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serie nouă



XI/2025

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ISSN 2457 – 3809

ISSN – L 2457 – 3809

<https://cicsaunibuc.wordpress.com/revista/revista-online>

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Letters of Obligation: Debt, Trust and Moral Economy in the Lekhapaddhati

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<https://www.doi.org/10.31178/cicsa.2025.11.9>

Abstract: This paper examines the letters of debt and obligation preserved in the Lekhapaddhati, a Sanskrit-Gujarati manual of letter writing from early medieval Western India, precisely in the Gujarat. The time and place of its origin are linked to the dynasties of the Cālukyas and their successors, the Vāghelās, whose rulers are frequently mentioned in the Lekhapaddhati. These letters, written in ‘mixed language’, offer a rare window into how debt was negotiated, acknowledged, and emotionally experienced in everyday life. Rather than viewing them as administrative or legal correspondence, this study reads them as reflections of a moral economy, where the circulation of money was governed as much by trust, honour, and social reputation. By analyzing two contrasting mortgage correspondences from the Lekhapaddhati, *Gṛihaḍḍāṇaka Patra Vidhi Yathā* and *Gṛihaḍḍī Patra Yathā*, this paper explores the structural composition of the letters, identities of creditors and debtors, the role of witnesses and intermediaries, and the diverse emotions through which obligation and trust were articulated. Through the comparative analysis of both correspondences, the paper seeks to reconstruct the everyday texture of credit relations and the ethical world within they were embedded.

Keywords: Lekhapaddhati, letter-writing, debt, moral economy, credit system.

Introduction

Letter writing has long been regarded as one of the most intimate yet structured forms of communication, occupying a space between the personal and the official. In premodern societies, letters were not only means of transmitting information but also used as an instrument for negotiating relationships, administrative authority, and personal emotions. The study of letters as historical sources has evolved from being a marginal or less-explored area into a strong interdisciplinary field that connects history, anthropology, and literature. Scholars earlier saw letters mainly as transparent records of facts, useful for reconstructing events or the past of the individuality. However, the emergence of linguistic and cultural turns in historiography redefined letters as performative writings, which not only communicate but also construct social relations, emotions, and hierarchies.

Scholars like James Daybell in his work *The Material Letter in Early Modern England* (2012) have demonstrated the materiality and complexities of epistolary practice in early modern England. Studying the material aspects of letters shows that areas such as paleography (which deciphers the ancient writing) and codicology (which looks at paper, bindings, and the structure or study of manuscripts) are not minor subjects but are vital for understanding early modern letters and the traditions of letter writing. He emphasized the ‘social materiality’ which explores the cultural habits and social context involved in writing, exchanging, and reading them, as well as the circumstances in which they were produced and circulated.¹ James Daybell argues that material aspects such as handwriting, paper, layout and seals, carried social meaning that people of the time could easily recognize. Every choice, from the style of handwriting to the use of space on the page, reflected social status, gender, and the nature of the relationship between writer and recipient. Citing an example, he explained that writing directly to the monarch without a scribe could seem disrespectful, while the spacing, margins, and placement of the signature could signal politeness, rank, or familiarity. Letters in general were not just written texts but visual and social objects, where every material detail communicated something about hierarchy, etiquette, and intention.²

Comparing with the letter-writing of Western countries, Antje Richter in her work *Letters & Epistolary Culture in Early Medieval China* (2013) argues that the lack of scholarly attention to letter writing in China is not because letters were unimportant, but because of historical and cultural factors that shaped academic priorities. She highlights two main reasons; first letters did not hold a central place in the Confucian canon, unlike the influential epistles of the New Testament in the West, which inspired extensive research in this genre. Secondly, China did not develop an early sense of nostalgia for letter writing, since it remained a common and practical form of communication well into the late twentieth century.³

The art and craft of letter writing in pre-modern Islamic culture and society have been broadly discussed in Adrian Gully’s *The Culture of Letter Writing in Pre-Modern Islamic Society* (2008). The most intriguing part of this work is the concept of *balāḡa* which is described in chapter six. He argues about the importance of certain principles of *balāḡa*

¹ Daybell 2012, 11.

² Daybell 2012, 219.

³ Richter 2013, 6-7.

(communicative eloquence), particularly *bayān* (clarity of expression), and their role in shaping the structure and style of letter writing in Arabic literary tradition. He justifies *balāḡa* as ‘communicative eloquence’ instead of ‘rhetoric’, arguing that the Arabic term centres on the idea of effectively conveying meaning suited to context, rather than persuasion alone. This reflects a nuanced understanding of how *balāḡa* connects linguistic precision, contextual appropriateness, and stylistic artistry in communication, especially within the culturally and socially embedded practice of letter writing.⁴

In the historiography of the epistolary system, the materiality and complexity of letters have already been discussed, along with the various objects in their composition and the different regions and time periods in which letter writing emerged as a valuable historical source. However, one crucial aspect that underlies all forms of reading and writing is the subject of genre. Genre plays a significant role in shaping the diversity of letter writing, a point emphasized in Charles Bazerman’s work – “*Letters and the Social Grounding of Differentiated Genres*” (2000). He highlights the importance of business correspondence as a genre of letters. Merchants in a long-distance trade relied on letters to exchange information about trade, politics, and finance, which often overlapped with diplomatic correspondence and even evolved into financial documents like letters of credit. Bazerman notes that many businesses written format such as bills of exchange, invoices, and reports, can be traced back to the traditions of medieval letter writing.⁵

In the above section, I have discussed briefly the history of letter writing from a global perspective; now I will gradually shift the focus to letter writing within the South Asian context. Ingo Strauch explained the evolving history of letter-writing in India in his work – ‘*Die Lekhapaddhati-Lekhapañcāśikā Briefe Und Urkunden Im Mittelalterlichen Gujarat*’ (2002).⁶ Diplomatics, the systematic study of documents, developed in medieval Europe. This method has rarely been applied to Indian materials, even though India preserves a vast collection of formal documents, especially copperplate charters. India also produced its own rules for writing letters and legal records. Although it is uncertain whether full treaties existed before the twelfth century, early Dharmasastra texts already outline principles for drafting documents, and classical Sanskrit literature shows that letter writing was highly standardized

⁴ Gully 2008, 131-165.

⁵ Bazerman 1999, 16, 22.

⁶ This book is another critical version of Lekhapaddhati, written in the German language by Ingo Strauch.

from the first centuries of the Common Era. Literary references in classical works by authors such as Kalidasa and Visakhadatta further show that letter writing in India was governed by strict conventions from an early period.

More explicit evidence for specialized Indian works appears only in the early medieval period. One of the earliest examples is Kalyanabhatta's *Tṛsastilekhyaprakaraṇa*, now lost but known through citations. From the twelfth century onward, several manuals appear. Uktivyaktiprakaraṇa of Damodara written as a teaching text for speakers of old Kosalī, contains chapters on the rules for composing private and legal documents that probably resembled the practical orientation of the *LP*. *Pātrakaumudī* of Vararuci focuses on the formal structure of letters, especially eulogistic openings, and therefore reflects the conventions familiar from private correspondence. The tradition continues to expand in the late medieval and early modern periods. Bālakṛṣṇa Tripathin's *Prasastikāśikā*, composed in the seventeenth century, is mainly a guide to salutations. It offers numerous examples of praise formulas, arranged according to literary form as well as the caste and social position. Vidyāpati's *Likhanāvalī*, composed in Mithilā in the fourteenth century, is especially significant. It organizes model letters according to the social relationship between sender and recipient and includes a substantial section on legal documents.

Two later manuals on letter-writing are also primarily devoted to the composition of legal documents and are, in character, closely related to the second part of the *Lekhāpañcāśikā*. The first of these texts is the *Lokaprakāśa*, attributed to the Kashmiri poet Kṣemendra (eleventh century), although the version that has come down to us appears to have only taken shape in the seventeenth century. It contains, in addition to theoretical discussions on the classification and characteristics of documents, numerous exemplary texts representing various types of documents. In certain sections, it also includes lists of synonyms, which were likely intended to serve as phrasing aids for the scribe. The second text is the *Yavana-paripāṭī-anukrama* by Dalapati-rāya. This work likely originated in western India in the 18th century and, similar to the *Lokaprakāśa*, contains alongside a detailed classification and characterization of documents; model texts for the various categories outlined at the beginning.

Modern scholarship confirms that Sanskrit epistolary conventions remained influential well after the rise of Persianate forms of administration. Studies on Rajasthani documents show that Indian scribes continued to observe many traditional formulas even

when writing under Muslim rule. The long survival of these conventions demonstrates the strength and continuity of the indigenous traditions of letter writing and diplomatics.⁷

Among the different genres of letters, business correspondence or merchant letters are extremely intriguing. Most significant historical sources among them are the Geniza merchant letters. The extremely rich Jewish geniza letters and documents of Jewish 'India traders', pertaining to the period 1000–1300 CE, are examined in the work of S.D. Goitein and Mordechai Friedman. The pre-eminent scholar in this field, S.D. Goitein, collected about 459 documents, letters, legal papers and partnership papers of Jewish merchants, undertaking voyages to and from the Indian Ocean and mostly its western sectors. These letters also offered us information about the exchange network of the merchants from Arabian Sea to the Red Sea. Many Jewish merchants often came to the western coast of India for trading purposes and settled for a while in Gujarat which is mentioned in the merchant letters.⁸ Ranabir Chakravarti clearly stated that the geniza documents offer us rare insights into the social and cultural situations of individual merchants and their concerns and anxieties, especially when they went to far-off lands, leaving their families behind. The role of the slave agent and their relations with the inland merchants from faraway countries are uniquely presented in these letters.⁹

The present research examines financial correspondence, particularly debt letters, from the *Lekhapaddhati* to investigate the nature of the credit system and its written format in early medieval Western India. Applying a microhistorical approach, the study analyses two mortgage documents; one usufructuary (*Gṛihaḍḍāṇaka Patra Vidhi Yathā*) and one non-usufructuary (*Gṛihaḍūli Patra Yathā*), to demonstrate how financial correspondence within a *Lekhapaddhati* functions as a critical historical source which reveals the everyday economy, debt bondage, different forms of emotions, and the broader dynamics of credit and debt in the period.

Lekhapaddhati: Historical Context and Methodological Framework

Lekhapaddhati is a significant and unique written source for understanding the history of Caulukya dynasty, which ruled the Gujarat for almost four hundred years, from the ninth

⁷ Strauch 2002, 16-18.

⁸ Goitein and Friedman 2011,

⁹ Chakravarti 2015, 235-248.

century to the beginning of the fourteenth century. Among different kinds of sources that help reconstruct their political and social history, this source occupies a special place. It is also known as Lekhapañcāśikā or model of fifty letters, which was compiled between the thirteenth and fifteenth century. LP contains a wide range of sample letters and documents. These include drafts for land grants, treaties between kings, financial records, and format for personal letters. It was probably meant to serve as a handbook for official scribes, and professional letter writers who needed guidance in preparing formal documents. The compiler is unknown for LP. However, repeated references to the city Patan and the use of certain expressions that are still common there suggest that the compiler either belonged to that region or worked in its administrative office.¹⁰

Ingo Strauch offers a more critical analysis of the Lekhapaddhati. Although the LP is important both as an early example of Indian letter-writing and as a text written in the understudied form of ‘Jaina Sanskrit’, it has received little attention from philologists. Historians have made the most use of it, drawing on its model documents to study the society and state of early medieval Gujarat. Much of this material is not available from any other source. However, because the language of the LP has not been well analyzed, historians have often misread or misunderstood parts of it.¹¹

The two letters from the LP, when studied through a microhistorical approach¹², provide a valuable way to understand the socio-economic perspective of the period under discussion. Microhistory, with its emphasis on small scale and detailed evidence, allows these letters to be read not only as official models but also as insights into everyday life, social hierarchies, and financial practices. The language, content, and the format used in the letters show how individuals interacted in a certain social structure, managed different human emotions (like trust, anxiety etc.) that are related to debt bondage, and performed their financial morality within a wider socio-cultural setting.¹³ Placing these letters within a microhistorical framework allows to examine how individual actions interacted with, and were shaped by, broader institutional norms. The concrete issues addressed in the letters,

¹⁰ See, Puspa Prasad’s *Lekhapaddhati Documents of State and Everyday Life from Ancient and Early Medieval Gujarat 9th to 15th Centuries*, translated from the Sanskrit manuscript and written in English. Also see the actual Sanskrit manuscript of Lekhapaddhati, edited by Chimanlal D. Dalal and Gajanan K. Strigondekar.

¹¹ Strauch 2002, 19.

¹² The concept of ‘microhistory’ started in European history through Giovanni Levi in 1977 or 1978, and was slowly adopted by other scholars like Ginzburg, George R. Stewart etc.

¹³ Ginzburg et al. 1993, 10-35.

such as collective witnesses, human emotions, fixed interest rates, caste and social identity etc., offer valuable evidence for understanding how formal legal rules function in everyday monetary practice. Through such close reading, microhistory effectively bridges the gap between written prescriptive formats and the lived realities of the people who used them. By applying this approach, the study shows how the two letters reflect broader structure of power, social relations, and the moral economy of early medieval Gujarat.

Table 1: Debt and Credit System in Two Financial Correspondences of the LP

| Component | <i>Gṛihaḍḍāṇaka Patra Vidhi Yatha</i> , D. No. 52 | <i>Gṛihaḍḍūli Patra Yatha</i> , D. No. 53 |
|---------------------|---|---|
| Type | Usufructuary | Non-usufructuary |
| Time Period | Samvat 1288 (1230–31CE) | Similar |
| Ruler/Dynasty | Bhimadeva II, Caulukya dynasty | Similar |
| Loan Amount | 400 <i>drammas</i> | 200 <i>drammas</i> |
| Interest Rate | Not Specified | 2% |
| Repayment Terms | Annual, at <i>Dipāvalī</i> , for 5 years | One-time, strict deadline on <i>Akshayaṭṛitīyā</i> |
| Penalty for Default | House remains mortgaged; terms allow for repayment later | Permanent loss of house , even with double payment |
| Creditor's Rights | Usufruct only; no structural changes | Full ownership upon default |
| Coin Quality | High-quality (<i>viśvamallapriya</i>) coins from Śrīmālīya, thrice tested | No coin type is mentioned |
| Emotions | Trust, and focusing on the mental satisfaction of the creditor | Free from all the mud/dirt which means a clear and straightforward transaction without any delay or blame |

Table 2: Occupational and Social Identities of the Creditor & Debtor

| Document | Debtor | Creditor |
|--|---|---|
| <i>Gṛihaḍḍāṇaka Patra Vidhi</i> <i>Yatha</i> [D. No. 52] | Name: Suraka Father: Kura/Kūmra (merchant) Caste: <i>Vayada</i> caste (a subdivision of Brahmins and Vanias) Place: Resident of village A (same as creditor) | Name: Dhanika Caste: Not specified, but mentioned to belong to “such-and-such” caste Place: Resident of village A Occupation: Investor—invests money for profit (likely a merchant or moneylender) |
| <i>Gṛihaḍḍūli Patra Yatha</i> [D. No. 53] | Name: Somaka Caste: Identified as a merchant (no specific caste given) Place: Resident of Pattan | Name: Mala Caste: Identified as a merchant (no specific caste given) Place: Resident of Pattan |

Debt, Trust & Moral Economy: Comparing Two Financial Correspondences in LP

The two documents such as *Gṛihaḍḍāṇaka Patra Vidhi Yathā* and *Gṛihaḍḍūli Patra Yathā* from the Lekhapaddhati discussed here reflect the underlying structure and functioning of the credit practice in early medieval Western India. The credit system refers to an economic arrangement in which goods, services, or money are taken on loan with a commitment to repay them in the future, typically grounded in trust and reputation. Such transactions could involve interest or be interest free, and they might be formalized through written contracts or conducted informally through verbal agreements. Ranabir Chakravarti (2021) states that early medieval India used alternative forms of money, such as *huṇḍikā*, *chirikā*, and *ādeśa*, which functioned like bills of exchange alongside coined money. Bill of exchange or *huṇḍikā* is also mentioned in the Lekhapaddhati. He argued that these credit instruments were known even in Kashmir, as evidenced in Kalhaṇa’s *Rājatarāṅgiṇī* and Kṣemendra’s *Lokaprakāśa*.¹⁴ Kṣemendra’s *Lokaprakāśa* also mentions different credit instruments, including *dīnāra-huṇḍikā* and *dhānya-huṇḍikā*. The former was a bill of payment in gold coins or dīnāras, while the latter represented payment in paddy, used as form of money.¹⁵ Credit instruments

¹⁴ Chakravarti 2021, 297.¹⁵ Jain 1989, 200-201.

are written documents that record a promise to repay money, allowing people to receive goods or funds now and pay later. They include loan deeds, promissory notes, and merchant letters that formalize financial obligations. Among these credit instruments, this study examines two significant mortgage deeds which are usufructuary and non-usufructuary, revealing intrinsic details of the wider society.

Grihaḍḍāṇaka Patra Vidhi Yathā (D. No. 52)¹⁶ which is an usufructuary deed written in the presence of *Pañcakula*¹⁷ and *rāula* Dharavarsha,¹⁸ originates from Chandravati, the site of this capital city is the 18 miles in circuit, about four miles south-west of Abu Road station in Sirohi State of Rajputana and close to the left bank of the Western Banas. The time period corresponds to the reign of Bhimadeva II of the Caulukya dynasty, though the document itself does not mention the name of the ruler. *Grihaḍḍūli Patra Yathā* (D. No. 53),¹⁹ is a non-usufructuary deed written in the Pattan city, where both the creditor and debtor's resident are located. A close reading of the two financial correspondences shows that the usufructuary document is described in far greater detail than the non-usufructuary one. *Grihaḍḍāṇaka Patra Vidhi Yathā* states that no rent (*bhātakaṁ*) shall be taken for the mortgaged house, nor shall any interest (*vṛddhi*) be charged on the *drammas*, since the transaction is an usufructuary mortgage (*vṛddhi-phala-bhogacāra*, i.e., *āddāṇaka*). The loan amount is 400 *drammas*, taken by the debtor named Suraka, son of a merchant Kura/ Kūṁra, belonged to the *Vayada* caste,²⁰ taken from the creditor known as Dhanika from the resident of village A. He invested his own money for the profit. The boundaries of the mortgage house are specified as; to the east, the verandah of the temple; to the south, the limit is *nīvapata*²¹ of Deva's house, to the west, the boundary of the royal palace (*rāja-bhavana-koṭa*); and to the north, the royal highway (*rāja-mārga*). The house is enclosed on all four sides by verandahs, contains a *paṭṭasālā* (a detached room of ritual or domestic significance), is equipped with a *rasavatī*, is roofed with tiles, and is furnished with *kavelukas* (wooden beams). This ancestral house, described as possessing *catur-āghāta* (the four architectural features) and acquired by *pūrva-puruṣa-upārjita*

¹⁶ Prasad 2007, 145-147.

¹⁷ The term *Pañcakula* means five heads of the family or notables. LP mentions the *Pañcakula* as an administrative institution. According to Puspa Prasad, the term occurs both LP and several Caulukyan inscriptions. For further details, see, Puspa Prasad's Lekhapaddhati.

¹⁸ Dharavarsha was the son the Paramara Yasodhavalā (EI, VIII, pp.200-4, 208-19, DHNI, II, 1021,1023) For further details, see, Puspa Prasad's Lekhapaddhati, 130.

¹⁹ Prasad 2007, 148.

²⁰ Subdivision of Brahmin and Vania caste.

²¹ 'The falling of the rainwater from the eaves' Cf. D.C. Sircar Epigraphical Glossary, 220. Mentioned in the Puspa Prasad's LP, 147.

(forefathers), is mortgaged for five years to ensure the creditor's confidence. Any loss or claim arising from heirs or state authorities (*anya-gotrīṇa-dayāda-rājakula-prabhṛti*)²² must be borne by the debtor (*dhāraṇika*). If the creditor or *vyavahāraka* falls into financial distress (*bhidyām*), he may demand repayment, or with the debtor's consent, transfer the mortgage deed to another creditor. The striking part is that the debtor is primarily responsible for repairing damage to the mortgage house from any natural calamities, while the creditor may intervene only for the foundation. It is also mentioned that the creditor cannot misuse the house and enjoys usufruct only for the agreed term or *likhita-avadhi*, after which the debtor must repay principal and expenses at *Dipāvalī* (*dīpocchava*).

The other document *Gṛihaḍūli Patra Yathā* clearly mentions that the merchant Somaka, because of his need, mortgaged his own house and received 200 *drammas*²³ from the merchant Mala. Both of them lived in Pattan. Unlike the first correspondence, this states the interest rate clearly at 2%. It also mentions that if the debtor fails to repay the amount on the day of *Akshayaṭṭīyā*, the house will be permanently lost to the debtor, even if he later offers double the amount.

Both the financial correspondences reveal several notable similarities. The two documents originate from different locations: one from Candravati and the other from Śrī Pattan/ Anahilapura. Anahilapura (modern Pattan), the Chaulukya capital, occupied a strategic position between routes to Rajasthan and Gujarat's coast, linking it to Mount Abu via Chandravati, Palanpur, Siddhapura etc. As a major administrative and mercantile hub, it attracted merchants from foreign lands, and Arabic sources mention the welcoming attitude of the rulers from the Chaulukya dynasty towards Muslim traders from the Arab world.²⁴

While the credit instruments described here belong to the early medieval period, the underlying concepts of credit and mortgages had already been embedded in early Indian society. The notions of interest or usury are expressed in ancient Indian Sanskrit texts by using the terms *kusīda*, *vārdhusa*, *vṛddhi*, and *vyāja*, the last of which appears to have come from a later period. It is difficult to determine whether lawmakers used one phrase for usury and another for interest or if they used both terms interchangeably. Baudhāyana, a lawgiver who lived in the fifth century B.C., suggests that the *vaiśya* should take up usury as

²² See, Strauch 2002, 177-179.

²³ 'dramma' is the Indian form of the ancient Greek coin, the *drachma*.

²⁴ Ghosh 2018, 236-245. For a detailed discussions of the Anahilapura as a port city, see Ghosh 2018.

a source of livelihood and denounces a *brāhmaṇ* who engages in *vārdhusa* practice as a *śudra*. Gautama, however, permits *kusīda* to a *brāhmaṇa* if he chooses to deal with it directly. While explaining the role of *vārdhuṣika*, Manu indicates that the *vārdhuṣika* is the one who lends at interest and ought to approve *vrddhi* and makes no distinction between *vrddhi* and *kusīda*.²⁵

The *Manusmṛti* adopts a clearly critical stance toward usury or high interest rates, associating it with moral and spiritual impurity. It prohibits usurers from participating in ancestral or divine offerings (MS. III.V.153)²⁶, asserting that gifts to them lack durability (MS. III.V.180)²⁷ and equating their sustenance to excrement (MS. IV.V.220)²⁸, thus valuing the modest life of a vedic scholar over wealth gained through exploitative lending (MS. IV. V.224)²⁹. Furthermore, Brahmins engaged in trade or money-lending are socially leveled with Śūdras in legal testimony, which reflects how normative text maintain the ritual purity and hierarchical superiority of Brahmins. These injunctions reveal how MS intertwined economic behaviour with moral, ritual, and social order, discouraging certain financial practices to preserve the perceived sanctity and status of specific social groups (MS. VIII. V.102).³⁰

Conclusion

The concept of ‘moral economy’³¹ is strongly embedded in these two debt letters. The crucial role of collective participation by the members of the same community, who act as witnesses or guarantors also highlights the shared values and morals they possessed. Trust also functions as a central element in these credit practices, shaping the relationship between the creditor and the debtor. Through the evolving history, practices related to debt, loans, and interest gradually shifted from being restricted in normative texts to becoming widely accepted in everyday economic life. The two debt correspondences from the Lekhapaddhati clearly show how such credit transactions were organised through collective participation, shared values and morals, and the strong foundation of trust between creditor and debtor. The detailed description in both usufructuary and non-usufructuary mortgages reveals that these

²⁵ Sharma 1965, 56.

²⁶ Olivelle 2005, 116.

²⁷ Olivelle 2005, 117.

²⁸ Olivelle 2005, 135.

²⁹ Olivelle 2005, 135.

³⁰ Olivelle 2005, 172.

³¹The idea of ‘moral economy’ first introduced by E.P. Thompson (1971). He sees moral economy as the community’s shared expectations of fairness and just conduct in economic life, whose violation provokes resistance. James C. Scott (1976) also used this concept to extends this to peasants, arguing that their actions are shaped by a subsistence ethic that demands security, and protection from exploitation.

financial dealings were not merely economic exchanges, but socially grounded practices supported by mutual obligations.

List of Abbreviations:

LP= Lekhapaddhati

MS = Manusmṛti

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