



Sindhwork and Sindhworkis

TEKCHAND KARAMCHAND MIRCHANDANI



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SINDH AND SINDHWORKIS BY TEKCHAND KARAMCHAND MICRHANDANI

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This edition

Sindhi traders are likely to have traded internationally for centuries. In the nineteenth century, improved communication and transportation made it easier for merchants from Hyderabad, Sindh, to set up in different parts of the world. As their businesses grew, they remained headquartered in Sindh. For decades, their activities went unmarked and practically unnoticed. This book is a rare record of personal experiences by someone who worked in such a firm in the late nineteenth and early twentieth centuries.

Sindhwork and Sindhworkis was written in Sindhi and published in 1920. In 2001, it was translated into English by Sarla Kripalani, then in her mid-seventies. It was a labour of love to bring the story alive for the family and generation that does not know the Sindhi language. Nandita Bhavnani lent me her copy in 2014.

A personal account, there is much in this book that is subjective, but it also records verifiable historical facts. Ever since I read it, I have wanted to give other readers free access to it. I mailed Padmini Mirchandani, a publisher herself, and the granddaughter of the author, for permission to do so. She put me in touch with her siblings and cousins, and they expressed unanimous approval that their grandfather's precious book should be made available online without any restrictions. One of them, Lata Vasvani, wrote back saying that her father had told her that when the book was released, it was not well received. Her grandfather faced disapproval

and was socially ostracised.

Being insulted in this way was a terrible thing for the time. Tekchand Karamchand Mirchandani mentions it in his book as a grave deterrent for socially unacceptable behaviour. He may well have anticipated these consequences. His earnestness and bravery in writing the book is all the more admirable.

The Sindhworki network of which this author was a part extended around the world. The book makes one general reference to Egypt and the 'Straits Settlements', another to West Africa, and gives one example of an anonymous business based in Hong Kong. No other place or name is mentioned. So, although Tekchand Karamchand Mirchandani eloquently describes the Sindhworki life, we do not learn which companies he worked for or which countries he lived in. Although this was done to protect identities in a ruthless capitalist society, it is tempting to assume that it also means that the young men from Hyderabad experienced similar conditions across companies and countries.

A few minor explanations

This book refers to Hyderabad, Sindh, not Hyderabad, Deccan, and calls it just Hyderabad.

In 1947, when India was partitioned by the British, some border provinces were partitioned, but not Sindh, which was given intact to Pakistan. Hyderabad is now a city in Pakistan. Descendants of the people this book is about no longer live there. Some are scattered across India. The rest live in the outposts all over the world which were established by the people described in this book.

Bhaiband comes from the Sindhi word **bha**, which means brother; **Bhaiband** once signified the brotherhood that does business together. Over time, it came to represent the community. In Sindh, the Hindus did not have the rigid caste system of the rest of India. There were two main communities, the **Amils** and the Bhaibands. The Amils generally took to education and professional working life; the Bhaibands generally took up trade, worked in their own family business, or joined one of the Bhaiband trading houses and became Sindhworkis. In modern India, the title **Bhai** tends to have a flavour of Bollywood-inspired association with the Bombay underworld. However, in the Sindh of this book, Bhai was an elder brother, someone you loved, respected and could always rely on.

Words like pheri, pheriwala and musafri are fundamental to the Sindhworki experience and have been left un-translated in this edition. A **pheriwala** is a street hawker, a person who



THIS MAP OF BRITISH INDIA IS FROM THE 1909 IMPERIAL GAZETTEER OF INDIA. 'SIND' CAN BE SEEN IN THE NORTH-WEST, WITH THE CITIES OF HYDERABAD AND KARACHI MARKED ON IT. (MORE PROMINENT, IN THE CENTRE OF THE MAP, IS THE REGION OF HYDERABAD, DECCAN.)

carries his goods and sells them on the street, walking from place to place, taking pheris, looking for customers. **Musafri** means journey, and it is the word used for the period in which the Sindhworki leaves home to work in another country until he comes back at the end of his contract.

Factory here is used to mean 'an establishment of merchants and factors in a foreign place', as it was used by the East India Trading Company, and not a place where goods are manufactured.

Lakh is the Indian word for hundred-thousand; **lakhpati** could be considered a synonym for 'millionaire'.

Lungi-poti Tekchand Karamchand Mirchandani describes as the bonuses promised to an employee at the end of his contract; a bundle of goodies to look forward to and enjoy with his family once he got home.

Panchayat is a council of elders of the community; **Sethia** is the capitalist boss. The book refers to employees or pheriwalas as **servants** because that, the author tells us, is what the Sethia considered them to be. They were treated as menials and often put to demeaning jobs to test their endurance and loyalty.

Shravan is a month in the Hindu calendar which falls some time between August and September. The festival **Thadri** is in Shravan and its festivities include playing card games. The **thread ceremony**, or **janya**, is a ritual performed by a Hindu priest, in which an adolescent boy is given a sacred thread to wear.

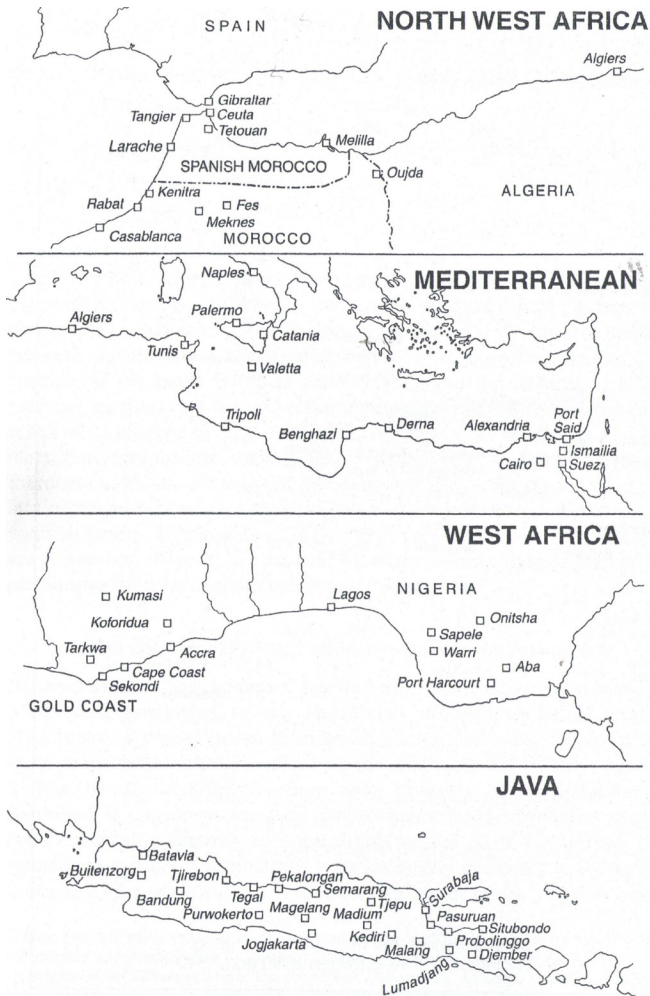
One more thing: it may be noted that the owners of the businesses and the workers were all men. There are no women in the story that follows.

Saaz Aggarwal
August 2015





All localities on the map had branches of Hyderabad firms between 1890 and 1940



MAPS ON THIS AND THE PREVIOUS TWO PAGES REPRODUCED FROM *THE GLOBAL WORLD OF INDIAN MERCHANTS 1750-1947 TRADERS OF SIND FROM BUKHARA TO PANAMA* BY CLAUDE MARKOVITS WITH PERMISSION FROM CLAUDE MARKOVITS: *THE SINDHWORKI NETWORK c1890-1940* SOURCE: *BASE MONDIAL ESRI (DWC), C MARKOVITS, M LEGRAND AND F PIROT, 1998.*

An Appeal

Ten years ago, I decided to write about the lives of Sindhworkis and present it to the general public. No sooner was the decision made than I put pen to paper. I was a little afraid to be critical of such a powerful and courageous community. I did not think I was capable of doing so. I wrote the first draft but did not think much of it. I wrote a second draft but eventually discarded it and decided to give up the idea. Day by day, the Sindhworki community's mentality declined and I decided to take up the task once more. This time I was successful. I realized that I was an amateur writer but took courage and made a humble attempt in the hope that a more capable person will better it. I know of no Sindhworki who is educated or experienced enough to guide me. It is quite likely that I have been mistaken in many instances. I request the community's leaders to overlook my simple Sindhi but to sift the grain from the chaff and get the gist of the meaning for which intent the book is written. Not being a man of letters, I am unable to resort to flowery language and phrasing. At times I have had to resort to harsh language for the Sindhworki community because I feel they are in such deep sleep that unless they feel the pinch, it will be impossible to wake them from their slumber. After reading this book, I hope the Sindhworki powers that be will feel more kindly towards their people and rejoice in the betterment of their prospects. I request my Sindhworki Sethia brethren that when they read this book, if there are any shortcomings, to please present them clearly to the common man so that whatever

untoward gossip they might have heard about the Sindhworki Sethias, should be wiped out from their heart and mind. The request is for the man in the street and not their own servants, employees and partners. Before I sent this book to the press, I showed it to a friend of mine, Bhai Shyamdas Naraindas, who has given his own opinion, which I present to the readers.

Tekchand Karamchand Mirchandani
Hyderabad, Sindh
1919

An Opinion

What is Sindhwork? And what is Sindhworki? In the past, when anyone wanted to know, they would pick a story from here, a statement from there, and form opinions. The Sindhworkis who spent their whole life in business were themselves not aware of their origins.

The author of this book has also made efforts to create a certain image of the Sindhworki Sethias. He has not meant to hurt or falsify, but in his enthusiasm, has related instances which many of the brethren may not approve of. The shortcomings of the Sethias mentioned here may or may not apply to the community as a whole. The writer hopes that the Sindhworki Sethias and Bhaiband community will rise to the occasion and work towards the betterment of the community. What the writer can hope for is that the Sindhwork and Bhaiband youth, who will one day head their forefathers' business houses, may find that this book opens their minds and helps them to change the system and be more patriotic to their community and their province.

I pray to God that the hopes of the writer be fulfilled and that his purpose in writing this book may not be misunderstood. Do not look upon him in anger but consider it to be his love for his country, which has made him relate all this to us.

Shyamdas Naraindas Chulani
November 1919

1 How the word 'Sindhworki' originated

In the year 1843, when the British took over rule of Sindh, Hyderabad became its capital city and all the artisans flocked to it for a livelihood. Budding entrepreneurs would take artefacts from door to door and sell them to the English households. The first question the foreigners asked was, "Is this made in Sindh?" The reply would be in the affirmative. When the young salesmen found that anything made in Sindh was desirable to the English, they learnt to put the initial question, "Do you want to see Sindh work?" Hence the door-to-door salesmen came to be known as Sindhworkis: those selling articles made in Sindh. The name became synonymous with a businessman from Sindh. Now they have gone further and spread all over the world, but are still known as Sindhworkis – those who left the shores of their motherland with articles made in Sindh, and made their fortunes abroad.



PHOTOGRAPH OF A POTTER OF HALA, WITH EXAMPLES OF HALA POTTERY, BY HENRY COUSENS c1896. COUSENS (1854-1933), SCOTTISH ARCHAEOLOGIST, ARTIST AND ARCHAEOLOGICAL PHOTOGRAPHER, WAS SUPERINTENDENT OF ARCHAEOLOGICAL SURVEY OF INDIA, WESTERN CIRCLE, 1909 TO 1910. HALA CONTINUES TO BE A CENTRE OF SINDHI CRAFT PRODUCTION IN PRESENT TIMES.

2 The spread of Sindhworkis

Sindhworki salesmen earned quite a lot from the foreigners, and more and more people entered the trade. Some got the bright idea of going out of Sindh to sell their wares. The first stop was Bombay, which was a British stronghold. The first immigrants to Bombay called themselves “Sethias” and employed younger men to roam the city and sell their products. The Sethias found out that a large population of English had congregated in Egypt and the Straits Settlements. So Bhai Pohoomull set sail for Egypt and Bhai Vasiamal for the Straits Settlements. When they touched the ground and found a firm footing, they sent for their salesmen in Bombay and set up offices in these new lands. Others learnt of the pots of gold at the end of the rainbow and trade prospered, soon spreading all over the world. Many Sethias entered the fray.



THIS PHOTO, OF ONE OF THE MANY SINDHI-OWNED STORES ON GIBRALTAR'S MAIN STREET, WAS TAKEN IN OCTOBER 2013.

3 The Advantage of Sindhwork

It would not be out of place to mention that a substantial section of Hyderabad was earning their livelihood from Sindhwork and thousands of families were dependent on it. Besides which, thousands were employed by the Sethias and at least Rs2,00,000 were paid out in salaries per month. Apart from this, the Sethias and their partners earned an additional Rs5,00,000 to Rs6,00,000 as their share of the profits. These profits were cash profits shared by the Hyderabad Sethias but the really big money was outside Sindh and in the cities of India. Workers with expertise in each field were picked up from all over India and were paid handsomely. The Sindhworkis sold their products not only to foreign clients in India but also travelled across the seven seas to far off lands and sold exquisite articles made of gold, silver, bronze, brass, woodwork and beautifully embroidered clothing. The Sethias or Bhais reaped huge profits and expanded into big business houses. Thanks to them, Indian art was kept alive. The lot of the artisans improved and money earned abroad came back to Sindh, making it rich. We have a lot to be thankful to the Sindhworkis for.

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4 The Moving Salesmen

The foundation of Sindhwork was based on moving salesmen and to this day, the moving salesmen or pheriwalas play an important role in the setting up of business. When a Sindhworki starts business in a new city or country, his first step is pheri or roaming salesmanship with minimal investment. The advantages of starting as a pheriwala were:

- 1) The salesman is master and servant rolled into one, so there is no expenditure involved. He does not have to invest in premises or engage any staff – a few articles on his back and the profits are all his own.
- 2) He can be cautious, feel the pulse of the city and find out whether his goods have a market value or not.
- 3) In a new territory, the pheriwala engages with large numbers of local people and learns their language, ways and customs. This helps him to assess the likes and dislikes of the people.
- 4) By roaming from quarter to quarter and market place to shopping centres, the salesman finds out the best place to set up shop and where it will be most profitable.

In short, no business was possible for a Sindhworki unless he started out as a pheriwala. To this day, the rule holds good, and with this thorough grounding, the Sethia himself can avert any crisis.

5 Advantages of 'pheri'

No Sindhworki was born a Sethia. He himself was once a pheriwala before he engaged a servant to do the hard work for him and only then did he start calling himself "Sethia".

When the Sethias started setting up offices outside India, they needed hardworking staff. People were reluctant to go. The Sethias would employ simple men from the less privileged class and treat them like slaves. The treatment they received would send shivers down the spine of the listeners. The slave of a salesman was duty bound to serve his master, the Sethia, for 24 hours, if so required. No thought was given to his food, clothing or living quarters, and even less to any other of his needs. Early in the morning, the salesman would take a heavy bundle on his shoulders and walk around the city. He would reach home in the evening, cook his meals, eat, clean up, and then set out again to sell his wares and return at midnight or even later, in the early hours of the morning.

When a new consignment was received, he would be the one to open it, sort it out and make bundles of the goods. By the time this was done, the night would be gone and it would be time for him to start on his pheri once again.

It was only after three, four or even five years of this relentless routine that he would get a fare to return home to his family. If an employee made a mistake he would be beaten mercilessly. It was an unwritten law that a Sethia could treat his employees as he wished, and no one would intervene. The salary paid

out would be between Rs10 to Rs20 per month, in addition to a miscellaneous allowance of Rs20 to Rs25 per month. The Sethia would keep the rest of the profit, which would amount to about Rs1000 per month. The Sethias, who were lucky to get such beasts of burden for a pittance, became rich overnight.

6 Advantages of Sindhworki Partners

I don't think anywhere in the world could Sethias get partners at as low a percentage of profits as they did here in Sindh. This does not mean that those partners who drove a hard bargain were a bad deal for the Sethias – not at all! The Sethias were so smart that they would twist and turn the words of the contract and ultimately get the grain while the partners got the chaff. Even so, the partners were at the mercy of the Sethias for the stipulated period. Such Sethias lived in the lap of luxury – when, what and how they paid their partners was not questioned by the head of the community or relative or friend as the contract was between the Sethia and the partner who paid the initial money. But it was the partner who was left holding the beggar's bowl.

7 The advantage of Sindhworki illiteracy

In every walk of life there are advantages and disadvantages. It is left to the reader to discern, keeping in view the lifestyle and customs and other practices of the country. Everyone is welcome to their own opinion. If the Sindhworkis had not been illiterate, they would not have done pheri or been roving salesmen which was considered lowly work in those days. But the Sindhworki fundamental base is pheri, hence the Bhaiband class remained illiterate. Bhaiband means brother-in-trade. Even though they were illiterate, their business acumen was remarkable and they were the brains of business houses and shrewder in many ways than men of letters. There were many Bhaibands who aspired that their children should be well educated. However, after achieving this goal, they were sorely disappointed. The children, instead of joining their forefathers' businesses, refused to live within the joint family. They left their fold to join the Amil community, which was highly educated, and hence very respected. They were the professional class, Indian Civil Servants and government officers, and looked down contemptuously at traders.

In Hyderabad, one can see an array of caps, turbans and dhotis, which is part of the stock-in-trade of the Bhaiband community, and the less educated children acknowledge their elders as the heads and give them due respect and help them in their trade.

8 The reasons for Sindhworki children being illiterate

- 1) The Bhaiband children do not consider it degrading to be uneducated, as their parents, relatives and all around them are unschooled. The desire to study takes a back seat.
- 2) Parents are unable to supervise their education since the fathers are away from home for long periods of time and the mothers are illiterate.
- 3) The young ones, seeing their neighbours wearing gold rings, necklaces and fancy watches perform badly in school because they want to become Sindhworkis to make money and gain material comforts.
- 4) Bhaiband parents see that youngsters could make a lot of money at Sindhwork away from home so they do not pressurise their children to study. By the time they reach fourth standard and achieve adolescence, they drop out of school. Only a handful pass their school-leaving 'matriculation' examination which qualifies them to go on to college. Barely one or two Bhaiband children of my days reached that stage.

9 Reasons for the illiteracy of Sethia children

As children, the Sethia's family had heard that it was useless to study, because ultimately you would be joining your father's business. Why rack your brains and waste money on education? Money was going to follow you wherever you set up office with your father. Education was necessary only to the point where you could read and write and converse in English so as to attend to customers, make out bills and write out cheques. Moreover, if you had a well-versed clerk you need not even do that. Sindhwork families would encourage their friends to send their sons to work for them to earn money, travel and become "smart" – which they did! They merged with the local people, picked up their language and married their girls.

10 For correspondence and book-keeping, the clerical staff must be Bhaiband and not Amil

After some time, as businesses expanded, the Sindhworkis found it difficult to cope with accounts. The Bhaibands were so afraid of the Amils that they would look for a Bhaiband clerk. An Amil looked down his nose on an illiterate man and had little regard for the way in which the Sethia treated his subordinates. Because of this, the Bhaiband held a grudge against the Amil. When he employed him, he would take great pleasure in ordering him to do work that was below his status or coercing him to do something illegal. This the Amil would not put up with. The poor manager would then be in a fix. This was not the offspring of a Bhaiband, who could be bullied into doing whatever was required of him. The Amil was well versed in legal matters and knew his rights, and could fight for them. The Bhaiband boy, however, would be so frightened that the Sethia who had sponsored him and taken his signature on documents could drag him into court and put a noose around his neck. He would quietly send for money from home and pay for his own return passage. Even in his own country, he would not speak against the atrocities and injustices of the Sethia nor dare to sue the Sethia heirs.

11 The jealousies among Sindhworkis

All Sindhworkis have an inherent streak of jealousy. No matter how much they admire their colleagues, at the end of it all, they would add, "But.... but he is a very jealous man." Meaning that the person spoken about could not bear to see another person do well, or better than himself. For instance, if there is a factory, industry, business, already in existence and the proprietor Mr A has done very well – the next person, Mr B, will not be able to tolerate his reaching the zenith. Mr B will then go all out to see that Mr A fails in his business. Mr B will call his most cunning and experienced pheriwalas and shadow Mr A's pheriwalas and undersell similar goods, even at a loss to himself. If such tactics did not work, he would pick a quarrel, and partners of both the rival firms would land up at the police station. So for the time being Mr A would be at a loss even though Mr B was sustaining an even greater loss.

There are innumerable ways of destroying a competitor. If the above fails, Mr B might strike up a false friendship with Mr A, invite him home to dinner and get him drunk so that Mr A would reveal his darkest business deals. Mr B would then instruct his men to steal the consignment. When the steamer docked they would first try to bribe the chief officer. If the chief officer turned out to be honest, they would find a sailor to bribe and steal all Mr A's goods. If someone learnt that a certain firm was putting up a shop for rent, or the lease of a shop that Mr X was negotiating had expired, Mr Y would go and offer a higher remuneration, ensuring that Mr X lost the deal. Even though Mr Y has lost money himself and a third

party has made profit, Mr Y's Sindhworki pleasure knows no bounds that Mr X's Sindhwork has suffered.

If Firm A sends a consignment of goods to a new agent (for which Firm B has been trying secretly to engage for the last three months) and if Firm B comes to know of Firm A's dealings, Firm B will not rest until Firm A's consignment deal is destroyed.

It is believed that in the holy town of Kashi, those who were unsuccessful in life would commit suicide in the precincts of a particular temple from where the spirit supposedly rises directly to Heaven. Similarly, Firm B would not hesitate in making losses and facing troubles, even going to the extent of giving employees a free hand in the matter of expenses to ruin Firm A. The joy of the Sethia of Firm B will know no bounds that Firm A has at last been ruined and the Sethia of Firm B will not even struggle with his own conscience or have any regret – not an iota!

If a customer goes to a shop with a parcel and the salesman recognises the package as belonging to a competitor's shop, he will somehow contrive to take a good look at the goods. He will then send a junior salesman to procure identical goods and undersell the item, weaning away customers even at a loss to himself. The delight he experiences more than makes up for the loss. Some Sindhworkis of days gone by would say that this jealousy and this behaviour kept Sindhwork alive, as without this keen competition and ups and downs of trade, the Sethias and firms would stagnate.

12 Alcoholism among Sindhworkis

With the Sindhworki Sethias and partners of rival firms committed to the destruction of their competitors, the pheriwalas and other staff members got their only chance to escape from the slavery of the Sethias. As new companies mushroomed, the senior staff got more importance. The lack of proper boarding and lodging prompted them to eat out. The Sethias and the managers pretended to take no notice. The Sethias fixed a price for the goods the pheriwalas took from the firm. By and by, the pheriwalas learnt the tricks of the trade and sold the goods at a higher price than fixed by the managers, and pocketed the difference. With this they indulged in other pleasures starting with alcohol, and over a round of drinks tongues were loosened and profits made. The Sethias again pretended to take no notice, because by now many companies had sprung up and the pheriwala, till then a slave of the firm, had become so far emboldened as to think nothing of handing in his resignation because he could easily and immediately get another job. In the changed times, alcohol was considered a necessary evil both to make friends and destroy foes.

13 Result or outcome of alcoholism

Drink is not a product which can be confined to boundaries. As alcohol was made available to the staff, the desire to consume still more increased. Though the managers fixed a certain quota for the staff, force of habit made them consume more. They would keep a limited amount at home but would have a few drinks before coming home. The managers ignored it but started to take the entire payments from the pheriwalas. How long could an alcoholic work and earn? They brought in less and less, and ultimately the firms had to stop employing pheriwalas. Thus the pheriwala system died a natural death. If at all one sees them in today's times they are not employed by the Sethias but are self-employed, starting out a business in a small way.

14 Wealth at all costs

Sindhworkis are very fond of making money. Human nature desires wealth but the Sindhworki motto is 'wealth at all costs' – no matter if he has to trample on others to get it. The glitter of gold makes him forget his manners and his moral duties. He will not consider his partners, managers, employees of any level who helped him make the millions which he enjoys. The staff can go and die in a ditch. The community which was born in jealousy and lived in jealousy cannot be expected to have a conscience. Many were the youngsters who, having worked hard for the Sethias, hoped for a better life. However, the Sethia, after squeezing out their livelihood and exploiting them during their youth, dumped them like gutter rats in their old age with not a penny for them or their families.

15 Reasons for the lack of savings

In the good old days, the Sethias would tell their pheriwalas that on no account must they sell certain items for prices less than what was fixed by them. The salesman who sold goods for more than this would get patted on the back and told that they were “hardworking and would go far”, and that they were well-thought-of, if not actually respected. Thus it became an unwritten custom for the pheriwala to give the Sethias more than the fixed price. The Sethia would say, “Your good work will not be wasted and the final reckoning will be at the end of the musafri.” The salesman’s pay for his first musafri, usually three years but it could be between two and four years, was seldom more than Rs25 per month. Rs15 would be given to the family, and the young man would keep the remaining Rs10 for himself. No matter how frugally he lived, it was impossible to save more than Rs100 to Rs150 at the end of his musafri. By then, if ill-health had not depleted it, the money would be spent on buying gifts for family and friends at home. Sindhworkis were supposed to return from abroad loaded with money, and would often borrow from the Sethia, thinking of all the promises of bonuses (called ‘lungipoti’) at the end of the contracted trip. The Sethias were a sly lot and would get the pheriwala to sign a second contract, failing which he would have to return the debt. In desperation, he would sign up for another three years of slavery, and the story went on.

16 The true story of a salesman: an autobiography

On my first contract, I was put behind a counter at a Sethia's shop. It was not the long hours that bothered me but the treatment I was given. If by chance I made a mistake, or if the customer asked for something which I was not able to locate immediately, or if the customer left the shop without purchasing anything, the heavens would fall. The Sethia would pick up anything near him and throw it at me. I would be bleeding and many times fainted from the physical assault, but no would dare to come to my rescue. Abuses were like rose petals in comparison. My colleagues and I used to work in the shop till midnight or 1 am, and quite often till 2 or 3 in the morning. After that we used to spread out our bedding on the damp floor and sleep. However, we were also the night watchmen and had the responsibility of grappling with thieves should they break into the shop. The damp also made it difficult to sleep, and fevers and coughs were common. The medical expenses were put on our account, and the meagre pay seldom allowed for any savings. It was a time when the pheriwala's life seemed wonderful. At least there one had the liberty of being outdoors in sunlight and fresh air. One day, having pleased my Sethia, I requested (with a thudding heart and folded hands) that I be allowed to take on the pheriwala's job. The Sethia was in a good mood and agreed. My happiness knew no bounds. I would go out every day and sell my wares and bring back more money than contracted. I would give all to the Sethia and feel satisfied for a job well done. Every

week, the manager would check our accounts. My sales were always beyond the contract and I felt happy in the knowledge that it was all being kept for me in safe custody till I went back home. Somewhere along the line, some goods were found to be missing. The Sethia gave me a warning and asked me to be more careful the next time I opened my bundles. Such losses were deducted from our accounts.

I struck up a friendship with another salesman on the same beat. He was an old hand at the job. He advised me not to give all the earnings – meaning those over and above the contract – to the Sethia. He explained to me that if my goods were stolen again or the accounting was not clear, my money would be deducted and at the end of the musafri I would have nothing left. What would I take home? A debt? The Sethia would not keep the extras for me but for himself, and would see to it that I was indebted to him. I would be forced to sign another contract. I would not be able to take up another job because the Sethia would tell me that all my extras had been spent on medical bills and stolen goods. Do not be naïve, he advised me. Save the extras for yourself and your family.

That night I could not sleep. Where could I keep the extra money? If I carried it on my person and the Sethia decided to search my pockets, I would be in trouble. If I kept it in my suitcase and he searched the suitcase, he would brand me a thief. Not only would he take away my job but warn all the other firms not to engage me, and I would have to return home dishonoured. In disgust, I threw away the day's extra earnings into a drain. On my way to the shop I felt very sad that hard-earned money should be thus wasted. The next day I made it a point to meet another pheriwala who had been in the line for a long time, an older man whom I felt would guide me. He asked me to return a little earlier from my rounds and meet him at a certain coffee shop. When I entered the coffee shop I was astonished to see not only the person who

had asked me to come but also pheriwalas from my firm, my own colleagues! It was a party! They welcomed me and were very cordial. Would you believe it, dear reader, that was the first time I had my fill of good food since the day I started my contract.

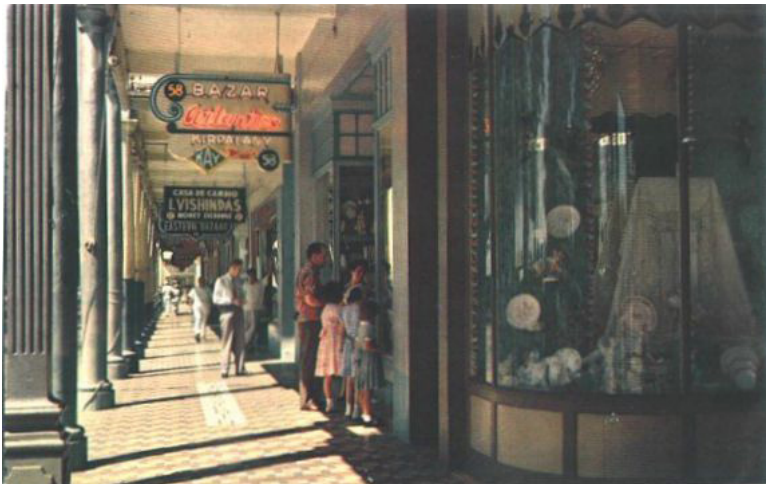
When it was time to go, everyone took out the day's earnings, keeping back only the contract money to give to the Sethias. They advised me to take more than the contract money, as all these months I had been giving the Sethia practically double of what I was supposed to give him. The salesmen said that I should gradually give less and less till I reached the contract amount. That way, the Sethia would not suspect anything. All the earnings were collected by the proprietor of the coffee shop till it was time for us to return home. The salesmen then slithered out of the coffee shop one by one so that no one suspected anything. If the Sethia were to see two pheriwalas going about together or being friendly, he would thrash them. Life became easier now that I had a place to rest and chit-chat with other human beings. One day, one of the pheriwalas got a bright idea. He said "Tomorrow is Sunday. Let us take the day off and enjoy ourselves. From today's earnings, we will give a share to the Sethia. Tomorrow we will take our bundles as usual, but instead of working, let us meet at the coffee shop. At the end of the day we will give part of today's earnings! The Sethia will never know."

The motion was unanimously applauded and, after that, we started spending every Sunday at the coffee shop. The proprietor was also happy that so many people were now eating at his shop and augmenting his earnings. Time went on, and my contract came to an end. I was ready to return home. Now the manager of the firm put a proposal before me. If I stayed on for another twelve months, my pay would go up from Rs25 a month to Rs40 per month. I decided to take up the offer. At the coffee shop, it was decided to have



PASSENGERS FROM SCHEDULED LINERS LOOKED FORWARD TO SHOPPING ON THE CELEBRATED FRONT STREET OF COLON, PANAMA. IN THE 1963 PHOTO BELOW, SHOPS WITH SINDHI NAMES KRIPLANY AND L VISHINDAS CAN BE SEEN.

IMAGE COURTESY WWW.COLONCITY.COM



another mid-week holiday every Thursday. But two rest days became too much. For want of something to do, we took up card games. Soon we were playing for stakes to make things more interesting.

The twelve months came to an end and I returned home. By my calculations, the increment of Rs15 over twelve months made up for my indulgences. In Bombay, I bought a four-poster bed, a fancy mirror, and gifts for everyone at home in Hyderabad. The manager gave me the advance without complaining, and the Sethia also agreed to advance another Rs200, which was sufficient to live in Sindhworki style for at least two months. During this period, I repeatedly asked the Sethia to clear my account. Every time the reply would be, "the manager has not yet sent the accounts, but if you require any money, feel free to ask." I began to worry, and decided that I would take no more advances until I had seen the accounts.

Ultimately, after a couple of months, when the Sethia felt I was well rested and I might start looking for another job contract, he asked me when I would like to sign the agreement for the next musafri. I told him that I would decide after he had showed me the accounts, the credits and debits and the bonuses promised. The Sethia said, "Don't worry, that can be done in good time. You must think of signing the next contract." I agreed. The next day, the agreement of terms and conditions was typed out on a stamped paper. I demanded a pay of Rs80 per month in lieu of my four years' experience. Bhai wanted me to accept Rs40. I refused. Bhai bargained for Rs60 per month. I was adamant and bluffed, "so-and-so firm is offering me Rs80". Hearing this, Bhai lost his temper and abusing me, said, "I shall see which firm takes you on!"

He ordered his accountant to make out my balance sheet immediately. To my horror, I found that I had an outstanding

debt of some Rs500 odd in addition to Rs200 for articles lost during pheri. My pay for the whole period had been calculated at Rs25 per month. I went to the accountant and told him that I had been promised an increment of Rs15 and the loss was only Rs50 or Rs60, which the manager had assured me he would not deduct since I brought in more money than contracted for the pheri every day. The Sethia brought out the agreement and asked me to show him where Rs40 had been mentioned. Of course it was not written anywhere. I had trusted them, and now learned my lesson. Everything must be put in writing.

The Sethia threatened to file a suit against me if I did not return the money, amounting to between Rs700 and Rs800, within the next two or three days. I returned home and related the happenings of the day to my parents. They were flabbergasted. Where would we get so much money? Then there would be lawyer's fees, and the ignominy – no firm would trust a person who has faced a legal suit from his employer! My father immediately went to see the Sethia and, with folded hands, begged him not to take the matter to court. The Sethia told him he would wipe out all outstanding debts if I would accept Rs60 per month and sign a contract for a further three years. I was trapped into another musafri.

Now I was fortunate that the manager gave me a job at the shop. Times had changed, and the job behind the counter was considered more prestigious than the pheri. I was surprised to see the demeanour and manners of the pheriwalas. They had taken to alcohol. At every meal they would have a bottle of alcohol. No sooner had the Sethia left the house than the pheriwalas would get together, and the festivities began. Previously we had met secretly at the coffee shop once in a while. Now they frequented the coffee shop to gamble – every day.

One day's gambling at the coffee shop sometimes left the boys nothing to give the Sethias, and they would hang their heads in shame. However, they were now bold enough to come before the manager dead drunk and without any earnings after three or four days. If the manager asked them why they had not come in every day, they would answer with audacity, "If there is no sale, do you want us to rob to bring you money?" Again, if they were questioned where they got money for their drinks, pat would come the reply, "Tell the Sethia to look after his pheris and see that the contract is in order, or else." The Sethia was obviously not running at a loss in spite of all this, so the pheriwalas stayed. The newly-recruited pheriwalas did not have much experience and soon fell prey to the ways of the experienced ones. After doing some business, they would go to the coffee shop and gamble. It came to pass that, for lack of funds, they started staking the bolts of silk and other items in their custody which, regretfully, belonged to the Sethia. The reader can well evaluate the losses the Bhai suffered. Some people took courage to tell the Sethia to do away with the pheriwalas since he was undergoing such losses. The Sethia replied, "If the other firms do so, then I will too."

It was considered prestigious to have pheriwalas - the larger the number, the more important the firm. As time went by, and as the contracts came to an end, all firms gradually did away with the pheriwalas and took to wholesale export business or local boutiques which the Sethias could manage with a limited reliable staff.

17 Sethias purposely and knowingly ruined the pheriwala system

Dear reader, you may find it difficult to believe that the Sethias who earned lakhs of rupees from the pheriwalas, would strangulate the system with their own hands. But this is the truth. I was present at a Sindhworki meeting where an argument arose between two persons which I remember verbatim and I will relate it to you. It is not advisable to give the real names of the persons lest their Sethias shower their wrath on them, so I will give substitute names.

Panjumal: Day by day the Sindhworkis are taking more and more to hard liquor. I wonder what the reason is.

Bherumal: The reason? We follow in the footsteps of our leaders. They must have thought some good will come from drinking.

Panjumal: These so-called leaders are not your ancestors, nor the heads of your panchayat!

Bherumal: Who cares for those old fogies who live in Hyderabad like frogs in a well and do not know anything about the outside world? I am talking of the Sethias, who went around the world and earned so much money.

Panjumal: Have they learnt from the West that alcohol has virtues?

Bherumal: Virtues or vices, I cannot say, but we are their paid servants and spend the whole day with them, so we have to

do as they desire.

Panjumal: When you were in Hyderabad, did you drink?

Bherumal: I used to detest alcohol. But since I've been to Sindhwork, it has become a habit. There, liquor was a daily affair and I could not refuse in a large gathering. Then I thought, "I am getting this free. Why not find out if it is any good." Now it has become a habit.

Panjumal: I am surprised. What did the people achieve by giving hard liquor to the Sindhworkis?

Bherumal: Initially it was a gesture of goodwill. If the Sethia poured out a peg measure for his subordinate, the person so singled out would pay more attention to the business and work hard to make more profits. For those who got addicted, it meant a drink at home saved them from spending their own money on a drink at a bar.

Panjumal: Do you mean to say that all Sindhworkis who leave Hyderabad are drunkards?

Bherumal: No. As a matter of fact, those who left Hyderabad for the first time did not even know the taste of liquor. But getting free drinks and seeing others enjoy themselves, one soon acquires a taste for it.

Panjumal: How much does the Sethia pay for each staff member's liquor?

Bherumal: It depends on the country. In some places liquor is very expensive and in others, it costs a pittance.

Panjumal: At a guess, could it be Rs5 to Rs7 a month?

Bherumal: Yes, that must be so per servant.

Panjumal: What do you mean by per servant? What about the partners and the managers? Do their bills exceed this amount?

Bherumal: There is no limit for partners and managers. Their expense on liquor is not listed, so one cannot say. There are some partners who are teetotalers and others who consume a bottle every two days, or even at one sitting. Some managers' pay is Rs60 per month and their liquor bill is Rs70 per month.

Panjumal: Are your Sethias aware of all this?

Bherumal: Sethias have no time to check on these petty expenses. There may be one manager who drinks too much while the other drinks within reason. The managers claim moderate liquor bills, and the extra they enter under 'other items' to balance accounts.

Panjumal: Anyway, now that these servants drink at home, they could not be going out for drinks?

Bherumal: At first, they were confined to their homes. But now they go out. The Sethias know that their pheriwalas are throwing away their money, but they remain silent.

Panjumal: The Sethias are undergoing such losses, and still don't advise or scold them to change their ways?

Bherumal: Now they are beyond control. Moreover, the Sethia who himself drinks like a fish is hardly in a position to advise.

Panjumal: Why don't the Sethias sack such drunkards? They are a bad example for the new recruits.

Bherumal: The Sethia doesn't have so much foresight. If the servant earns for him, well and good. His personal life matters little. The moment business suffers – that is if the profits drop – the servant will get the royal order of the boot! There are enough servants who earn Rs1000, spend Rs500 on vices, and hand over the balance Rs500 to the Sethia with all humility, thereby earning the goodwill of the Sethia, as well as bonuses, promotions and increments! And free liquor too.

Panjumal: If this is the situation, and such a large portion of

funds disappear under the Sethia's nose, and he still parts with bonuses and gives positions to the staff, there must be quite a few rascals who live by dishonest means?

Bherumal: That way, the Sindhwork Sethias are like hawks. When their worker reaches Hyderabad, they have his belongings searched. If, God forbid, the presents and things brought by the member exceeds his pay it will mean that he has pilfered funds. He will be made an outcast and no one will employ him again – no matter how good a salesman he is or how much more he can earn for the Sethia. Even if it is beyond the contracted amount.

Panjumal: This means that the Sindhworki Sethias encourage their staff to drink even at the cost of monetary loss to themselves and the reputation of their staff? I fail to understand what they gain. If they discipline their staff, they would stand to profit!

Bherumal: The servants were simple people. Had the Sethias given them commission on sales or 50 percent of any profit they earned above the contracted amount, the employees would have accounted for each and every 'pie'. The Sethia



IN BRITISH INDIA, PIE WAS THE SMALLEST UNIT OF CURRENCY. 16 ANNAS MADE ONE RUPEE; 4 PAISA MADE ONE ANNA; 3 PICE MADE ONE PAISA. IN EFFECT, A PIE WAS 192 PARTS OF A RUPEE.

would have profited and the employees would have remained virtuous and loyal.

Panjumal: Why did the Sethias not think of this kind of a deal?

Bherumal: If you think it did not occur to the Sethias, you are mistaken. They have travelled all over the world and gained experience. They believed that this would only cause them losses.

Panjumal: I gather that pheris and pheriwalas are outdated? That it is a closed system and will very soon become extinct? Do tell me why this system of business should die, when the Sethias were making lakhs of rupees from it?

Bherumal: Listen, if the Sethias' had given their pheriwalas commission of 50 percent of the profits, at the end of each musafri or contract of three years, their pheriwalas would have been entitled to a minimum of Rs2000 to Rs2500. When the Sethias took them on for work at Rs25 per month and the pheriwalas were virtually their slaves, why would they allow them the taste of independence?

The pheriwalas were called 'servants' because they were not only roving salesmen, but also watchmen, cooks, masseuses and gofers all rolled into one. The Sethia just had to snap his fingers and the most menial job was done – all for the price of practically nothing. The other way, if the pheriwala got Rs2000 to Rs4000 in hand, would he not be able to open his own shop and do business with the experience of his musafri? That is how the Sethia himself started out. Today he is able to rub shoulders with the gentry, and he does not want the person who is his menial to wear suit and boot and be his equal and sit at the same table!

Panjumal: Really? That is interesting. You told me the Sethia had no foresight. This is another story altogether!

Bherumal: The Sethia has time only to plot and plan the

destruction of others, especially of his own community. This he has been plotting for the last two generations. What he cannot bear to think of is the well-being and betterment of his fellow beings.

Panjumal: Is there some secret reason for the Sethia to encourage his employees to drink even when it causes considerable loss?

Bherumal: Certainly! All employees or partners working overseas can indulge in drink. The Sethia is aware of all this and encourages it, because his profits far exceed his losses. When these employees return home to Hyderabad after the stipulated period, they have to spend their own money on liquor. This makes them dependent on the Sethia, and they have to take up contract after contract and can never get out of the Sethia's clutches. Were they not to drink, their minds would be clear and they would save money and be able to start their own businesses at home. They would see through the Sethia's underhand ways, and demand their rights.

Panjumal: Bhai, forgive me. I cannot comprehend that the Sethias could be selfish to such a great extent. I am sure this is just in your mind.

Bherumal: I admit that no one will readily believe what I have just related to you. I also admit that the Sindhworkis themselves will not dream that they are passing or have passed such a phase. But reality cannot be denied. There are many who have lost the strength to think for themselves. They follow an unwritten law of bribing away workers of other firms, thus getting their own purpose served and then dumping the workers like an old shoe when it suits them. These secret inroads are the destruction of their own society and country. But what does it matter? Sindhwork is like a funfair. Each knows what the other is doing. You just have to be the first to trample them underfoot. To lend credibility to

what I have told you, I will give you an example which I hope will clear your doubts. A partner had a lot of servants staying with him. During that time, there was heavy duty on liquor and so it was very expensive. The Sethia thought that since it had become a custom to drink every day, if he discontinued, the employees would rebel. So he devised a scheme. It was costing him Rs7 to Rs8 per person. He therefore announced that those who did not drink would get Rs3 each. Twenty-five percent of the employees stopped drinking. After a few days 50 percent stopped drinking. However, you will be shocked to know that when these men reached Hyderabad, and the time came for clearing accounts, the Sethia thought of the hole in his pocket, and declined to pay the employees their money. The manager, a wise and just person, told the Sethia he would lose good workers. So first the Sethia promised to give to those who were willing to sign an agreement, Those who were not willing, and those whom the Sethia did not wish to keep on his rolls, were told to go home.

The manager intervened again and advised the Sethia to honour his word or those he was taking back would never believe anything he said and would become disobedient. The Sethia complied and the rest were given their dues. Now it was the turn of the teetotallers. They too demanded Rs3 per month extra. But the Sethia simply refused, saying he could not be out of pocket for those on whom he did not spend on liquor in the first place. The result was that when new recruits were signed on, they started drinking (even those who were teetotallers and abhorred alcohol), and after a few months, told the manager that they would stop drinking if he added Rs3 per month to their pay.

Panjumal: Friend, I feel faint hearing your stories. Would it be presumptuous of me to say that there must be a reason for the Sethias to open their homes for gambling?

Bherumal: If you want to watch the fun, you should take the rounds of the Sethia homes during Shravan when we celebrate Thadri. The stake may start with 1 anna but it keeps rising, and the sky is the limit. People who would not sign an agreement for less than Rs100 per month beg to be taken on for Rs80 or even less at this time. Gambling goes on all year round but during Thadri, stakes are so erratic and the players so carefree, that they can be left penniless and sometimes even in debt.

The Sethias do not consider gambling a vice and, in the long run, profit from the discussions between servants and partners which gambling eventually gives rise to.

Panjumal: Bhai, enough! Forgive me! I do not have the strength to listen to any more. I could not imagine that people could fall so low for the glitter of gold. I consider it beneath my dignity to associate with such people.

So saying, Mr Panjumal walked away from the party. The reader can evaluate the situation. The Sethias were as much at fault as the pheriwalas, but wasn't it the duty of the Sethias to discipline the pheriwalas and keep them out of harm's way since, as employers, they were also their protectors?

As time passed, the Sethias made it a custom to give higher pay to those who were teetotallers and non-smokers. It was increased as an incentive so that virtue would rise and vice decline. The homes have since been closed to gambling. This was for the good of all the youngsters who were easily led to vice.

18 The condition of the Sindhworki 'servants'

I don't think there could be any Sindhworki who made money under the Sethias. Most of them would sign another agreement immediately on landing at home, on the strength of which they could borrow from the Sethia so that they could take their holiday and rest in comfort. One starts to reflect on why the Sindhworki employees are always broke, even though their pay is not low. They receive pocket money of Rs25 and all their expenses are covered by the Sethia. This includes their boarding, lodging and transport. Many educated young men of Sindh would be delighted to receive such generous remuneration. Why then are these Sindhworkis not able to better their lot? I think the reasons may be alcoholism, gambling and their lack of education, which makes them spend their savings erratically. In addition, the Sindhworkis are not aware of business norms. They sign agreements with no knowledge of their rights, since they are unaware of the law of the lands in which they work. The Sethias, in turn, take full advantage and do things which are illegal. None of the countries where the Sethias have businesses would allow such slavery. The Sethias' agreements are drawn up with the same terms and conditions, whether for a fresh recruit or for their much-maligned managers who draw Rs200 per month. The agreement states that the employee must go wherever the Sethia desires him to go and he must perform any task that he is asked to do. In short, he should be as meek as a goat led to a slaughterhouse. The reins of his life are given to the manager

who, of course, is answerable to the Sethia. The amount that he will send home every month is also specified. His pay would start the day he set sail and would be discontinued the moment he stopped working. He would not be paid for the time required to travel home. If he stopped working for any reason he would have to pay his own fare, and in addition, a fine of Rs200 which would be the loss incurred for the termination of services. The expenses of his lodging and boarding from the time he stopped working till he arrived in Hyderabad would also be deducted.

Even a person with limited intelligence would realise that the agreement is favourable only, and I say only, to the Sethia. The employees, literally called the 'servants,' were the beasts of burden. The poor recruit had to comply. The employee also did the marketing, acted as housekeeper and, at night, was the Sethia's masseur too.

If the contracted period of work was two-and-a-half years and the manager requested the employee (in fact this was not a request but a command) to stay on for a further period of five or six months, he had to comply. He was not told how much remuneration he would receive at the end of the period. The managers normally promised an enhanced pay, but at the end of the musafiri, the Sethia typically declined to pay. What could the poor employee do?

The Sethia would sign an agreement with the employee and in all probability not send him out for the next six months. There is every likelihood that at the end of six months he would be told that his services were not required, and that the agreement stood cancelled. This was time and opportunity lost for the person. He could have signed up with any other firm in the meanwhile. He had been borrowing money for his survival for the last six months, so he would have to either return the debt to be able to sign with another firm, or beg like

a dog to get his old job back. If by chance he had been sent to a place where the climate did not agree with him, half his contracted pay would have gone towards medical expenses. The Sethia absolved himself of any responsibility. If he did get a transfer to a place with a more conducive climate, the employee would have to pay his own passage. The manager would then decide what work to create for him. He might ask him to cook for the company, or to do menial housework such as sweeping and swabbing. In return, he would get a place to sleep and a very basic meal. This meal could be one of nothing but dry bread and tea or, if the manager is generous, a helping of pulao. No one dares to complain for fear that he would have to pay his own return fare home and the Rs200 fine for quitting.

Were we to relate all that the drunken managers do to the poor workers, the reader's hair would stand on end.

19 To take work against business norms does not bring about much profit

A loyal servant is one who considers his boss's work his own. He is happy when his boss prospers and is sad when his boss suffers a loss. But the law of nature is that you can only feel for your boss if you are linked to him in business and you can feel the pinch of his loss or the exhilaration of his gains. Were the employee to get a commission on all sales, he would work hard to enhance the profits of the boss and delight in it. Not otherwise. With the Sethias, it is not so. The Sindhworki gets paid for the period of time he is away from home. There is no surety of bonus at the end of the contract. It is left to the goodwill of the Sethias and their partners. A worker can only hope for this after a successful two-contract musafri. By then he is well versed in the tricks of the trade. All the employee in Rome has to do is as the Romans do. He must please the manager at any cost. His account-fudging will not be reported, because the Sethias themselves earn using illegal means and do not want to hear anything as long as the profits keep coming in. So "hear no evil, speak no evil, see no evil," as the three monkeys teach. The employee then returns home with respect and his pockets full of gold. Some servants work diligently and present themselves for duty every day. Some make excuses of headaches and stomach aches on five or six days each month. Both get the same pay. Managers of smaller branches receive the same pay as managers of the larger branches, even though one branch manager hands over Rs10,000 and the other Rs2000. Since the Sethias

show no concern for the hardworking, honest employee, on subsequent musafiris the managers who showed larger profits start pilfering and feathering their own nests. After three or four such contracted trips, the salesman matures from an adolescent to a young man and then plays games with the Sethias. They ask for partnerships and become managers of the firm. They have access to the account books, learn the tricks of the trade and make contacts with other firms and sometimes even get the better of the Sethias. This is why most Sindhworkis are dishonest. But if most of them are dishonest, why do the Sethias offer partnerships? It is simply because one who pilfers but is smart enough to keep a low profile, gives the Sethias a profit higher than his colleague does. He carries tales about his colleagues, soon becomes the Sethia's favourite and rises to the much-envied position of being offered a partnership.

20 Who is a Sindhworki thief?

All Sindhworkis are dishonest. However, you are a thief **A**only if you are caught. The Sethias and the managers are always looking for such people, and will never reemploy them.

This disreputable person will either transfer money to his family through private sources, or smuggle it on his person when he travels home, or send parcels from the Sethia's stock to his family at home. Those who pilfer and squander it wherever they are working will be excused. Not openly, but the Sethia will turn a blind eye to such thefts. Moreover, they have no proof in hand. When these cunning salesmen reach home, their pockets are empty and it is there that the Sethia clears accounts. How can it be said they pilfered when they have not a pie in hand?

21 Servants' behaviour

The bosses cannot expect their servants' loyalty when they treat them badly. The servants know that whatever remuneration is laid down in the agreement will be given to them. It is the other conditions laid down in the agreement that they need to balance. The only way to do that is to take an advance. They ask for a large sum of money before they embark on their contracted musafri. The Sethia, anxious to take on staff, thinks, "Why not show my magnanimity by giving them generously? Anyway at the end of the contract I'm going to find a way of squeezing out their life blood."

At the end of the contracted period, the Sethia finds that the 'servant' owes him Rs50 to Rs55. The servant now plays a cat-and-mouse game to collect his favours, and the Sethia has no option but to give in to get his money back.

In Hyderabad, recruits who look simple and poor and appear ready to do the Sethia's bidding, turn out to be rascals. Only once the agreement is signed and a substantial amount of money taken by way of advance do they start for their place of work. The manager finds it takes longer to get work done by them. The servants get into arguments and do not hesitate to snub the managers. The partners are in a quandary. If they sack the employee they will have to pay his return fare. They have taken an advance of Rs200 to Rs400 and the fare already spent would be Rs200 to Rs300. About the same amount would have been spent on his boarding and lodging. In addition, they would also have the cost of recruiting and

bringing over a new employee. To avoid all this, the managers pamper the rascals to extract work from them. There are not many who are so rotten to start with, but one rotten apple spoils the basket, and one rotten worker in a factory can cause a lot of problems. At least a few such undesirable persons cross the Sethia's path. Let it not be believed that such people are starving on the streets – not at all! The moment another firm comes to know that this scruffy fellow has left Mr A and pulled him down a notch, Mr B will delight in the loss of Mr A, and employ the rascal at an enhanced pay, with a Rs10 or Rs20 increment. There is no such understanding between the Sindhworkis that employment will be granted only after a 'leaving' certificate. In many instances, the servant will sign an agreement with two firms, take advantage of both, and join a third firm. In any case, he will leave before anyone knows what has happened. For the price of one, he has taken three advances and become a rich man even before the commencement of his musafiri. In a community where such unscrupulous people exist and no one takes notice, how can one hope for virtue in its young people?

22 Why don't they employ local staff?

The question now arises that if the Sindhworki salesmen turn out to be so bad, why don't the Sethias employ local staff? They would cost less and there would be no fare to pay: in times of war, the fare itself amounts to Rs1500. However, the local workers would not be suitable to the Sindhworki business. They would not be party to the underhanded ways of the Sindhworki businessmen. They believe in self-help and honesty of purpose. If they accept a nine-to-five job, the Sethia cannot conveniently stretch it to nine-to-nine. The Hyderabad Bhaiband lads are used to the strange schedules of the Sethias, and they feel more comfortable employing their own kind who understand and, moreover, accept the slave situation which has existed since time immemorial. Their ancestors did it. They do the same. Moving with the times is an axiom for the Western world.

23 Lack of proper accounts gives the servants an opportunity to slacken, and then to vice

In the modern age, when accounting has become easy, even the least knowledgeable of businessmen can balance his accounts. Not so the Sindhworki! Every year, they open their books and close their eyes to the profit and loss. If the books show profits, they simply shut them again without even considering whether the profits could have been more, or how they could rectify their mistakes or manage their managers better. For the Sethias, the aura of profit is enough to move forward to another year of business. The staff is engaged haphazardly. The goods are not price-tagged. If the salesmen are told not to sell any item for, say, less than Rs5 each, a glib-talking salesman can sell the item for Rs10, make an entry of Rs8 and quietly pocket Rs2. The Sethia is happy that he made Rs3 more than the expected price, and the salesman is happy that he pulled the wool over his boss's eyes and gained Rs2 on the sly.

Stock-taking is unheard of – in fact, it is considered ominous, following an old superstition that warns, “If you count your money, it will slip through your fingers”. The Sethias also believed that as long as profits kept losses at bay, stock books were not necessary. The extras would be considered a windfall and squandered away.

I am sure that if they were taught to keep books of stock and take a little time off from other activities to understand the

system, the Sethias would be able to prevent unnecessary expenditure. This would also keep employees on their best behaviour, in the knowledge that a surprise inspection of stocks would brand them as thieves, and they could be left not just jobless but social outcasts too!

24 Sindhworki partners

A Sindhworki is eligible for partnership after three or four musafris, each of which would be between two-and-a-half to four years of work experience. At such a time, the pay scale would move from Rs25 to between Rs150 and Rs200.

An agreement for partnership is usually a musafri of five to ten years. After two-and-a-half years working overseas, a partner can return home to rest for six months to one-and-a-half years, with all expenses paid. His remuneration during this period could be between Rs200 and Rs1000 per month.

In a partnership, there might be one, two, or even three partners who look after or oversee a shop and share equally in the profits and losses, with their Sethias. Or there could be three or four such assignments in different cities and involve several partners. In either arrangement, the Sethia gets 50 percent of the profits and the remaining 50 percent is shared by the partners. The thought does not strike the partners that the Sethias are always on the winning side. The Sethia gets his 50 percent share, but his partners also include his brothers and other family members. As the family increases, its new members are included in the partnership and they too start earning equal shares of the profits, even though they may not be working in the firm. The working partners' shares, however, reduce with every such addition.

25 Agreements and contracts for partnership

When the system of partnership was started, the employees (or 'servants') felt so overwhelmed with gratitude that they did not have the courage to question their Sethias about the terms and conditions of the agreement. They were naïve enough to accept the Sethia's verbal promises. It was much later when partners were deceived, and their dues not paid, that they realised that all the commitments should have been put down in black and white. Even so, many of the Sethias who were considered upright and honest in the community (I will not name them) cheated by drawing up an agreement at the insistence of the partner, but not signing it. The partner was asked to take charge of the office and told, "We will sign it and send it to you," but the agreement never reached the partner. The partner, who was happy with the promotion, was back to square one where his remuneration and work conditions were at the mercy of the Sethia.

The Sethia then put forward his reasoning that the investment and industry was his, and that the working partner should be grateful to receive enough to lead a comfortable life. He should not receive so much that the partner could accumulate wealth and rise to his own standards and consider himself socially equal to the Sethia!

Some Sethias showed their authority and quashed the demands of the partners for a proper agreement. Those who had previously suffered for lack of signed agreements insisted

that they would not take on any assignment without a proper document. However, the Sethias were always one step ahead of their employees. They would put pen to paper but the rules and regulations were of their own making and with a double meaning. The partners prospered only for as long as they were required by the Sethia. The moment an employee had served his purpose or declined to extend his work period, the Sethia would drop him like a hot brick and give the partner only what the Sethia willed. The agreement was a farce and the partner had no evidence to appeal to a court of law.

26 Partner gains 40 percent (6 annas of a rupee) but pays 50 percent (8 annas of a rupee) on account of losses

Who would believe that a partner would be so foolish as to take on such an agreement? But I will prove to you that it is true. If the partner in charge of the factory has a 50:50 entitlement to the gains with the Sethia, he is also responsible 50:50 for the losses. In case there is a loss, he not only pays 50 percent, even his twelve months working partnership gain is confiscated. Since the loss is paid out of the company accounts, the Sethia always gains and the partner always loses.

However, God's grace is on the Sindhworkis and such situations of massive losses are rare. Since the partners continue to get their subsistence pocket money, no one has ever bothered to examine the finer points of the agreements.

27 Partnership agreements are redundant

The Sethias take no notice of any Sindhwork partner if his monthly earnings are Rs100 to Rs200. God forbid, however, if by hard work the earnings of the partner jumps to Rs500 or Rs1000 a month! The Sethias would then become agitated, and plot and plan how to back out of giving the partner so much money. Conscience means nothing to him. He would shamelessly try to cheat the partner of his dues, letting nothing come in his way.

Don't forget that a partnership is offered only after twelve to fourteen years of service. The young man has given his best years to the company. By now he may be a married man and, apart from supporting his own family, he has the responsibility of aging parents and younger siblings. The Sethia will not stop to think that the man may be in poor health and need his savings. The glitter of gold blinds the Sethia and his only thought is how to prevent money from slipping through his fingers. Whether it is rightfully his or not matters little.

Most likely, there would have been no legal partnership agreement. The partner is still dependent on the Sethia for his monthly pay. Were he to go to court, even his regular income would stop. He would also have overheads of the lawyers' fees. The Sethia, with his vastly greater resources, would easily buy off the poor partner's lawyers. Ultimately, the wretched partner would just keep quiet and be satisfied with the crumbs that fall from his master's table.

28 Injustices to the Sindhworki: three oral statements

Statement 1

I was sent overseas for Sindhwork with a remuneration of Rs35 per month. Initially I was contracted for two musafiris, and when I joined for a third contract, my pay was a total of Rs60 per month. I was allotted work on the outskirts of the city. Then the Sethias transferred me to their factory. The factory manager told me that some distance away from the factory was a town where one could do roaring business. A new city, a new language, unknown people! I was a little hesitant. The manager offered me 40 to 60 percent of all goods sold there. I took courage and went to the town. It would be a waste of the reader's time to relate the difficulties I experienced there, but the carrot before the donkey was the 40 to 60 percent I had been promised and, somehow or the other, I managed to set up business. The goods required would be sent for from the factory, for which I used to take 10 percent commission. Had I sent for the goods from Bombay through the Sethias I would have got 20 percent, but that would have been time-consuming. Since I was the local partner, I did not mind giving up part of the earnings to my colleagues. I worked there for three years. When I returned home, I calculated that my net earnings should be at least Rs50,000, after giving the Sethia Rs1,20,000. I was a poor man and, returning home with Rs50,000, a fortune – you can well imagine my joy. In my day, very few could boast of a capital of Rs50,000. I landed in

Bombay and the Sethias welcomed me with open arms. They showered expensive gifts upon me which only their partners were entitled to get.

In Hyderabad, I rested for two or three months. I started looking for a plot of land where I could build a house. Every plot or bungalow I liked, the Sethias would create a snag. Four months went by and the house seemed like a mirage. The Sethias disapproved of each one. Every month, I was paid my salary and, in addition, I was given Rs700 or Rs800 to make ornaments for my family. The time came for me to return to work. Every time I told them to clear my accounts, they would make some excuse. Eventually, the Sethias told me, "Do not worry about accounts, when you return next time, we will clear it all. If you need money now, we will advance it to you, but you must sign the agreement."

I became suspicious, and told the Sethia, "I will return only when you clear my account." Bhai became furious and ordered me to return the next day to clear accounts. The clerk was sent for. He showed me the books. I would be getting Rs60 per month. I would not be paid anything for the local partnership and I would not get any of the commission that was due to me.

To top it all, the money advanced to me during my rest period, and the gifts they had given me as goodwill, had all been deducted. I now owed the Sethia Rs2000!

I thought I was dreaming, until the Sethia's booming voice brought me back to the present: "Young man, if you don't return the Rs2000 due to us within three days, I will file a suit against you!"

I have no recollection of how I reached home. I later learnt that I had been unconscious for three days. I had a high fever and was bedridden for twenty days. I could think of nothing

except the loan I had to return and how I had been tricked into a fake partnership, and how I had been pushed into raising my standards of living for which I would now suffer penury for the rest of my life!

Some days later, the Sethia's brother came to me and encouraged me to have a dialogue with the senior Sethia. In the end, I was offered a legal partnership and the Rs2000 was written off as a bonus for the start of the musafri. Having had a bad experience, I was not very enthusiastic, but very cautious in business. Every month, the profit would be around Rs200 to Rs300, enough for me to live comfortably. I worked thus for twenty years. No one complained as they were getting sufficient income. I could not really save. The thought occurred to me, "what of my old age?" I may be able to work for another couple of contracted periods, say about six years. I strove to do better and get more commission, and also amassed quite a bit of wealth for the Sethias. After those six years, when I returned home, I indicated to the Bhais that I was an old man and didn't have the strength to work anymore. So would they be kind enough to grant me a pension and give me my lungi-poti in a lump sum? The Sethias thought, "Now we can dispense with him, but how do we deprive him of his dues?" Every day, they sang a new song and made excuses, "Mister, the goods you left behind, some may be old or damaged what of those?" And I would reply, "Gracious Bhai, you know that damaged or discarded goods are written off lower than the cost price at the end of the contract."

Bhai said, "That is not our custom. That percentage will have to be deducted from your accounts." I felt I was being done out of my bonuses, but hopefully he would at least give me my dues for the work done. I did some mental arithmetic and thought, "Okay, he is going to take away Rs5000 or Rs10,000 against damaged goods. That amounts to about 8 or 10 percent of my money. It doesn't matter. What other option do

I have in any case?"

A few days later, the Bhai called me and asked, "Do you think, if we sell the factory, it would cover the cost of damages that you have entered in the books? The duty in that town is pretty heavy." I replied, "Yes, it would." To which the Sethia replied, "Then we should have clear accounting of all that."

I realised that he had trapped me. Were he to deduct duty and damages and the goods left behind and sell the factory on which duty had to be paid, I would lose my bonuses, my work money and pension. He had managed to put all the expenses to my account. The Sethia had not only pulled the carpet from under my feet, but he had also blown the roof above my head off. I prayed to the Almighty Lord to let me die with dignity. The next day, I went to the Bhai once more and said, "My gracious Lord, if you desire to sell the factory so that you don't undergo any loss, allow me to go and clinch the deal for you. Maybe I will be able to get you a premium of Rs5000 or Rs10,000. Bhai was furious. He went red in the face and showered me with abuses. He said, "Alright, do that. Add to it the advances you have been paid. Also the percentage that is taken from a fund from your salary. Add that to the percentage of loss on goods left damaged and discarded and bring us the money! You have nothing to do with the shop - that is ours to do as we like."

Dear readers, consider the cunningness. A factory to be sold at my loss, but the shop and showroom of thirty years' standing was theirs. Even if the showroom was devoid of goods and empty as a tomb, it would still fetch them a 'goodwill' of Rs20,000! I was dumbstruck. Some friends suggested a court settlement. I was unwilling to go to court. I know of a partner who had been deprived of Rs10,000 to Rs15,000 by his Sethias. He spent Rs1,50,000 on the case, but the Sethias were a stronger breed, and he ultimately lost

both the Rs10,000, which were his dues, and the Rs1,50,000 on the advocates and court fees. Since that day, no partner has ever dared to oppose any Sethia. I was not about to be so foolish. After much deliberation, I went to the boss on bended knees with folded hands, and requested the respected Bhai to consider my age and the years I spent in their service. He smirked and said, "You have to pay me Rs2000". I signed on a stamped paper that I would pay them Rs2000. I did find the courage to tell them as a parting shot that I would pay the Rs2000 only if they filed a suit against me! I knew fully well that they would not do that. A person who had served them loyally for thirty years had a certain status, and the Sethia would be dishonoured if he was to file a suit against such a person. Dear readers, I would gladly disclose my name, but for fear of the Sethia's anger and evil ways, which would land me in deeper trouble, thus I end my personal experience.

Statement 2

I was a working partner in a Sethia's subsidiary factory. Every month, I used to save Rs50 to Rs70. I worked for four years. There was no kind of written agreement. Every year, there were sufficient profits, out of which my share was about 30 to 40 percent. The Lord showered his blessings upon me and that year trade in the city went up by leaps and bounds. The more goods I ordered, the more I sold, and the more the manager fleeced. I did not pay much attention as I was making enough and adopted a live-and-let-live policy. Then a time came when Bhai refused to supply the goods. He did not want me to prosper. If I prospered, his share would be much more than mine, but it also smelt of my success, and that he did not relish. I appealed to him that if he did not want to be my supplier, he should allow me to get the goods from other sources. He refused point blank, saying that that

was not their system. All goods must be taken from them. At last he settled that I should take his goods at the price that he sold to his retail customers, and sometimes even more. Still, fortune favoured me and I was able to sell all the goods at an enhanced price. The manager had come to the end of his musafri and I too was due to go home. I thought it a good idea to let the manager keep the accounts together with mine. I got the shock of my life when I saw the accounts. Items for which I had paid Rs10 each, the manager put down as Rs6, and sometimes Rs5. When I protested, he said that those were the rules; after all some of the goods had become old and out-dated.

I kept quiet, thinking that on reaching Hyderabad I would entreat the gracious Sethia to do justice. After all, even the manager's falsified accounts still left me with Rs30,000 and I hoped for more if the respected Sethia was just and ruled in my favour. With great joy I arrived in Hyderabad, to my country, my family, my home. After a few days, I went to meet the Sethia and requested an advance on my accounts. I needed Rs1000 to perform the thread ceremony of my sons. Bhai told me to come back next day. The next day again it was, "tomorrow," and so it went on, but the tomorrow never came. I pawned some family jewels and performed my sons' janyas. When I reached the end of my resources, I once again appealed to the Bhai, alternating my appeals with requests to the manager to please clear my account. Two months went by. Then came the day of reckoning. The revered Sethia sat like a sombre judge. The manager became the plaintiff, and I, the aggrieved, was made defendant. All this was prearranged and stage-managed, pre-planned.

Plaintiff: "Bhai, at face value, the accounts seem at a profit, but some items which should be on the credit side, if your revered self so judges, will not show profit. For example, the goods which I have itemised and left behind, according to our

rules, 10 percent should go in your fund so it is outstanding for the junior partner. Secondly, the interest on the purchase of the factory has not been credited to you. Thirdly, on his say-so, goods were sent for from other working partners. They are collecting dust and the percentage of these should also go to your credit. Fourthly, he imported goods worth Rs60,000 to Rs70,000 from other sources on which we could have earned 6½ percent commission. That should come to us. Fifth, other factory workers will demand bonuses, so part of his earnings should be deducted towards that charity."

Hearing all this, I burst into tears and said, "Gracious Sethia, you are sitting in judgement and you must be fair! The manager was with me before we set sail and he did not inform me of all that he is putting before you now."

The Sethia condescended to reply: "I will reflect on this and intimate you."

I entreated that I be given some cash to tide me over until the verdict was pronounced, as debtors were hounding me. The magnanimous Bhai declared that I be given Rs500.

Several weeks went by and there was no news. Ultimately, I went to the Sethia. He called the clerk and said, "Attend to this poor fellow's accounts."

The manager made a big fuss of how busy he was and then graciously conceded, "But let us sit down and sort out your mess."

I thought the Sethia was going to be fair, but it was not to be. He told the clerk to write Rs6000 for the fund on the goods received, Rs5000 for the goods left behind, and Rs3000 by way of interest on the said goods. He also told him to add to it Rs5000 by way of commission deprived on the goods I purchased there (Rs4000 was the amount but it was increased to Rs5000 for the workers' bonus fund.) Then he told the

clerk to total the whole thing. The clerk quickly ran his fingers down the column and declared that only Rs600 was due to me. Tears rolled down my face in rivulets. I pleaded and reasoned, but to no avail. As a show of magnanimity on the part of the gracious Sethia, in a booming voice, he ordered the clerk to “give this hard working fellow a bonus of Rs1000”. My insides seethed in anger and frustration at the injustice meted out to me. I returned home with Rs1600 in my pocket and distributed it amongst my debtors. My homecoming had soured. The earnings of my hard work over four years, my hard-earned money, was nowhere in sight. I was again the poorest of the poor, with only dreams for company.

Statement 3

In the year 1912, I left my old firm and switched jobs. My condition was that, when the new factory started, I would be made a partner. There was already a partner in the existing firm and his deal was that he would get 40 cents to the dollar, and 60 cents to the dollar would go to the Sethia. The system was that partners get 50 percent and Sethias 50 percent. It was not clearly stated what my share would be, and it was not the done thing to bargain with Sethias, who were mighty, both at home and abroad. The Sethia was paying my household expenses. From time to time he gave word of a job, and after eight months the previous partner returned and left for home. I took over charge and business prospered. One partner returned, and I went home. I stayed in Hyderabad for one-and-a-half years, and never enquired about the terms of my partnership. I did not feel it right for me to question the bosses; surely they would give me what was due to me. Whatever I wanted during my stay in Hyderabad was given to me so I did not doubt the Sethia's integrity. After one-and-a-half years, I returned to work and the other partner again came home to

rest.

Our factory was in Hong Kong, and the system was that after deducting the exchange rate, the pay was given in Hong Kong dollars. Whatever the current rate, we would be given the rupee value, either in hand or kept on file. By and large, the Hong Kong dollar was equal to Rs1.25-Rs1.35 and sometimes went up to Rs1.50.

It was a good trading period, and the profits that started out with \$5000-\$8000 per annum boomed to \$30,000-\$35,000 per annum during the period of my partnership. I worked for a further period of two years. The previous partner did not come and take charge from me. The Sethia sent another man who carefully took over the accounts. I collected the balance sheets of 1916 (I had worked since 1912) and returned home to Hyderabad. There I learned that my previous partner had become mentally unbalanced. On further enquiry, I learned that the man had taken up some trade in Hyderabad. Even though the time given to us was called "rest time," how could any man remain idle for a year-and-a-half or two years? The Sethia was very angry and called him and, in front of a large gathering, he slapped the manager. The man could not take this insult and became mentally ill. When I met him, he had recovered. He told me that he had worked with the Sethia for thirty years and according to the paperwork his share should have been Rs60,000-Rs70,000. He had not even got to asking for that, only a paltry sum of Rs2000 to Rs4000, and he was insulted before so many people known to him. This meant the Sethia had no intention of giving him his money, and was slyly slipping out of the deal. When he became his normal self, he took charge of the situation and humbly pleaded with the Sethia to clear his accounts. The Sethia would not budge an inch. He stood firm as the rock of Gibraltar and, quite apart from clearing accounts and giving him his dues, he even stopped the monthly remuneration. The poor man knew

that all was lost. He went from pillar to post and asked other Sethias to intervene. At last his boss said, "Let him give me a signed statement that my decision will be acceptable to him, and I will set about clearing his accounts." But, he said to me, "how could I trust such a person? He has already pushed me nearly into the madhouse once. How could I trust such a person? When all doors were closed against me, I thought about appealing to the court. I knew that if I could not get what was rightfully mine from the Sethia, he could surely find a way to sway the court with his millions and put me in the poorhouse."

Poor man. Worrying about a widow and children without money made him ill and he died saying, "What I earned for my wife and children, these rascal Sethias have swallowed."

Seeing the distress of his widow and children at the funeral, I thought, "Surely the Sethias will give them something." The dying man had kept repeating that the Sethias had done him out of so many thousands and, to top it all were claiming that he owed them a few hundreds. I knew that the widow would not be able to fight the court case and would ultimately fall on the charity of the Sethias.

I do not want to be the judge of who was right and who was wrong, but this made me sit up and think, and secure my own position. By my calculations, the Sethias owed me some Rs25,000-Rs30,000. I requested an advance of Rs1000. Some excuse was given. I insisted. They refused. I took courage and said, "When we are not sure of getting money for our own hard work, then I think we should part peacefully. I do not want to take another musafri. So please clear my account."

Luck was in my favour. The Sethias were in the process of declaring the percentages of the partners in court for a deceased partner. The late partner's percentage was 24 cents to the dollar, while my share was 20 cents to the dollar. The



BOMBAY SILK STORE IN HONG KONG c1950s.

IMAGE FROM WWW.HONGWRONG.COM.

Sethia's share was 56 cents to the dollar. I demanded that I be given an equal share and that I also be paid for the time I had stayed in Hyderabad. The Sethia declared, "You will be paid only till the time you left the factory, and you will be paid at the rate of Rs1.50 per dollar."

At this time, the price of silver had shot up, and so had the dollar price. It was anything between Rs2.00 and Rs2.35. For the last few years the factory was doing very well as the exchange rate went up. Seeing the situation, the Sethias thought they would have to fork out quite a lot. So to save a few thousands, they said, "We will give you money at the exchange rate of Rs1.50 to the dollar, and no more. Do whatever you want, that is all you're going to get!"

I moved heaven and earth, sought advice from all and sundry, and failing all, resorted to the justice of the law. Bhai decided to drag the court case and swore that the files had not been sent from Hong Kong. I knew for a fact that the files were here in Hyderabad: I had brought them here myself! I was flabbergasted. How could such prominent people take false oath against their less privileged employees? Whom can one trust?

29 Alochna: A Critical Analysis

Hopefully the reader can evaluate the treatment meted out by the Sethias to their partners. It is even worse for the ordinary workers, the salesmen. They repose their faith and trust in their bosses, work themselves to the bone, and when death takes them, they are paupers. To go to the expense of law courts without a steady income is impossible. The Sethias are well aware that their junior partners are financially incapable of competing with them. A court case may drag on for five or seven years or even longer. How does the poor man feed his family? The Sethias were so used to this injustice and became so fearless of courts that they did not hesitate to belittle the 'mukhiyas' or 'panchas', who, being the heads of the community, tried to mediate and bring about a settlement between the Sethias and their employees to keep them out of the courts. I am certain many partners' families must be in the poorhouse. The Sethias grab what is rightfully their partners' and live in luxury at their cost. They feel that they can purchase even God with their money. This is one reason why they give lavishly to religious institutions – to salve their conscience. According to our religion, if we believe there is a God above, His mill will grind slowly, but surely. But for people like the Sethias, the Good Lord will have to create a hell that is worse than hell.

30 The Outcome

Every partner feels that he has not got what he deserved. At no time does he have sufficient capital to start his own business. If he had, he would not tolerate the Sethia and would not stay in his employment even a day longer than he had to.

On one hand, the Sethias plot and plan how to do their partners out of their dues and delay accounting. On the other, the partners try to take the largest possible advances from their Sethias, aware that they will be cheated in the final settlement, especially if business has been booming and profits are high. So the tug of war goes on and the fragmentation of capital allows no opening for a business for the partners.

The Sindhworki system still continues in the footsteps of the ancestors. If the experienced senior partner tries to modernise, the Sethia makes life miserable for him and sacks him. Experience without capital puts him back to square one, so he sticks to the old ways where there is no chance of failure.

In spite of this, Sindhwork has prospered a hundred-fold, and life goes on in the same old way.

31 Lack of education is the cause of the faulty system

I have mentioned in previous chapters the reason why the Sindhworki Bhaiband community has remained unlettered. From times gone by until today, the Bhaiband community has not been given a sound foundation. One has to dig deep to understand why they cut education out of their lives. One feels sorry for the community's decline. Had the community been educated, not only Hyderabad and the province of Sindh but the whole of India would have profited. Business acumen coupled with education and sound values would have been a march forward. It is this Sindhworki community which is spread all over the world with business houses in every major city. There is not a language which one or the other Sindhworki does not speak fluently like a native. Yet, being largely uneducated except for business, they have not cared to understand world affairs. In these thirty or forty years, Japan has reached a zenith of power. Europe is racing towards a certain goal of advancement. But these people cannot see beyond the tips of their noses. Sindhworkis hold their heads high and blow their own trumpets in front of the Amil and Bhaiband communities in Hyderabad. In fifty years the world has progressed beyond compare and this handful of just five to eight Sindhworkis who became lakhpatis sing their own praises. They would do better to hide in a corner. We would be justified in blaming the lack of education among Sindhworkis for the decline and lack of progress of our country. They are the real culprits.

32 Sindhworkis are Traitors

The gold earned by the sweat of the brow of Sethias' working partners was swallowed up by them, and their partners' children starved to death.

One cannot expect such people to be patriotic. Their consciences did not question, "What have you done for your country or countrymen?" In the olden days, the Sindhworki patronised goods made by Sindhi craftsmen, and later Hindustani craftsmen. As trade increased, they sold their goods in foreign lands and made large profits. Gradually they were absorbed into the trading circuits of the new lands and started selling local goods. Sometimes they got the Indian patterns produced locally and sold them. This was very convenient as the purchase and sale was immediately transacted. There was no waiting period for the goods to come from Sindh; clearing and transportation was saved and the profit margin was higher.

That was alright because, after all, the extra money earned was coming back to their homes. My question is, "Why did Hindustani craftsmen suffer and foreign craftsmen prosper?"

While the Sindhworki shops formerly overflowed with Indian goods, now 95 percent come from Japan and Europe. A measly 5 percent is Indian, and that too is thrown into a corner to collect dust, and a shame to display before any customer. The foreign contracts made them export 99 percent of their goods in return for 1 percent of Indian goods. Other countries even tried to copy Hindustani goods but were unsuccessful

in making them. If they had been, the Sindhworkis would not have hesitated to order consignments from them.

You have read in previous chapters how shabbily the Sethias treated their poor, innocent countrymen. Is it surprising to now see that they are traitors to their country? How can one expect any better of them?

33 'Desh hateshta' or 'uncaring of your own': what kind of bird is that?

History records that, since time immemorial, Sindhworkis neither cared for their countrymen nor their country. Their name, Sindhworki, should be reminder enough for them. They became Sethias because of the beautiful craftsmanship of Sindhi goods, which fetched them immense wealth in foreign markets. They used to give thousands of rupees advance to the craftsmen but always fell short of the supply as the goods sold quicker than the supply was created. So the Sindhworkis had to look elsewhere. However, the workmanship of Sindh was excellent and the goods supplied were of high quality. When demand increased, fewer goods were ordered from Sindh and there was a dilution of quality. For example, Sindh was famous for real 'zardozi' embroidery, in which the threads used were made of real gold and silver. Craftsmen of the Madras Province started making the same embroidery, but in imitation metal thread, which brought the cost down. Sindhworkis started patronising the Madras craftsmen who turned out more and more quantity, at less and less quality, employing anyone who could hold a needle. The result was the decline of the craft in Sindh. If the Sindhworkis had any thought for their own people, they would have transported the gifted craftsmen to Madras, given them the required patterns and cloth and taught them to use imitation gold threads. For a few extra thousand, they abandoned their work-in-trade brethren.

Some Sindhworkis may smirk and say that they buy the bochhan (scarves) from Sindh, but that is another story. The ladies who embroidered these scarves did so out of love of the art, as a hobby. They made it not to sell but perhaps to gift their daughters in their trousseaux. Now it is a dying art. Those ladies are no more. Many have sold those scarves as works of art and, in the years to come, one may not even find a single such piece to feast their eyes on.

Even now, it is not too late. The Sethias could well get the cloth, pattern and thread to the fashions of other countries and give it to the women in their homes to embroider. Initially they should pay them a good price so that the women feel it is worth their while. As word spreads, more and more women will desire that extra income and will put their hands to work longer hours. When the supply far exceeds the demand, the price will automatically fall to an affordable level.

This way, many Sindhi women of lower middle classes will augment their family income and keep themselves occupied and out of mischief and gossip.

The firms which have businesses abroad order goods from foreign craftsmen and sell those goods in Sindh. Indirectly, they, the Sindhworkis, are helping the foreign craftsmen to prosper. Why can't they use their heads and work out a system where they can help their own Sindhi craftsmen to prosper? They could take a few of them abroad, show them the styles of those countries and perhaps teach them the stitching popular there, and send them back to Sindh to work with junior craftsmen on a larger scale, and import what they produce to foreign lands. This way, the wealth of Sindh will remain in Sindh. If the province prospers, the country will succeed in its march towards progress.

The foreigners are constantly thinking of ways to make their own countries prosper and the Sindhworkis are easily

purchased. They don't think twice about the loss to their own motherland. They come to Hyderabad only to take rest and wallow in their wealth. Their days are spent in wine, women and song. Not a moment's thought is given to the upliftment of the Bhaiband community. Their minds run on how to be considered a big boss of the community who can do no wrong! If they lack virtue, how can one expect their junior partners or servants to be virtuous? They are encouraged by the Sethias to indulge in drinking and gambling so that their minds are always foggy and their pockets always empty. It is easy to persuade such staff to take on musafri after musafri so they cannot start their own businesses.

34 Lack of humanity in Sindhwork Sethias

When the Bhaiband community reads the above statements, they will sit up and think, “Are we really such fools that what we consider rest and leisure is actually a sacrifice of our precious lives at the altar of vice?” I am only presenting the facts, and readers can draw their own conclusions.

In a certain city, two Sindhworkis had their showrooms. The staff at these showrooms were perennially sick and kept losing weight. Some came back home to Hyderabad and died, and some died right there, within a very short time of their employment. When the cases were investigated, it was found that the shops were in dead-end alleys where there was no air or sunlight. The area was swampy and the shops damp. The servants were never allowed out of the shops.

When they shut these shops, they were required to sweat out the remaining hours in the larger business houses of the Sethias. They were allowed very few hours of rest time. As a result, they generally became victims of tuberculosis or other lung diseases, and at a very young age, took leave of this world to meet their forefathers. One of the managers, after losing a few employees, decided to change the premises. But what of the young men who died in his employment? Did their families or heirs get any compensation? No, not at all! The young men were destined to die in such a way. How could the Sethia be blamed for their ill-health or death? Maybe it was in their genes! The second Sethia still has a shop in a similar

alley. He does not care to change the premises or improve the lot of the employee by giving him proper diet and medication. Nor does he allow him any free time to get fresh air. Some of the Hyderabad Sethias have factories in West Africa, on the seashore and very humid. It is said of this land, that it is a graveyard of the foreigners – meaning us Sindhis. Of all who have gone there, only 20 percent have been able to survive the vagaries of the climate. Up to now about fifty people have either died there or come home in such poor health that they died soon after, in Hyderabad. Till today, those business houses exist and till today there are new recruits who are ensnared by the glitter of gold, not knowing the awful conditions of the place or that death is stalking them, and that they cannot bring back even brass, let alone gold!

Can the Sethias not open factories in better climates? Should they not place these facts before the recruits? A lesser person would be distressed to see the condition of the families of these young men, and the wailing of the young widows. But the Sethias are made of hard metal and all they care about is money in their own pockets.

One time, a partner recruited a Sethia's relative to work in a factory in West Africa. The young man had already set sail. When the Sethia came to know about it, he sent telegrams to every port for the young man to disembark and return home. How is it that the Sethia did not leave it to destiny? Is destiny only for the poor and destitute, whose life-blood is to be sucked out, but not for his own relatives? Is there no mukhiya or headman of the community who would question the Sethia and persuade or pressurise him to compensate the families of the men who died in his service? The families are not even aware that their sons, husbands and brothers died to fulfil the insatiable lust for money of the 'gracious' lord and master.



IMAGE OF A POSTCARD SHOWING LE PETIT SOCCO, OR 'THE LITTLE SQUARE' IN TANGIERS CIRCA 1920; ONE OF THE MAJOR MARKETS IN MOROCCO AT THE TIME.

35 Inherent drawbacks of Sindhworkis

We have already touched on the subject of lack of education among Bhaibands. Lack of a sound foundation is like a boat tossing in the sea without a boatman to guide it to shore. What are their aims, their goals in life? The so-called wise men of the community have not bothered to reflect that the community would fall so low that it would be difficult to pull them out from the dark depths of the earth. Our city's Amil community also has its inherent drawbacks. The difference between the Bhaibands and the Amils is that the Amils are aware of their faults and their elders guide the young people to rise above them. The young in turn make an effort and hopefully they will succeed in bettering their lot. Our Sindhworki Bhaiband community has false pride. They are concerned only with counting their wealth and throwing it around but not for any constructive purpose. No one has investigated whether this is right or wrong. No group, no society, no panchayat, no papers have brought to the forefront the pros and cons of these basic shortcomings. The Sindhworkis became a sect of their own and did not think it necessary to have the panchayat rule over them. They considered themselves above all. The panchayat lost its hold, and could not control them.

36 Comparison between the Sethias of yore and the Sethias of today

The Bhaiband community still recollect the lifestyle of their Sethias of old. The most well-known Sethias of that time respected the mukhiya, and respected the decision of the panchayat. To be an outcast of the panchayat was considered worse than death. Because the Sethias respected the mukhiya he, in turn, earned the respect of his partners and subordinates. The employer-employee relationship was a bond strong as father and son. If a subordinate misbehaved, the Sethia's head would hang in shame. The Sethias knew that the whole community, the whole city, would reflect their good or bad behaviour, so they always set a good example. The partners and employees followed suit and were always on their best behaviour. They consulted their Sethias not only in business, for which they were paid, but also on family matters. They knew they would get sound advice.

Sethias of today consider it lowly to conform to the views of the panchayat. They think they have travelled the world over, seen upheavals in businesses and are therefore more knowledgeable than these country bumpkins. Every Sethia strives to do something by which his name comes to the top of the list of names and firms. He is so blinded by his wealth and the subservience of his grovelling servants and sycophants that his vision is blurred. He thinks he has put Sindh on the map of the world: the Sindh that was hidden in one corner! So now he must rule here.

First and foremost, the Sindhworki Sethias detached themselves from the bonds of the panchayat. In a very short while they were successful in doing so. Their partners and employees, who were always buzzing around them like bees, also sided with their Sethias. With the panchayat control gone, the Sethias could do what they liked and were answerable to none. They ruled the roost, made their own laws, and trampled on those who tried to compete.

Secondly, they brainwashed the youth and inculcated drinking habits in them. Excise reports will disclose the amount of foreign liquor that came into Sindh. The leaders were the Sindhworki Sethias followed by their partners and the lesser mortals of the Bhaiband community.

Thirdly, they introduced gambling. Their aim was to fragment the moveable and immoveable wealth so that no one should come up to the level of the Sethia in business and wealth. During Thadri, gambling went on through the night and losses and gains could amount to as much as Rs40,000 or Rs50,000. Many Sethias were so adept at gambling that they seldom lost, and it became a means of livelihood.

In this way, the whole community was dumped in a death pit. The innocent partners did not perceive the ploy to always keep them at the Sethias' feet. The panchayat had no control, so no one could rescue these poor devils, who only realised too late that they had been taken for a ride. One Sethia was shameless enough to boast, "Other Sethias cheat in accounting, I beat them at cards!"

Dear brothers, you can well understand the downward slide of the community. Holding hands, all come crashing down on one another.

37 Soul-searching

One can realise the state of the conscience of these people. They are aware that there are virtues and vices in this world. According to them, what they indulge in is not vice: it is entertainment. They firmly believe this. The Sethias are not alone in such thinking. Their partners and employees feel the same. If they did not truly believe this, their consciences would have woken them up to the fact that they were cheating. The partners often side with the Sethias and do not hesitate to ruin their colleagues. When they are, in turn, mistreated by the Sethias they may cry, "We sided with you against our friends, and what do you give us – ruination?"

If the Sethias had not pulled the wool over the eyes of the partners and encouraged their indulgence in vice, the partners would not have sided with the Sethias, and the Sethias would not have had the strength to oppose the community.

Shri Krishna has truly told Duryodhan in the Mahabharat, "Your wealth and strength has been founded on sinful ways. The food that you eat, the water that you drink, will obstruct sound thinking, and all those you touch will become like you. Great men like Bhishma Pita and Dhronacharya have also lost the power to speak the truth and that is why you have their respect. Mine, you can never have, because I represent Truth!"

This is so applicable to the Sindhworki. They have amassed wealth by fraudulent means. This has lessened their moral strength and instead of being truthful, they do not hesitate to tell lies and trample others underfoot.

38 The family life of a Sindhworki

One may start out thinking that Sindhworkis are not true to their country. They lack patriotism, they care not for the community, but surely they must love their own families?

No, the Sindhworki cares only for himself. I tremble with rage when I see them pushing to the edge their lovely sincere wives and innocent children. They put their gentle babies in their laps and make them drink poisonous alcohol, and they delight in the way the babies reject or accept the drink. The same five or six year olds then throw a tantrum if they do not get a drink before meals. They forcibly arrange parties for their wives where they ply them with drink upon drink till they are inebriated.

Is this the magnanimity of the Sethias? Our daughters are taught to be good wives, to set up good homes and please their husbands. When the husbands themselves find pleasure in such behaviour, what are the wives to do? They were taught to walk on the path of truth and be strong in religion. Now our daughters-in-law will not even know how to roast a papad. Today, our wives expect the following for a happy family life: a servant each for cooking, sweeping, swabbing and looking after the children. A carriage and a coachman for pleasure outings. Any amount of liquor. No interference of any kind. This is advancement. Households which do not conform to this standard, strive to reach it before their sons and daughters come of age. No marriages take place in households that offer less than that. Our wives require that they should welcome

their friends with an alcoholic drink. As a matter of fact, if the friends are not offered an alcoholic drink, they consider it an insult. Few are those who decline to drink or would not eat a meal if there is no meat at the table. Such decent girls are outcasts of society. I have heard of a daughter-in-law who refused to eat or drink anything at her in-laws place for three days. The reason was that she did not get meat and alcohol with each meal. After three days, she returned to her parents' home. The in-laws must have been relieved. They thought they had an ideal daughter-in-law, and had not realised that she was so used to alcohol that she could not live without it.

The Sindhworki Sethias have set their own rules, which they feel are the foundation for family happiness and advancement. To this day they strive for that modernisation and feel they will touch the shore of happiness very soon.

39 Religious zeal in Sindhworkis

The philanthropy of Hyderabadis is well known throughout the world. Every year, many sadhus, saints, yogis, sanyasis, Brahmins and pindas, spiritual seekers and professionals, flock to Hyderabad. Some come to conduct marriages, some to grant boons for off-spring, some to consecrate a new temple, some to consecrate a new home or well with Bhoomi-pooja. Every one of them returns home with bulging haversacks. East Hyderabad is worth visiting. To commemorate their success, or to keep alive the firm or family name, many Sethias have built dharamshalas which offer free lodging to travellers. Some Bhaibands have added to this to make a show of the community. There are also many Shivalayas, shrines to Lord Shiva, dotting the city. Whether this has increased the religious fervour among the city dwellers, or whether they have attained Heaven, remains to be seen. Those who built them have never set foot in them. Sindhworkis go there regularly for darshan or worship. One can see that Sindhworkis were a religious lot but because they lacked education, they were easily misled from the path of righteousness. Had they been given the right guidance, they would have turned out to be better human beings, and the community and country would have prospered.



SATGURU: A WAREHOUSE AT GATE 7 OF THE FREE ZONE IN IQUIQUE, CHILE, IN 2015.

40 Merchants' Association of Sindhworkis

Anyone interested in finding out about the brains of the Sindhworki can do so by looking into the working of the above association. There is a book published on the subject, which is well worth reading. One would then like to praise those who made this group possible for the service of the community. However, if the workings of the association are examined, it will be seen that the rules and regulations are all in favour of the Sethias, and nothing has been done for the gains of the community or the country.

To start with, the association curtails the freedom of partners and employees. For example, the rules prevent anyone who leaves a job without the firm's certificate from getting another job. Further, no advances are to be given to partners or employees. If they do receive advances, it can only be as a certain percentage of their pay. No partner or employee can be a member of the association.

The association has done nothing to raise the standard of the partners and employees. Those who are victimised are offered no representation in the association. At first, a few meetings were conducted – all for the gains of the Sethias. They then closed their books and files, covered their heads and slept a sleep of peace. For the first six months some meetings were conducted – some suggestions made and some action taken, but none for the good of the country.

Some time later, Sindhworkis had a problem with their passports. They wrote an application to the commissioner

of Sindh. When he came to Hyderabad, they met him and he recommended the association be given the authority to issue passports. The association had shut down, but now it suddenly woke up! Meeting after meeting was held. Again, to satisfy their own Satanic lusting after power and money, they ruled that only the employees of members would be issued passports through the association. Piles of applications were sent to the association and the treasury filled up. Each member paid an entry fee of Rs25 plus Rs2 per month and Rs1 for each employee's passport.

The pheriwalas were the ones who suffered. They begged the association for passports. They said, "We are individuals who take goods on credit and sell them abroad. We often have to borrow money for our fares. What do we do?"

The Sethias replied that for all practical purposes they were Sethias just like them since they were self-employed. In times gone by, the Sethias would not admit even their 'lakhpati' partners as members. After all, a partner was below their status, no matter how much he was worth. Now, for the sake of Rs29, they do not hesitate to admit as member, a pheriwala, or even a lowly cook. The annual reports of the Sindhwork Merchants' Association revealed that in the year 1917-1918, membership was only Rs40, but in the year 1918-1919, it jumped to Rs150! And all because the commissioner authorised the association to issue passports. Most of these new members were the pheriwalas. Accounts showed that the association's net profit up to that time was Rs3700. Twenty-seven meetings were held and minutes declared as if a great service had been done for the public. No mention had been made of the request to the commissioner or his order. So far, 449 passports were granted.

Here is a verbatim report:

“The rule of the association is that no passport application will be entertained until the applicant has cleared all dues and disputes with his previous employer. This rule was put to good use and thirty-seven such cases were cleared through the association. One of them was a member of the standing committee. His case was settled through the association. Had the association no authority to settle such disputes, the employers would have to seek the help of courts. Hopefully, the employees (not partners) will take advantage of the association for settlements out of court and everyone will be happier.”

At face value, these rules and regulations of the association seem like good work. Now we will investigate their pros and cons and present the real picture before the reader.

I know for a fact that up to this time no partner has settled his disputes through the association and the thirty-seven cases mentioned above were of servants. It should be recollected that at no time has any employee had any outstanding from the Sethias. It has always been the Sethia who has cheated the employee. I can say without a doubt that these thirty-seven settlements were in favour of the Sethias. The association was instrumental in making the employee pay to the Sethia. Otherwise – NO PASSPORT!

It is clear that the gain is the Sethia's, who would otherwise have filed a suit against his employee and spent money and time on litigation. Even in litigation, the Sethia would have won and the poor servant been burdened with expenses. The only time a servant has outsmarted the Sethia is when he has taken all his money in advance and he announces that he is dissatisfied with the Sethia's treatment. The Sethia, in a fit of anger, sends him back home. The fare costs anything between Rs1000 to Rs1500. The employee returns home and

immediately takes on a job with another Sethia. The Sethia files a suit, and gets a decree in his favour, but the servant has simply vanished. Ultimately, the Sethia tires and, despite the decree, withdraws the case.

Now, with the association's set rules, the servants cannot get away. No clearance certificate – no passport. No passport – no employment. So the favours are only for the Sethias, and the servants are bonded slaves.

Can anyone believe that any servant could pick up the courage to tell his boss that he wants to be treated as a human being? He knows he will never be able to get another job unless he pays back his advance money, his fares and overheads, which the Sethia will slyly slap on to his debit column. His children and other dependants will starve. The only option for him is to bow and scrape before his Sethia and try not to demand, but to beg like a dog to give him his dues. In olden days, the dissatisfied servants would, at the end of the contract, sweet talk the Sethia into giving them bonuses and then go and negotiate with other Sethias, take an advance, sign an agreement, and go off on another musafri. The Sethia found out only after the train left the platform or the ship left the docks. The Sindhwork Merchants' Association became the gain of the Sethia and the servants were at their mercy on every day that passed and for every meal that they ate.

Some say that if the servants were victimised, at least the lot of the partners improved. But how? Many partners would have wanted to demand their rights. But without the association membership, they could not raise a voice. Since they were not Sethias, they were not eligible for membership. Of course, it did not come as a surprise to the partners that the rules and regulations of the association did not include them. They knew who had set the stage and who took part in the drama. They were happy that, at least, the Sethias were off their backs.

At last, the association's conscience would not allow them to rest. A meeting was called and a suggestion presented that senior partners be given a chance to be members. The ruling was unanimously carried. But to this day, not one partner has become a member. They feel they will be treated as underdogs so they are better out of it. How right they are! A meeting of the association was called for recommendation of passports. I was present at that meeting. I would like the reader to know the facts. At the said meeting, a servant approached the president of the association for recommendations for issuance of a passport. The hall was packed and at least fifty or sixty Sethias were among the audience. Routinely, the servant was asked whether he had served any Sethia and if all accounts were clear and all differences settled.

Servant: I have not worked anywhere before this. I had settled with so-and-so Sethia but now he declines to take me. I have no outstanding with him.

The Sethia was then called upon to give his evidence.

President: Have you anything against this man, physically, morally or financially?

Sethia: I object. His accounts with me are not clear and I think there may be some outstanding.

I remember the occasion. I was watching the man. I saw him give a start and go red in the face with fury. For some time he kept staring at the Sethia. He controlled himself and, with great humility, turned to the president and said, "Sir, I have nothing owing to him. I am positive about it. One-and-a-half years ago, I signed an agreement with the Sethia. Since then, I have been going to him and urging him to send me on a musafri. Today after one-and-a-half years of being jobless, he tells me he has no need of me. I paid money for the agreement and passport out of my own pocket."

The president then requested both the parties to meet him at home to come to a decision after he has heard both. In the meantime, the passport issue was shelved. When the proceedings of the passports was over, one of the Sethias stood up and in a loud voice raised an objection before the whole assembly, condemning the behaviour of the servants in front of their Sethias. He said they must be taught to be subservient before their betters. He was supported by the rest of the Sethias.

The next day, the servant presented himself before the president. There was no sight of the Sethia. The president put up a recommendation for the servant's passport, considering him to be telling the truth and giving him the benefit of the doubt. Is it likely that the members raised an objection? The president himself was a Sethia, and there should have been a hue and cry over his decision – but no, not at all! The assembly must have thought that the Sethia felt insulted over just the look of the servant. How much more degrading is it that one of their colleagues should openly lie, just to bring the fellow to book? Not one member objected. Can you imagine how much value the Sethias have for truth? This is why the junior partners declined membership of the association. As members, they would have to keep their mouths shut or be a yes-man to the Sethia; they found both options undesirable.

I apologise for straying from reality. I was caught up in a maze of cases. Let us return to the working of the association. When the association decided to admit senior partners, one such person requested the members that he would like to join the association if he was assured that his case would get a just hearing, or else he would not like to waste his entry membership fee of Rs25. He said that a brother-in-trade had died, leaving behind a destitute widow. Since the last six to eight months, he had been requesting the Sethia to give her her husband's dues, but he was refusing to comply. The president

put the case before the standing committee. The following decision was ruled: According to our rules and regulations, if both the parties come to us for settlement, we will do so. But if you so desire, and the other party does not want us to arbitrate, the association can do nothing.

In the case of servants, the association can act on the say-so of the Sethias, but for partners, there are no such rules. Both parties must accept the arbitrator.

Dear reader, you can well realise that the bosses themselves openly decline such decisions and have not an iota of consideration for the public. If in open assemblies they can behave in this way, how much more must they be terrorising their subordinates in their homes, where there are no witnesses, and the rules and regulations are of their own making.

Note: The association now also recommends the applicant for a passport despite No Clearance or No Objection Certificates from their employees.

41 Penance

I do not consider myself eligible to advise such a wealthy, eminent and courageous community but, with folded hands and bended knees, I request the Sindhworkis to reflect on these happenings with a cool head. Think of your duty towards your community and country! When the gaunt faces of those who die due to your lack of caring or those that live like the dead because of your lack of caring dance before your eyes, you may cry, "What shall I do?"

Your insatiable desire for wealth does not allow you to see your downfall. Look within yourselves. Search your consciences, and one day I am sure you will realise the impending doom looming above you and it will shake you into realising the truth. When you realise the wrongs you have committed and the lives that have been ruined because of your greed, you will question your conscience, "What should I do?"

Your conscience will surely awaken you at some time. It will not allow you to rest. Search your soul and act now! Open your lockers and open your hearts. Distribute the wealth you have collected with the blood of your servants among those who have nothing. There is no charity greater than that of giving education and knowledge. With your ill-gotten gains, educate people and help your motherland. You are well known for giving donations to religious institutions, but help your country and the Goddess Lakshmi will bless you. Your offspring and you will be remembered for generations to come.

This humble soul entreats all Sindhworkis, be they Sethias or partners, employees or servants, to buy a copy of this book. Read and reflect upon the contents and strive to improve and implement the system so that it becomes a shining example for the whole world. My brethren, I will now end by asking forgiveness for all that I have disclosed.

Namaskar – Asro Guru jo – Goodbye.

The Sindhworkis originated in Hyderabad, Sindh, in the mid-1850s. In less than a hundred years, their trading outposts in different parts of the world had grown into multinational businesses. *Sindhwork and Sindhworkis*, first published in 1920, is an account of the experiences, insights and perspective of one who led the Sindhworki life himself.

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