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How “The Poor” Account: Financial Reckoning and its Cosmoeconomics in Assam, India  
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How “The Poor” Account  
Financial Reckoning and its Cosmoeconomics in Assam, India

IMTFI Research Grant  
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Final Field Report

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## Précis

This post-fieldwork report summarizes a series of findings and preliminary analyses from fieldwork conducted in the kingdom/village cluster of Mayong, Assam (Northeast India) from June 1, 2013 until May 30, 2014. The goal of this research project, which in part informs my (the co-PI's) PhD dissertation, was to investigate ethnographically how an impoverished<sup>1</sup> section of Assam's multiethnic populace reckon, document, and symbolically manage the actions, agents, objects, and ends of their economic lives. In a word, this project is about **how a people account—not only for finances, but also to each other in secretive and publicly shared modes**. The overall framing of this study is that reckoning economic life is a **cosmological** practice in Mayong—it creates images of the whole world and its parts; and in attuning part and whole, it modifies the picture of what the whole is. The vitality of accounting is an index of the dynamism of Mayongian society and the visions Mayongians have of their history and the universe they live in. Effectively, there is a tendency in Mayongian accounting: whatever is kept intentionally secret is often pushed into the open, toward becoming a publicly shared account.

The findings and analyses included here are by no means exhaustive. This report is meant to provide a glimpse into how I am currently thinking through the research data. In what follows, I will lay out the project and provide some exemplifications that respond to the general research question: how and to what ends do Mayongians actually account?

## I. A Forest of Accounts

In the preface to his magnificent monograph on the Huaulu of Seram, anthropologist Valerio Valeri (2000) reflects on the almost paralyzing effect of making sense of why the Huaulu have a seemingly inexhaustible and indefinite repertoire of taboos. For Valeri, the sheer profusion of taboos, and their role in ordinary and ceremonial life, ultimately provides a key to the particularities of Huaulu society as much as it refines an anthropological understanding of “taboo” in general. As concerns my own research on accounting repertoires in Assam, I find myself confronting a similar efflorescence and paralysis.

My own puzzle is why the Mayongians of Central Assam (Northeast India), with whom I conducted ethnographic fieldwork for over two years, keep so many *accounts*, financial and otherwise. In Mayong—a kingdom/village cluster on the Southern bank of the Brahmaputra River some 40 kilometers east of Assam's largest city, Guwahati (see Figure 1)—accounts (*hisap*) are everywhere.<sup>2</sup> Numeric and narrative, they are at the communicative heart of economy, ritual, political authority, history...of one's life, name, and death...of practices of sorcery (something Mayong is perhaps most famous for)...of kingship and kinship...of collecting bamboo from the forest and of harvesting rice from the floodplains. Simply put, almost every action or event of value (economic or otherwise) has an account attached to it.

More often than not, the medium for accounts in Mayong is a written ledger of sorts (see Section III below for detailed descriptions), but not always and *never only*. For example, stories, complex images, ticks marked on a bamboo pillar, erected stones—all are used, and often used

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<sup>1</sup> Here meaning living on less than one US dollar (50-60 Indian Rupees) per day. For a recent work that ethnographically complicates the econometrics of “life” that inform BPL thresholds, see Singh (2015).

<sup>2</sup> *Hisap* (“account”): a loan word in Assamese (Oxomiya) from Arabic. The term is used throughout South Asia and is usually pronounced as *hisab* (with a voiced, bi-labial “b” instead of the voiceless, bi-labial “p”).

along with ledgers, creating what Carlo Severi (2015) has called a “chimerical” mode of memory making. There is no subordination of oral narratives by graphic technologies—in Mayong, both are forms of account keeping and they work in conjunction.



**Figure 1:** Map locating Mayong with respect to Assam (and its largest city, Guwahati), and scaled out to other states in Northeast India, as well as Bangladesh, Bhutan, and Burma (Myanmar) on the lower left corner.

Such accounts are records for memory making, to be sure, but they are also **artful arguments about how a social relationship is to be remembered, stored, accessed, mobilized, manipulated, told and retold, hidden and revealed**. As I will show in further sections below, a great deal of this kind of artful argumentation revolves around **whether**



**accounts are kept secret or open to public audit**, whether they are used **to build a sense of collective history or to protect one's livelihood and sanity**. As such, talk of accounts dominates many aspects of life in Mayong. People speak of “accounting” both literally and metaphorically. In Assamese (from here on, Oxomiya), *hisap* can mean narration, calculation, counting, equivalence, tidiness, management, or sufficiency depending on context. But, and this is crucial, the term has a tropic value flooded with moral and poetic valence, as in: “*Bhaiti, hisapot solabi!*” (“Little brother, act with calculation!” [Literally: “Little brother, move within the account!”]). One may notice that **the meaning of accounting has a dynamic character here, in which we can imagine a person moving within and across accounts**, contrasting with the sense of accounts as static pages in a ledger where information (especially amounts of money) is recorded and moved around.

In so many words, accounts and their narrative framing in Mayong make a picture of an entire world—a *cosmology* (more on this to come)—both intelligible and modifiable. Accordingly, and like Valeri, I would contend that their abundance not only says something about Mayongian history and society in particular, but it also allows us to refine our understanding of accounting in general.

*Why does our understanding of accounting need to be refined?*

In global strategies for poverty-alleviation, financial accounting might be considered one of the principal “languages” of financial inclusion. Training in basic accounting rules is a widely implemented method for improving decision-making among poor populations (cf. Cole, et al 2010). In India, this training has been largely unsuccessful in increasing income or savings (Bali Swain and Varghese 2010; Field, et al 2010), but attempts to address this issue have not changed the “language” of financial literacy itself. Instead, they have sought to “simplify” it (Drexler, et al 2011). The insistence that a basic training in modern (Western) accounting principles—or simplified financial “rules-of-thumb”—is a key to breaking the barrier between financial inclusion and exclusion, assumes, however, that we know what actually counts as “good” accounting practices and principles cross-culturally. Effectively, such training tends to obscure or disregard existing strategies as well as social, technological, or cultural infrastructures that poor populations in non-Western contexts mobilize for financial reckoning—things that, at first blush, may not appear “economic” in character (for example, community rituals, feasts, gestures, or monuments). Accordingly, the qualitative distinctions and “thick” descriptions that ethnography is capable of illuminating would be of immense value for poverty alleviation programs. Yet, rarely do ethnographers think about accounting in “thick” ways. Perhaps this is because social scientists generally have suffered from **an impoverished meaning of what accounting is and what it could or should be**.

Histories of accounting, for the most part, have focused on the formal rationality behind double-entry bookkeeping as a stimulant for the calculative spirit of capitalism (Braudel 1979; Sombart 1967; Weber 1978; Yamey 1964) or, in more recent literature, as a necessary condition for modern scientific knowledge (Poovey 1998; Porter 1996). Anthropological studies, however, tend to hold an assumption about accounting: namely, that it is a technical language used by literate elites to dominate the poor who, in turn, either do not comprehend it or attribute its efficacy to magical qualities (Lévi Strauss 1992 [1955]: 298; Bailey 1994: 147; Hugh-Jones 1992; Goody 1971, 1986). But accounting is also diverse, beholden to particular cultural and historical forms of *reckoning* and *communicating* that demand explication beyond their power to

reproduce social inequalities. Ethnographic specification of what accounting means and what it can do in different social and cultural contexts needs further interrogation.

A key theme to explore in cross-cultural accounts of accounting practices is the **ambiguous quality of financial reckoning** itself. In cultures of accounting across the world, it seems as if ideologies of “transparency” goad every calculation, transaction, and event accounted for. If they did not, it would beg the question, why even keep accounts at all? To be sure, rhetoric and audit are essential features of financial reckoning—one has to render transactions clearly and communicate effectively to larger economic concerns and to persons who have a vested interest in the accounts (Aho 1985; Maurer 2002; cf. Donovan 2012: 70). Yet, ethno-historical descriptions of financial reckoning among merchants and elites tend to show that accounting practices by and large remain *secretive* endeavors. In India, merchant (*baniya*) account books were (and still sometimes are) written in ciphers (Hardiman 1996). In early-modern Thailand, ledgers were kept as a secretive and ritual means for Bangkok elites to “extend dynastic forms of governance” (Constable and Kuasirikun 2010: 601). Even in the United States today, any C.P.A. or managerial accountant will readily admit that hiding money and “cooking the books” is part of the job description; it’s what makes them “experts” at constructing reality (Hines 1988; Porter 1996). In ideal typical terms, accounting is thus doubly constituted by ideologies of transparency *and* secrecy. This particular ambiguity makes financial reckoning a socially and morally fraught practice, where action on the basis of accounting knowledge presupposes the question: **“Who should know what?”**

Such insights into what accounting means, what it socially entails, and especially **its dual character of publicness and privateness (transparency and secrecy)** establish an analytical framework for this project (see Sections III, IV, and V below), but the ethnographic question of **how populations living at or below the threshold of basic subsistence might reckon and account for their finances** remains under-investigated, especially in anthropology. This might be for two reasons. One could be the assumption described above: accounting is often assumed to be a “technical” and “economic” language used primarily by merchants and elites. Even in more holistic studies, such as David Graeber’s (2011) brilliant analysis of the global history of debt, popular theological notions of “reckoning,” “sin,” “redemption,” etc. are treated as analogic extensions of essentially and originally *economic* concepts, extended metaphorically to justify social inequalities. Graeber’s argument is more complicated than this, but he does follow suit in the sense that accounting has been historically an elite tool for social domination.

The second potential reason concerns poverty itself. *Poverty* is often thought to be a conventional social relation instead of a given material condition in anthropological scholarship (e.g., Sahlins 1972: 37), the term “poverty” itself being a Western social category imposed on non-Western populations. Hence, even though anthropologists have explored how economic scarcity and social suffering (i.e., *conditions and effects of poverty*) create a set of socio-cultural habits around, perspectives on, and bodily orientations to the world that are fundamentally unique (Biehl 2005; Das, et al 1998; Scheper-Hughes 1993), most anthropologists are chary to use “poverty” as a concept for ethnographic analysis. And not without good reason. In Assam, for example, the term to emphasize a materially impoverished person is *dukhiya* (“suffering/sadness,” but also “renunciation”), whereas wealthy persons are spoken of as *dhoni* (“prosperous/beautiful,” but also “householding”). The entailments of this semiotic distinction are complex, as it draws upon religious categories, social rank, material access, aesthetics, ordinary experience, and embodiment that English terms like “poor” and “rich” elide. Nevertheless, socio-economic realities prevail and are easily understood: *dukhiya* persons live in

destitution, *dhoni* persons live in comfort. Thus, in order to interrogate how “the poor” account in Assam, there has to be a delicate balance in describing and analyzing social inequalities while paying attention to the categories that cultural actors use to describe themselves and others.

This project adopts the heuristic of “cosmoeconomics” (da Col 2012a, 2012b) to mediate between these two framings—i.e., to keep one from analytically determining the other in order to (1) assess the relationship between diverse accounting repertoires and possibilities for financial inclusion, and (2) to keep the question of what constitutes “economic life” in a given context empirically and analytically “thick” (cf. Singh 2015). **Cosmoeconomics** attempts to describe: “the logic of the energies and flows exchanged among different beings, the flows of scarce resources, production, consumption, and transfer of values at stake between different entities” (da Col 2012a: S191). It thereby identifies a specific set of sites, processes, and premises that can ethnographically test Sahlins’ (2010: 375) more bold statement that “economy is the objectification of cosmology,” a position implicit in most studies of symbolic economies (e.g. Chu 2010; Gudeman 1986; Bloch and Parry 1989). It also provides a template for investigating how accounting practices might organize, manage, and attune economic life to such flows. Just as Holbraad (2005) has shown that money has an inherent capacity to attune the orders of the cosmos (being a partible medium, and both a store of and standard of value), financial accounting repertoires stand out as a fruitful site for investigating how people create a holistic sense of and manage the myriad parts of their lives from both material and spiritual perspectives.

**But what exactly is a cosmology and how does it speak to accounting in general?** Let us return to the example from Graeber (2011) above. It is clear that Christian theology, for example, shares several concepts with what we tend to call economics: redemption, sin, retribution, reckoning, etc. Moreover, let us presume that most of us live in societies where the domains of religion and economics are conceptually distinct (hint: most of us do). Who is the party of the first part when it comes to these concepts: religion or economics? The weakest solution is to say one or the other for all times and places. A better solution, which we might call historicist, might say that the concepts are ancient and once they were part of an unseparated social domain—it is only that we see the realms as distinct in modernity. My position—and perhaps one that Graeber would ultimately agree with—is that each and every form of economic and religious life, whether the domains are conceptually distinct or not, *shares* in a historically and culturally specific *image* of totality—an image of the whole universe, its myriad parts, its order (and disorder), and the way all of it relates together. Hence, it is not that economic forms of life create the theological imagination (or vice versa), but that both religious and economic life are perspectives within and objectifications of an ordered whole, a *totality*, in which their practice makes sense, is efficacious, and replicates certain formal features of that very whole.

Let’s call the image of this “whole” a cosmology. The problem for anthropologists is that cosmologies are not always easily accessible outside of myth and esoteric narratives provided by ritual adepts. Nevertheless, when they are accessible they provide valuable insights into the how and why, the place and purpose of things as particular as accounting. Conversely, I would argue that accounting—in many places, actually—allows for grasping the structure of cosmologies by showcasing the ways parts and wholes align, misalign, or are attuned in practice. Actually, accounting is a unique semiotic technology that functions quite similarly to what cosmologies are intended to do. When considering Terry Turner’s (2008: 2) definition of cosmologies as “hierarchically stratified, multi-perspectival totalities, the form of whose parts replicate the formal properties of the cosmos as a whole,” we can almost effortlessly transfer this as the

definition of account ledgers, replacing “cosmos” with, for example, “business” or “home.”<sup>3</sup> In both cases, cosmology and accounting are about creating the order of the “big picture.”

My research has proceeded with the hypothesis that accounting logics and cosmologies not only have a formal similarity, but that accounting in Mayong is a means of making cosmology both **intelligible** and **modifiable** in ritual, political, economic, and moral life. Accounting becomes a source of memory, history, communication, translation, and ultimately *prosperity*—and a method for redirecting and reinforcing cosmologies, which are always in the process of transition. Once one understands what Mayongian cosmology is currently all about, it is precisely things like memory, history, and translation that frame what “prosperity” really is.

### Why Cosmology Matters: A Parenthesis on the Semiotics of “Development” and “Prosperity”

When “**development**”—whether uttered as the English word or the Oxomiya/Bengali *unnoyon*—is talked about locally, the term is almost always qualified by the use of the noun *briddhi* (“growth,” “uplift,” “increase”). In ordinary conversation, the enunciation of the word *briddhi* often entails someone raising their arms (palms facing up), from low (waist) to high (chest) per via the first and second syllable of the word—as if lifting an object. In Western discourses, we often presume economic “development” to be one of the royal roads to **prosperity**, a concept which—emergent from Protestant Christian cosmologies—tends toward a sense of both health and wealth. Development is also a darling concept of programs for financial inclusion—and, in some extreme cases, assumes that growth and economic equality transcend particular cosmologies and cultural-historical particularities (i.e., get everyone banked and on the financial grid and then: *voilà*, the gaps of economic equality are closed). But there is somewhat of a paradox when it comes to the connection between **development** and **prosperity** in Mayongian cosmologies. As one of my research assistants informed me, the irony of the matter can be located in the Oxomiya word for prosperity: *xomriddhi*. In his exegesis, the compound word (taken from a high Sanskrit register) literally means “equal growth” (*xom* + *briddhi*). But *briddhi*, he said, only makes sense as a kind of accretion at the expense of another diminution. In other words, as per a cosmological rule that the universe is finite, if you increase one portion of the universe, another has to decrease. **The full irony is that cosmologies of growth and equality cannot coincide.** Our extended conversation (transcribed from Oxomiya) follows:

SD = Sean Dowdy

HD = Himonto Deka (pseudonym)

SD: OK, so if prosperity always means an increase of one at the expense of another, and if the universe (*prokriti*) is finite (*oxim*), then that implies there will always be inequality.

HD: Yes, and war. That’s the other irony (*bo’brokti*). For example, a king. He is only responsible for the prosperity of his own kingdom. He had to go to war to make his kingdom prosperous. So, another kingdom became devastated (*dongxo*). People say prosperity is about peace, equality, and growth, but growth is never about peace and equality. And you notice in the village, no one really even uses the word *xomriddhi*—this is just fashion. Most of our people say, “things will become good” (*bhale hobo*) or “things will become bad” (*beya hoi jabo*)—they never really talk of *xomriddhi*.

<sup>3</sup> Cosmologies and accounts are both hierarchically (or at least partonomically) tiered (think sub-accounts in a general ledger vs. heaven/earth/hell in Christian cosmology), and necessarily multi-perspectival (think double-entry vs. the view of heaven by a peasant vs. a king).

SD: True, but I hear the word *briddhi* a lot. People in Burha Mayong are always talking about *briddhi*—when they say “development” in English or *unnoyon* in Oxomiya, I ask them, “What does that mean?” And they say, “growth will happen” (*briddhi hoi jabo*), and they raise their arms like so (*mimics gesture of arms raising from waist to chest, palms facing upward*).

HD: [Laughs]....yes, so when government officials talk about *xomriddhi*, people think only *briddhi*—they do not think about equality (*xomota*). The first man, Purusha, his body made the castes/ethnicities (*jati*). Here (points to waist), I am a low *jati*...here (points to chest), I am a higher *jati*. Our bodies also are not equal. Look at your hand—it has five different fingers. All are fingers, but none of them are the same size. None are equal. You want to make them equal, you have to cut them to the same size, meaning the hand will not work. The other hand becomes better. When someone does use the word *xomriddhi*, they always have something else on their minds—maybe becoming a big man, maybe getting rich, but never really to have peace and equality. This is our thinking.

My research assistant’s distrust of the rhetoric of prosperity is, perhaps, idiomatic. Yet, the example of the hand and body of Purusha as analogies for naturalized hierarchy were almost pre-packaged responses whenever I inquired about rank and hierarchy in Mayong. **Both are embodied, visualistic ways of communicating cosmology**—exquisitely exemplifying Roman Jakobson’s (1960) “poetic function” of language both gesturally and lexically. The take-away point here for programs of financial inclusion is to be vigilant and careful: not only about what development means, but that it may have a counterintuitive effect. **This is not to say that cosmology is static.** No. **Cosmologies always change** and are modified in new circumstances. We no longer conceive that the Earth is the center of the universe, for example. But when it comes to alleviating the social inequalities of poverty, we have to consider that cosmological principles also do a lot of work for elites as much as they do for the poor.

In this example, if the principle that decreasing one element of the universe is necessary to “uplift” another, then this can be used strategically by vested interests in terms of **austerity**. Imagine the possibilities of an agent of some NGO saying: “We are going to give you a matching grant for education, but you will have to give up your feasting, drinking, gambling, and expensive weddings because there are not enough matching resources to go around.” Or imagine a local elite saying, “You cannot just give money and bank access to the tribes. They will drink their savings away. They do not understand growth, only eating and drinking; after all, they just recently came out of the jungle. It is better that you invest in real estate so it will help them out eventually...I have a plot of land here, you see...”

Neither of these two statements are imaginary, by the way. They were actual recorded statements from my fieldwork in Mayong. Understanding the cosmologies that underpin these statements is, at minimum, a first step toward more conscientious programs for financial inclusion.

Overcoming poverty is only part of the story—and definitely not the end of it. What will become clear in the sections to come is that poverty alleviation can only work in places like Mayong if we understand how the modes and methods of accounting are subtended by cosmology and, in turn, constitute, make legible, and modify the very same. In the next main section of this report, I will explain more about the particularities of Mayong and Mayongian cosmology, its connection specifically to kingship and sorcery, and how accounting not only has a central place in cosmology, but mediates Mayongian cosmologies by making them intelligible and modifiable. But before doing so, it will help to provide some brief notes on my fieldsite and this project’s methods and methodology—i.e., how I went about researching the world of Mayongian accounting and its cosmo-economics.

Administratively speaking, Mayong is a village cluster comprised of 19 villages approximately 40 kilometers east of Guwahati, bordering Kamrup District to the west, the turn of the Kopili River at Kamarpur village to the south, the Pokoriya River to the east, and the Brahmaputra River to the north. The territory of the “erstwhile” Mayong Kingdom (established ca. 1500 CE), however, was much larger, with influence spreading further west (up to the mouth of the Kopili River, called Kajolimukh), south (at least to the kingdoms of the Southern duars), and east toward Nagaon town (see Figure 2). Two points here: (1) the actual sovereign borders for the *puwali roja* (“baby kings”) of medieval Central Assam remains a political controversy in the present due to the fact that these kingdoms continue to have overlapping claims on territory;<sup>4</sup> (2) Thus I put “erstwhile” in scare quotes since the Mayong kingdom actually continues to function *parallel* to the government mandated *panchayat* administration system, especially for purposes of arbitrating customary rule and law, land disputes, inter-ethnic or inter-caste relations, marriages, ceremonial patronage, and other so-called “traditional” political and economic matters. Mayong’s king—like many customary kings—is considered divine, although his rule is not justified by divine ordinance. The current king, Taroni Konwar Xingho, holds ritual sovereignty over a rather ill defined area (jurisdiction and sentiment vary from village to village and from account to account), but he is worshipped and consulted regularly on political and economic matters in the villages of Roja Mayong, Burha Mayong, and Hatimuria (see Figure 3).

The village of Burha Mayong, where I lived during my research period, borders a range of large forested hills (the Mayong Pahar), which serves the villagers as a source for foraging and hunting. The hills themselves are too rocky to support slash-and-burn rice farming (*jhum*), although the Karbi community tells me that no less than a half-century before, their families practiced *jhum* agriculture in neighboring mountain ranges. Other rocky hillocks and forests dot the area in Mayong (including the king’s former hunting grounds, now a wildlife reserve owned by the state), but the majority of the land consists of illuvial flood plains used for rice cultivation. Mayong is also ecologically riparian, being deeply dependent on rivers (esp. the Brahmaputra), waterways, and flood-borne fisheries for food, water, and transportation.

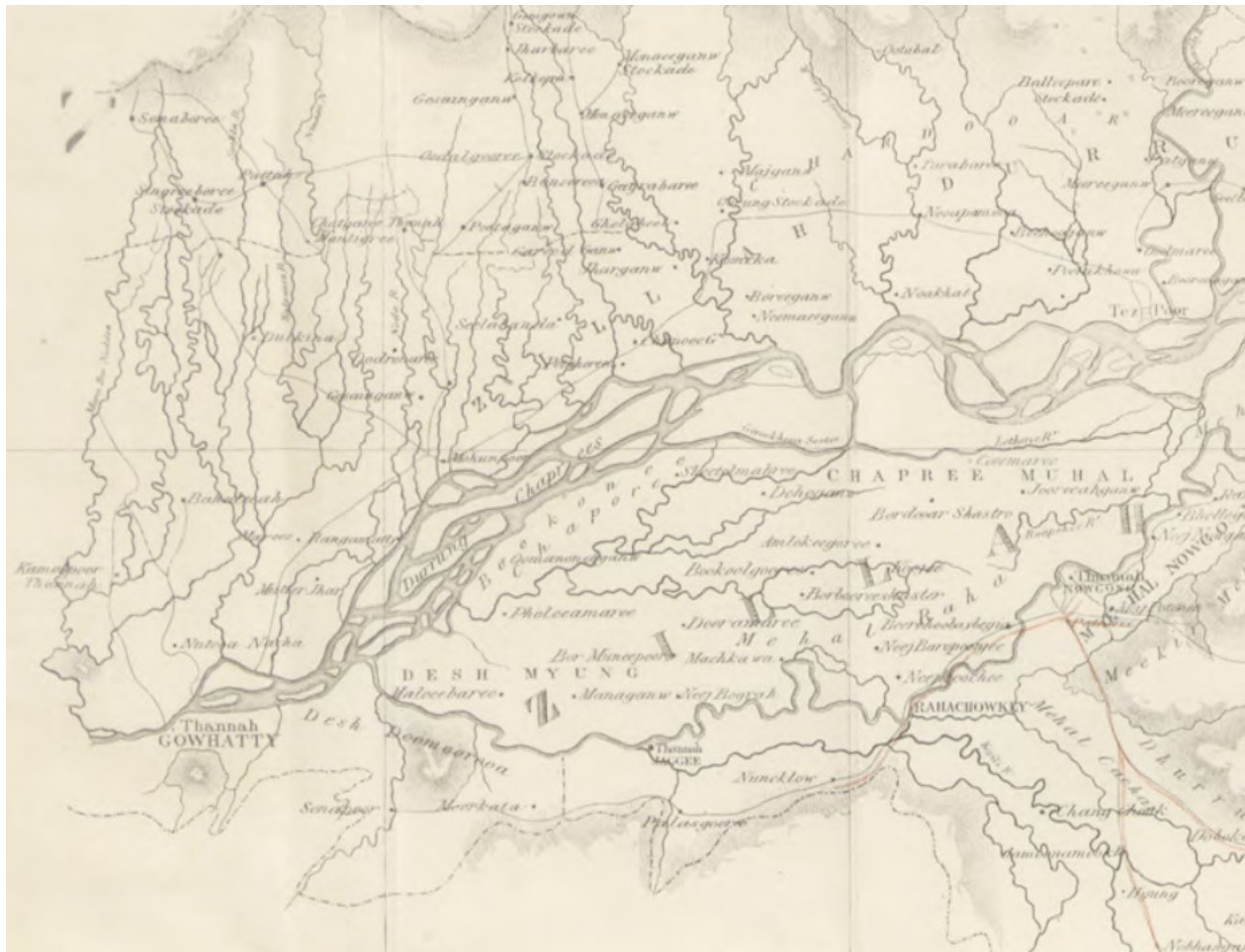
Mayong is, for lack of a better word, “multiethnic.” With a population of around 20,000 people (80% Hindu), Mayong has at least 12 different *locally* distinguished “ethnicities” (*jati*). In some ways, the ethnic diversity of this area is not very different from North Indian villages, which are noted for their profusion of castes. In Assam, however, the idiom of *jati* (a word that literally means “species,” but used across most of North India to refer to occupational “caste” in its socio-economic sense) swings more toward a meaning of race or *ethnicity* (see also Cantlie 1984). There is no *jajmani* system of ritual and economic mutuality or division of labor in Mayong (or, indeed, throughout most of Assam). *Jati* are simply different “kinds” of people (Karbi, Koch, Saikia, Bengali, Tiwa, etc.) with no ritual or labor roles specified. For my fieldwork, I worked with members all of Mayong’s ethnic communities. In the beginning, this seemed daunting and extraordinarily difficult, since it involved juggling multiple perspectives.

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<sup>4</sup> I am currently thinking through how we might describe the interrelationship of these kingdoms. On the face of it, they share features of Stanley Tambiah’s (1976) “galactic polities” (with larger more powerful centers like the Ahom and Kachari kingdoms, and then, smaller peripheral kingdoms with their own peripheral kings and chiefs paying tribute) and Burton Stein’s (1980; cf. Southall 1956) notion of the “segmentary state” in South India (with “little kingdom” startups founded by stranger kings, bandits, and other cultural heroes). My second major research project will begin by exploring the particularities and relationships of these sovereignties historically and ethnographically in order to shed further light on Northeast India’s political present.



However, it turned out to be a methodological boon since this kind of juggling is precisely what Mayongians do on a daily basis, and is ultimately what their “shared” forms of accounting are all about (see Section V below).



**Figure 2:** 1845 map of Assam showing the Mayong Kingdom—written here as Desh Myung and shown in larger font than the more historically powerful (and historically cited) Dimoria Kingdom (here written as Desh Doomoorooa). This is a map of the newly created Nowgong (Nagaon) district of central Assam, plotted out by Gen. Butler during his 1845–46 excursion throughout the region. It is the earliest reference I have been able to find of Mayong Kingdom in maps of the region.

For my research, I devoted resources to the methods of ethnography (interviews, participant observation, and genealogy gathering), semiotics (discourse analysis), and historiography (namely, oral narratives, but also translation and analysis of materials in local archives). In Mayong, ethnographic research began with household surveys of all residences in the ritually centric villages of Burha Mayong (“old Mayong”) and Roja Mayong (“Mayong of the king”)—approximately 300 households in total. These surveys entailed basic questions concerning kinship organization, practices of financial reckoning, and their mutual entailments (who accounts for whose finances, when, through what medium, etc.).



**Figure 3:** Satellite map of contemporary Mayong (Google Maps, <http://maps.google.com>, accessed September 14, 2014). Note the satellite map incorrectly labels the actual sites of the villages of Hatimuria and Raja Mayong. Both should be placed further north than they are. Kalxila (Kalsila) is also a village, which does not exist anymore—it has been annexed into a village in the area known as Loon Mati. The spelling of Mayong as “Mayang” here is a common variation. In the International Phonetic Alphabet, Mayong is pronounced mə’yɔŋ (in Assamese: মায়ং)

Building on this material, I proceeded to conduct semi-structured interviews with selected informants from both villages, and then from surrounding villages (6 more in total, including Ouguri, Loon Mati, Hatimuria, Chanaka, Xoti Bheti, and Hatibhangi). Each interview lasted, on average, 1-2 hours, with three to four interviews for each household (one with the household patriarch [*murobi*] and two to three with other adult members, e.g. son, daughter, wife, brother, or affine). For a broad sociological sampling, households selected for interviews were chosen based on diversity with respect to: family size, gender composition, ethnic/caste affiliation, belief and disbelief in sorcery (and whether it is practiced by a family or not), and relative access to financial institutions (e.g., did the family have a means of transportation or not, did the family have a bank account or not, etc.). The content of the interviews focused on kinds of accounting practices conducted by family members individually and as a whole, economic histories of families, relative economic autonomy of individuals, specifics of the village and its locality, narratives about financial reckoning (i.e., accounts of accounts), and larger sets of religious or moral practices and beliefs. Further below I will provide detail into how these topics collectively create a picture of accounting as a cosmological medium.

Alongside the interview process, I proceeded to map the means of livelihood across a larger sampling of informants, documenting economic transactions of various scales and in different regimes: commodity exchange of goods (e.g. bamboo, rice wine, clothing, electronics,

edible rice, fish, etc.), gifting, barter, *adhi* (a unique system of livestock redistribution and cropsharing in Assam), donations to sorcerers and priests, chiefly/kingly taxes, loans to kin, obligatory payments to guests and affines, sharing (especially with mobile phone data), *xohai* (patronage), debts/loans, and various kinds of ritualized fining and tithing.

I also inquired into the deictic qualities of these practices: as events, what materials, forces, and relations are mobilized in coincidence with such transactions/exchanges? In other words, what were the contexts and supplemental elements—social, material, and spiritual—that were built into or brought into these practices. Another focus of my analysis was on misunderstandings and schisms (e.g., was a given exchange interpreted as a gift, a loan, or something else from one perspective but not another; did the exchange end in payment or deferral, etc.). This afforded an opportunity to examine how belief, concept, perspective, and power relations operate in these exchanges and how they are ultimately accounted for (or not).

### **Schism and Land**

One rather telling example of misunderstanding and schism occurring in the wake of an exchange was when a village-wide disagreement broke out about the status of a particular plot of land in Burha Mayong in 2014. It began when a man from the Koch ethnic community decided that he wanted to sell some of his land to a developer from Guwahati. Sale of land is on the rise in Mayong as the Assam government pushes to exploit the nearby Pobitora Wildlife Reserve for tourism in the name of development. His neighbor, a woman from the Karbi community, protested saying that a portion of the land he intended to sell was actually hers by customary right. Although she had never purchased the land, she had been farming it for over forty years after the Koch man's father gave it to her family as a fine to settle a marriage dispute between the two families. The Karbi woman was also able to show an account ledger detailing the value of a few years' worth of rice cultivated from the land. It was clear, at least, that the land was not given to be share-cropped (*adhi*) and that the Karbi family was entitled to the produce of the land. The Koch man insisted though that originally the plot was neither a "fine," nor a "gift" (*upohar*), nor a "share" (*adhi*), but a "loan" (*dhar*), which his father gave for use only—and that the rice that was to be cultivated from the land amounted to payment for the marriage dispute. The Koch man insisted that the original loan was for cultivation only and not a permanent transfer; whatever damages resulted from the initial violation of marriage taboos were now paid off many times over from seers of rice cultivated, sold, and consumed over the years.

Because no formal arrangements were made on the deed of the land, the Karbi neighbor had little to back up her claim except to appeal to customary forms of law. Hence, the "case" (as these matters are literally referred to, using the English word) required intervention from the Karbi chief, the Mayong king, the government-appointed *gaon bura* (village elder), and several "big-men" intermediaries from both communities. What anthropologists call "symmetrical schismogenesis" ensued, wherein two putative equals attempt to out-do each other's claims by drawing in higher authorities and ideologies to their respective causes. At first, the debate centered on whether or not use of land was an acceptable payment for the breaking of a marriage taboo between two different ethnic groups (the Koch man's brother had eloped with Karbi woman's sister). The record of the marriage penalty was recorded in the books at the Karbi chief's house, but it only said the following: "1 *bigha* [0.06 acres] for paddy" with no monetary amount connected to it. The current Karbi chief proclaimed that it could not have been bride price per customary rules, so it would have to have been a gift to the family only (since other fines were paid to the public purse). Still, no one could agree on whether the gift was land or land-use.

The event quickly transvalued into one of claims of indigeneity vs. evidence of legal propriety, bringing into light the pain of violence around identity politics in Assam (Baruah 1999, 2005). For the Karbi

woman, because she did not have evidence of actual ownership (only records of the income produced from the land), she began to frame the matter as one of *who really* should have legitimate historical claim over the land—i.e., whose people were here *first*. At one meeting, she reminded everyone that the Karbi people were the original “discoverers” of Assam and that the land had to have been part of the Karbi community to begin with.\*

*\*A famous figure in 20<sup>th</sup> Century Assamese Literature, Bishnuprashad Rabha, addressed the Karbi people in 1982 collectively as the “[Christopher] Columbus of Assam” — the discoverers of the land. This has become, ironically, a common trope in defense of Karbi and other tribal rights—here based on a cosmogonical ethno-history saying that prior to the Karbi people, no one lived in the region. Of course, other tribal groups radically deny this claim. The Bodo, for example, claim pure autochthony. The effect is, unfortunately, further segmentation among politicized tribal groups.*

Fights and uproars went on for a few weeks. On the part of the Koch man, the case turned into a lengthy investigation at the land records office at the district headquarters. Eventually, the records showed that, in the eyes of District Law, the land legally belonged to the Koch man since there was no formal record of a gift or a sale. Realizing that the matter had escalated out of hand, the Karbi chief, the king, and the *gaon bura* all sided with the District court’s findings—deferring to what they told me was an “impartial” authority on the matter (note that the *gaon bura* and current king are ethnically Koch). When the final decision was announced at a village meeting, the Karbi woman stood up, and in a last attempt for moral righteousness, proclaimed:

“In our society, *our* Mayong society, marriage gifts are given out of love (*morom*), respect (*xonman*), and tradition (*porompura*). If [the Koch man’s] father had given my family money (*toka-poisa*) and not land [in payment to settle the dispute], does this mean I would have to pay it back now? That is not tradition. Now money is new tradition. But land is not money, land is *Lokhi* [i.e., Lakshmi, “the goddess of prosperity”].”

The crowd, however, ignored her and everyone left the meeting. It was agreed that, in any event, almost forty years of cultivated rice and its profits were more than enough to pay off a marriage fine. On the way home, a friend of mine, a Karbi youth, turned to me and said,

“She was wrong, wasn’t she? Land *is* money now, a thing-of-the-self (*nijor bostu*); her account was just a memory of when land was something more. In the past, land *moved* money, now money *moves* land.”

Cases like these are common in Mayong and resolutions do not always make their way into District or State jurisdiction. From these cases, however, it is clear that accounting is never quite a simple matter of finding agreement and resolution in a record. A record can open many worlds, many perspectives on the whole and its history. Notice how the Karbi woman attempted to modify the cosmologic involved by deferring from marriage economics to claims of regional indigeneity. Point is, accounting can usher in **different or modified cosmologies** depending on how one motivates the particulate data available.

Thirdly, in the interview process I also turned to inquiring about accounting techniques and technologies (narratives, ledgers, styles of bookkeeping, other material forms of record keeping, audits, protective measures, etc.) that were used to reckon and scale the relations and forces occurring in the wake of transactional events. This involved documenting when ledgers and other graphic technologies were used and when they weren’t, and in what contexts secrets were kept. I also documented unwritten accounts such as stories, or instances when forces of *xonman* (deferential honor), confusion, or authority compelled actors to consult with local headmen (chiefs, the king, “big men,” etc.) on how an accounting should be done in absence of a written record. Inter alia, I am currently evaluating and analyzing these in terms of their practical semiotics (i.e. how accounts of accounts are used, defined, talked about, debated, and mobilized).



In light of this methodology, and to reiterate, by focusing on the logics, techniques, technologies, and communicative ideologies of accounting for various forms of exchange, transfer, production, and consumption, this research offers an empirically grounded, qualitative picture of how and why Mayongians symbolically manage finances at the intersections between **cosmology** (the image of the whole) and **socio-economic life** (how that image is worked out, challenged, reconfigured, etc., conventionally and historically). It thus looks to forces of both spiritual and socially mediated material prosperity (e.g., to morality, magic, and markets), and between the part-whole dynamics that objectify activities of payment and exchange. This approach opens up an *ethnographically* driven, and holistically attuned, space to understand how and why a people account, and the ways in which accounting makes images of totality intelligible and modifiable.

I now turn from the forest of accounts to the features of Mayongian cosmology to further elaborate those very images of totality—and how they will lead us to the significance and practicalities of Mayong’s efflorescence of accounts.

## II: Mayong: A Cosmology of Illusion, a Kingdom of Strangers

Given Mayong’s multi-ethnic populace, is it possible to talk of the place as having a single, shared cosmology? I argue that it is possible and that both sorcery and kingship are key to understanding what unites Mayongian perspectives.

Rumors circulate across Northeast India—and indeed, across much of the sub-continent—of Mayong as a center of dangerous black magic, inhabited by an inordinate amount of sorcerers (*bej*) who can inflict harm or manipulate one’s intentions from a distance. In Assam, it is not uncommon to hear Mayong referred to as *jadur dex* (“country of magic”)<sup>5</sup> or *bhoyonkor dex* (“country of fear/danger”), a place where anyone could be a victim or practitioner of sorcery.

Indeed, wherever I traveled in Northeast India, the moment I mentioned to anyone that I worked in Mayong, the same set of fearful gasps followed: “Magic! Sorcery! Witchcraft! Why have you not been turned into a sheep, yet? By the way, I have a problem, do you know enough charms (or the rights ones) to fix it?” Mayong is infamously occult. Oxomiya cinema, traveling theaters, and news media—all capitalizing on a kind of auto-Orientalism—have only further solidified this infamy by reproducing (and popularizing) documented myths of Assam as an ancient site of magical practice, and then iconizing Mayong as *the* place (existing *now*) where “men are turned into sheep” (note the parallel with Circe’s swine) and where “chairs stick to one’s body,” trapping unknowing outsiders or stealing their intentions. See, for example, famed Oxomiya director (and a personal friend of mine) Utpal Borpujari’s award-winning 2012 documentary, [\*Mayong: Myth and Reality\*](#), which—while otherwise a rather excellent documentary—nevertheless frames Mayong within a narrative of exotic exception.

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<sup>5</sup> “Magic” is, at the end of the day, a rather unfortunate translation of *jadu*, *tantra-mantra* (cf. Burchett 2008), *bejali*, *indrajala*, and other particular terms used to differentiate sorcery, religious practice, illusion, deception, etc. in Axomiya (as well as in many other South Asian languages). Translation repertoires have rendered “magic”—in its sensational, performative, mystical, and irrational senses—as an approximation of *jadu* throughout the Indian sub-continent and it is hard to shake the conflation between the two, especially in English-medium (or so-called “secularist”) public spheres. Although a perlocutionary warning may fall upon deaf ears, it must be said that “magic” collapses these distinctions into an almost “*mana*-like” signifier (in Lévi-Strauss’ terms), i.e., its significance “floats” and ultimately specifies very little as to what we are looking at (although see Jones 2011).

Most of the rumors about Mayong index the historical connection that the area had with other known sites of tantric practice, goddess worship, and blood sacrifice along the Brahmaputra River (collectively known as *kam pith*) (see Hazarika 2011; see also Figure 4). Yet, the historical connection that the Mayong area had with the Tantric cults in the region (as far back as the 9<sup>th</sup> and 10<sup>th</sup> centuries CE) is insufficient for understanding the power of these rumors. Mayongians have internalized these rumors; outsiders accept them as a reality.

#### A conversation that went nowhere, literally

Toward the end of my fieldwork I was visiting friends in Guwahati to attend a heavy metal show at Café Hendrix, my favorite venue for rock music in the city. While there I met a metal-head from Shillong (Meghalaya)—for privacy I will refer to him as DK—who was interested in my work in Mayong. Here are snippets of our conversation, reproduced here from memory:

DK: “So you must know about *Inner Mayong*?”

SD: “You mean *bangthai bheti* (“the place of the king”)? That site has been abandoned, but you can still see where it existed deep in the forest. Locals say that’s where people who committed incest were banished to.”

DK: “No, no...I mean the *secret* Mayong, the place in the jungle where all these *baba* and *bej* practice magic.”

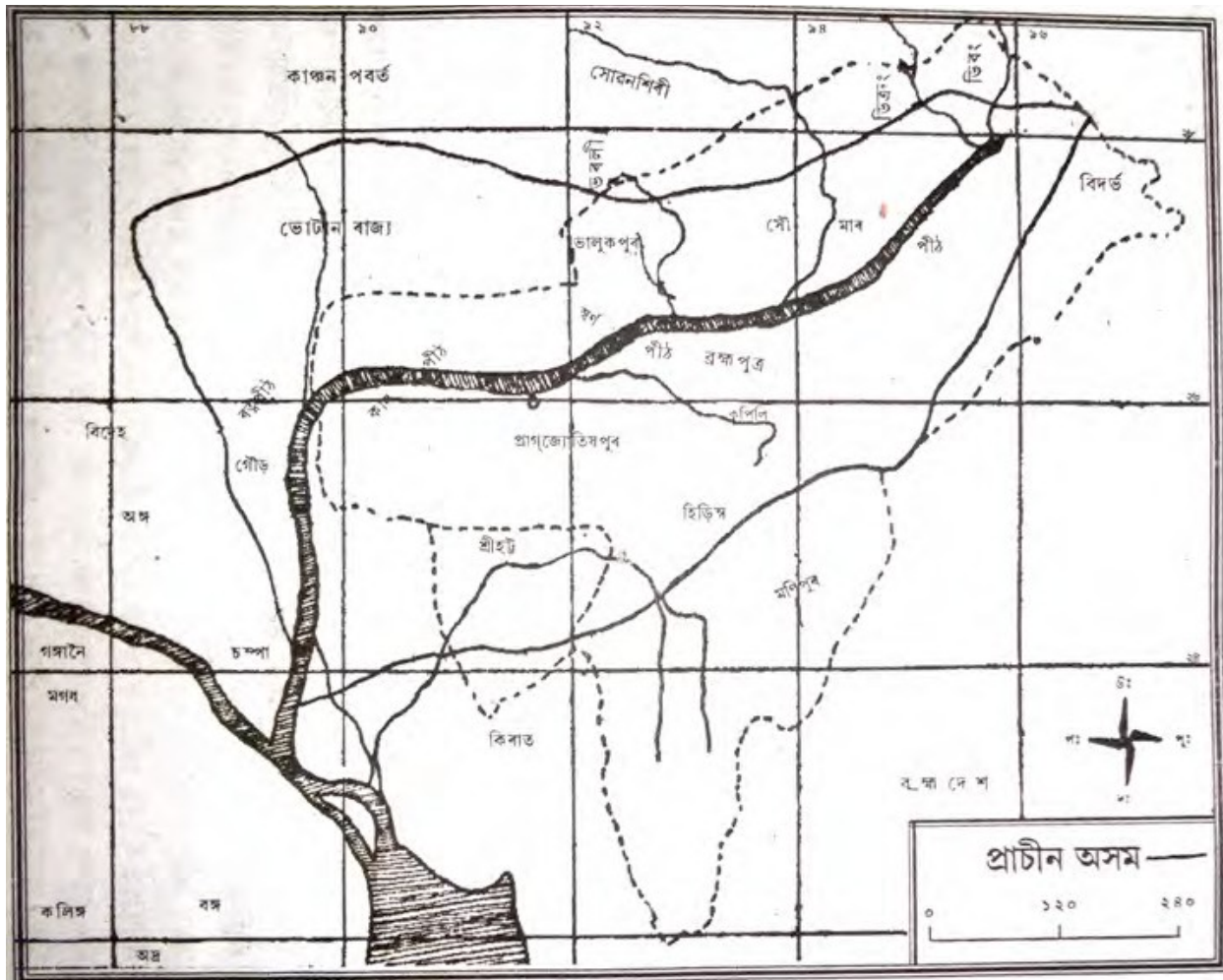
SD: “I don’t think such a place really exists. I’ve walked kilometers and kilometers through that jungle and I’m sure if there were tantric practitioners there, the villagers would know about them.”

DK: “I don’t think you understand...this place is *so secret* that it is invisible. That’s how powerful their magic is. This is what I have heard and I have friends who say they have found this place. You should look for it sometime.”

I never found *Inner Mayong*. Neither have any of my informants. And maybe that’s the point.

There is more to this than rumor, however. Despite the almost total disappearance of tantric practitioners, there are real **cosmological perspectives that make Mayong a place where generalized sorcery exists today**. If it is not actual Tantrism, it also isn’t an identifiably booming industry of traditional forms of sorcery. What is actually left of *bejali* (sorcery) in Mayong is only a handful of elderly, named sorcerers (*bej*) who heal jaundice, fevers, and snake bites, find missing items, or—and this is both intensely debated and hushed—use invisible means to bind or harm others through assault mantras (*ban*, literally “arrow”). But, *bej* and their practices are found throughout Assam (see Goswami 1994), and comparable figures exist all across the sub-continent. So, besides rumor, what makes Mayong—from inside and outside—stand out as a dangerous country of magic?





**Figure 4:** A map from K. L. Barua’s *The Early History of Kamrup* (1933), showing a hypothetical boundary of *Prasin Oxom* (“Ancient Assam” – aligning, in part, with the kingdom of Kamarupa [350 – 1120 CE]). Barua assigns the region of Mayong (the area just east of the mouth of the Kolung/Kopili Rivers) as a *pith*, an important site of goddess worship and tantric pilgrimage comporting to the myth that, following dismemberment, the genitals of the goddess Sati (Xoti) fell near the Brahmaputra River (in what is now the site of Kamakhya temple near Guwahati), and—as local myth goes—the pieces were then carried upstream and deposited in sites along the Brahmaputra up until its confluence with the Lohit River.

British colonial onomastics—and their Orientalist forms of myth-making—might be a good place to find a potential answer (see Kar 2004). So, too, might incipient “identity politics” or the potential for using culture as a source for capital or advertising (see Figure 5). To be sure, these are very active myths where local discourses of place-fame merge with rumors from the outside. Magic *sells*. So while many Mayongians want to *preserve* traditions of sorcery to understand their past, it is often argued that the preservation of tradition will bring tourism and, thus, easy money to Mayong. Tourism around Mayongian tradition hasn’t yet taken off (despite many attempts to sell Mayongian culture as a commodity, and despite the fact that Pobitora Wildlife Reserve and its popular rhino safaris are actually within the boundaries of the kingdom). Still, the framing of Mayong as the “capital of black magic”—for whatever purpose or origin—is a myth that *unites* families who trace their genealogies in the area back over five centuries with families (of any religion or ethnicity) who are recent immigrants to the area.



**Figure 5:** “The Restaurant With Mystic Food Myth...” A photo of the signboard above Mayong Restaurant in Guwahati (Zoo Tiniali neighborhood).

But, there are other myths—equally important—that have come to shape Mayong’s (ever-changing) cosmology from within and without. For our purposes here, two such myths are particularly insightful: (1) ideologies about the revolution of *bhakti* Vaishnavism in Assam, and (2) the conceptual, social, and topological “remoteness” (cf. Ardener 2012) of Mayong from within its putative boundaries. **Understanding the details of these two myths—and here I mean the term in the sense of a cosmological narrative—helps us to locate shared publicity and individuated secrecy as key features Mayongian cosmology, which in turn both have particular types of accounts associated with them (making the cosmological whole both intelligible and modifiable).**

#### *Taking Shelter in the Name of One: Shared Cosmologies of Illusion Beyond Sorcery*

The impact of devotional (*bhakti*) Vaishnavism by way of Shankardeva—now considered a saint, if not a “national” hero—cannot be underestimated in Assam, and especially in Mayong. Despite an ever-increasing population of Muslims, Christians, and other Hindu sects, Shankardeva’s version of a universalized, “anti-Brahmanical” form of religious devotion (called *Ek xarana nam dhormo*, or the philosophy/religion of “taking shelter in the name of one”) has now become ideologically tied to unmarked Oxomiya (Assamese) nationalism and cultural identity.

Universalizing is the key term here, in that ideological exponents of Shankardeva’s philosophy emphasize how rigid *varna*-style caste distinctions were abolished, and varied

religious or social-ethnic communities were incorporated into its fold. Yet despite an ideological rejection of *varna*, blood sacrifice, goddess worship, and other elements of Tantrism or Shaktism, Shankardeva's ontological philosophy did not constitute a radical shift in the way reality itself was perceived. Not only did rank and hierarchy *not* disappear (e.g., Brahmins stuck around), but Shankardeva himself was deeply influenced by Vedic thought—especially the *mayavada* (idealist) and *advaita* (liberation through identity of *atman* [pure consciousness/self-soul] and *brahman* [the *mana*-type unchanging reality of all things]) schools of Vedic philosophy. These reinforced his popular version of emotionalized *bhakti* devotionism with a cosmology centering on the relation between deception and disclosure, illusion and phenomenal reality—philosophical features central to Tantric cosmology as well.

A scholar of Shankardeva's particular brand of Vaishnavism—who, like many other proponents of his religion, frames the historicity of this philosophy as a revolution against Buddhism, “fanatic” Shaktism, or a generally “degraded” Tantrism—has elaborated this cosmology as follows:

Underlying the false world of appearances, Brahman lends a semblance of reality (*sadabhasa*). The world that is unreal (*asat*), being connected with nescience (*avidya-yukta*), only appears as real, being born out of the real Brahman (*asanta jagatakhana tomata udbhava bhaila, santa hena prakase sadaya*). This is *adhyasa*, the appearance of a thing where it is not. The false appearances are made possible through *maya*, which is explained as a power of God, that conceals *vastu* (object) and projects *avastu* (non-object) to view (*avastuka dekhawaya vastuka avari*). Practically no distinction is made among *maya*, *avidya* and *prakrti* (nature)...*Maya* and *prakrti* are often represented as *shakti* and consort of the Lord. God pervades the world, but is not touched by its merits and demerits, nor is he exhausted in the world, but creates, maintains and destroys it through *maya* residing in him. (Neog 2004: 132-33)

Elements of such a cosmology—and the argument that Shankardeva's *avant la lettre* multiculturalism encompassed and transcended an age of blood sacrifice and tantric practices—is very much a part of Mayongian scripts about who they are and what unites them *as* Mayongians. Whereas theology and ritual content/form may diverge between a distant past and the present, or in the present between this and that ethnic group, for many Mayongians the basic ontological premise holds: *maya* (“illusion/projection”) is *prakrti* (*prokrti*, “nature” or “primal motive force”)—i.e., that illusion is identical to nature—and that *shakti* (*xokti*, “feminized life-giving power”) is the manifestation/movement of that identity. Indeed, there remain Maya/Xokti temples (*Kesakhaiti than*, *Bhagavati than*, *Buri Ai than*) throughout Mayong. Moreover, and most importantly, practically all Mayongians are ever ready to proclaim proudly that “*Maya lives in Mayong*.” The goddess of illusion makes Mayong her home, making the cornerstone quality of the place one of *deception* and *illusion*.

### *Strangers and Remoteness*

Or at least potentially so. For a second myth that shapes Mayongian cosmology from within is a kind of conceptual, social, phenomenological, and even topographical sense of “remoteness.” First of all, the implication that Maya lives in (or might as well *be*) Mayong, is that Mayongians are permanent guests in the home of their goddess. Second, and more explicitly, while everyone *knows* practically everybody else in the Mayong area, one does not *truly* grasp others. A point of clarification: it is not others' minds or private thoughts that one does not know or grasp (compare: Robbins 2011), but others' capabilities and powers. If it seems to be a distinction

without a difference, we might consider the fact that manipulation of another's intention (*obhipray*) is the calling card of a sorcerer (*bej*). And while there are named sorcerers in Mayong (most of whom are rarely trusted by other villagers or who themselves adamantly proclaim no knowledge of any kind of harmful sorcery), there is also a heavy public secret that all households have elder members who know some form of *tantra-mantra* or *bejali* (especially *ku mantras*, which are used for assault sorcery).

The effect of this public secrecy is a subtle kind of alienation—where certain questions are never asked or certain topics are never broached. To put it in the terms of one of my informants: “At some point, we wised up (*salu hoi gol*)—life goes bad quickly if you reveal too much to your family and neighbors. The problem is when we need to know [if a family or neighbor is a sorcerer], to find someone who can heal us properly, that same person can always harm us.” This, as I will show below, brings us into a particular, materialized practice and technique of accounting.

Taking it a step further, we might say—following Rupert Stasch (2009)—that Mayong is a “society of others.” Consider that although Assam’s viral identity politics always *potentially* threatens to pull the “multi-ethnic” fabric of Mayong apart (see textbox above on “Schism and Land”), the ideologies and rituals of the unified kingdom remain in place to do just the opposite. The king unites Mayongians and through his actions of audit and patronage (see Section V below), peace and unification are stable realities (especially when compared to the rest of Assam, see Baruah 2005). Perhaps, then, it is better to call Mayong a *kingdom of strangers* who share a definite perspective about themselves and their locality despite the public secret of their mutual mistrust.

This dialectic of cohesion and segmentation is built into social organization and topography as well. Immigration (and matrilocal residence) *into* Mayong is a rather consistent part of oral history (cf. Hazarika 2011; Dowdy forthcoming). And immigrants have never been “domesticated” in the anthropological sense; they remain culturally distinct creating a sociology topology that is rather segmented. The template for this is with Mayong’s kingly lineage itself, which is a textbook example of stranger kingship that in turns renews its “strangeness” through segmented lineages (Sahlins 1985, 2008, 2013; Dowdy forthcoming). Moreover, and in a very meaningful way, the cultural and physical topography of Mayong lends itself to a sense of phenomenal distance. For example, some villages can only be accessed by walking or boating several kilometers and are rarely visited by members of other villages. Indeed, access to other villages and hospitality *among* Mayongians is actually a rather new phenomenon. The Chandrapur road, which connects Guwahati with Pobitora Wildlife Reserve—running right through the major villages of Mayong—was only completed in 2005 when the bridge over the Kopili River at Gobhardan/Kajolimukh was finally built.

There also remains a relative unawareness of contrasting traditions and cultures within this single kingdom. Even within a single village, Burha Mayong for example, rituals and their debated exegesis are often restricted to hamlets belonging to particular ethnic communities. Moreover, pollution ideologies (*suwa*) prevent fellow villagers of different ethnicities from attending these rituals, and thus coming to understand their significance emically.

Overall, while this “remoteness” does contribute to a phenomenological feeling of alienation, it does not shatter the very real and very *shared* single cosmological perspective on Mayong as a place of illusion, deception, and strangeness. To borrow a sharp insight from Edwin Ardener ([1987] 2012: 520): “That there is a multiplicity of identities that coexist together from any single perspective is not strictly speaking a problem theoretically. It is one of the proofs—

and one of the costs—of the apparent paradox of the continuity between the space and the individuals that constitute it. They are defined by the space and are nevertheless the defining consciousness of the space.”

This is where the semiotics and pragmatics of accounting are now put into sharp focus—the affinity of Mayongians to rally behind their shared cosmology, shared fame, shared space, and putatively shared history yields one particular mode of reckoning cosmology, while the opposing force of segmentation, remoteness, fear, and phenomenological alienation yields another. The remainder of my report will focus on this distinction as one of two different kinds of accounts, which we could call two sides of the same ledger.

### **III: The Ledger: Between Secret and Shared Accounts**

Despite the fact that we have been looking at a living kingdom, replete with a tradition of sorcery and cosmologies of nature as deceptive and illusory, there is nothing exotic about the dominant forms of graphic technology used for financial accounting in Mayong. In some cases, accounts extend into other communicative forms (stories, stones, ticks on a bamboo pole), but these are almost always used in conjunction with cashbook ledgers. What’s more, almost everyone keeps such books—even children, who are tutored in arithmetic by keeping track of their pocket money. Hence, the analysis provided here should not be taken to be so specific to Mayong that we would be unable to use it to illuminate accounting in other places, times, and instances.

Single-entry cash ledgers (*hisapor kitap / tokar bohi*) are perhaps the most common (if least ubiquitous) means of financial reckoning in Mayong. Every household keeps these on hand—usually packed away in chests, or stuffed into the hollows of bamboo pillars (*sunga*) that support a house. Per a conventional rule, most ledgers used by Hindus in Mayong (who are the overwhelming majority) employ the sacred symbology of two deities: Mahadeu (considered to be the same as Shiva) and Narayan (Vishnu/Krishna). The first is usually represented by the familiar “omkara” mantra, and the second in name only, the name of God being the most sacred iconic representation per Assamese Vaishnavism (see Figure 6). Both symbols index prosperity through divine kinship—from Mahadeu to his son Gonesh (the deity responsible for protection, especially for kinds of monetary exchange), and from Narayan/Vishnu to his wife Lokkhi (Lakshmi), the goddess of prosperity.

The ledgers often rot away, and are rarely consulted unless an emergency happens (a sudden loss of income, for example, might compel a search for an old debt that could be collected). For households, they serve as means for tracing expenses and income collectively and individually. The basic procedure is one of rolling a credit (*joma*) over at the end of every list of transactions to be put against the next set of expenses or income. Yet, in most individual cash ledgers, methods of rolling over credits or tracking deposits are not always followed strictly or carefully (see Figure 6).

|                        |                        |                      |
|------------------------|------------------------|----------------------|
| বিক্রী কৰী ১০০০ পালো   | Upon sale, I received: | 1000 Rs.*            |
| খৰছ      ১০০ শাক পাছলি | Expenses:              | 100 Rs. (Vegetables) |
| ১০০ কাপোৰ              |                        | 100 Rs. (Clothing)   |
| ৫০০ অন্যান্য           |                        | 500 Rs. (Misc.)      |
| জমা      ৫০০           | Credit:                | 500 Rs.              |
| ৩                      |                        |                      |
| নাৰায়ন                | “Om”                   |                      |
|                        | Narayan                |                      |

**Figure 6:** A replica and translation of an entry in a daily cash ledger. Note that in the ledger entry itself, there is no mention of what was sold, a date for transactions, names associated with the transactions...nor does the ledger show a carry over amount from how much existing cash on hand was held in deposit from previous transactions.

A slip of paper here, a notebook there, all cluttered with loosely traced amounts and minimal details might suggest a haphazard approach to financial reckoning. **But, this minimalism is far from haphazard. Every time I had a chance to look through a household ledger, I was asked not to photograph anything in it. The reason being, I was told, is that household ledgers are secretive and discreet (*surang*).** Here is where we must be very careful to not smuggle in our own moral associations with why certain kinds of economic knowledge are secretive. **Indeed, as I asked repeatedly why these cash ledgers are kept secret, the tone of dialogue consistently turned toward the solemn and subdued, rather than the defensive and possessive.**

Put quite elegantly by my friend Saritra (a Bengali sharecropper who has spent most of his life as an adopted member of a Karbi family in Burha Mayong): “*Eito ‘Jadu Mayong’, surang hisapot solabo lagibo.*” (This is “Magic Mayong,” you must move within the account discreetly.” Or “This is “Magic Mayong,” you must move in a discreetly calculated way.”)

Saritra would often chastise me for talking too much about accounts and money, advising me to not bother with others’ accounts, but always keep track of my own—simply, inconspicuously, and committing as much to memory as possible. Memory is vital for Saritra. Living with his wife and newborn in an adopted home of a different ethnicity (about 10 kilometers away from his family’s home—and only reachable by foot or bicycle), he feels isolated and under the influence of others. Saritra is under the protection of patrons in the village, laboring for them when need be, but he is essentially a bonded laborer. His only solace is that he does earn his own income from bi-annual sales of the rice he sharecrops. Over this, he feels control and potential future liberation. But otherwise, he is bonded and paranoid. Perpetually indebted to, but no power to claim that debt, he turns to his accounts to make sure he knows *who* owes him *what* should his precarious life situation ever improve.

“A lot of people owe me money,” Saritra would tell me often while he obsessed over financial details, carving numbers into the bamboo poles of his small mud house, “but only I know who and how much.” He keeps his ledgers out of sight and lets no one, not even his wife



or elder brother (who also lives in Burha Mayong), look at them. He also rarely looks at them. “I try to remember as much as I can without looking at them...what if a sorcerer put me under his spell? He would see what I see through my eyes, so I only look at my account books occasionally to help me remember.”

Indeed, Saritra’s ledger entries like the one in Figure 6 are talked about as **mnemonic** devices, simple ways to remember a transaction in ways one wants or needs them to be remembered. The point is, as Saritra advises, it’s never wise to write down too much. The record of one’s livelihood is always potentially at risk—if not from the threat of sorcery, then from the threat of a jealous neighbor. These kind of accounts I will call “**secret accounts**” and will be discussed in more detail in the following section.

Yet, these secretive household ledgers are quite distinct in form and content from the ledgers that publicly circulate. The latter are **open to public audit and inspection**, and are **neither minimalist nor hidden, but elaborate, expository, liturgical, and even sometimes double-entry**. Within these accounts fines accrued from the breaking of taboos are reckoned, expenditures from ceremonies, marriages, mortuary rites, and name-giving rites recorded, and the circulation and redistribution of livestock carefully tracked. All of these accounts are public (*raijor hisap*) and collectively referred to in this study under what I call “**shared accounts**.”

For an example of a shared account, see Figure 7. The fines in this figure mark a mandatory 20 Rs. fee to be paid to the purse of the *raij* (the “public,” here meaning the politically organized society of Karbi people in Burha Mayong). Each of the fines recorded here are categorized as a *biya* (marriage) fine, meaning that a minor taboo had been broken during the nuptial arrangements (usually that a certain ritual was not followed or properly or that a marriage arrangement was not properly sanctified by the Karbi village chief [*bangthai*] and the priest [*rongbong kathar*]). In the same ledger, a second category of fines are assessed and collected under an account that is called a *bhoj* (feast) fine. *Bhoj* fines entail a payment of 10 Rs. and the contribution of a pig for the wedding feast (the pig being donated by another member of the patriline who broke a similarly accounted taboo). If *biya* fines are about ritual neglect, then *bhoj* fines are about taking endogamy or exogamy too far (marrying either someone outside of one’s ethnicity/caste, or marrying someone within one’s own clan). Indeed, pig sacrifices are very common in marriage ceremonies in Burha Mayong, since marriages based on generalized exchange (cross-cousin marriages) are being replaced by “open” forms of marriage where endogamy rules can be as lax and vague as “if you belong to a tribe, then you must marry a tribal person.” For every marriage marked by a *bhoj* fine, the male members of the *raij* must also consume first and foremost the entrails and offal of the pig. *Biya* and *bhoj* accounts are always kept in double-entry format, marking both the incoming fine, and the outgoing expenditure for the marriage ceremony. Per the rules of the Karbi community in Burha Mayong, these fines are obligatory.

ମୁହଁମୁହଁ-୨୫ ୨୯-୨୦୧୦ ଡେବ- ଶ୍ରୀ ଗୁଣ୍ଡାମାଳି-

|     |                   |                       |                  |
|-----|-------------------|-----------------------|------------------|
| ୧।  | ଆଦିଗୁମ୍ଫା କୋଳା-   | ୨୦.୦୦ଟଙ୍କା            | 1                |
| ୨।  | " ଗୋଷାଟି ବାଂଝା-   | ୨୦.୦୦ "               | ନାଗବନ୍ଧୁ ଡେବ- ୨୦ |
| ୩।  | " ଗୋଷାଟି ବାଂଝା-   | ୨୦.୦୦ "               | ନାଗବନ୍ଧୁ ଡେବ- ୨୦ |
| ୪।  | " ବାଂଝା ବାଂଝା-    | ୨୦.୦୦                 |                  |
| ୫।  | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 | 20 "             |
| ୬।  | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୭।  | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୮।  | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୯।  | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୧୦। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୧୧। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୧୨। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୧୩। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୧୪। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
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| ୧୭। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୧୮। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୧୯। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୨୦। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୨୧। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୨୨। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୨୩। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୨୪। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୨୫। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୨୬। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୨୭। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୨୮। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୨୯। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
| ୩୦। | " ନାଗବନ୍ଧୁ ବାଂଝା- | ୨୦.୦୦                 |                  |
|     |                   | ୨୦.୦୦ + ୨୦.୦୦ = ୪୦.୦୦ |                  |
|     |                   | ୪୦.୦୦ଟଙ୍କା            |                  |
|     | ମୁହଁମୁହଁ-         | ୨୦.୦୦ "               |                  |
|     | ମୁହଁମୁହଁ          | ୨୦.୦୦ଟଙ୍କା (୪୦.୦୦)    |                  |

**Figure 7:** A page torn from a ledger that accounts for fines assessed, collected, and redistributed from male members of a patriline during a marriage ritual. (The tearing was the result of a disagreement about certain fines—it was reinserted into the ledger after the dispute was settled.)

The analytical distinction I am making between “shared” and “secret” accounts is an ethnographically driven one; it speaks to the way Mayongians make distinctions between particular kinds of accounts on a token by token basis, and sometimes as a typological distinction between accounts of discretion and accounts of public audit. Below, in Table 1, is a quick rundown of some of the basic distinctions between the two “types” of accounts.

In the following two sections, I will elaborate further on some of these distinctions and their entailments. In the dissertation, I will take my analysis further by showing how “secret accounts” are, at the end of the day, also “shared”—and that it is the desire for a unified narrative of history, for a reconciliation of individual experiences with the experience of the social whole,

that pushes the private into the public, for the private was never really “private” all along. More notes on this to follow shortly.

For now, I turn to the specificity of secret accounts and the place of sorcery in Mayongian cosmology. Accounting techniques serve as tool to be manipulated by sorcerers, but they can also be used to combat sorcery. Accordingly, accounting and sorcery are mutually co-constitutive.

**TABLE 1:** Basic distinctions between “secret” and “shared” accounts.

| <b><u>SECRET ACCOUNTS (<i>Surang Hisap</i>)</u></b>  | <b><u>SHARED ACCOUNTS (<i>Raijor Hisap</i>)</u></b>   |
|--|---|
| PURPOSE TO BE INALIENABLE<br>(to not be altered or available to anyone)                    | PURPOSE TO BE ALIENABLE<br>(to be altered by and available to anyone)   |
| PERTAIN TO HOUSEHOLD OR INDIVIDUAL   | PERTAIN TO LINEAGE, <i>KHEL</i> , VILLAGE, OR KINGDOM   |
| HIDDEN AND STORED IN INDIVIDUAL FAMILY HOUSES  | PUBLICLY VIEWABLE AND STORED WITH KING, CHIEF, OR NOMINATED “SECRETARY”   |
| INFORMAL / NON-RITUALISTIC   | LITURGICAL / RITUALLY SANCTIONED  |
| MINIMALIST PARTICULATE DATA  | COMPREHENSIVE PARTICULATE DATA<br>(INCLUDES: CHRONICLES, NAMES, DATES, LISTS, EXPOSITION, NARRATIVE, JUDGMENT, ORAL AND WRITTEN DECLARATIONS)                 |
| SINGLE-ENTRY   | SOMETIMES DOUBLE-ENTRY  |
| CONCEALED UNCHALLENGED CONTENT   | PUBLICLY DEBATED CONTENT  |
| SUBJECT TO SORCERY   | SUBJECT TO KINGLY/CHIEFLY AUDITS  |
| RECKONS SIMPLE CASH TRANSACTIONS OR LARGE, ASTROLOGICAL LIFE-CYCLE CALCULATIONS & FORTUNES | RECKONS LARGE CASH TRANSACTIONS (E.G., CEREMONIAL EXPENDITURES), DEBTS/LOANS, GIFTS, ANIMAL or MEAT REDISTRIBUTION, AND EULOGISTIC/BAPTISMAL ACCOUNTS OF LIFE |
| MNEMONIC DEVICE<br>(an instrument for remembering)   | A NIETZSCHEAN “MNEMOTECHNIQUE”<br>(an authoritative and normative statement on how something should be remembered)  |

#### **IV: Between Sorcery and Anti-Sorcery: The Lives of Secret Accounts**

“[M]agic haunts technical activity like a shadow.” – Alfred Gell (1988: 59)

In this section, I turn to some of the features of what I am calling “secret accounts.” Previously I referred to secret accounts only as the cash ledgers that are packed away discreetly in people’s homes. Most of these ledgers account for simple cash transactions and are rather minimalistic in detail. Rarely are names, dates, etc. included in the bookkeeping. When such particularistic details are included in secret accounts, the form and purpose of the account is entirely different.

For example, many Mayongians (but not the Karbi community) keep astrological life-charts (*kusti*) in their homes, which present and predict an astrological calculation of one's entire life course—when and if one will be married, how many children one will have, when and if certain accidents will happen, and when one will die (see Figure 8). Like single-entry cash ledgers, these *kusti* are not to be looked at (especially by the person whose life they describe) and are rolled up and hidden away as sacred objects. I will not go into a detailed analysis of this form of cosmological reckoning here, but I point them out in order to show that what may be classified as a “secret account” need not always be a literal economic instrument (even if it pertains to matters of economic importance and value).



**Figure 8:** One of my research assistants, Tirtha Saikia, reviewing his *kusti* while his father, Prabin Saikia (a famous Mayongian sorcerer [*bej*]), chides him for doing so. *Kusti* are anywhere between one and five meters long, depending on the eventfulness and length of one's life. They are prepared by local astrologers and created during the time one undergoes a baptismal naming ceremony (*oxus; gononi*).

What unite all secret accounts, however, is their sensitivity to the logic and practice of sorcery—as well as its counterpart, anti-sorcery [or what we might call “dewitching,” following [Jeanne Favret-Saada \(2015\)](#), meaning the therapeutic practices curing, healing, exorcism, and removing other kinds of harm inflicted by sorcery]. Moreover, the logic of sorcery presents a serious impasse to ever resolving or closing an exchange with a kind of “final” payment and this, I think, has implications for understanding why secret accounts are kept “secret”—i.e., protected from being drawn into a cycle of sorcery dependency. More on this below.

### *The trouble with payment*

Sorcery (*bejali*; *tantra-mantra*) is a kind of service in Mayong. A sorcerer (*bej*) is called upon to bewitch another, or “dewitch” someone who has been bewitched. Mayongian sorcerers are rather famous and the vast majority of their clients today are not Mayongians at all, but people from all across Northern India. When Mayongians do consult sorcerers, they do not interact with them as clients per se but rather as their kith and kin—usually in need of curing a sickness or, in rare cases, exorcism in the event of a possession.

Payment for sorcery services with non-local clients is almost always implied, although the act of reckoning the payment shifts ambiguously between commodity and gift—usually *tending* toward the moral logic of a free gift, specifically a “guru gift” (*guru munoni*; *guru dan*). But here the analogy is closer to one of patronage rather than the Indic “guru-disciple” relationship, since it is not technical knowledge that is transmitted, but access to a clientelist network. Sorcerers themselves keep lengthy, detailed ledgers of all their clients, marking their names, addresses, phone numbers, and amounts donated. They are careful to *always* mark the numerical column as a “donation”—and, here’s where it gets interesting—these are books that *clients* are encouraged to look through at length. That is, they *are not* secret accounts. Some *bej* in Mayong actually refer to these books as their “*network puthi*” (network book). Like a thick rolodex sitting on a desk, they are meant to be seen and reviewed, thereby illuminating the client network and fame of a particular sorcerer—a legitimate representation of their power and efficacy.

But if sorcery transactions are accounted for in terms of gifting, then payment doesn’t really settle a debt (compare to our current understanding of the debt-payment relationship in Graeber 2011)—it acts instead as an incitement for further consultations, a deepening of a relationship between a patient/client and his sorcerer/patron. Indeed, out of 37 consultations between a *bej* and a patient/client that I witnessed during my time in Mayong, only 3 were “one-off” consultations (and these 3 were with Mayongians themselves). As Prabin Saikia, a highly reputed *bej*, emphasized to me repeatedly: a desire for personal gain corrupts the effect of *bejali*. A *bej* cannot “demand” payment, but he must graciously “accept” whatever is given and attempt to give more help than is asked by a client. The terms of agreement are always stated explicitly up front: a sorcerer only can accept payment/donation when given to him *freely* without asking for it, but giving payment/donation is expected only if the *bejali* is effective. The thing is, there is always an effect to sorcery, however minor.

Suppose someone comes to Mayong to consult a *bej*; his family is concerned that he has been bewitched and needs to be cured. What ends up happening very often is that an open-ended “patronage-style” relationship ensues, one in which reciprocity is never balanced, and “payment” becomes a means for keeping a relationship *open* and *in play*, rather than closed or finalized. The progression looks something like the following:

- (1) Person acting “unnatural” because of alien intention or theft of intention; person might be a victim of assault sorcery.
- (2) Act of Sorcery: Sorcerer confirms alien intention or external manipulation.
- (3) Act of Anti-Sorcery (“Dewitching”): Successful restoration of original intention (*ban* [“magical arrow”] removed); unsolicited gift/donation given to sorcerer (usually Rs. 10 + Rs. 1 per customary gratuity).

- (4) Act of Sorcery: Diagnosis of source of alien intention (naming the perpetrator—but not the “other” sorcerer working on behalf of the perpetrator) – Usually done as a complimentary gesture to the offended party.
- (5) Act of Anti-Sorcery: Cure for protection against specific perpetrator. Client asked to come back in 2+ weeks.
- (6) Client returns, acknowledges discovery of enmity or jealousy with named perpetrator, offers a gift (amount is usually much higher than in #3); sorcerer proposes to return favor of grievous “over-payment” by suggesting problems may not be entirely fixed and provides a free consultation.
- (7) Return to #2.

Villagers in Mayong are well prepared to speak of how they have avoided getting caught in this kind of sorcery cycle (“*Ami salu hoi gol*” – “We have wised up.”)—something often looked at as a corrupt practice (taking money for what should be a public service or perpetuating a negative relationship and implicating harm to one’s family in the process). To avoid entry into the sorcery cycle, they keep not only their thoughts protected (refusing to publicly “believe” in sorcery as a real thing, and thus declaring immunity to it), but they also keep their account books and life-cycle charts hidden from view, with minimal data, and, in the case of *kusti*, with strict taboos upon viewing or accessing them.

Here, a person’s account ledger and a person’s mind are considered analogous forms of “intention” (*obhipray*; *mon*). Both risk the threat of manipulation by a sorcerer’s gaze. The stakes are equally high: in one case it’s the victim’s (or her family’s) livelihood, in the other the victim’s sanity and social survival. Effectively, the secrecy of secret accounts amounts to a way of masking one’s intentions, so even if secret accounts were somehow revealed, techniques of opacity, minimalism, and obfuscation would render them unusable by sorcerers and mitigate any potential threat to one’s economic or social well-being.

What’s more, the intention to harm or heal is equivalent to its action; and the effect spreads contagiously via **the sense that a social whole is contained in each part**. The logic here is similar to pollution logics in their commonsensical Hindu registers. Depending on the medicine, poison, pollution, assault sorcery (*ban*), or binding, the act of sorcery contagiously affects all members of a corporate body—a patrilineage, a household, a larger residential unit (*khel*, *suburi*), and sometimes a village. **Secret accounts are thus more than ways to protect one’s own economic or social well-being: they are of benefit to others who are mutually tied to one’s own life.**

#### **The Ethnographer as Subject and Object of Sorcery**

There is a long story to tell of how I became implicated in Mayongian sorcery. I will detail the entire story in my forthcoming dissertation, but here it suffices for this conversation to describe why the threat of sorcery revealed to me how and why my mistakes, sicknesses, and troubles were never entirely my own.

I had a bad habit early on in my first phase of fieldwork (in early 2012) of leaving articles of clothing and other paraphernalia at informants’ houses. Most of the time, villagers were kind and considerate enough



to return my belongings to me immediately. But I developed a reputation as the absent-minded, careless foreigner. Villagers also noted that I chewed on my fingernails too much (a habit of mine that was locally taboo). All this led to the observation that I was particularly vulnerable to sorcery. Add to this the fact that I was a foreigner with money to spend, asking silly questions about money and accounts, and even sharing details about my own financial life for points of comparison, so my informants' understood that I was only a student researcher and not some carefree globetrotter.

But the rumor spread. Who was this careless guy who asks for details and throws his money and things around?

Eventually, whenever I became sick or ran into some trouble, a worry arose among the family I lived with that I might be the victim of evil eye or a sorcerer's spell. At least in one case, I was accused of being a sorcerer myself (an accusation quickly quelled by my host father and the village chief). Trouble was, at that point I was considered to be a bona fide member of the family I lived with. I even underwent the formal rites to do so. Thus whatever was potentially harming me at the time (or whatever I might have been *actually* up to) was linked substantively to the family I lived with. My sickness, mistakes and troubles were also theirs. Although no divinations ever proved that I was an actual victim or practitioner of sorcery (thankfully), I had to demonstrate this by bringing in priests and sorcerers to provide protection to the house I lived in and, in some cases, by sponsoring village-wide *pujas* (propitiations to the local goddess especially) to ensure the protection of everyone.

The take-away point here is that techniques for keeping accounts secret (like hiding ledgers, minimizing data, removing names and specific details from ledgers, speaking or revealing too much, etc.) are part of a larger repertoire of behaving carefully, acting calculatively, and watching over the parts, intentions, and items of one's person—which are ultimately the parts and items of one's social unit.

Here is a case in point to further illustrate the importance of keeping household accounts secret. One day I witnessed a village meeting in Burha Mayong that centered around an alternative proposal for “development” (*unnoyon*) in the village. An official from Assam's Forest Department arrived to train villagers in a new program that combined volunteer forest management, collective donation, and a matching grant to raise funds for infrastructural improvements in the village. Villagers in Burha Mayong are already caretakers of the forest, so this obligation did not seem intrusive or difficult. However, during the public meeting, the official began talking about the need to keep accounts carefully and in detail, for every household to have a record of how much they make in a month and be able to show, relative to that, how much they could donate for the program. All hell broke loose during the meeting. People became quite angry about what they considered to be a kind of invasive audit. Nevertheless, some big-men in the village forcefully argued for attempting the program (also because of the kind of political connections they were able to draw from it).

After a couple of weeks, the program eventually petered out. No one had a problem with donating portions of their income to be put against a matching grant to improve local services and activities. Indeed the idea of pooling resources in a kind of redistributive fashion and acquiring a gift on top of that made total sense to the villagers in Burha Mayong. However, it was the *method* of accounting—the invasive sense of audit, and most importantly, *the obligation of rendering the intentions of one's economic life (how much they make, save, and would want to donate) and rendering those intentions unequivocally clear*, that forced the program to fail. In so many words, the villagers were being asked to turn their secret accounts into shared ones.

With that, I turn to my final section which details features of shared accounts, and especially their connection to Mayongian cosmologies of kingship.

## V: The Shared Account

The “shared account” is my translation of the kind of “public accounting” (*raijor hisap*) that goes on in Mayong. These accounts are publicly debated in the first instance: ledgers are filled with names, dates, formal resolutions, descriptions of events, eulogistic or baptismal forms of narration, etc. They also very often coincide with and adopt the form of liturgical rites. Indeed, they create a kind of detailed historical record (almost a chronicle) of the history of kinship, social life, and ritual eventology in hamlets, villages, and in the supralocal kingdom.



**Figure 9:** A meeting of the *raij* of Raja Mayong’s “*rojar chowki*” (“seat of the king”) residential unit (*khel*). Here, the current king of Mayong, Taroni Xingho Raja (on the left) decrees a ruling on an inter-caste (cum “inter-ethnic”) marriage that was about to take place. His sister’s son handles the accounting on the right. The proceedings concerned how much of a fine would be paid on the part of the bride’s father and groom’s father, and subsequently, how the feasting would be coordinated in that one of the to-be married couple was from a meat-eating caste/ethnicity, and the other from a strict vegetarian (*niyar mix*) caste/ethnicity. The king allowed the marriage to proceed through an act of *uddhar* (exemption), allowing the bride (who was of lower rank) to “upgrade” (the English term was used) to a higher status through marriage.



**Figure 10:** The Karbi chief (*bangthai*) of Burha Mayong village, **filling out an account ledger during a particularly complex set of rituals** where a local Nepali family decided to “convert” to become Karbi. The rituals lasted three days and included a marriage, a name ceremony for a newborn, a “coming-of-age” ritual for the family’s young daughter (*tuloni biya*, a first menstruation rite—although this particular daughter had her first menses at least four years prior to this ritual), and finally a ritual of granting *uddhar* (exemption) to the family as a whole, thus cleansing any pollution and settling the accounts of their prior ethnicity before they joined the fold of the Karbis.

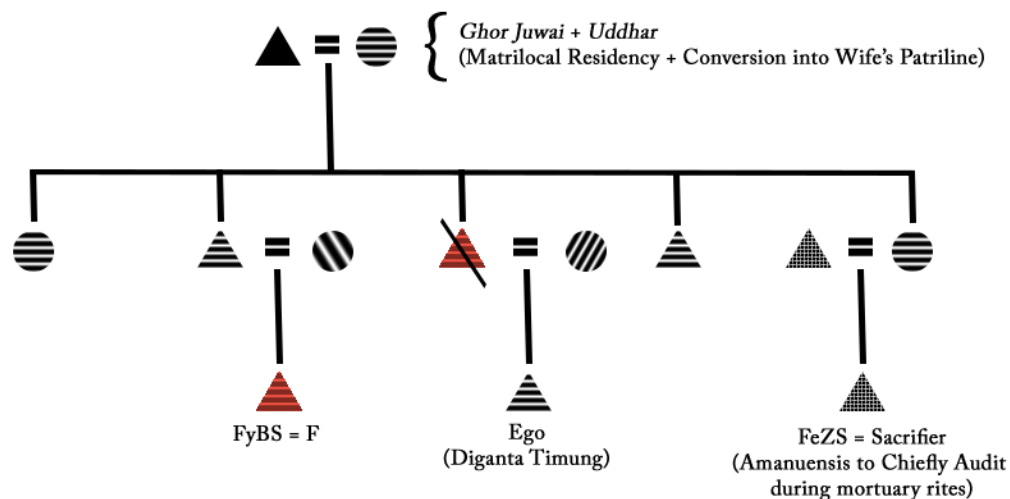
While the figure of the sorcerer dominates the *mise en scène* of the “secret account,” it is the figure of the *king* and his analogues (big men, chiefs, politicians, etc.) who dominate the “shared account,” and not without good reason. For if secret accounts are hidden mnemonic devices meant to aid or protect a memory of an event from becoming a shared memory, potentially at risk to sorcery or some other threatening source, then shared accounts, which by virtue of their publicness are always open to audit, need a person of authority to control the interpreting and shaping of that shared memory. Indeed, auditing by chiefs and kings and “big men” (*dangor manuh*) is a part of the necessary structure of shared accounts, which are not mere mnemonic devices, but *mnemotechnics* (in the Nietzschean sense), meaning that they *inflict* and *audit* a record and reckoning of reality, uniting various perspectives under an authoritative (and thus legally and cosmologically legitimate) form of public memory.

Chiefly or kingly auditing is spoken of as a “blessing” of sorts, but it includes a kind of balance sheet (of proper fines/liabilities and ritual proscriptions/credits) meant to control the spreading of pollution created from improper unions, broken taboos, or other socio-cosmological transgressions. It is more or less a “picture of the health of the society” (as the Karbi chief told me). Once the rites are completed, an *uddhar*, or pardon/exemption, is issued. *Uddhar* amounts to a complete change in personhood: making a stranger an intimate or an intimate a stranger. One

becomes a whole other being (a different caste, a different ethnicity, a different entity) once *uddhar* is granted (see Figures 9 and 10 above).

My fieldnotes are filled with examples of shared accounts, but one of the more interesting ones comes from a life story narrated to me by my friend Diganta Timung. Diganta is a Karbi who lives in Burha Mayong. His paternal grandfather, Gonesh Oja Timung, is one of the more famous named sorcerers in the area. But the story of how that came to be—as well as the particularities of Diganta’s *father’s* life-course—find its narration around the concept of *uddhar*.

Gonesh Oja was born in the area of Borpeta in Lower Assam. Work and a knowledge of sorcery—which he learned from an adept *bej* in what is now the Dima Hasao district—eventually led him to Mayong. While there, he met a Karbi woman named Bumoni Timung and fell in love. However, Gonesh was not only from another caste/ethnicity, his paternal home was also quite distant, so when it came time for them to be married, the question of whether or not he would stay in Mayong or take his bride back to his natal home was a serious matter. I won’t go into too many details, but the choice was finally made that he would live in the house of his bride (*ghor juwai*, “uxorilocality/matrilocality”) and that an *uddhar* would be granted to allow him to take on the ethnicity, clan, and patriline (*bongxo*) of his wife, and her patrilineal descent would hold thereafter. Fines were paid and recorded publicly, rituals that erased pollution were completed, a new name was taken, and Gonesh Oja *became* Gonesh Oja Timung, a Karbi man (see Figure 11).



**Figure 11:** A modified kinship diagram of Diganta Timung’s immediate family (several relatives not shown)

Gonesh and Bumoni had many children, one of whom was Diganta Timung’s father. He expired about 2 months after I first arrived in Mayong. It turns out there was a particular problem with his mortuary rite. Diganta’s father’s “life-force” or “self” (*atma*) was lingering in ghostly form (*bhut*) and was not taking a rebirth. Several sacrifices of pigs were made, as well as divination to find out if his *atma* had taken a new birth yet or not. Diganta’s patrilineal cross-cousin (his Father’s elder sister’s son) took over the duty of performing the sacrifices and assisting the Karbi chief (*bangthai*) in a particular kind of audit of Diganta’s father’s life (since his FeZs was not part of his father’s patriline, he was not effected by the pollution resulting from death in Diganta’s lineage). This audit absolved Diganta’s father of any particular transgressions in order to speed the process of rebirth along. This went on for a couple weeks until divination



proved the *bhut* had left the house and village. A couple of months later, more divination was completed and it was discovered that Diganta's father had reincarnated as his own younger brother's eldest son (see Figure 12).



**Figure 12:** Diganta Timung (26 yrs.) posing with a picture of his *FyBS* who, after divination rituals, was confirmed to have the life-force/self (*atma*) of Diganta's recently deceased father.

From Diganta's perspective, his father's life and after-life required two major chiefly audits as conditions of possibility—the granting of *uddhar* to his paternal grandfather, and the granting of post-mortem *uddhar* to his father. Following basic patrilineal rules of succession and residence, none of this kind of accounting would have been necessary. Indeed, had his paternal grandfather not undergone *ghor juwai* (uxorilocal residence), Diganta would not *be* Karbi, nor would his father required a chiefly audit, sacrifice, eulogistic shared account, and memorial erection of the *longdrang* [also referred to colloquially as a kind of “life account” (*jibonor hisap*)] performed during his mortuary rites (see Figure 13), which thereby *ensured* his reincarnation into his mother's patriline.





**Figure 13:** *Longdrang*: memorial stones of the Karbi community that are erected after a mortuary rite has been completed. The rock face is where the pig sacrifice is completed, where divination of the *atma*'s release is conducted (through a technique of sieving rice wine), and where the *hisap* (in terms of both astrological calculation and eulogistic life account) is completed.

The crux of the matter regarding shared accounts, and *uddhar* / chiefly audits, is that these are the building blocks that come to tell the history of a place—here, of Burha Mayong. Not only do such shared accounts make abstractions like kinship and “tradition” visible, they make shared memory—*history*—intelligible and extendable into the future. As such they are accounts that *should be made* available to everyone and usually are.

What's more, there is a general tendency to bring secret accounts out in the open and make them publicly shared. Although threats of sorcery and contagious magic still abound, these days Mayongians by and large are trying to understand who they really are and what they can do with a sense of shared history and cosmology (maybe make money, for example: see Section III above). Note, for example, the text-box in Section II on “Schism and Land.” The ledger that the Karbi woman brought out to show the *raij*, would more often than not be treated as a secret account. But she needed to show (or at least wanted to prove) that the marriage fine/gift/loan that occurred over forty years ago had been put to a use that honored the sanctity of tradition and how Mayongians take care of each other in a multi-ethnic environment. In this case, too, there was little risk since the original transaction was also part of the Karbi chief's (shared) account of the original marriage ceremony.

### *Mobile Money: Secret or Shared Account?*

To return, then, to the question of financial inclusion: what insights might we garner from the way Mayongians divide their practices and modes of financial reckoning into secret and shared accounts? Might this have any value for thinking about mobile money as a platform for financial inclusion/literacy?

At the very end of my fieldwork period, mobile money platforms began to make their way into the Mayong bazaar. Shops were advertising M-Pesa (through Vodafone) and Airtel Money where they once displayed signs for Pepsi or local companies selling steel rebar. It remains an empirical question as to how far Mayongians will actually take up these services. But my guess is that, initially, it will be very few.

Having used Airtel Money to pay for my own services while I was conducting fieldwork, my Mayongian friends were most often baffled by its application and use and why I would put such data on my phone. Although the population of Mayong is “banked” (most families have bank accounts at the local branch of the State Bank of India), very few villagers actually *use* the bank: long lines, a perpetually broken ATM, and paperwork in English are irritating inconveniences. Cash is king in Mayong, and houses are its palaces. Moreover, household and individual finances are treated and accounted for in largely secretive ways (see Section IV above).

On one hand, mobile money would seem to offer a convenient service. But, on the other hand, mobile phones are not “private property” so to speak; they are shared and passed around freely; data is shared and it is common for someone to pick up another’s mobile phone without asking and look through the pictures, music files, porno videos (in the case of young men), or whatever other data can be found therein. *Hence, there is a potential risk of revealing too much if one could access one’s secret accounts in another’s mobile phone.*

Furthermore, none of my friends in Mayong were interested in the technology as a means of *payment*; they were more interested in how they could share money with friends and family—how to make gifts, how to recharge a negative prepaid mobile balance from someone else’s positive balance, etc. In so many words, when I showed them my mobile money account, they were interested in how it could be used as a *shared account*. How it could be used to circulate money and stories, debts and credits.

Could mobile money technology be used for accounting in this sense of openness and sharing? I think so, and I think it would afford Mayongians, at least, a way to pool their resources further. Financial inclusion by means of sharing accounts through shared technology, rather than by means of making individuated bookkeepers and savvy investors. Sounds awesome. Sounds Mayongian. But if mobile money technology were to include an accounting dimension to be used for discreet banking and payment, it might doubly emphasize the secretive side of Mayongian cosmology and engender a swing in the opposite direction from the population’s current interest in opening up their accounts. I think Mayongians are better served by shared accounts and the gratuities of kingly/chiefly audits than the paranoia that drives secret accounts and sorcery. From what I can tell, they think so too.

## Conclusion and Future Studies

On immediate grounds, the data from this research will make its way into my PhD dissertation. One of the key arguments in this work will be to show how “secret accounts” are, at the end of the day, also “shared”—or at least currently pressured into being so. I intend to bolster further a case as to why it is the desire for intelligible signs of history (*goroka*)—for a reconciliation of individual experiences with the experience of the socio-cosmic whole—that consistently pushes the private and secret into the public and audited. For the private was never really “private” all along: it was built from public events, from shared exchanges. Moreover, Mayongians seem exhausted with the fear of sorcery. “Wising up” means more than protecting oneself these days; it also means ignoring sorcery until it dies a natural death. A famous proverb in Assam, which Mayongians are fond of reciting, is *Manilei dhan, namanilei potan* (“With presence of mind, it’s rice; without presence of mind, its chaff”). In other words, if one does not invest emotional/mental labor into an object, then it has no value or use. Now, of course, not all Mayongians want to think of sorcery as something that should not exist. Several praise it and are proud of it as a local tradition. But almost everyone will agree that assault sorcery destroys families, neighbors, villages, etc. The ascendancy of shared accounts, I would argue, is partially a reaction to the unease that accompanies black forms of sorcery.

Data from this research will also contribute to an ethnographic theory of intersubjectivity in my dissertation—i.e., how the movement from “secret” to “shared” accounts (which is also a move from esoteric meaning to exoteric pragmatics, from predation to gift, and from alterity to alliance) hinges on a deliberate attempt to make others’ intentions transparent. As I am currently thinking about it, the shared account allows us to revisit—anthropologically—the Heraclitan Fragments on the concept of *logos*, which when compared with Mayongian metadiscourse, reveals a unique philosophy on the *transparency* (rather than the *opacity*) of others’ minds.

On less immediate grounds, there are many routes to take for future studies. My next project will focus more intensely on the topic of kingship in Central Assam—on questions of ritual, patronage, and political pagaentry, on the kingly and chiefly management of shared history and destiny, as it were. However, next time around, I plan to undertake a more comparative project—moving across Assam, Nagaland, Meghalaya, Manipur, etc. to map the existing networks and value of what could be called, provisionally, the “parallel segmentary state” in Northeastern polities. This entails a study of a select group of existing kingships and chieftanships that exist and function in spite of the Indian state. That kingship never stopped playing a political, economic, and ritual role in Northeastern polities after Indian independence is telling, and since such offices and officeholders are thought to be a primary means of prosperity in an impoverished region, it not only begs the question as to why and how they remain viable today, but why figures like customary kings might be key interlocutors for the adoption of culturally-cum-cosmologically conscientious initiatives for financial inclusion.

While Northeast India may be unfamiliar to most of the social scientific community, the cliché across India itself is that it is a place of “bewildering diversity.” On one hand, the region presents a putative challenge to political, cultural, and economic integration into the nation-state. Populations from the Northeast are consistently treated as outsiders to a kind of marked North Indian national identity, and the ongoing subnationalist militarization of the region only enforces such difference. On the other hand, the region presents a set of ethnographic challenges, not only to existing South Asian anthropology, but to anthropology as a whole. From this perspective, the region presents new questions about rapid segmentation of societies, questions about parallel



economies and parallel polities, questions about the explicit role of cosmology in structuring people's lives (i.e., divine kings, sacred geographies, intensely varied religious and “magical” figurations that confound our current thinking on the matter), questions of identity and belonging, and questions of highland/lowland ecologies, just to name a few. Now that the Indian government has relaxed its restrictions on qualitative research conducted by non-Indian citizens in Northeast India, scholars have an opportunity to open up the region to new kinds of ethnographic study and anthropological analysis, as well as to new forms of collaboration with local researchers and activists. Should programs and initiatives for financial inclusion or mobile money integration pick up in the region, the new collaborative research being done by locals and foreigners together would be a recommended first port of call for understanding the dynamics of this incredibly diverse and historically complex region.

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