, chastising masturbation, molding habits and desires, are all seen as techniques of self-cultivation (Elias and Jephcott 1982; Alter 1997; 2011). Foucault's oeuvre on disciplining and the regulation of bodily features, known as 'technologies of the self,' offers crucial understanding of the development of modern subjectivity in the West. The regulation of bodily features, is in Foucault's view, accomplished via the governmental regimes of truth that discipline individual subjectivity as well as use as a political technique to control the population (Foucault and Hurley 1990). His approach offers analytical tools to analyze colonial efforts in the production of colonial subjects through collecting knowledge, mapping, statistics, spatial arrangements, and censuses (Pandian 2009; Cohn 1996; Mitchell 2002). Thus the techniques of self-making have always been in the control of powerful moral and cultural authorities situated within a matrix of capital circulation. Foucault's model of 'technologies of the self' has also come under criticism of rendering too much agency to people engaged in rationally cultivating themselves. It has been argued people are unaware of their own making but people who are consciously cultivating themselves are not doing so with some plan in their heads. Sometimes the actions upon one self are done as an act of clearing in order to reveal some form of a primeval self. The idea behind such striving is to negate the pre-given aspects of identity in order to discover the primeval self.

The spread of media infrastructures, financial instruments, and bio-medical technologies are some of the emerging regimes cultivating people's sensibilities in new ways. In recent years, a more nuanced and focused approach to the shaping of bodily senses such as hearing, taste, and optical consciousness has emerged in

scholarly writings (Bourdieu 1987; Hirschkind 2006; Klima 2002). In his work on French sensibility, Pierre Bourdieu particularly emphasizes, what actually seems to be missing in most of the work on subject production, that is the role of the economy in shaping bodily senses (Bourdieu 1987). Bourdieu empirically demonstrates that the group of people with the higher social, cultural, and economic capital determine the shape of aesthetic sensibilities in France and in Western societies. Thus capital and senses are intertwined with each other and cannot be differentiated. While Bourdieu may have opened an important dimension to aesthetics, very few scholars seriously take into account the role of economic forces in forming sensibilities. But, in my view, the point is not to show that senses such as taste or hearing are actually determined by economics; rather I urge that we consider how naturalized assumptions and the senses are deeply rooted in historical processes whether economic or religious. The sense of hearing, for instance, becomes the object of study revealing the ways in which acoustic regimes, using media technologies, manufacture listening subjects of moral authority (Hirschkind 2006). In his work on religious media in Cairo, Hirschkind argues that seemingly naturalized sense of listening and the capacity of the ear to be moral is actually being produced with the cassette sermons of Islamic moral authority. This moral listening gives rise to a particular form of desire and a public which often counters the liberal ethos of secularism (Hirschkind 2006).

For the present study, Alan Klima's research on Buddhist askesis and visual technologies is more relevant and informative because of his first hand account of the meditative experience and relation of this experience to larger social processes. One of the contemplative exercises Klima performed is '*jhana*' a meditation that requires a "meditative absorption with the image" of body parts, cadavers, and dead bodies. The

isolated meditative exercise of *jhana*, according to Klima, becomes relevant to understand the “necromantic power of public image politics” (Klima 2002). The use of media technologies to visually display macabre violence on the streets of Bangkok, committed by the state forces, according to Klima, resonates with the visual meditation on dead bodies in rural Thailand. This connection between meditation and politics perhaps seems far-fetched, connections hard to define. But for Klima, this lack of connection is actually a productive way of reflecting on society. This divorced view offers an objective perspective and a critique of the mechanical reproduction of graphic imagery too sanitized to recognize the dead. He calls for the “redemption of mechanical reproduction” through the vision of death in Buddhist askesis. According to him, “Buddhist mediation on death represents a distinctive practice in negotiating the dangers of corpse imagery and in traversing the ground of the marginal and unquiet dead” (Klima 2002a: 172). In short, the basic bodily sense of visibility can be cultivated through ascetic practices and can offer a radical critique of the larger socio-economic and political forces.

Sufi Asceticism: Zikr/Dhikr

Islamic moral discourse too offers a rich genre of self-cultivation. It encourages believers to mold bodily desires for the purpose of becoming obedient Muslim subjects of the greater Islamic community (*ummah*). Since Islam is perceived as a holistic religion, covering every aspect of life, Muslims believe in cultivating their total being in the model of Prophet Muhammad who they view as embodying the highest moral virtues of Islam. The source of these lifestyle guidelines to Muslims comes from their holy scripture, the Quran. However, there are many more textual treatises on the modes of self-cultivation (*tazkiya-e-nafs*), impossible to even

summarize in these pages. The volumes of texts reveal the amount of attention paid to the cultivation of bodily desires in order to become a member of the community of believers. In recent years, the rise of political Islam in the Muslim world has encouraged religious movements to target Muslim bodies and subjectivities at a very intimate level. For instance, in her work on the piety movement in Cairo, Saba Mahmood discovers how feminine bodies shape their desire to submit to the moral ideals of Islam (Mahmood 2005). By submitting to Islamic values, feminine bodies find freedom, which calls into question the liberal ideal of feminism and agency determined on releasing postcolonial Muslim women from the patriarchal social order (Mahmood 2005). The trope of self-cultivation particularly in relation to Islamic societies has raised criticisms from scholars who are calling for more attention to the mundane everyday life practices of Muslims as the generator of self-formation. For instance, Amira Mittermaier encourages going beyond the trope of a self-conscious action oriented approach of self-formation to everyday life experiences such as dreaming that offer clues to relational selfhood (Mittermaier 2012).

Drawing on the above accounts of self-making, this chapter proposes to show a more radical approach to the self. Instead of calling it self-cultivation, which seems to have a purpose attached to the activity, we will explore self-annihilation (*fana*), destruction of purpose itself, through the techniques of *zikr* meditation.⁴² The purpose of the *zikr* meditation is not to have any purpose attached to the practice. Having a purpose, including the will to power, attached to the contemplation would actually take the consciousness to the imagined outcome, and thus sway from the lived

⁴² Rather, to be more precise, it is a phenomenology of experience, which I was able to gain by suspending the external judgment or to use Husserl's notion by doing *epoche* (Husserl 1970). The idea of *epoche* requires the suspension of one's own judgment to let your self to be completely taken over by the other.

immediacy of the present. I see *zikr* meditation as a more radical technique of self-annihilation (*fana*) than the commonly associated methods of self-making as mentioned above. In Sufi discourse, it is called the unity of existence (*wahdat-ul-wujud*), first articulated in the writing of 12th century Sufi, Ibn-al-Arabi, suggesting being and its erasure (non-being) are no different from each other (Chittick 1989). *Zikr* places the entire being under erasure. After placing the *nafs* under erasure, the reality that opens up is difficult to translate into language. That is why it is “embedded within larger narratives that take special care to locate it as something that is born of interpersonal connections” (Bashir 2013: 210) Specifically, the master-disciple relationship in *zikr* practice is crucial for the development of the disciple and his/her growing sense revealed with the negation of desire.

Philosophically, *zikr* is the activity of placing one’s own being under erasure. The technique ‘under erasure’ (*sous rature*) is a literary method of crossing the word while also leaving the original word in its place. First developed by Heidegger, the technique became perfected in Derrida’s approach to literary theory. The idea behind ‘under erasure’ is that there is a real limitation of language to capture the full essence of existence (Derrida 1998). There is always something that is left out from the meaning and the absent can only be gestured toward by putting a cross over the word signifying there is a beyond to this written word. Hence, the absent equally forms the meaning of the actual written word. The impossibility of fully manifesting potential thus can only be revealed by its negation. But the real paradox is the moment we bring the absent into the actual, the absent emerges again in the word. I use the notion of ‘under erasure’ only to describe a similar practice of negation and affirmation of the actual self through *zikr* meditation.

I do not mean to say that self-annihilation (*fana*) completely destroys the being. Rather I argue, that the negation of the desire actually opens up a greater permanence (*baqa*) allowing a witnessing of the self. Zikr places being under erasure, cleansing the emotions, affects, temporality, subjectivity, and experiences, and when there is nothing left to negate one passes into the affirmed, a sovereign domain of viewing everything as revealed. To be nothing or an ascetic (*faqir*), which in *zikr* is done through askesis (*faqr*) simultaneously produces the state of being sovereign. Thus the ascetic and sovereign are together separate. This complimentary difference is actually a running theme of this dissertation. Yet, as I suggested above, the focus of meditation should be on the negation allowing for the sovereignty to reveal itself. As the reader will notice, in place of self-cultivation, therefore, I use the stronger word of askesis (*faqr*), which is the renunciation of the self in order to witness the renounced self. It is akin to what Foucault says on askesis, “there is irony in those efforts one makes to alter one’s way of looking at things, to change the boundaries of what one knows and to venture out a ways from there” (McGushin 2007). Thus askesis is a double process. Usually perceived as only self-renunciation, Foucault sees askesis as, “Sure of having traveled far, one finds that one is looking down on oneself from above. The journey rejuvenates things, and ages the relationship with oneself” (McGushin 2007).

Anatomy of the Self

In Islamic moral discourse, self-cultivation is known as *tazkia-e-nafs*. Lets begin with the word *nafs*. The word *nafs* means soul; psyche; spirit, mind; life; animate being, living creature, human being, person, individual; essence, nature; inclination, liking, appetite, desire; personal identity, self (Platts). The polysemy of

meanings makes the task of understanding the self not only a difficult one, but it also makes it problematic for the methods of self-cultivation. Sufi discourse describes several kinds of *nafs* (self): *nafs-e-ammara* (lower self/base instincts), *nafs-e-lawwama* (self-reflexive), and *nafs-e-mutmaina* (content self) (Metcalf 1984). These can also be seen as different stages of consciousness the lowest being the animal/base instinct and the highest being the one united with the transcendental. This is a conventional view of the development of human consciousness in both traditional and modern knowledge systems. Mainstream Sufi orders describe many more types of *nafs*, in addition to the standard three mentioned above. However, Baba Jamil and his disciples neither agree with such classification schemes nor have they shown any interest in understanding the complex hierarchies of various official stations of the self-fashioning promulgated by mainstream Sufi orders.

However, through conversation and meditation practice with Baba Jamil, Aamir, and the rest of the zikr group, I was able to gather at least five different energies of *nafs* upon which they agree. First, they consider *nafs* to be the thinking mind (*dimagh*). The function of the mind that is thinking (*sochna*) becomes a layer of *nafs*. Second, since the mind thinks, splitting the primordality of existence into a second thought, the break in the synchronicity gives a diachronic nature to being. The difference between the primordial being and a second thought or even a doubt is measured by time. *Nafs* means a historical subjectivity. Thus, temporality becomes an inherent dimension of *nafs*. Third, the properties of the *nafs* include *hasd* (jealousy), *lalach* (greed), *shahwat* (lust), *takkabur* (arrogance), *numaish* (self-promotion), *khauf* (fear), and *ghussa* (anger). Hence the *nafs* is the bundle of negative affects. Fourth, they also see *nafs* having basic senses; hearing, smell, sight, taste, and touch located

as “antennas” on the face sending and receiving signals from the exterior world communicating with the brain. So it is the basic senses that make the fourth layer of the *nafs*. Finally, in physical terms, the location of the thinking-I is the human head. Making the human head the abode of thinking-I offers a physical location upon which to focus negation. *Nafs* is then made of thinking, temporality, affects, senses, and the body. The *nafs* is not only consciousness or the mental state of Cartesian cogito; it is a way of being-in-the-world. This is how they articulate the anatomy of *nafs*. *Nafs* is being but not the total existence. It is relational but also escapes relation. That is why being is always in search of its alterity perhaps that very Being, which can only be revealed when the *nafs* comes under erasure.

Since it is being-in-the-world, always already immersed, *nafs* is also invisible to one’s own self. In truth, one’s own *nafs* is the most invisible thing to the self. It does not get revealed to a subject so easily either. Conditions of extreme anxiety and suffering, can reveal the arbitrariness of the structure of the *nafs* or at least open up the possibility of something different. In these states, the self is able to see its own condition, the anatomy of the *nafs*. Therefore, the arrival at the radical negation of the self presupposes suffering, agony and anguish, alienation, and anxiety, and the “absence of the great affirmative feeling of power (in muscles, nerves, ganglia)” (Nietzsche 1968). The revelation of the nature of the self upon the self would then open up a possibility for finding affirmation beyond the given conditions. In Baba Jamil’s view, it is only the true murshid (master) who can guide the seeking subject to affirmation, which in their view lies only within the heart.

I was able to gather an “oppositional” anatomy corresponding to the *nafs*. The alternate is labeled under the affirmation (*asbat*). First, it is *be-baaki* (spontaneity)

instead of thinking (*sochna*). Spontaneity implies the suspension of analyses and an effortless experience in speech and action. The suspension of the thinking-I activates *in-tuition*, to contemplate inward. Second, since there is no thought it is synchronic, in other words atemporal. Thus there is no time or rather the ‘present,’ the here and now. Third, in place of negative affects there is a series of positive affects under the highest ideal of love (*muhabbat*). According to Baba Jamil, “Love only happens with one’s self and never with others.” Fourth, in place of sensual categorization of reality, there is a flow, movement, and unity. The flow is a non-categorized view of the existence in unity. Finally, corresponding to head is the heart (*dil/qalb*). The latter is the abode of love and thus an affirmation (*asbat*). To make it appealing for the head to believe in the heart, the God, the Supreme Being, is placed inside it. Placing God inside the being transforms the self into a cosmological being, the universal so that the higher Other is also inside one’s self.

By imagining the subjectivity as these two dialectical opposites; negation and affirmation, head and heart, the task is then to reconcile the difference. Aamir explained, “You have to negate (*islah*) the nature (*fitrat*) of *nafs* and generate *yaksoi* (oneness) with your heart (*dil/qalb*), the affirmation.” In his view, *zikr* synchronizes the mind (*nafs*) and the heart in the present. In Baba Jamil’s view, the union between the two is completely witnessed when one witnesses his own face or comes face-to-face with one’s own self in the meditation. Being face-to-face with one’s self means the meditating subject has completely inverted her/is vision whereby instead of seeing the others, which is always the case, now one’s self becomes the other and the same. Like seeing one self in the mirror. In short, the I and the other are One (*tawhid*).⁴³

⁴³ Being one is similar to Leibniz’s monad as opposed to Cartesian duality between mind and body.

Pleasure in Meditation

The first time when I went with Aamir to do zikr, I was asked by the other men in the room to do the meditation with them and experience it on my self. This, they insisted, was necessary so I could write of the essence of contemplation. While I agreed to their suggestion and began meditating with them, I was also keen to learn what they thought of the practice and how it had transformed their lives. The conversation did not have any structured plan but rather it was informal and random, as they shared I was expressing whatever response or question came to mind. Often when the conversations grew longer and lasted late into the night, Zafar usually interrupted our discussion and would say, “The real pleasure is in the meditation and not in talking.” Zafar is Baba Jamil’s first disciple, he was introduced in the previous chapter, and works in Pakistan’s army. Reticent in his demeanor, and physically stronger than the others in the room, Zafar loves the practice of meditation and can continue meditation for hours. Thus meditation was his strength and for him conversation was a sign of weakness, and to some extent, Thursday night *zikr* together in the company of other men was seen as a measurement of one’s inner power and physical strength. The use of the word, *maza* (pleasure), for the meditation was an interesting choice. According to Zafar it offers him peace, tranquility, and satisfaction and takes away his suffering, pain, and stress. The following pages will elaborate further the nature of the pleasure one receives from the meditation especially the pleasure of being nothing.

Being one is being a monad closing the possibility of further individuation but opening the only potential of multiplying. In other words, being one generates oneness or affirmation in others as well, and thus it multiplies; yet it also stays singular. Being singular is plural too (Nancy 2000; Deleuze 1993).

Regardless of Zafar's usual intervention, I was always encouraged to ask anything I felt like knowing about the meditation. I started asking the ways in which *zikr* impacts their lives. A government employee, Naveed, offered an answer, "It transforms all the ego's negative thoughts into the positive." Other people in the room also agreed with Naveed's answer but each one presented his own experience. One common benefit mentioned during the conversation is how the practice of *zikr* molds the animal instincts into the act of becoming human. They all made a clear distinction between *Adam* (Men) and *Insan* (Human). According to Aamir, "Men (*Adami*) refers to the animal condition of base desires while the human (*insan*) means a person who has *uns* meaning love (*mohabbat*)." Becoming human can only happen when the mind stops the thinking process and accepts the sovereignty of the heart. Zafar added, "The thinking makes one men whereas the heart makes one human."

Zafar said, "When we rotate our head in a circle we make our brain crazy because it is the brain that thinks all the time. By rotating we try to stop the thinking process and instead listen to the heart." After rotating the head for more than hour, the brain gets exhausted, its capacity to retain thoughts is reduced, and it thus it becomes easier for it to give up its own ground. Zafar suggested, "*Dimagh ko dil ki miraj karani hai*" (To make the mind visit the heart). The word *miraj* is used for the Prophet Mohammad's journey to the heavens and then his meeting with Allah. Thus by reframing the *miraj* as one's inner journey, Zafar did not only reframe the historical narrative in the present but he also recast it as a personal struggle in one's own life. In fact, the entire narrative of Islam is actually the biography of one's self rather than a distant reality, the Qur'an the outpouring of the Prophet's inner journey, was a result of his own meditation in the cave at mount Hira. To make the mind 'crazy' and then

make it do a *miraj* of the heart takes a long time and it is a long journey. As one of the disciples, Ayub told me “I asked Baba how long will it take to make my head obedient to my heart. He responded that the distance between heart and mind is 18 inches but each inch is 1000km long so it is going to take a long time for your head to reach to the heart.”

Aamir explains that zikr cannot be done like a “*kolhu ka bail*” (Buffalo plodding in a circle) who does not know the reason of his own action. The rotation of head and recitation of the chant for an hour is not enough for the meditation to produce any results. Aamir suggested, “Why do we rotate our heads in a circle during the zikr? Meditation should be done with thoughtfulness (*zikr jaan ker kerna chaye*).” The key question is how this thoughtfulness can be brought to the zikr. Perhaps the reason for doing meditation is to precisely cultivate this thoughtfulness. Thus thoughtfulness is an afterthought, not a priori for the meditation. Baba Jamil in a conversation with the group suggested a similar point of view. According to him, “Do *zikr* in a way as if you are witnessing (*mushahida*) your own self.” Witnessing one’s own self (*nafs*) requires a radical inversion of the senses, reorienting to look inward, and opening the eye of the intuition, which means contemplating inwards. Yet contemplating inwards is also the witnessing of the *nafs* (self).

The zikr starts from *durud sharif*, a prayer recited three times in reverence to Prophet Mohammad and his family. After reciting the prayers, the group leader, Ayub leads the *zikr* by starting with the first principle of Islam which is the Kalma, *La Illaha ill Allah* (No god but God). The second half of the Kalma includes “Prophet Mohammad is the last messenger” but this is not recited during the zikr. The chanting of *La ilaha ill Allah* (No God but God) with the rotation of the head in an anti-

clockwise direction starts with a slow pace but within few minutes the chanting becomes louder and the head rotation becomes faster. The first part *La ilaha* (No God) is the negation directed towards the head and the second part *ill Allah* (but God) is the affirmation oriented towards the heart.

Sitting on my feet, the weight of the body crushes the legs and feet twenty minutes into the zikr. The blood stops flowing into the legs as they begin to become numb. The numbness diffuses into the lower parts of the body, negating the experience of the legs. This “disappearance” makes one feel as though there is no ground beneath the body. The feeling of being numb cancels the gravitational pull, which keeps the body on the ground, yet the body stays in its place.

Reconciling Mind and Heart

Giving the heart (*qalb*)⁴⁴ such a significant role in determining the entire being was confusing in the beginning for me as an academic, trained only in giving priority to my thinking “I”. What is inside our heart that makes us human? Why give so much importance to the heart? Why not to the lungs, kidneys, and other body parts? These were the my next questions for the zikr group. Aamir asked everyone, “Why do we give so much significance to the heart? Even in the Quran, the heart is mentioned 72 times.” When Aamir finished asking the question, there was a silence in the room, they all looked at each other waiting for somebody to reply. Before anybody could have said anything I cautioned them not to give me the scientific answer that the heart pumps blood and thus is a central organ of the body. Aamir agreed with my

⁴⁴ The Arabic term for heart is *qalb* which means to overturn, overthrow, to turn upside down. *Qalb* is the root word for *inquilab* (revolution), etc. Now the interesting aspect is to determine the relationship between the meaning of *qalb* that is to turn, and the heart, as an organ, and in extension to revolution? How does overturning relates to heart? Perhaps, the answer lies in the fact that heart as a cognitive organ never stays stable or static but keep overturning, transforming, and converting. Or it can be argued that *qalb* means to transforms one’s heart.

suggestion and urged people not to give me a scientific explanation. Shakir replied, “The heart is the center of existence and love resides in it.” Someone intervened, “The heart (*qalb*) is the breathing organ.” Zafar responded, “God lives inside the heart but we are not aware of it because the thinking-I has occupied our heart the way land mafia occupies cities.” Upon hearing the resemblance of the thinking-I to the land mafia, the city’s notorious crime syndicate grabbing public spaces for commercial use, everyone in the room laughed. God’s action, both positive and negative, on the human heart correlates directly with the Quranic representation of the heart as the locus of understanding⁴⁵

Doing *zikr* becomes a physical exercise if done properly in the right spirit. The first motion occurs by subduing one’s head to the knees and then gradually lifting up in order to bring the head in the direction to the heart. Descending the head towards the left knee signifies the submission of *nafs* in front of the heart. It is an enactment of servitude to the heart. The constant rotation of the head starts to put stress on the neck and head, and increases the pain of muscle attrition over the shoulders and the entire back. Contrary to restful and peaceful meditation postures of New Age spiritualism, *zikr* is a war of attrition physically as well as mentally. It tears the muscles especially around the neck in order to rebuild a new orientation that stabilizes the movement of the head over the torso. The stability of the head over the body also established senses thus gives greater command to the sensibility, and in extension over the *nafs*.

Aamir usually uses the analogy of the spinning wheel or spindle (*charkha*) to describe the relationship between *zikr* and the *nafs*. According to Aamir, before the wheat can become usable as flour, it must first be ground in the spindle. The circular

⁴⁵ McAuliffe, Jane Dammen. "Heart." *Encyclopaedia of the Qur'an*. Ed. Jane Dammen McAuliffe. Vol. 2. Leiden, The Netherlands: Brill Academic Publishers, 2002. 406-410. *Gale Virtual Reference Library*. Web. 28 Sept. 2014.

motion of the spindle resembles the rotation of the head during the zikr.⁴⁶ The counter-clockwise rotation of the head precisely reverses the thinking of the mind by undoing the consciousness, absorbed in the moods of the everyday life. Thus it is a reverse journey from a mathematical time to the now-time or the present. But the mind absorbed in everyday moods does not reverse smoothly. It causes pain when the thinking-I is forced to exist the given conditions. After several months in the practice, I felt a strong pain in my head making me aware of the existence of the brain at the same time I could not differentiate between the pain and my brain, they both overlapped with each other. To released the I imprisoned in the structure of nafs takes effort and practice, and the circling is an act of freeing the head from the everyday.

Eyes

During meditation, the eyes are shut. But that does not mean one cannot “see.” As soon as the eyes are shut, photographic images from the memory flash in front of the eyes on the black space. The thoughts are clear and transparent, easily and quickly transporting the subject into the scenes. It could be a while before one notices his displacement. In order to fix your movement, the focus should be maintained at the center of the eyes, near the forehead, bringing both the pupils closer to each other. A small white dot appears in the middle and it disappears the more one focuses on it. The closing and focusing of the eyes at the center of forehead is an exercise in negation of the vision and the cultivation of the third eye. The more one focus at the forehead, the more one negates his or her own eyes. But then very quickly it starts to become painful to keep the focus because both the pupils of the eyes narrow down at the center. Physiologically I am unaware of the inner working of the eyes and the

⁴⁶ The analogy of the *charkha* is a common theme of South Asian folk poetry. For example, 17th century Sufi poet, Bulleh Shah’s poetry is riddled with references to the *charkha*, making it a hallmark of his universalist poetry.

mind, but from the experience of meditation, I learned to observe the opening of the third eye or Bataille called it ‘pineal eye.’ According to Bataille, “The eye, at the summit of the skull, opening on the incandescent sun in order to contemplate it in a sinister solitude, is not a product of the understanding, but is instead an immediate existence; it opens and blinds itself like a conflagration, or like a fever that eats the being, or more exactly the head” (Bataille 1985: 82).

The only thing that is revealed in front of the eyes is complete darkness so thick and rich that the darkness starts having an affect on the subjectivity. The eyes, tired of seeing light, draw energy from the darkness. It is on the backdrop of darkness, that light emerges as a secondary or a derivative energy. Thus there is a double function of the eyes; one is the sight to see everything and the other is the *in-sight*. The *in-sight* witnesses (*didar*) the affirmation. The metaphor of sight as “insight” is well entrenched in Arabic and the Quran. This metaphor appears in many cultures and time periods and reflects what is often termed the prejudice of sight as the “queen of the senses.”⁴⁷ The hegemony of vision or the ‘optical unconsciousness,’ which has been the dominant sense perception in modernity, (Levin 1993) comes under radical negation.

Ear

The chanting of *La ilaha ill Allah*, ‘No God but God,’ the negation and affirmation vibrates inside the ear. The more one chants, the more vibrations from the repetition enters the ears slowly breaking away the sounds of the everyday life. However, the crucial part of the sound, whisperings (*waswasa*) that we hear gently in our ear even when we are alone, is difficult to negate because these whisperings

⁴⁷ Rippin, Andrew. "Seeing and Hearing." *Encyclopaedia of the Qur'an*. Ed. Jane Dammen McAuliffe. Vol. 4. Leiden, The Netherlands: Brill Academic Publishers, 2004. 573-576. *Gale Virtual Reference Library*. Web. 28 Sept. 2014.

resides at a deeper level of the being. Clearing of the whisperings requires greater effort and energy from the meditative subject. After practicing for weeks and months, the meditative subject manage to clear the sound and whisperings, and finally through the opening enters the realm of silence. No sound or whisper can penetrate in silence because silence is rich and dense; it dilutes any vibrations that enters inside the silence. I call silence as another strata of the existence dwelling far beyond the sounds and whisperings. According to Jean-luc Nancy, silence is not a privation but an “arrangement of resonance” and “when in a perfect condition of silence you hear your own body resonate, your own breath, your heart, and all its resounding cave” (Nancy 2007).

Silence becomes the qualitative background against which every sound bite becomes meaningful. The sound-silence is the function of the ear. Silence nourishes ear capacity to listen once again the noise of the everyday life. “The words that we pronounce have to take root in silence in order to have meaning” (Irigaray 2013: 220). According to Foucault, silence was a cultural ethos of Romans and Greeks and a way of having a relationship with people. He was in favor of developing silence as a cultural ethos against the communicative confessional exchanges (Foucault 1999). The relationship between silence and language is a contradictory in nature. It was often mentioned among the *zikr* practitioners that words could not contain the truth. Whenever language comes into contact with the inner experience, it only turns the latter into dust. Thus there is a real poverty in language as it is unable to communicate interior experience. Privileging speech in the Western thought has come under direct criticism from poststructuralists especially from Derrida who call the entire enterprise of Western philosophy resting on phonocentrism. Although Derrida argues in favor of

writing and more specifically arch-writing, writing against writing, as opposed to speech, it is important to even propose silence as a form of communication. In Derridian spirit, it is actually the silence between the two signs or between the two words that completes the signification and thus makes the communication possible. Without interspersing silence in between words, the sound would only be monotonous gibberish, fused into each other, without any stasis and gaps. In my view, the affective registers, existing in pre-lingual state, are far more effective and meaningful than the spoken or written words.

In a recent ethnographic study on the practice of listening anthropologist Charles Hirschkind argues the role of media technologies such as cassette tapes, listened by masses in Egypt, generate a moralistic sensibility of hearing (Hirschkind 2006). He sees the practice of listening Islamic sermons as a form of cultivation of physical feature of hearing, producing an acoustic subject and a public emblematic of Islamic morality. Thus Hirschkind privileges ear and a sense of hearing, over other senses, and shows important dimension of human subjectivity. Juxtaposing the above cultivation of silence with the Hirschkind's acoustic subject of sound we observe an intriguing contrast. I argue silence is ontologically prior to sound and it is silence that forms human subject more than the listening regimes. Silence annihilates sounds in order to generate meaning and understanding.

Breath

The nose undergoes meditation as well. The inhaling and exhaling of the breathing in and out becomes a bead for silently reciting No God but God (*La ilaha ill Allah*). In the beginning days of the meditation, when I first observed them doing zikr through breathing, I was startled. The intensity by which the inhale happens, from the

navel and with the full force exhale comes out, made me think of their brains splashing from their noses. It is believed that the deep inhaling brings out the desires living at the bottom of the stomach, hiding from our reach. Once the deep breath sucks up the hidden desires it brings them all the way up, passing through the chest to the nose then forces them outside through the exhale. The deeper one uses his nose to empty the belly the cleaner he becomes at the foundation. The breathing then is a physical cleansing of the body because the body is imagined to be the house of the God. The breathing becomes a suction pump sucking all the dirt from inside the body and throwing it out in the air. Once in a while, during the *zikr*, when I stop my nose from doing its function, which is breathing, then there is a complete eternal silence as if it was the breathing that was making all the noise in my being. I consciously break the continuity of breathing for the sake of immediate awareness where even the breath does not enter.

According to philosopher David Levin, “The wisdom of breathing is the most difficult, and the very last to be learned. What is closest and most familiar is taken for granted; it is farthest from our thought” (Levin 1984: 129). Meditating on breath, the most intimate and farthest, is a widely performed practiced in many esoteric traditions in Buddhism, Sufism, and Hindusim. The science of breath (*vipasana*) is more sophisticated and developed in Indic traditions exemplified in the practice of Yoga (Alter 2004). Some scholars are even connecting various religious and cultural traditions only by the practice of breath control, and even hinting at Sufism has its roots in yoga (Hatley 2007). According to Carl Ernst, “Breath control and meditative practices is the underlying theme of the comparison between the Sufi and yogic tradition” (Ernst 2005). Yet both traditions do not draw its full authority from each

other. They have maintained themselves as firmly rooted in their respective traditions but also shared series of practices particularly the breath control. For instance, Sufism is firmly rooted in Islamic principle of tawhid that is Oneness of being. But this does not mean Sufism has existed in some unadulterated form and came in contact at a given point in time with meditative traditions of the East. The literature on Hindu and Buddhist breathing meditative traditions is too vast to even mention it here. These traditions have a developed form of breath control and it is being taught and exported to many Western countries from India.

The most fundamental biological attributes, breathing/aspiration, have been the object of regulation by spiritual authorities, and are increasingly becoming commoditized by capitalist economies. Historical accounts have shown that meditational practices are the product of certain regimes of truth, thus one cannot ignore the material production of meditation, such as written manuals and books, or what Nile Green calls the “political economy of respiration” (Green 2008). In recent years, there has been an intense use of meditational practices such as yoga as a physical technique for stress reduction and to multiply human potential in the corporate sector (Schmidt-Wilk, Alexander, and Swanson 1996). The senior managers especially are being encouraged to spend some time in “meditational” courses in order to enhance their mindfulness and their decision-making abilities (McCormick 1994). Similarly, the spread of Yoga and Qigong points to the globalization of spirituality yet they are also parts of the national imagination of both India and China (Veer 2007). Thus one cannot ignore that the breathing techniques mandated by spiritual regimes are actually tied with nationalism and neo-liberal capitalist management.

“I tell a new person, the breath is God. I blow air from my mouth and tell them you cannot see it, it does not die, it does not have any family and children,” said Baba Jamil referring to the practice of breathing in the meditation. He encourages his disciples to know your own breath. Knowing the breath introduces more intimacy with the self. One needs to know what each breath brings into the body and what it takes out of the body. I was told, “You have to be vigilant of your breathing.” To be vigilant of one’s breathing means to be aware of the breathing. “When you breathe, you recite *La ilaha* (No God) on the inhale and *ill Allah* (but God) on the exhale. You need to get into breathing and travel inside your heart,” explained Baba. He elaborated further on the relationship between the breathing and the heart.

When we recite *La ilaha il Allah* on the breathing then we take only our self inside and leave our greed, lust, and other attributes outside. The breathing gives oxygen, which helps in the production of the red blood cells in our heart. Each cell then travels your entire body, which actually is the universe, and then comes back to the heart with the messages. The entire journey takes 72 hours. Your job is to stay with your breath.

Thus each breath should take the negation and affirmation inside the body. The oxygen generated from the practice produces blood cells and it is believed the red blood cells will also do *zikr*. Through breathing one purifies the blood inside the body.

In addition to this “scientific” explanation of breathing, Baba Jamil also offered another important view of aspiration. According to him, “The duration of the present is only a period of one breath [the time spend during inhaling and exhaling one breath]. We have to live in the present, which means remaining over and over again only with our breath. The breath that has passed is history and the breath that is going to come is the future.” By calling a single breath the present, Baba Jamil gives a

new quality to time measured only by breathing. Temporality comes down to the bodily attribute of breathing. His consciousness comes in the present.

After some months of attending the Thursday evening zikr, I started doing the breathing practice throughout the day, keeping my awareness on the inhale and exhale. It was the most difficult practice because my mind kept floating in different directions past, and future. One night I made an observation upon myself of how long my awareness could stay with myself without getting distracted by thoughts. This is the way I measured myself being in myself, as a measurement of breaths. I closed my eyes and told my mind to stay with the breathing. After breathing for 15 times my mind started drifting into the thoughts. I forced my mind again to stay aware of the breathing. It would take 15-20 instances of breathing after which I can feel the thoughts seep into my self. The tension between my breathing and my mind continued for a while. However every time I tried to put both breathing and mind together it was always the mind that won over the breathing. So after eight months of zikr I was able to meet and measure objectivity only for the period equal to fifteen breaths.

As I continued the practice of breathing it revealed to me that there is something in between inhaling and exhaling. The 'I' is actually in between *La ilaha* (No God/atheism) and *illa Allah* (but God/theism). The 'I' is neither 'No God' nor it is 'the God,' it is rather the exception, flowing in between inhale and exhale.⁴⁸ Observing one's own breathing releases the subject from the negation (No God) and affirmation (the God), the two absolute anti-thetical categories that are self-sufficient and self-referential and are thus mirror images of each other. If the God is surplus of meaning then automatically No God is nihilism. They never reach signification. They

⁴⁸ Sufi poet Bhagat Kabir says, "All walk within limits. A master walks beyond limits. One who walks beyond the limit-limitless, is ascetic (*faqir*)."

always stay separate and yet together. This incommensurability is a zone that suspends the completion of two absolutes. The aspiring subject is a suspension situated in the middle as a difference widening and opening the gap, pushing both consubstantiality of negation and affirmation. Yet it stays like an irony “an absolute synthesis of absolute antithesis, the continual self-creating interchange of two conflicting thoughts” (Schlegel 1991).

Being conscious of the breathing means being with air. In other words, the breathing subject acquires the properties of air; light, invisibility, and everywhere-ness. Becoming invisible turns the thinking-I into a mode of indifference, suspends the thinking process, and disentangles the logocentric subject from the linguistic structure. The suspension of the thinking-I opens up the channel for the flow to pass through the medium of the body, and thus fully dissolves the sense perception. Flow cannot be created rather we only make a passage for the flow to enter in our body by removing the obstacles caused by the thinking process. The more the thinking-I suspends itself the more the flow enters our body. The intensity of flow feels like an energy penetrating from the head and out from the bottom of the feet, like a stream gushing effluent in the river. Since flow only happens with the negation of the thinking-I, thus words cannot describe the quality of the flow. It is independent of language, rhetoric, and semiotics. As soon as we think of a word to describe it, the thinking-I exits the flow and ends up drifting into analysis. Being with the air waxes the thinking-I, the ground of identity and difference, making the being one. Being one is not an identity because there is no second thought. The second thought generates difference and thus identity. “Flow implies a level of physical reality that is

epistemologically prior to our dividing the world” (Obeyesekere 2012: 159). The flow or movement (*harkat*) is the real essence of the self.⁴⁹

Theorizing Breathing

Social scientists and philosophers rarely consider breathing as an object of study, rather they have placed most of their focus on language and speech. It has been well argued in Western philosophy and more so in poststructuralist thought that speech should have a privileged role, perceived as the fundamental way of being human. According to Luce Irigaray, “Western tradition has imposed on us a transcendence, a moral doctrine, concepts – to say nothing of a culture of energy, especially of breath” (Irigaray 2013). Compare to Indic tradition known for its technique of breath cultivation, Western thought has been deprived of the air and suffocated itself in the prison house of language. The prison of logos seems to be so entrenched and encapsulating that the only way of escaping is by way of physical death. Philosophers such as Martin Heidegger and Ludwig Wittgenstein are particularly known for exposing the role of language in imprisoning the human imagination. Philosopher David Levin in a brilliant essay, “Logos and Psyche: Hermeneutics of Breathing,” suggests a different kind of possibility for freeing the being from logocentrism (Levin 1984). He calls our attention to the human breath. In order to retrieve the true spirit of breath, he travels to the pre-Socratic era where he finds the original meaning of the term psyche. According to him, psyche, which means, breathe, comes before language, prior to enunciation, and since it is prior to language, breathing sacrifice itself in order to give way to speech. Levin goes further

⁴⁹ The self-flow ultimately generates a view of the motion which in the view of sixteenth century Iranian philosopher, Mullah Sadra, is called ‘substantial motion’ (Morris and Šadrā 1981).

and suggests, “our breathing in and our breathing out poetize a communicative ring of truth” (Levin 1984: 127).

Resonating similar views, Luce Irigaray calls breathing the fundamental way of being and prior to theoretical knowledge. Herself a yoga practitioner, Irigaray urges us to cultivate our breathing in order to live in an autonomous way. She sees breathing and conscious breathing as a vital condition for natural and spiritual life. More importantly breathing becomes a source of autonomy, a freedom from the suffocating anxiety of the future and historical weight of the past. And only in this way one can relate to the others who inhabit the present with one’s body. According to her, “The breath is a medium, a mediator, which is essential for a becoming of the relation to ourselves, to the world, to the other” (Irigaray 2013). Relating cultivated breathing as an autonomous action to others around us, Irigaray calls the contemporary era the ‘Age of Breathing’ in which men and women would harness their breath. Breath is the only connection with our atmosphere. According to Levin:

Before we are able to speak, i.e., in our infancy, we are already breathing, participating in a relationship of the most intimate taking and giving. With every exchange of air, every gesture of breathing in and breathing out, we find ourselves woven into the currents of an atmosphere, an encompassing presence, in fact, from which we are inseparable, and without which it would be impossible for us to survive. This atmosphere is an elemental region of Being; it provides the air we need to breathe, and consequently, to speak. It also forms an utterly open field of energy, a field hospitable to sound, and therefore to our hearing and speaking. Breathing is our very first teaching—a silent teaching— in the way (Levin 1984: 129).

The above passage unpacks breathing as not only an individual act but rather as a way of connecting with the atmosphere, presenting in the dwelling of the air. Humans dwell in air and all physical functions also happen inside air. It is from the process of breathing, that the individual is able to be in tune with the surrounding atmospheric

moods and with the others outside the body. According to Tim Ingold, “Breathing in and out, one alternately takes in the medium and surrenders to it. Inspiration is wind becoming breath, expiration is breath becoming wind” (Ingold 2007: 31). Breathing air connects the being with the wind, to the ground, and to the atmosphere of nature and of social. “To feel the wind and breathe the air is rather to ride on the wave of the world's ongoing formation” (Ingold 2007: 32). Quoted in Ingold’s essay, this statement succinctly summarizes the state of our intermingling with the air: “With our heads immersed in the thickness of the atmosphere or our lungs and limbs engaged with the swirling winds, we repeatedly breathe, think and dream in the regions of the air” (Ingold 2007). Despite dwelling inside the air, we as breathing subjects rarely notice our own practice of inhaling and exhaling. Voluntarily breathing actually makes a person more aware of the atmospheric surrounding and of the environment. It enables the entire natural atmosphere to seep into the body, into the psyche, annihilating the difference between the surrounding and the body, and thus annuls the process of becoming. At least the breathing enables greater control and surveillance over the process of becoming inspired by material wealth.

Theories of Aspiration

The generally accepted definition of aspiration is as an orientation to the future, driven by “wants, preferences, choices, and calculations” (Appadurai 2004). The definition comes from Arjun Appadurai’s notion of aspiration, which he sees as a ‘capacity to aspire.’ The practice of the ‘capacity to aspire’ depends on how much capabilities a given culture offers to individuals and communities for economic development and progress (Appadurai 2004). Poor people living in urban slums have been granted a significantly less ‘capacity to aspire’ to material and economic success

or to a better life than the materially rich class. Thus for Appadurai aspiration is a 'navigational capacity,' offered by a culture, for a particular community to strive for a better life (Appadurai 2004). Indeed, one could see similar kinds of motivations in many urban and rural areas where people, inspired by global consumer culture, are leaving their traditional and customary ways, to adopt a modern lifestyle. In Appadurai's conceptualization of aspiration, hence, we see material progress as the underlying idea of aspiration. It means viewing aspiration as a progression of capitalist development. Every culture, however, interprets differently the amount of capacity it offers to people. In fact, for some, the idea of aspiration is itself a contested one that does not neatly fit into the given definition of aspiration as the amassing of material goods progress or a future-oriented way of being.

The aspirational theory is grounded in a 'good life' model driven by the incessant pursuit or imagination of the attainment of material wealth and success. In a classic ethnographic study on urban America, *Ain't No Making It*, the form of aspiration perceived to be at work among a low class urban youth is of doing well materially while living under the shadow of American Dream. In a working class neighborhood of the United States, the aspiration to materialize some of the tenets of American Dream becomes a challenging experience for African American youth. Rampant crime, drugs, violence, racism, and scarce facilities available to young black teenagers make it difficult to strive for a specific version of a better life. Aspiration as striving towards cosmopolitan trends, global consumer brands, and a techno-scientific lifestyle, has been the conventional way of understanding the ambition of the low-income population largely concentrated in urban spaces of postcolonial south. Often these social aspirations are fused with religious idioms and practices to offer a sense

of sacredness to one's own desire. The authentication in religious paradigms does not offer aspirants a smooth and a linear progression as it is usually portrayed and presented by the mediatized-financial regimes. In the path to mobility, those aspiring suffer from frustration, skepticism, and failure.

In basic terms, aspirational theory is grounded in the idea of becoming and striving. Either it can be material striving for economic prosperity or a good life or it can be a moral aspiration to reach the highest standards of virtue. In this framework, ascetic practices themselves are seen as an aspirational technique of becoming (Singh 2011). Thus what was historically seen as fundamentally a process of negation of the self, becoming non-being, has now been perceived as a becoming. Becoming has been seen a privileged mode of being, a continuous flow and unrolling within the cultural matrix. Naveeda Khan's book *Muslim Becoming: Aspiration and Skepticism in Urban Pakistan* is a classic example of the teleological model of becoming, though not specifically referring to economic progress or material well-being. It is rather the orienting of one's self in the given religious sensibilities through theological discourses. Drawing on Henri Bergson's conceptualization of time as a duration as "the continuous progress of the past which gnaws into the future and which swells as it advances" (Bergson 1922: 5). Khan sees becoming as internal to Islam, open to dialogues and debates, interpretations, and with an "open future and a tendency toward experimentation" (Khan 2012: 7). Although offering an optimistic picture, or at least, to some extent annulling the perennial anxiety of Islam being static, Khan's becoming model is rooted in the hermeneutics of the social order. According to her, "Becoming means coming to terms with the trajectories and crystallizations of tendencies within the transcriptions of the state and in public culture" (Khan 2012: 7).

Becoming then is always predetermined by a cultural logic in which the subjects are thrown only to navigate. This navigation however in her view has taken the shape of religious striving. In other words, Islamic discursive tradition determines the mode of becoming but people who are striving are also being determined by their own struggle that happens in the transitory state of the everyday. Ultimately, however, the subject, unaware of their own striving will follow the dictates of preformed cultural logic. Focusing on the everyday life of the people, Khan argues “Religious argumentation may be seen as expressive of ongoing striving” (Khan 2012: 11). However, the way out for her from the striving for religious argumentation is to return to the intellectual recourse of Pakistan’s national poet, Muhammad Iqbal, known for his conception of *khudi* (selfhood) (Khan 2012). For her, intellectuals like Iqbal are “ontologically” prior to the contemporary everyday life of Pakistani society meaning that they can guide or offer scholarly veracity to the current striving of the Muslim life.

Breathing and Aspiration

In this section, I will offer a comparative analysis of the Sufi meditation of breath control and social theories of aspiration. Although both seem to be apart; one being a, perhaps private, spiritual exercise, while social theories of aspiration entail people’s way of motivating and driving themselves, voluntarily and involuntarily, towards higher societal standards and material wealth. Despite their difference, they do share a fundamental link with each other. Lets begin with the word aspiration itself. The term aspiration has its root in the Latin word, *spiro*, which means to breathe. Derivatives of *spiro* include words such as inspiration, respiration, aspiration, and more importantly the word spirit. Spirit means breath or air. This definition of spirit to some extent offers a more tangible way of understanding spirituality that is

the study of breath, the wisdom of breath, the observation, feeling, controlling, consciousness, and focus of breath. This makes our task of studying spirituality easier because it gives our own breath as a medium for understanding spirituality, rather than some vague definition of spirituality which makes no sense whatsoever to our minds. Since aspiration and spirit share the same root word of *spiro* meaning breath, it is important than to restore the true understanding of aspiration as that which is informed by the practice of breathing.

In Arabic too, breath and air also resonate deeply. The word for soul: *rūh*, “breath, spirit,” and *nafs*, “self” is derived from a root involving air, breath and life; the verb *nafasa* means, “to breathe,” with *nafas* meaning “breath.” *Nafs* is a cognate of the Hebrew *nefesh* which, in the Bible, generally refers to the life force coursing through the blood of humans and animals.⁵⁰ Etymologically, *nafs* and spirit are connected with each other by the fundamental ontological act of breathing, as the English word aspire has its roots in spirit and breathing. It is important, therefore, to place the spiritual dimension of breathing alongside aspiration rather than merely seeing this concept as a social motivation and ambition. In this we way we can generate a comparison and sharpen our analysis of how breathing subject interact with the aspiring subject.

Social theories of aspiration view people as driven by a desire for material prosperity and moral standing. By default we are always already in the state of aspiration, becoming nostalgic for the past or becoming anxious about the future. One does not need to try to aspire; s/he is always already aspiring meaning s/he is becoming the reflection of the logical pattern already inscribed in the public culture.

⁵⁰ Homerin, Th. Emil. "Soul." *Encyclopaedia of the Qur'an*. Ed. Jane Dammen McAuliffe. Vol. 5. Leiden, The Netherlands: Brill Academic Publishers, 2006. 80-84. *Gale Virtual Reference Library*. Web. 28 Sept. 2014.

Breathing, on the other hand, originates from the contemplative exercise of breath control located as an advanced practice in many ascetic and contemplative traditions. Breathing and aspiration come into tension with each other. For instance, aspiring generates desire and breathing annihilates desire. Breathing builds a stronger immune system against aspiration. Bringing the awareness to the breath is an oppositional act, forcing the consciousness to leave its aspiring. In short, breathing is ontologically prior to aspiration. Breathing is cognition. It is breathing that gives aspiration to act and to become. The well-being model of social aspiration, guided by the logic of becoming and the atmospheric sensibility generated through breathing are thus mutually reinforcing each other. The breathing subjectivity in fact is a heightened form of consciousness, enabling a holistic view of social aspiration. The breathing subject is a radical critique of the Enlightenment ideology of modernity and progress and the religious sensibility of an afterlife. Breathing demands merchants to discipline their earthly desires of profit, and encourage them to strive towards ethical standards and concern for others, the aspiration subjects them to the spirit of capitalist utilitarianism. The confluence of these two temporal frames, I suggest, shapes merchants' spiritual-ethical position as well as notions of historical success and progress. In this sense then both breathing and aspiring are integral parts of the human self.

Conclusion

The inner journey as it is commonly known in many esoteric traditions is the inversion of one's self into one's self. In the Islamic tradition itself, the struggle within and against one's self is given more importance than the political struggle for power. Therefore the inner battle is called the greater jihad (*jihad-al-akbar*) and is

viewed as a constant battle of the self with the self. Although it may seem a solitary exercise of fighting one's own desire, or navel gazing as some may call it, these meditational practices offer a radical critique of the given orthodoxy of both morally bounded religious orders and of liberal secular modern regimes of truth. That is why many ascetic practices actually formed a bulwark against the mainstream religious orthodoxy, which imposes a rigid form of knowledge on people living in multifarious settings. In fact in many cases, Sufi poetry such as that of Kabir and the esoteric traditions of Bhakti and Aghor, have become a source of empowerment for minority communities living on the fringes of the social and cultural capital of the upper caste and dominant hierarchies (Wakankar 2010). Although the esoteric tendencies of many religions have offered refuge to subaltern classes against the dominant system, we should also be aware of how such romanticizing of minor traditions becomes orientalist either by calling ascetics irrational and mystical beings existing outside the rational order and/or perceiving them as the resistance force against the normal orders. Both tendencies thus offer an inaccurate and over-simplified analysis for understanding the experience of universal singularity one creates within one's self without giving up to any actual category.

The *zikr* meditation as an un-mediated technique of revealing existence, free from the scripture, provides illiterate subaltern classes an indispensable weapon against the forces of established knowledge authorities. Aamir and Baba Jamil, with little formal education, see *zikr* as a sword of negation (*nafi ki talwar*) cutting the interiority in order to stay affirmed against moral and monetary discourses. This is how they would measure the success of the meditation in everyone. It is not how much time one spends in the meditation, or how much one can rotate his head, or

keep himself focused on the breathing, but rather how much one can withstand the burden of reality without expressing any sign of distress or discouragement. The forbearance to bear the burden of reality determines one's level of affirmation (Nietzsche 1968; Deleuze 2006). In other words, the more one practices the meditation that same level of presence appears in the everyday life. The everyday is the testing ground of one's faith and belief, the effortless performance of one's practice upon one's self.

Now juxtaposing the above effect of *zikr* meditation against the fearful atmosphere of Karachi, one could see a sharp contrast emerging from the interstices of breathing and aspiration. In Karachi, the sense of fear is palpable when we hear of acquaintances getting killed, mugged, or kidnapped. Being subject to a robbery oneself, is no longer a distant experience. Everyone feels touched by insecurity in some way or the other despite living within a gated community or driving in bulletproof cars, which in recent years have become very common in Karachi. Parents often instruct their children "give whatever is asked" to hand over everything and do not try to resist robbers. Resisting robbers to save some money or valuables can cost one's life. Clearly the better bargain is to hand over one's money and cell phone or whatever valuables are being demanded in exchange for one's life. Leaving the house is a risk that millions of people in the city must take on an everyday basis, a feeling expressed in a statement: "just make it home alive," (*bus zinda ghar wapis ajaye*) indicating the precarious nature of life in Karachi. The religiously minded even go so far saying, "If I am martyred, so what?" (*Shaheed hi hongay, to kya?*)

In cities like Karachi, the crushing effect of fear, unleashed on human subjectivity, asphyxiates the very foundation of life: breathing/aspiration. Karachi, is

usually referred to as the ‘most dangerous megacity,’ or ‘Pakistan’s bleeding heart’ where the homicide rate is the world’s highest (12.3 per 100,000 residents), despite the presence of thousands of law-enforcement personnel, breathing down one’s neck. This atmosphere of fear and anxiety has gripped people’s subjectivity smothering their total sense of being. Thus fear is a lived experience for residents of Karachi as opposed to the generally accepted notion of fear that it is the “anticipatory reality in the present of a threatening future” (Massumi, 2010). For most people fear has been a living reality, an actualized certainty, without any potential, an experience usually expressed as ‘Nothing more will be, it will go on like this.’ Breathing life into the city of death (*maut ka shehr*), thus means freeing one’s as well as other’s subjectivity from an atmosphere choked with fear and incessant pursuit of material aspirations.

Chapter 6

Baba Jamil: The Taste of Greed and Truth

“My *lalach* (greed) is one thousand times greater than yours,” Baba Jamil announced in front of his disciples in Karachi. Conversations on money and greed, and the practice of monetary collection, contribution, and circulation were a central focus in his “Sufi” circle. Helping each other monetarily and giving funds to their spiritual master are seen as part of the cultivation of the self, and within the folds of truth. Baba Jamil himself candidly expressed, “People get spirituality (*rohaniyat*) from me and they offer material (*madiyat*) in return.” Revealing the transactional value of the relationship, Baba Jamil very confidently continued, “Greed will be the reason for our relationship to break.” Opening his desire in front of the others; first by calling himself greedy, second by expressing the instrumentality of the relationship between the master and disciple, and finally, asserting greed as the only possibility for a break up of this relation, Baba Jamil gestured towards his power. Even in greed, he is one thousand times greater than the other, not to mention in “truth.” Now if somebody decides to leave the circle, for any reason, the ultimate cause will always come down to greed. Not because the disciple had greed but his leaving would be perceived as his unwillingness to withstand and endure the power of his master’s greed, causing him to run away. So leaving would be ultimately painted as a display of weakness on the disciple’s side. By clearly laying out the instrumental nature of the relationship between him and his disciples, Baba forecloses any criticism that could arise in the future. Thus greed became an existential ground, a given, upon and/or against which they all have to dance.

Disciples like Aamir, a currency trader and Baba's pupil, precisely endure their master's greed as a form of duty, channeling money from Karachi to the master living in the village. For the past fifteen years Aamir has been withstanding the force of greed upon his subjectivity without breaking down, and thus displaying his endurance as a strong and masculine disciple. If he had run away because of failure to give money to his master then he would consider himself emasculated (*khassi*).⁵¹ Because he perceives himself a strongman, he is able to raise provocative issues with Baba Jamil. Listening to his master's conversation on greed, Aamir asked Baba, "Money shouldn't be a problem for you I don't understand the reason for bringing up this monetary conversation." Baba Jamil responded, "To know your needs such as greed, is to know the truth." Thus truth for him is not an objective reality. The truth is subjectivity.⁵² But one's own subjectivity is also the most invisible of all. To witness one's self, which is not a fixed identity, requires proper techniques. Baba Jamil and his disciples practice *zīkr* meditation as a technique (*tariqa*) to detach one's self from desires and then witness the detached being. Knowing one's desires as part of the material world implies that the entire enterprise of Sufism is a social institution, rather than a metaphysical and mystical reality as it is often characterized.

The chapter has two aims. First it seeks to demonstrate how material practices produce Baba Jamil as a spiritual master, and second to explore the affective dimension of master-disciple relationship. By material practices, I mean the performances and rituals, monetary giving, material architecture, the village and family settings, and the regional spiritual networks. In short, what does it take to

⁵¹ In mainstream Sufi orders, especially of the medieval era, masculine strength was seen as a mode of chivalry called *javanmardi*.

⁵² Kierkegaard, S. "Kierkegaard: Concluding Unscientific Postscript" (2009).

create a spiritual master? Offering a material explanation for spirituality comes with a risk of making transcendental value a reflection of social processes. But it does not mean there is no relationship between the material and spiritual. Baba Jamil himself sees a transaction between both the value systems. Tributary gifts in return for blessing or healing are a standard account of anthropological research on master-disciple or on healer-sufferer relationships (Cannell 1999; Morris 2000). These transactions are very obvious because of their visibility to the naked eyes. However, being visible does not reduce the significance of the monetary relationship between the master and the disciples to the merely superficial. As the chapter presents, monetary transactions form the bases for the spiritual network to flourish in the social world. Monetary gifts become useful mediums through which to offer financial assistance to poor people and to Baba Jamil's less wealthy disciples. Thus it is from inside the social that we will discuss the spiritual.

Baba Jamil also offers a different explanation of his relationship with the disciples. According to him, "People did not make me a spiritual master (*pir*), rather they made their own taste (*zaiqa*) a master." In other words, he only symbolizes his disciples' fetishized form of tastes, meaning he himself has no supernatural powers that would make him a spiritual master. In fact, all the tributary gifts and rituals are the act of the disciples venerating their own taste. They are feeding money to turn their taste into the spiritual master, which then determines their way of thinking and actions. The statement also abdicates Baba Jamil from the duties and responsibilities that come from being a spiritual master. For instance, if he is unable to fulfill his disciples' wishes then it is the disciples' mistake for expecting from Baba Jamil and

not the latter. If he symbolizes the disciples' taste, which Baba himself admitted, then the next question is what exactly is the nature of these tastes that he represents?

Taste of one's self

The second aim of the chapter is exploring the nature of taste. To answer the above question of disciples' taste, we need to look into the disciples themselves. The previous chapter on Aamir does offer the answer. But let's do a general reading of the disciples and their kinds of taste, which become fetishized. Most of the disciples are ethnically Punjabi and come from the rural background and from smaller cities of Punjab. They are farmers, milkmen, petty shopkeepers, lower ranking military personnel, and few from service industry. A Large number of them come from military background. One wonders why the disciples' composition is largely made of military men. Since the entire region of upper Punjab province has traditionally served as a prime location for military recruitment, it becomes easier for the two institutions, military and spiritual, to converge.⁵³ But the convergence can also be seen as the result of disciplinary practices that both institutions employ to cultivate subjectivity. Baba Jamil's practices of self-cultivation for disciples and military disciplinary regimentation of bodies share a somewhat similar ethos of transforming weak subjectivity into a stronger self whether in the battlefield or in the midst of everyday life. In fact, Baba Jamil and his brothers have all served in the lower ranks of Pakistan's army. Thus one can identify a common thread between disciples coming from military background and their master. These two institutions may share some resemblance and ethos but here I am not suggesting that both are the same. In fact,

⁵³ The military in Pakistan was the direct descendant of the colonial armed forces. Its predominance dated back to the 1857 Mutiny when the British administration recruited people from the politically backward rural areas of Punjab and the North-West Frontier to rule out any future sepoy rebellion from the soldiers residing in the Indian heartland.

they are qualitatively different from each other and that is why many military men flock to Baba Jamil, whenever they could, occasionally making up excuses for time off from the military in order to spend time in their master's company. It means the military men are lacking something in the military regime of subject production that they find in Baba Jamil.

But number of them also belongs to non-military backgrounds. The nature, habits, bodily dispositions, are obviously different across the range of occupational backgrounds, for instance between a baker and a currency dealer. Yet these men are able to have a common taste for Baba Jamil. One similarity that I was able to gather from the disciples' narrative, and as mentioned in the previous chapter on Aamir, was the existential states of vulnerability, weakness, suffering, and pain. The subjectivity in pain, caused by a variety of everyday life struggles, in Aamir's case from his search for money and indebtedness, seems to be the common affective condition of the disciples. Regardless of class, gender, occupation, ethnic, linguistic, and religious background, suffering unites them all together. Yet suffering is not enough to keep them in a group. The suffering needs its other; peace and contentment. When Baba Jamil expressed that "People did not make me a spiritual master (*pir*), rather they made their own taste (*zaiqa*) a master," he was referring to the taste for affirmation experienced as contentment that had been lacking in the disciples' bodies. If the taste for peace was missing in the disciples then how is it possible to fetishize an absent taste? It is precisely the absence or the feeling of absence that becomes fetishized. For the suffering subjectivity, Baba Jamil embodies peace that the disciples feel lacking in their bodies. Thus it was natural for the suffering souls to gravitate towards Baba

Jamil as the embodiment of the affirmative. Disciples' suffering bodies draw pleasure from their master's body existing in peace.

Miming Tasting

In his classic essay, 'On Mimetic Faculty,' Walter Benjamin presents mimetic faculty, as a 'sensuous similarity,' existing prior to language and representation, as the visceral state of being in the world. According to Benjamin,

Nature produces similarities; one need only think of mimicry. The highest capacity for producing similarities, however, is man's. His gift for seeing similarity is nothing but a rudiment of the once powerful compulsion to become similar and to behave mimetically. There is perhaps not a single one of his higher functions in which his mimetic faculty does not play a decisive role.

There is no thinking in mimesis. It is a sensual existence of sensual encounters with the others. The idea was further build ethnographically by Michael Taussig who argues the mimetic faculty to be the famous sixth sense, "the basis for judging similitude" (Taussig 1993). Through mimesis or sensuous similarity one assimilates or sublates into the alterity. "The ability to mime, and mime well, in other words, is the capacity to Other" (Taussig 1993). In my view, mimesis points to a deeper layer, a sort of fundamental ontology, concealed from the analytical worldview of language. The 'mimetic power,' of the human, however, has been diminished with the dependence on language that categorizes flows and energies into differentiations and identity. Drawing on the idea of mimesis as sensual relations, I argue that Baba Jamil and his disciples' relationship plays out at the subterranean level of tastes and affects. For instance, disciples' suffering mimes to be the other (Baba Jamil's contentment). In disciples it is a "powerful compulsion to become similar and to behave mimetically." They act mimetically to be like Baba Jamil's peace.

Baba Jamil's insistence on money and greed is one such act of tying money with sensuousness. By exposing his monetary demands in front of the disciples, he makes them feel the weight of the demand over their senses. He uses other techniques as well to instigate sensuality, for instance of anger, by completely rejecting the other's point of view in front of the gathering. The disciples see this as a training of the senses. According to Aamir, "When Baba asked for money, he shows me the way to run away." Aamir sees Baba's greed as a way of pushing his disciples' suffering away from himself. In fact, Baba Jamil himself told me, "One day a few men wanted to become my disciples. But I made them run away when I asked for Rs. 200,000 [US\$2,000] each for the discipleship." I asked why did you do that. He responded, "Because they only came to get pleasure from me. They were not the real seekers of truth (*haq*)." In fact, he differentiates between three types of people who come to him. The truth-seeker (*sadhu*) seeks to know the nature of his own existence and he practices meditation every night; the pleasure seeker (*suado*) only saps energy from his body and gets pleasure from his conversation and companionship; and the needy (*murado*) who comes to get their needs fulfilled such as employment, offspring, wedding, etc.

The more he pushes away suffering, the more he can live at peace with himself. But then the greater the peace he embodies, the larger the number of suffering will gather around him. Thus the mimetic tensions continue to go on. In other words, although there are two different identities, their existence has been rather membranous. That is why his teaching techniques particularly involve physical proximity of bodies, of his and his disciples, to create a sensuous pedagogical experience. It is a "palpable, sensuous, connection between the very body of the

perceiver and the perceived” (Taussig 1993). But then he also has the power to sever the mimetic relationship, which the chapter will show in the following pages, by unleashing his greed over his disciples. However, there is another important technique of severing the miming. The practice of *zīkr* meditation as negation and affirmation, described in length in chapter six, is the most radical technique that Baba Jamil uses to annul the social making of his own self as a spiritual master and to annihilate the mimesis. He teaches only the truth-seeker how to free one’s self from the mimetic field.

This chapter therefore shows how fetishized taste plays out in the mimetic field. It demonstrates how the fetishization of taste becomes further venerated materially and spiritually by practices of monetary gift-giving and ritual actions. This chapter will unpack how the seemingly simple tributary gift-giving from the disciples to the master, is an exchange is taking place on the level of the senses. This chapter therefore can be described as the mimetic history of senses and tastes.

Mangat: Needing Money

In mid-September 2012, Aamir call me and said, “You have to give Rs. 50,000 for Baba’s daughter’s wedding. While I am contributing Rs. 80,000 and others are donating Rs. 10,000 each,” continued Aamir. A few days later, I went to Aamir’s office and handed over a Rs.50,000 cheque. He offered a longer explanation of the monetary contribution for the wedding. According to him:

Baba Jamil did not want to ask his disciples. He gave us a choice to give or not to give. However, I along with other spiritual-brothers (*pir-bhai*) in Karachi decided that we are not going to place our spiritual father [Baba Jamil] in a position from where he has to beg for money from his disciples. Instead we all agreed that Baba Jamil should act as a father and assign duties and responsibilities on us. Thus Baba we accepted our duty to pay our respective portions for the wedding night’s dinner, a total

amount equal to Rs. 120,000, serving 400 people with each person's dinner costing Rs. 300.

Contributing money to Baba Jamil's daughter's wedding opened up an important dimension of monetary flows in this Sufi brotherhood. From Baba's point of view, my contribution was seen in some ways as an act of initiation into the circle, and he did later say, "I also wanted to see if my demand for money would make you run away." By demonstrating my ability to withstand Baba's greed, I was automatically incorporated into the group of "trusted" disciples. Enduring his monetary demand on my subjectivity, or satisfying his taste, was thus a right of passage for me bringing me closer to him. Baba Jamil himself candidly mentioned on several occasions that, "Whenever I see you [Noman] I think of greed." My job as a good disciple would then be to satisfy his greed by giving him money whenever he demands it from me.

When we arrived at the deira for zikr, one of the *pir-bhai* (spiritual brothers) Kamal shared that since our meeting he, and those disciples who were to give Rs. 10,000, had devised a new plan. Four of the disciples wanted to borrow money from Kamal for the wedding contribution and promised to return his money the next month. Kamal, who works as a mason in a newly developed hotel building, Ocean Mall, in the city's affluent neighborhood, Clifton, agreed to lend Rs. 40,000 for a month. After listening to them patiently, Aamir asked, "Why do you all have to borrow the money from Kamal and why is Kamal willing to lend his money?" Naveed replied, "Because we do not have it right now and we are only borrowing it for a month." Aamir said, "The whole point of contributing in the wedding is not to force anyone but to give by happiness from whatever amount one can give. This

borrowing and lending was not at all the purpose.” Aamir expressed surprise and disappointment from his *pir-bhai* (spiritual brothers) because he knew that these people who are so keen in borrowing money from Kamal can afford to give Rs. 10,000 from their own savings. One of them said, “It’s not as if we are going to an outsider and begging for money. He is our family person and we can ask him for some money.” Aamir again argued, “This is not what we agreed upon couple of weeks ago when we decided that each person will contribute from his/her happiness from his own pocket and not by borrowing it.” Aamir was not at all happy how they were borrowing money. Some of them also hinted that we couldn’t give because we do not have, while you can do it because you have the money. Aamir said, “Why did we all agree that day then?” For Aamir the disappointment came not from the fact that these people are borrowing money from Kamal, but for him, a person who has been doing *zikr*, remembrance of one’s self, should have developed a strong belief (*aiteqad*) in his power or potential. “Why don’t you all believe in your self and why do you end up begging from others,” expressed Aamir with a great sense of determination. He firmly believes that a person with strong belief in his self, the inner self who is actually the one who provides and feeds and hold all potential, will never have to beg in front of others. In Aamir’s view, borrowing shows a weak subjectivity unable to withstand the power of demands, ready to collapse in the face of a minor challenge. In other terms, contributing money for a wedding is seen as an exercise of cultivating the ethos of negating one’s greed as well as firmly establishing the belief in one’s own self. Aamir views the demands of Baba Jamil as a deep pedagogy molding the nature of his subjectivity in a way that allows the movement of Aamir ever deeper within his self towards truth. I call this the pedagogy of interiority. After

listening to how people are borrowing money, he said, “It is up to you guys how you want to give. My relationship with Baba Jamil is of father and son and I am going to perform it that way.”

Salana (Annual) Fund

One of them had even called Baba Jamil and asked him if they had to give a *salana* (yearly) fund that supports Baba Jamil and his family expenses for the whole year in addition to this wedding contribution. According to Kamal, “Baba Jamil knew disciples would ask this question so he replied to Zafar, “I knew you are going to ask me this question that is why I have arranged the wedding at the end of the year so you wouldn’t have to give it again for salana fund.” This was the first time I heard of a *salana fund*, a yearly collection of money, to support Baba Jamil and his family’s expenses. The fund was established few years ago by his disciples when they heard Baba Jamil had retired from his post of a truck driver and was going back to his village to start farming. “We all asked Baba to do give us knowledge (*ilm*) and truth (*haq*) while we would support him and his family financially,” said Zafar, Baba’s first disciple. “We do not want our murshid (master) to work in the field at this age,” added Shaukat. I asked them “How much do you each contribute toward the *salana fund*?” Aamir replied, “I contribute Rs. 25,000, Zafar Rs. 20,000, Tasawwur Rs. 25,000 and several donate Rs. 10,000. The total amount comes to Rs. 100,000 close to \$1,000/year.” This is how they support Baba Jamil’s family expenses for the whole year. I asked Aamir “What motivates you to financially help your murshid?” He responded, “Baba is our spiritual father or at least mine, I do it just the same as I support my own father.”

After the daughter's wedding, Baba decided to come to Karachi. Upon his arrival he explained his reason for coming. Ayub, who is Baba's relative and a disciple, agreed to give Rs. 50,000 towards the wedding. But for some reason, he failed to give. In order to procrastinate, Ayub told Baba that the money has been sent from Karachi, you should go and check your bank account in the village. When Baba went to the bank, he learnt that the money has not been sent from Karachi. Baba again called Ayub to ask if he had sent the money. Ayub replied in negation. Baba got upset with him. According to Baba, "Ayub has started a propaganda against me trying to break the circle, and tried to interfere in my effort that I have put into creating such a group." "But I know Ayub does not actually have the courage to do this, there is someone else who is instigating him. I know exactly who that person is but I want to expose him in front of you guys" continued Baba. "To set everything in order I decided to come to Karachi." This was the story Baba told us the first day he arrived. When we all heard this story, Aamir became upset with Ayub for his attitude, especially because Ayub was the leader for our Thursday zikr gathering. Aamir keep asking Baba Jamil "Why did this conflict occur? Why did his meditation did not mold his *nafs*?"

The next day Baba's disciples were all gathered in the deira. Ayub also came inside the room Baba asked him what was the matter. Ayub said, "You bothered me so much by asking for money for the wedding. You knew my financial problems, I lost my property worth Rs. 15 lakh but you keep asking me for Rs. 50,000." Baba replied, "I was upset with you because you lied to me about sending the money. You really think I needed your money. Without your money, I celebrated my daughter's wedding with lot of euphoria." This conversation went on between these two when all

of a sudden Baba asked another disciple to throw Ayub out of the room. With lightening speed, the disciple stood up and grabbed Ayub. Another disciple named Zulfiqar got up and shouted at Baba, “What do you think you are doing? Why do you have to throw him out? He did nothing!” There was lot of brouhaha in the room. Everybody got up including Baba Jamil. New to this entire group, I was standing in the back watching the commotion. I was wondering, these people are “sufis” and they are fighting and shouting? They are even fighting over money? Some of the elder men in the room tried to calm everybody down. Baba gestured for everyone to sit. In this entire episode, what was the most surprising was the way in which Zulfiqar, who had been with Baba for 17 years, addressed his murshid by shouting at him publicly in front of everyone. We all witnessed it and perhaps this is what Baba wanted all of us to see.

Day of Judgment

Now the conversation moved away from Ayub to Zulfiqar who works for the Pakistan Navy and comes from a small village in Punjab. When he joined Baba, he also brought several people with him who also became Baba’s disciples.. Baba asked him “None of the person asked me what I am doing and expressed anger except you. What is your problem?” It seems Zulfiqar was prepared for this conversation and he was not feeling any regret or remorse about his behavior.

Zulfiqar: “You told us to love each other but your action towards Ayub goes against your own teaching.”

Baba: “It goes against my teaching? Who are you to tell me that?”

Zulfiqar: Started complaining how Baba has not helped his closest disciples. For instance, he mentioned, “You give baby boys to everyone but why you haven’t given a son to Javed whose wife just delivered a third baby girl.”

Baba: “Do you think I am the God and I give all these things? I am merely a guide, showing you the direction to yourself.”

Zulfiqar: “This is not what we thought. We thought of you as our God.”

Baba: “I never gave you this lesson. You made this mistake.”

Zulfiqar: “What should we do now, you have taken our old God and now you are not God.”

Baba: “You figure it out now.”

The atmosphere inside the room was tense. Some people tried to diffuse it by reciting poetry and joking but the tension stayed in the air. I decided to step out from the room. In the courtyard, I met Hanif, the one who had been assigned to throw Ayub out of the room earlier. Hanif looked at my face and laughed, “You are lucky to have seen the Day of Judgment on the first day.” For him, what had just happened a few moments ago was a Day of Judgment in which Baba Jamil, sitting on the throne, decided the right and the wrong. And the witnessing this event, for newcomer like myself, was seen as a blessing because it had opened up errors right in the beginning of my journey towards the path to self-discovery. The biggest mistake that disciples make is placing Baba Jamil as the God who can fulfill people’s desires and wishes, especially giving them male heirs. Transforming a man into the God or making him a Godman, possessing supernatural powers is something that Baba Jamil does not like, nor does he teach that this should be done with him. One of the reasons for his impatience with those disciples that make this mistake, is because living in a

conservative Islamic country like Pakistan, which is increasingly becoming puritanical, any rumor of a Godman can be seen as an act of blasphemy and put his life in danger, and perhaps his family's as well. The second reason of course comes from the fact that he is unable to fulfill people's limitless desires of offspring, money, and employment. However, instead of considering him a Godman, Baba Jamil encourages his disciples to actualize the power of God from within their own heart as that is actually the only limitless source of nourishment.

When we left for the night, Aamir tried to explain the cause of the incident. "It was Baba who did all this. These people do not actually have any guts to even speak in front of him," said Aamir. "But if you still think Baba Jamil is wrong then you are free to leave," Aamir showed me the option. I was put to test here of whether I would leave because of what happened tonight or continue to be part of the circle. I decided to stay despite any thoughts of doubt. The next day when I returned to the deira, Baba very comfortably asked me, "What do you make of last night?" I replied, "There must be more to the story than what I saw." Baba replied, "Indeed, there is. Zulfiqar's ego thinks he can become a spiritual guide (*pir*) now and he is frustrated with me because I am not letting him do it because I know he hasn't reached that level." In retaliation, Zulfiqar provoked Ayub and other disciples in Karachi and Punjab against Baba. "They think by pitting my disciples against me they will cut my financial supply from Karachi and they are wrong. I am the one who gave birth to them. I know of their tactics," said Baba.

Nailing the Nafs

The event in Karachi sent reverberations through Baba Jamil's circle, spread across many cities of Pakistan. For the first few days after the incident, Ayub and

Zulfiqar stopped coming for the meditation and tried to convince others to leave Baba Jamil in an effort to break up the group. These same people who had venerated him as a God completely turned against him hurling a series of accusations. They all accused Baba Jamil of becoming a greedy person who only cares for money. Since they were some of the first disciples and they brought many people into the fold, their efforts did have a damaging effect on Baba Jamil. Many disciples did indeed leave the group. The other Sufi groups in the region, especially of Habib ullah, Baba's parent spiritual network, became active in taking the break away factions and did succeed in offering an alternate spiritual platform. The entire event revealed the importance of power relations inside a Sufi circle and the kind of reverberations seemingly internal events sends across other Sufi groups in the region.

His closest disciples such as Aamir and few others in Karachi however continued on in the group and proudly asserted their trust in Baba Jamil. The shadow of the incident, however, continued to raise speculations on the causes of the event. Many were speculating as to why Zulfiqar, along with some other people, decided to leave, what was the role of Baba in this, and what was the break-away group doing now. Everyone had their own speculation. For instance, somebody would suggest that Habib Ullah, the son of Baba Jamil's murshid, Naquibullah Shah, has instigated the tension within our circle. "He is the one who is causing this so that they can get rid of Baba Jamil," continued Shakir. However, Aamir rejected the opinion and again presented a similar view to he did to me earlier. According to him, "Nobody has the courage to cause this fight except Baba Jamil. He wanted to put a final nail in his *nafs* (ego) so he decided to get it done by some of his closest disciples (*murid*). If we had done such a thing such as cursed him, insulted him in front of every one then it would

have not been a big deal. But to get his *nafs* (ego) hurt by Zulfiqar and Ayub means something to him.” Aamir was clarifying to me that it was not Baba Jamil who got hurt, in fact it was that Baba himself had made his greed get insulted in front of every one. I asked “What if they both had understood this and had not done it.” Aamir replied, “Then they would have passed their test. It was their test and they failed in it. That was the final nail in Baba Jamil’s ego’s coffin. From now, we will see a different face of Baba Jamil altogether.”

Baba’s circle is not big compared to the large established Sufi orders such as Chishti, Naqshbandi, Suhrawardi, Qalandari, Qadri. He expressed sadness, at least on the surface, with the entire event. He said, “these are the people who made me a *pir* (spiritual master) and to lose them is of course going to hurt me.” In front of his disciples, Baba admitted, “The cause of all this is actually my own greed.” He was suggesting that perhaps it was not them who did anything wrong but in fact he brought this upon himself. He often mentioned, “My ego (*nafs*) gets insulted when I asked for money.” He was naming himself as the creator of the event, an event that cost him his first disciples, though they may not be qualitatively superior to the latter ones, and that is perhaps one of the reasons for their breaking away. In the conversation, the *zikr* meditation of the renegade disciples was brought up many times. Either they were less passionate about meditation or were seen as lacking the true spirit of surrendering. Baba Jamil described himself as a farmer who has to take care of his field, using the field as a metaphor for his circle of disciples. “I have to take out the old plants (*booti*) and plant new ones,” said Baba. At one level, his circle is a field where he as the farmer cultivates the land, plants new seeds, trims the dead branches, uproots the old plants, cross-breeds plants, rests under the shadow of the

trees, and eats fruits from the fields. He cultivated the field and he is the caretaker of it too.

The above incident also shows something intriguing. By asking for money from his disciples, Baba Jamil demonstrates the worldly side of the self. He always mentions in front of his disciples that he needs money because he has a body to take care and family members who depend on him. From his disciples' point of view, by begging for money, Baba brings injury to his saintly or rather Godly image, constructed by many people around him. Through the destruction of the seemingly spiritual icons and name of "God" for himself, Baba Jamil abdicates his own authority, making himself appear like other men. Thus there is a double process; the construction and destruction of the spiritual master at the same time.

Urs: "Display of my Body"

In Sufic practices, the yearly urs is an important event that is reserved only for spiritual masters. *Urs* literally means wedding in Arabic. But in Sufi/spiritual context, it means the union of the self with the Beloved, usually celebrated on the death anniversary of a saint. Although currently living, Baba Jamil celebrates his "urs" every year on May 5th. On a visit to attend his urs, when Aamir and I arrived in Surkia, a small village near Gujrat, Punjab, Baba Jamil along with his disciples (*murid*) were moving in a procession (*julus*). The drummers were beating the drums (*dhol*s), several male disciples were dancing in front of the procession, while around 150 people were behind Baba Jamil. Wearing a big white turban on his head, and holding a stack of cash in his right hand, Baba Jamil appeared like a village headman (*chaudhry*). He welcomed us to his village and said, "You are Urdu-speakers. You will not understand." I was certainly a little surprised when I first saw the men

wearing *ghunghru* (musical anklets made of bells tied to the feet of South Asian classical dancers) and bells in their fingers, dancing freely and saying *haq* (truth) in front of the procession. In the crowd I saw a man dressed in female attire dancing while holding a big clay pot over his head. Before I could have make sense of the scene, Baba Jamil expressed, “You are Urdu-speaker from the city, you would not understand it.” Not sure how to respond to his comment, I stayed quiet and joined the procession and slowly followed the crowd. Later, I came to know the person in female attire was without offspring for several years after the marriage. With Baba’s blessing, he has a girl now and in reverence he dances in female attire impersonating himself as a woman in front of Baba Jamil.⁵⁴ Becoming feminine and also dancers, the men take on a feminine persona in front of their master. While, appearing like a feminine dancer does undermine the ego’s game of shame and guilt, it does not mean that this ritual transforms their masculine desire from the inside. Existential transformation from inside only happens from the *zikr* meditation, a lesson which Baba Jamil and his disciples repeat frequently as a reminder during the ritual.

Passing through the maze of village alleys, the procession arrived at Baba Jamil’s house, where the village women were waiting to witness the dancing and celebrations. The drummers beat the drum intensely synchronizing the drum’s thunder with the pulsating heart. The modest village house of Baba Jamil was fully occupied by people. In the center of the veranda (courtyard) a few of his closest disciples

⁵⁴ In Sufi Islam, there is a long tradition of feminine tendency whereby male Sufi practitioners embrace feminine persona. Schimmel, A. 1975. “The Feminine Element in Sufism.” *Mystical Dimensions of Islam*. Abbas, SB. 2003. “The Female Voice in Sufi Ritual: Devotional Practices of Pakistan and India.”

gathered and danced around Baba Jamil, who was also moving with the drumbeats and handing over the cash to the drummers. As the drumming became louder, Baba's bodily movement became livelier but did not disintegrate into a trance as it usually happens in such events. He seems to be very mindful of his each and every action. The women also came near and moved the money over Baba Jamil and his disciples, as an act of removing any evil, and then handed it over to the drummers.

Ass-Master

After the *dhammal* (dance) was over, people were served cold milk while some of us sat inside the room. Baba Jamil was wiping the sweat from his face as we sat quietly. He looked at us and said with a smile, "These sister fuckers [gesturing towards his murid] made this ass [Baba Jamil himself] a spiritual guide. Now they have made me this so you know the spiritual guide [*pir*] only enjoys [*mauja hi mauja*]." This whimsical attitude especially aimed at his self, forced me to burst into laughter. His murid did not even pay attention to what he just said. I was laughing and wondering why he said this in front of his followers who believe in him as a spiritual guide. His undermining of his own authority in front of his disciples was an act of exposing his self to the others or what Greeks called *parrhesia*,⁵⁵ to speak candidly. The act of exposing one's nature in front of the others required a strong sense of conviction, a commitment, within one's self. Baba Jamil has such stability from within his own self that making statements like the one he did in front of us cannot destabilize his sense of the his self. Inside he feels strongly that he is the one with the power but outside he can abdicate his own appearance, by making such statements, or

⁵⁵ See Michel Foucault, *Hermeneutics of the Subject*

by even performing certain actions. These statements or actions do not have the power to touch his inner strength let alone to destabilize his self.⁵⁶

However, there is another element in criticizing his self. By undermining his authority, Baba Jamil forecloses any criticism before it could even arise in the other. For him, exposing his own nature, at one level, of course, requires courage, and a distance from what is being exposed, but at another level, it shows that the power of exploring the limits lies only within his own authority and not in the others. He rescinds the authority of criticism from people like me, foreign educated, who came to see or read him and to explore Baba Jamil's limits. By negating his own saintly image, amidst the people revering and celebrating this particular appearance, Baba Jamil expresses the power of his self as existing beyond any given titles. In this way, he reasserts his own authority by undermining his given authority, becoming more powerful than what is actually given to him. Further he has not let the sufi/saint title naturalize onto his self because if it had naturalized then it would have been impossible to criticize it let alone to dismantle it. In our conversation, he does not allow even the word Allah to naturalize over him in order to become a permanent entity of his body. To go even further, the level of negation is so radical that it does not let escape the name Baba Jamil as well. The word Baba Jamil, and whatever it

⁵⁶ It is a common practice among Sufi to put their nafs in a situation or context where it gets insults and contempt. The act is called nafs ki tazlil. The modern human would naturally ask why would somebody like to get insulted, won't this hurt the "self esteem." In this era of individualism we are encouraged to strive for fame and popularity and not for contempt and insult. However, there is a logic to the tazlil. Insults are used as a tool or hammer for hitting hard on traits of pride and arrogance that the nafs holds very dear. Tazlil is just an instrument for undermining one's arrogance and pride and stature. So the point is that tazlil is just an instrument among many others that are required at different stages of spiritual development. It is interesting to note that one of God's attributes is Al-Mudill (The Giver of Dishonor). Nobody can bring dishonor to one's self except his own self. Whatever disgrace comes to one self is not by the others but by one's own actions. Thus a human is also the giver of dishonor as well as give of honor.

signifies, also goes into the spindle of negation. The negation of *nomos* (name) is the name of the game.

Wedding and Urs

Baba Jamil started celebrating the urs few years ago on May 5th. According to Baba Jamil, “A few years ago, some of my friends including Sabir Jatt, arranged a qawwali (devotional singing) program in the village and they decided to continue every year. They asked me which date is good to have qawwali. I replied, May 5th, which is actually the date of my wedding anniversary. Since then the qawwali program has turned into an urs gathering in which we do langar, dance, and listen to folk music.” “For me it is a day of gathering where I can see all my friends,” said Baba Jamil. When one of Baba’s disciples called on the phone and asked about the purpose of doing the *urs*, Baba responded, “You do not want to promote and exhibit my body in front of the villagers, this is the only purpose of this gathering.” The urs for Baba Jamil has no meaning of union with the Beloved as popularly understood or portrayed in scholarly literature (Schimmel 1975). The occasion is purely instrumental; it brings together all of Baba’s disciples, which actually shows his strength, it displays his body as a spiritual leader in the village, it gives everyone a reason to dance, listen to music, and eat. However, not every one, including some of his disciples, sees the occasion in a purely instrumental way. Some hold a mainstream understanding of urs as a spiritual gathering celebrating the union of the saint with the Beloved. Baba Jamil does not intervene if somebody thinks of the occasion as purely instrumental or purely spiritual. For him these categories have no meaning. The recognition of one’s instrumentality for Baba Jamil is an act of spirituality. The admission and the opening of the instrumentality of the ego in one’s self indicates a

kind of detachment from that very ego, an ability to read it for what it is and therefore not be controlled by it. For the ego can only keep those prisoners for whom it remains invisible.

One of the disciples, Sabir Jatt, who came every other day from Gujrat, told me, why he likes to spend time and money on Baba Jamil's urs celebration. "Spending 1 lakh (\$1,000) once a year on the event does not decrease my wealth, in fact my wealth always increases," said Jatt who owns a milk shop in Gujrat city. He pays all the expenses of May 4th including of food, drummers, and local folk singers. Several years ago when Jatt's business was suffering loss, Baba Jamil helped him to sustain the business. In return for the blessings, Jatt spends generously. Another disciple, Shahbaz, covers the cost of the milk for all the tea. The May 4th celebration starts around 3:00pm when Sabir Jatt comes with his friends and drummers to the deira. It is the day for Sabir to express his affection for his murshid. On the evening of May 4th, folk singers perform in a small gathering at the deira. They sing the famous folk love tale of *Sassi-Punnu*. If the master likes the poetry, he showers money on the singers, which encourages disciples to offer money as well. In one instance, a disciple got up and gave the money to the singers. On his return, Baba Jamil said, "You didn't get the money touched by your master." He replied, "I did not know." He smiled at him and gestured to sit next to him.

Getting the money touched is seen as a sign of veneration for the spiritual master in Sufi practices. It is generally believed that the spiritual master's touch has some inherent capability to increase or double the money (Taussig 2010). However, it also shows that the money must circulate through the master who keeps surveillance on the flow of actions and values. The more Baba Jamil displayed his enjoyment of

the poetry, the more often his disciples would come to have him touch money to be given to the singers. Later he told me *Sassi-Punnu* is an allegorical tale for one's self-discovery. "The story reminded me of my days of struggle when I was searching for my self," said Baba Jamil.

Devotional Singing

The next day, in the evening, another round of devotional singing was organized in Baba Jamil's honor. The qawwali, a genre of devotional performance, began after the sunset. The physical arrangement of the gathering is important, especially the seating arrangements. The most important seat is the *masnad*, a throne set up for the murshid, decorated with flowers and cushions. On the adjacent sides of the *masnad*, are the seating arrangements for the murshid's guests and family members. Right across the *masnad*, at a distance of 30 feet, the qawwal and his chorus singers sit with their musical instruments, facing the murshid. There is an open space between the murshid and the qawwal so they can both see each other throughout the qawwali. On either side, the murshid's murid (disciples) are seated, while behind them are the villagers. As Baba Jamil enters the grounds, all his murid stand to welcome him. The qawwali starts from a Quranic recitation and then gradually leads into the murshid's praises and into the philosophy of the self or *tawhid* (unity/oneness).

The qawwal is constantly attentive to Baba Jamil's reaction, perhaps repeating himself if Baba is enjoying or moving on to another verse if he gets no reaction from him. A non-verbal conversation is constantly taking place between the qawwal and Baba, a conversation of eye contact, facial expressions, and communication of feelings. The lead qawwal recites the best possible poetry, mostly praising the

master's power, personality, and sings verses in his veneration. If the verses touch Baba's soul, he would stand and shower money on the qawwal. Seeing their master showering money, the disciples follow the suit, increasing the flow of money upon the qawwal. Other times, he would stay seated but gesture to his murid to come and take the money for the qawwal. Upon his gesture one disciple would get up and take the money from the master and give it to the qawwal (the bills are of Rs.10).

This process of listening to poetry and the act of showering money continue all night. It becomes a spectacle of exchange of two different energies; Baba Jamil receives pleasure from the poetry, recited in his veneration, in exchange he gives money to the qawwal. The circulation of money in Baba's urs qawwali singing has increased so much that many qawwali groups from the nearby cities are lined up to sing for Baba Jamil. However, he favors a group from a nearby village who I was told are extremely poor. At the end of the qawwali, Baba always make sure to ask if they had made enough money, otherwise they could continue singing in order for more money to be showered. Thus it becomes a monetary assistance to the poor singers who are located inside the political economy of spirituality.

Life of Baba Jamil

Baba's marriage was a tumultuous event in his family. Although he belongs to the upper caste Gujjar community, Baba married a woman from a lower-caste called *Kammi*. The inter-caste marriage disrupted the social hierarchy and the sense of honor and prestige of his family. "My father cried when I got married to a lower caste woman and my brothers cut off their relationships with me," says Baba. But "I did not quit my duty [marriage]," continued Baba. Referring to his marriage as a duty, Baba told the story of how his *murshid* (master) had assigned him this duty. "My *murshid*

chose a bride for me (one of his disciple's daughters) and told me strictly to be loyal to your wife and her parents. He told me 'If you hurt them then I will not see your face on the Day of Judgment,'" said Baba. For Baba's murshid, the marriage and to look after the wife's parents was the ultimate task assigned to Baba Jamil. A failure to perform this duty would not only cause problems to the girl and her family but it would also hamper the spiritual journey of Baba Jamil. Thus performing well in the marriage became a spiritual journey for him. "Since my wife was the only child of her parents so I also had to take care of the in-laws," He moved in his in-laws house in Kharian, a small town near Islamabad. Baba continued. "That was a very difficult time for me without enough money and at the same time being shunned by my own family." He believes that because he was caring to his old in-laws, people take care of him now. Thus for Baba Jamil caring is seen as an act of reciprocity, meaning if we are caring towards the other, we will also receive the same thing in return. After his in-laws death, he moved back to his village in Surkia but his family did not accept him back into the community. However, as his spiritual powers are increasing, bringing many people around him, his family has become ambivalent by participating in the *urs* celebration in order to get material benefits from the gathering.

Baba was born and grew up in a small village called Surkia in the District of Gujarat near Lahore. He comes from an ethnic Gujjar background traditionally engaged in farming and husbandry. The community is well-entrenched in the milk and dairy industry. Gujarat is also well known for supplying a large number of men to Pakistan's army. During the 1970s and 1980s, the region also experienced an out-flow of immigrants to the Gulf and Europe. "One person lives abroad from every household in the village," said Baba. "These palatial houses even in this tiny village

are built from the remittance sent by the diaspora,” explained Baba. A few families even own horses for the horse race which happens every year during the spring festival. “All my friends live abroad now, some in the UK, some in the Middle East. They come once a year to visit their ancestral lands,” said Baba. This region is also a political powerhouse offering a large number of senior political leaders to the state. The economic wealth combined with the state machinery, and the rich Punjabi culture, make Gujarat one of the most prosperous and significant districts in the country.

Baba was the youngest in a large family of eight members (3 brothers, 3 sisters, and parents). His father was a *number daar* or a government servant and a *zamindar* (small landowner) in the village. “As a child I have seen too much poverty in my family,” Baba said reminiscing the past. During Baba Jamil’s early adulthood he herded a flock of buffalos in the field, while his three brothers were employed in Pakistan’s army. When he was twenty-two, he left the house and joined the army as a truck driver, posted in various places including Azad Kashmir. He lived in Karachi for several years as well. I asked Baba, “How did he get into Sufism?” “When I roamed with the buffalos in the field, I always recited the Kalma (No God but God),” said Baba. “But it was in 1979, that a friend introduced me to Naqib ullah Shah of Kasur, a prominent sufi of the region,” he elaborated further. According to him, “My murshid, Sufi Naqib, taught us the teachings of Quran and Sunnah, and rarely taught us the esoteric dimensions of Islam.” Over the years, Baba Jamil became a close disciple of Sufi Naqib ullah.

After the death of Sufi Naqib ullah, his two sons quarreled over the succession of their father’s *silsila* (Sufi order). Internal conflicts over the succession forced Baba

and some of his close friends to leave the order and to continue their own journey. According to Baba, “there was also a lot of financial corruption in the *silsila*. I used to count donations gathered from all over Pakistan. But there was no mechanism of accountability.” Baba’s departure from his master’s school, after the death of his murshid and the ensuing inner conflict for succession, allowed him to initiate his own order. He continued the zikr practice, investing all his energies in the negation and affirmation (*nafi o asbat*) until he met his first prospective disciple, known as Commando, who works for Pakistan’s army. Both Baba and Commando, before initiating a relationship of *pir* (master) and *murid* (disciple), used to do meditation for long hours. Until one day Commando surrendered in front of him and decided to be his first disciple. When he became a *pir* and his initial disciples started to bring more *murid* into the circle, Baba’s family was displeased. They told Baba that since they were *zamindar* (land owners) the *pir-murid* activities were beneath them, and would stigmatize their high status in the village.

Against their wishes and desires, Baba continued to stay a *pir* (master) and more people started to join him. There were instances when lesser-known *pir* joined Baba and also brought their disciples for Baba to train. Although the number of disciples does not exceed 100, Baba has many sympathizers outside his village. The increasing number of disciples encouraged Baba to establish a formal place for gathering and discussing. He decided to build his own deira (a large compound for a gathering) where he could host his disciples and spend his time everyday. Not too far from his house, in the middle of the fields, Baba Jamil placed a fence and secured some land for a deira. When the villagers came to know that Baba Jamil has put up a fence, they all come to ask why does he need a piece of land. He replied, “I am going

to grow a crop here.” They asked what he would grow. His reply, “I will grow human beings (*insan*) here.” His community (*biraderi*) and family members tried to persuade him to stop and offered him a different piece of land but Baba Jamil did not concede. He then marked the boundary of the land and with the help of few disciples built the deira.

Compound Construction

Over the years, the construction of the compound has continued to progress but with a slow pace. One day Aamir brought a proposal in front of us. He said, “Baba wants to build couple of rooms and toilets at his *daira* so when we go there we would have a place to stay. The cost of building two rooms is Rs. 400,000 (US\$4,000). Now we all have to contribute in that.” Hearing the large amount made everyone silent. Aamir continued that Baba had said, “Arrange the money whether you steal, rob or gamble.” I said to Aamir “Are these all good things to do? Shouldn’t Baba care about the sources of contribution?” Every one laughed at me. Aamir then gave an alternate explanation for Baba’s suggestion. He said, “Of course Baba knows that we do not gamble, steal, and rob. But we have to think of what he actually means. The robbing means we should rob the time we give to the society and spend that time in our zikr meditation, the gambling means hoping 10 times greater gains from the meditation, and the stealing means channeling our greed into affirmation of our selves. “These are inner battles. It is not an outside effort,” explained Aamir. I asked Aamir, “By doing more zikr we can build the rooms?” He replied, “We should be able to.” By turning the forbidden ways of generating money into an esoteric meditation technique, Aamir and other disciples combined an economic logic into the act of negation and affirmation. The meditation in fact transformed into an economic field. For them, the

real battles and struggles are fought inside one's self, with one's desires and thoughts. Giving money to Baba Jamil thus should be done inside by creating and establishing a strong will, the rest becomes the derivative of the will.

Building a compound in his home village indicates the power of Baba Jamil's thought or spirituality, which has been exchanged for money in the society. Disciples like Aamir, Sabir Jutt, and many others entrenched in business networks in various cities of Pakistan are the ones who buy his spirituality in exchange for money. The material building also showcases his power to other "competing" spiritual/Sufi networks in the region who are also vying for more money in return for their thoughts. Despite being the sign of his thought, Baba Jamil always mentions to the disciples and visitors that the deira is the results of the money given to him, naming the donors. By mentioning the names and amount of the disciples' donations, Baba Jamil makes sure to duly recognize the contributions in front of everyone. Getting recognized in front of the crowd, can inflate the ego of the contributor, and bring the danger of trapping them in a web of praises, unless he negates his contribution from inside his own self. Thus, it is neither seen as a commodity-exchange, the work of Baba Jamil's labor, nor is it seen as a gift-exchange, the offerings. Both practices come under negation.

There is another twist to the construction of the compound in Baba Jamil's village. It may be seen as a gathering place for his disciples but in prospect it is actually going to turn into a shrine after the death of Baba Jamil. It will continue to stay as a material manifestation of the power of his thought, and as a sign indicating that he has successfully hauled capital from the merchants, located in different cities of the country and even abroad, to construct the resting place. This phenomenon

describes our discussion in chapter two on the relationship between the shrine and the market, whereby we had asked how the shrine propels monetary flows away from the market. In my conversation with Baba Jamil on attracting of money to build the compound, I asked if he thinks of it as the disciple's contribution or the power of his thought or labor. He seemed to concur to both the statements simultaneously without offering any clear answer.

Conclusion:

Baba Jamil's circle is located in the larger financial and moral architecture of the modern economic and religious regimes. One of the obvious connections is of course merchant capital such as money coming from the traders like Aamir, connected to local monetary and commodity networks as well as to global currency trade. As shown in the previous chapter, currency trader, Aamir, is one of the main financiers of Baba Jamil's ritual activities and of monthly expenses of his household for the past fifteen years. Currency exchanges offer an important conduit of capital for many businesses in Karachi as well as for international trade. But there are also many smaller shopkeepers in various cities working as milkman and bakers, who pay tribute directly in return for business success believed to be given by the spiritual master. Situated in a small village, far from the hustle-bustle of the cities and marketplaces, Baba Jamil is connected financially to the Wall Street through many intermediaries like Aamir whose currency trade business is largely financed by his brother's money earned from real estate, fluctuating with the currency volatility of New York. On many occasions, Aamir himself would directly express that the amount of contribution in the construction of the compound would depends on the Euro and Dollar rates in the international currency markets. Thus the world financial markets

are connected with the local brokers and currency traders in Karachi and furthermore connected to spiritual circles, functioning as monetary channels from the urban to the rural areas, and from the rich classes to the poor communities.

Every year on May 5th, during Baba Jamil's *urs* celebration, the merchants' gift-giving benefits the rural economy. This event offers substantial business to village folk and local *qawwal* (devotional) singers, chefs, butchers, and many more who become part of the political economy of "spirituality." The *urs* event has been growing every year expanding its commercial reach in both directions; in the cities it is bringing more monetary contributors and in the village the same money generates income for local businessmen. In addition to generating business for the village economy, financially vulnerable disciples and rural folks also benefit from the monetary contributions given to Baba Jamil. One of his disciples, who works as a real estate agent in an Islamabad housing project, Bahria Town, told me he had received Rs. 300,000 (US\$3,000) from Baba Jamil in financial assistance to establish his business. Becoming a spiritual master thus also means becoming a financially responsible for the people who are unable to earn or who are poor. It is something I noticed in Baba Jamil's aspiration. He seems to have financial aspirations in addition to his already acquired credentials of spirituality. Being a financial hub in the village would garner more power in his personality, which in his view comes from the spiritual labor he has done on himself and on others.

The second part of our initial consideration asked the location of Baba Jamil in the moral universe. What is the source of his moral authority? On what discursive tradition does he draw on to regulate people's mind? This is actually the easier part of the question because of the conventional ways these types of groups are portrayed in

scholarly works (Werbner 1996). Beginning with the most obvious, we can trace Baba Jamil's spiritual lineage to his master, Naquib ullah Shah of Kasur, and to the older prominent Sufis in the region such as Baba Bulleh Shah, Data Gunj Baksh, to mainstream Sufi brotherhoods (Naqshbandi and Qadri), to twelve Shiite spiritual leaders (imam), and finally back to the Prophet Muhammad and to his companions, especially Ali. This is a standard genealogical tree (*shijra*) of almost all the Sufi groups spread across the Islamic world. At the end of the meditation on every Thursday night, the genealogy (*shijra*) is recited beginning from the spiritual master, Baba Jamil, and ending at Prophet Mohammad. One day when I inquired from Baba Jamil about the tradition, he responded by saying, "The *shijra* (genealogy) only makes us look authentic in the society." Thus tracing genealogy in connection with the bigger spiritual networks and the moral authorities, for Baba Jamil, has an instrumental function for providing legitimacy to the practices. The *shijra* (genealogy) also corresponds to an equally important concept called *silsila* (continuity) often used to represent the lineage of a spiritual group. The centuries old Sufi orders of Naqshbandi, Suhrawardi, Qadri, and Chishti are some of the *silsila* (continuity) functioning in today marketplace of money and morality. Baba Jamil also negated the idea of *silsila* by saying, "The true continuity is the continuity with one's self," (*apnay aap kay sath tasalsul rukhna silsila kehlata hai*).

Despite negating the tradition, the practices and thoughts of Baba Jamil do have a certain genealogy drawn from the existing moral universe. For instance, the celebration of *urs*, in spite being celebrated in his lifetime, comes from the Sufi world of rituals and performance. Similarly, his views on *nafs*/subjectivity and on greed is driven by the moral understanding of the human condition codified in centuries old

Sufi texts written in poetry and prose forms all over the Islamic world. Some of the poetry that he often cites in his conversation comes from the 18th century Sufi poet, Baba Bulleh Shah, 17th century Sultan Bahu, and 19th century Mian Muhammad Buksh. These poets become part of Baba Jamil's discursive tradition to convey his thoughts in a poetic form. The only prose book that Baba Jamil claims to have read is called *Fusus-ul-Hikam* (The Seals of Wisdom) written by 12th century Arab Andalusian Sufi, Ibn-ul-Arabi. These poetry and prose can be seen as a textual form driving his moral sensibility, but this can be a limiting view of the construction of Baba Jamil as a spiritual master. Baba Jamil is a proudly illiterate person, who has acquired knowledge from the experiences of his life and his reflections on those experiences. His interpretation of those experiences is not mediated by texts but is an immediate non-temporal understanding.

Whether these practices should be classified under the given label of Sufism is itself a problematic exercise. The reason is they do not fit neatly into the theoretical construct of Sufi authority, which is believed to exist outside social conditions in some form of a monastic order aloof from material conditions. In fact, "Sufi" is a label that Baba Jamil and his disciples themselves have rejected. They associated Sufism with mainstream Sufi brotherhoods, which were perceived to be different from the circle of Baba Jamil. The key difference presented was that "We practice the truth by cultivating a technique of knowing the immediate experience of the self; while the mainstream Sufi orders transform disciples' subjectivity into knowing the not-self by either making them worship their master or God." However, Baba and his disciples' also believed those who worships a god other than the self are also right in their own way. Thus they believe in taking each perspective in itself as the truth

value. Despite calling themselves different and on the path of the truth, they still share a similar cultural milieu of rituals, performances, and displays as shared by other Sufi brotherhoods in the region.

By bringing the financial conditions of the present to the practice of self cultivation, Baba Jamil deconstructs the entire universe of conventional idea of Sufi idea of love and God, inner journey and outer manifestation, the binaries that have confused people and has diverted their attention from the here and now. At the same time, he offers a critique of capitalism and the neoliberal financial order making people greedy by orienting them toward abstract capital in the future. It is in the present that one finds the immediate experience of one's own nature, one's own truth rather than becoming mystified in some abnormal and irrational experience of nirvana, or waiting for an enlightenment, and union with the Beloved, in the future. Becoming fully present to the material conditions, and being fully aware of one's self in the given moment, challenges the abstract and future oriented view of the neoliberal market economy, always projecting the subjectivity away from bodily presence, thus disembodimenting the human self from its fundamental nature. The urgent call to the present, to 'bread, freedom, and justice,' by such Sufi groups also resonates in other countries experiencing neoliberal destruction and the state's failure in providing the sustenance (Mittermaier 2014).

By showing the material and sensual aspects of master-disciple, the chapter also highlights the very close relationship between Sufi practices and money. The conventional account of Sufism in Islam and South Asia venerates the authority of saint or spiritual master as a fetishized form of divine power untouched by worldly materials (Ewing 1983; Ernst and Lawrence 2002). Numerous studies have been

conducted on the theoretical construction of an ideal Sufi, venerating them as the practitioners of love and wisdom (Schimmel 1975). Sufi's intermingling with political authorities, their contribution in resistance movements against colonial powers, and their influence on power relations of the region have been widely discussed as well (Ansari 1992; Rozehnal 2007; Sherani 1991; Ewing 1983; Babayan 2002). While the perennial school of thought presents the whole spiritual framework as either operating on some kind of canonization of Islamic principle of oneness (*tawhid*) or on purely mystified ground (Laude 2010; Chittick 2007; Nasr 1993; Corbin 1998; Schuon 1984; Guenon 2002); the monetary dimension or the political economy of spirituality, in discussions of Sufism, is hardly ever opened up as if there are no worldly needs or social conditions, and Sufis exists in some kind of exceptionalism. The current chapter shows the kinds of practices that go into the production of spirituality as well as, and most importantly, the practice of the destruction of spirituality. It aims to also demonstrate that Baba Jamil and his circle of disciples is first and foremost a social enterprise encouraging people to be a responsible, ethical, and moral being in the present.

The performing of Sufi rituals and actions also negotiates its boundaries with the orthodox or puritanical Sunni Islam increasingly becoming militant and violent towards syncretic practices, minority religious communities, and sects. Although tolerated to some degree or referenced for the functional purpose of blending in the milieu, orthodoxy or sharia is kept at a distance from Baba Jamil's circle. He encourages his disciples to instead of confronting established religious orthodoxy, learn to negotiate one's being without getting totally subjected into the orthodox structure. Being inside the rational order of the society but also outside of it. It may

sound paradoxical, but it in his view, can be practiced by only practicing meditation. By calling for the worship of one's self, dwelling in the present, his teachings offers a radical critique of the spirit of orthodoxy that subjects people to a moral authority. But becoming fully present into the here and now, requires a meditation on the synchronicity, perfecting one's self in the given moment devoid of time.

Conclusion:

The interweaving patterns of cultural and financial logics of Karachi's bazaar show complex processes often transcending the clearly defined space-time coordinates. One important aspect of this market expansiveness is the Karachi's relationship with the transregional trading networks connecting the city's marketplaces with the port city of Dubai and the rapidly growing business centers of China, reviving the old memories of Silk Route trade. The import of cheap and disposable Chinese commodities mainly from the sea and airports of the city, flooding the country's marketplaces, proves the Karachi's strategic trading post. At the same time, the unbridled import of cheap goods has damaged the local manufacturing industry employed by skilled workers and artisan class who are now peddling the Chinese commodities on the streets in exchange for some rupees. To bypass the state's import duties, the traders use the sophisticated network of moneychangers in Pakistan to transfer money from Dubai to China. This massive interconnectedness of the bazaars historically lies within the fold of the Indian Ocean trade that spanned centuries and continents. With the growing role of neoliberal financial and security ethos of the West, and with the rise of religious right and moral regimes, these networks are becoming more complicated than ever before, and thus encourage us to rethink the given analytical framework.

The new connections, emerging in the post-liberalization era, became particularly evident in the wake of 9/11, when the merchants' money channels, connected to Islamic charities, allegedly labeled as financing Islamic extremist groups. The local money practices have come under direct state surveillance through the initiation of sets of financial regulations and contested visions of financial development in Karachi. The struggle between the state-led financial expansion

agenda and merchant communities' resistance to economic regulation has shaped perceptions of and responses to monetary strategies and agendas. The socio-political aftermath of the profoundly destructive War on Terror involves fundamental questions of financial autonomy and inclusion as reflected in the monetary struggles of merchants. This dissertation provided a rich and complex ethnographic account of merchant communities adapting to and navigating the challenging terrain of a post-9/11 situation at the vortex of three interrelated dynamics: forces of globalization, religious fundamentalism, and state surveillance. In the name of counter-terrorist surveillance, financial intelligence units of the Western governments and organizations are imposing their strict rules and regulations onto postcolonial marketplaces, using violent and coercive means to envelop unregulated money in the clutches of Western corporations. The spread of Western Union is one such example of the Western monopoly of the means of transferring money throughout the world.

The growing role of the value transfer corporations opens up an intriguing foray into the world of informal currency mobility undertaken by the traders and laborers in Global South. It calls our attention to embedded financial networks, sustaining people who do not have access to formal banking or who have been excluded and marginalized from becoming financially sovereign. The assault on financial sovereignty of an individual and a community perhaps represents a catastrophic challenge that undermines conventional means of sustenance, degrades the highest ethical and moral standards of life for the maximization of selfish interest, wreaks environmental havoc in their incessant pursuit of profit, and usurps the rights of the most marginalized sections of the population, women and children, and of historically disadvantaged groups. The tensions arising from sacred aspirations and

merchants' desire for capital accumulation go deeper inside the subjectivity than a mere reflection of the tensions at the discursive level. They subject individuals to become indebted and vulnerable. Techniques of subjectification may vary but the idea seems to be constant: one must submit and surrender one's naturalized presuppositions to the dominating symbolic order, financial or religious. In fact, religious reforms and ascetic practices are more employable in modern regimes of truth, whether capitalism or bureaucracy, because of the docile nature of subjectivities and their readiness to submit to a higher order (Weber 2002; Gorski 2003). Thus there is a congruency of practices. However, the convergence between these two spheres should not be flattened completely ignoring their distinct genealogical and cultural baggage. Nor should this convergence be said to exist in some form of harmony. Rather I suggest seeing them as incommensurable.

The account of the merchant and traders, as a conflicting and contradicting subjectivities, existing in aporetic modes of religious aspirations and monetary abstractions, shows an incomplete formation of the human self. Feeling incomplete in itself, human desire for such universal abstractions offers a sense of completeness and believes to uplift them and their soul from the accidents and miseries of the everyday life. Yet the same abstractions also become a force of subjection pressing them against the wishes and the demands of the bodies. The elaborate case of Soofi Abdul Qayyum in chapter two, demonstrates a close up view of an individual's strive for investment capital as well as Islamic virtue. Both capital and virtue seemingly removed from him and the only way of acquiring or materializing such abstract forms is by performing ritual exercises such as fasting and conducting rigid business

practices such as time management simultaneously. Such marginal figures like Qayyum are the living critique of moral values and monetary sensibility.

In this urban atmosphere, the nexus between capital and the religious right is tearing at the very fabric of life, and asphyxiating the total being under the smothering weight of greed and fear. We can rightly call the South Asian urban experience one of suffocation. The question before us then is how people, in their everyday lives, retrieve a life force of a radical nature offering a sense of potential, a potent force, generating living in the present. How individuals make themselves present in the moment while living in times of primordial claims to cultural authenticity as well as of anticipatory forms of political and financial sensibilities? How do people in these urban areas characterized by intense psychic experiences introduce techniques and methods to annul the tormenting chaos of everyday life and generate stillness and stasis? How do such suspensions inside the events of the everyday enable the possibility of ethical questioning? The struggle therefore in this dissertation was to discover ways of freeing human subjection from the crushing effects of greed and God. The search for freedom propelled my curiosity into immediate experiences of the human body, the secrets of which Baba Jamil brilliantly exposed taking the strive closer to the breathe. Therefore, the research questions and inquiries in this dissertation was pushed further from the traders' account and as the chapters proves, the analyses went into studying some very economically deprived and rural settings of Pakistan. Baba Jamil's narrative on greed is a critical reflection on the merchants' monetary practices. From his perspective, formed by the cultural logic of rural upbringing, class relations, moral discourses, and spiritual practices, the relationship

with money is seen as a human desire of greed. That is why he encourages people to share some of their excessive money in pursuit of higher truths.

It is becoming increasingly urgent, therefore, to empirically demonstrate how such financial and monetary activities challenge the dominant ethos of neoliberal finance unleashing the culture of greed and selfishness, and destroying the ethical and sustainable practices of financial inclusion. In times like these, it becomes imperative then to think of how scholarly knowledge can manipulate and exploit the dominant financial systems to channel monetary flows away from the coffers of the elite and into the pockets of the common man. This urgent call for action fundamentally demands that we reflect on where we as modern scholars, trained in Western epistemologies, are positioned in the financial architecture. How much money flows from us to the financially deprived residing below us the economic ladder? In addition to street action against bankers and investors, I am also calling for reflexive action, for a witnessing of our own monetary position in line with the majority that lives in the economically lower position. One should be aware though that this call for action is not only to offer charity and gifts to the poor but also to generate a sustainable source of income. This kind of employment generation is fairly common in the marketplace and often traders and merchants have cultivated precisely such skills, which go unnoticed because of their anonymous nature.

At the same time, we should also think of spiritual exercises to mold our selfish desires and to harness our egoistic ambitions. The discussion on Sufi *zikr* meditation is one of the ways. I juxtaposed *zikr* meditation with the financial technologies and referred to both them as techniques of subject formation yet they are also conflicting determinants of the shape and nature of subjectivity. Financial

technologies generate desire for abstract profit and propel aspirations for material wealth and success. Sufi askesis channels desire and bring it to the present creating stasis. By connecting both the market and morality with human subjectivity, this dissertation introduced human experience into the often-dehumanized discussion of economics and morality. It should be asserted that a study on finance and spirituality cannot bear substantial results unless it takes into account the way they subject human experience. It has been a paramount concern of this dissertation to uncover the immediate experience of the monetary order and of spirituality. Each chapter demonstrates the strong bearing of economics and theology on the body and subjectivity, often bringing subjects to the states of hunger, aspiration, fear, and desire. I do not claim to have captured the total essence, if there is such a thing, nor do I claim to have access direct knowledge of the immediate experience of the participants' lived immediacy.

That is why I see writing a conclusion as the opening up of a new horizon, a new beginning, clear and bright, beautiful and sublime, in which it will be important for the author and the reader to forget the previous assertions. The conclusion is an effort to gesture toward what conclusions should be, a critical reflection that places one's own writing under erasure in order to reveal the non-written. This revelation is an act of hope of what is yet to come; powerful enough to supplement what has been erased. The erasure should be supplemented. Taking the conclusion in such a spirit would then mean keeping the face buoyed above the surface, making the way for new and fresh air to enter the body. The conclusion should uplift the face of the document from the density of the text. It should not be the repetition, a mere sinking of the face

into one's own manifestations, drawing gratification from the revealed, nor it should be a closing statement. The conclusion is an opening.

It opens in the middle of the so-called binaries; money and morality, financial intelligence and the *hawala* system, currency and charity, virtue and value, breathing and aspiration, and greed and God. Finally, I see myself standing and mediating on another binary, inhaling and exhaling, on the single act of breath. The dissertation is a reflection of the swelling of the desire, the researcher quest for the truth, negating one's own pre-given suppositions, naturalized as the axiomatic truth, and to affirm the potential, the potent and present. This dissertation affirms the axiomatic of the present existing as a material practices of market exchange; the logical patterns of currency movements, the motivational behaviors for charity, the trajectories of religious aspirations, the positioning of spiritual networks within the larger wholes of monetary orders, and finally arriving and affirming the breathe in the present. I suggest it is the present that defies and defers, totally undermining the universal logic of both the capitalist imaginary of development and progress as well as religious sensibilities of an afterlife. It negates the historically conditioned possibilities and anticipations, and seizes the given moment for a radical restructuring of the resources needed to alleviate human suffering. The present forces us to think and act in the now and encourages us to retrieve human potentiality from the clutches of moral-monetary orders. This is the task of retrieving the human breath, the life force, from the suffocating atmosphere of greed, fear, anxiety, and violence emerging from the interstices of religious aspirations and monetary ambitions. Precisely because of the breath's intimacy with the body we experience a heightened intensity of the living, absent from virtue and value, and other such pursuits.

But the desire desires to propel and penetrate through the breath, in between the inhaling and exhaling, in order to experience what lies behind the breath. Going past the breathe opens an objective view on the breathe, harness my desire closer to the breathe, and thus undermine the desire's destructive potential from discharging over the breathe of the others. Thus to overcome one's own breath in order to reveal the beyond of breath is actually calling for ethics for other's breath. Breathing is a universal act and to love one's breath is to respect the existence. It is also freedom from the given assumptions, from the dialectical tensions that tear the subject into extremes and fill its up with pain and suffering. This going further than inhaling and exhaling is the beginning of the journey on the path to love. Loving the being flowing in the middle of breath has no meaning, no language, and no understanding. There is no dialectics thus there is no identity either. It is in the loving substance free from binaries and establishment of one's self in such a middle that is in itself an ethical (*ikhlaqi*) action. Thus the first possibility of ethics arises, not in relation to the other, but with loving one's self. Ethics has to be created within one self first by negating judgment. Being pre-judgmental opens the possibility of relating to the others. It is an act of embracing the other in their fullness, in their total being, free from the judgmental values such as greed and God. Therefore, being prejudgmental is being other. In other words, at a prejudgmental level, the self ceases to be itself but sees the other in one's self. Flowing in between thus has only one purpose: being in the service of the other, and to care for the other.

Glossary

<i>Aiyari</i>	Flirting
<i>Allah Wastay</i>	For God's sake, in the name of Allah
<i>Apnay aap</i>	One's Self
<i>Asbat</i>	Affirmation, Positive
<i>Atiyat</i>	Charity, donation
<i>Barkat</i>	Divine blessing
<i>Be-laus</i>	Unconditional
<i>Be-baaki</i>	Spontaneity
<i>Sochna</i>	Thinking
<i>Muhabbat</i>	Love
<i>Bund-muthi</i>	Closed fist, anonymous gift giving
<i>Deira</i>	Compound, gathering place
<i>Faqr</i>	Askesis
<i>Halal</i>	Virtue
<i>Haq</i>	Truth
<i>Haram</i>	Sinful
<i>Hawala</i>	Informal money transfer system
<i>Ikhlaq</i>	Ethics
<i>Islah</i>	Reconciliation
<i>Janna</i>	To know, Gnosis
<i>Khaip</i>	Informal commodity trade
<i>Khalq</i>	To create
<i>Khud</i>	By itself
<i>Khud-ba-khud</i>	Self-government, effortless, of oneself
<i>Khudi</i>	Subjectivity, selfhood
<i>Kirdar</i>	Character
<i>Lalach</i>	Greed
<i>Langar</i>	Free Food
<i>Majbur</i>	Oppressed
<i>Mangat</i>	Needing
<i>Murid</i>	Disciple, one who desires
<i>Murshid</i>	Spiritual master who guides
<i>Nafi</i>	Negation
<i>Nafs</i>	Being, self
<i>Numaish</i>	Self-promotion
<i>Pir</i>	Master
<i>Rizq</i>	Provision
<i>Rozi</i>	Sustenance
<i>Shurafa</i>	Nobility
<i>Urs</i>	Union, marriage
<i>Wasila</i>	Medium, mediator, channel
<i>Wujud</i>	Being, existence
<i>Yaksoi</i>	Oneness, Unity
<i>Zaiqa</i>	Taste
<i>Zikr</i>	Meditation, Remembrance
<i>Rohaniyat</i>	Spirituality

<i>Madiyahat</i>	Materiality
<i>Tariqa</i>	Technique
<i>Khassi</i>	Castrated
<i>Naqd</i>	Cash
<i>Takhliq</i>	Creativity
<i>Tanqid</i>	Criticism
<i>Mehsus</i>	Feeling, senses
<i>Khauf</i>	Fear
<i>Insan</i>	Human
<i>Silsila</i>	Continuity, order

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