

Credit and Construction

Construction activity is also noted for informal credit and lack of accounting. Thus Ariff, a labourerⁱⁿ Nanakpur gets timber battens 'on credit' from neighbour Mohammad Yusuf who is a saw-mill owner, who himself, I discover later, is barely breaking even. The shop-keeper selling [§] ~~birds~~ and m.s. rods has 'bought' his stock of Rs.14000/- on credit, on the guarantee given by his friend in 'Haveli' to the steel merchant in Badami Bagh in Lahore. The shop keeper is illiterate keeps his receipts from the steel sales separately in a knotted handkerchief, has added approximate Rs.1/- on to his purchase price, ~~is~~ still does not remember exactly how much each item cost him, but seems confident that when all has been sold the handkerchief will yield more than Rs.14000/-. The kiln owner, Ramzan, borrows from friends and relatives to finance his kiln - offering 25% over the loadⁿ in return (or is it 25% of profits, if any) Of course the ^{paichgi} 'advance' / loan system offered to brick moulders both attracts, ~~and~~ keeps (and insures) a steady brick making labour force for the owner, in an otherwise volatile labour climate ^{responding} in which the ^{and troughs of the} peaks / agriculture cycle threatens ~~deplating the labour force otherwise;~~ for the moulders, their indebtedness insures they will get at least enough to survive from the kiln owner (and often more for events such as weddings etc) who has too much 'invested' in the fellow to drive him away or starve him outright, ~~(which would drive him away)~~ (not unlike the rich nations keeping the poor nations afloat ^{thru aid, debt rescheduling etc} because the latter owes them too much ^{to} for the former ^{and is too valuable economically & politically} to ~~(by 'aid', debt rescheduling etc)~~ ^{written} write them off or force them to 'run away' to the socialist camp). The small kiln owners ^{also not} neither have kept accounts of their 'investment' or sales, so they say, and hope ^{when} whom all receipts are in, they will make some profit. Otherwise they seem philosophically ~~to be~~ prepared for a loss. Meanwhile the operating owner ~~works~~ works as an agriculture labourer ~~how~~ that the harvesting season has cut his brick sales and supply of essential inputs for a 2nd firing-rice husk and cotton waste-and brick-makers and the land-owner-owner ^τ waists patiently for all bricks to be sold, ~~mean-~~ so that they can be paid.

~~while complaining how yet another part of his land has been taken by WAPDA with as yet no recompense.~~

Even our school teacher who works part time for his saw-mill owning and operating brother and father, does not keep exact accounts of expenditures and receipts.

Business and survival in rural Sahiwal seems based on credit, trust and hope^e along with or perhaps because of, the parallel exploitation. Thus the kiln-owner Ramzan has invested Rs.90,000/- in loans to or on behalf of his brick makers, who could and do abscond. However they make bricks for 25/1000 (which comes down to 16/1000 after loan deductions) which even unbaked, he can sell for Rs.50-60/1000. (he sells those damaged by rain for Rs.45/1000). However the kilns do keep meticulous accounts-including 'copies', little note books, for the brick makers listing loans and deductions and payments, for them, illiterates, to check out with friends, and show to the occasional govt. inspector,