

Hinduism and Jainism in Marwari Culture

Practices of dual religion

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Abstract

The culture shapes the religious values, faith, and belief system. Among them, Marwari culture is the one that reflects its identity and values with the duo of Hinduism and Jainism. The practices, rituals, language, food, and music reflect its ideologies as per Hinduism traditional values and give Jainism practices space to include within it. The effect of the mixture of these two religions on the Marwari community assessed with this study in the Nepalese Marwari context. The study investigates the impact of religious collision, especially (Hinduism and Jainism) on Marwaris culture. The study examines the determinants for their cultural decisions, rituals, and practices. The qualitative research shows the similarities and differences that these religions have formed in the Marwari culture.

This research focuses on the Nepalese Marwaris residing in Kathmandu, Nepal, who perceive their culture from a religious perspective. It includes the analysis of the Hindu-Jain religion's impact on these Marwaris. It also clarifies the Jain minorities Marwaris for coping with Hindu majority Marwaris. Further, this research will provide a base for conducting future research in this area on a large scale.

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1 CHAPTER-I

Introduction

1.1.1 Background of the Study

This research is about the Hindu and Jain Marwaris living in Kathmandu, Nepal. It includes their understanding of the identities related to their religion, social practices, cultural practices, and belief amongst each other in their community. This thesis includes the information collected from the Marwaris living in Kathmandu, Nepal, making it more meaningful and reliable. There is more than eighty percent of people who are Hindus in Nepal despite being a secular country. This research attempts to extract information about the similar or different ideologies regarding the religion, its practices, and the behavior of the Marwaris living in Kathmandu (Letizia, 2018). Nepal is a country with several different ethnic groups, religious communities, and cultures, a central attraction for many immigrants. Unity in diversity is the main strength for attracting the people from India as well, and Marwaris are one of them. India also shares a similar cultural ethnicity background with Nepal, which influenced Marwaris migration to Nepal, especially in Kathmandu. There are many similarities and differences in Nepal and India's social, economic, political, and physical structure. Thus, it is also visible in the people belonging to these countries. Among many differences, the primary focus is on the Marwaris, who have migrated to Nepal (Letizia, 2018).

Marwari is a South Asian ethnolinguistic group in Nepal and India who originated from the Marwar region of Rajasthan and are generally the followers of Hinduism. This thesis is about the mixture of Hinduism and Jainism among the Marwari people residing in Kathmandu, Nepal's capital city. Marwari is already a highly successful business community (Kudaisya, 2003) and rich in its cultural traits, then why the urge and the necessity of adopting the habits and beliefs of Jainism within Hinduism is a matter of fascination and a topic of research at the first place.

1.1.2 Objectives of the Study and research questions

This research attempts to understand the similarities, differences, experiences, ideologies, and behavior of the Marwaris' religious and social identity living in Kathmandu, Nepal. Secondly, the study investigates the rites of passage followed by Marwari in their social and moral

surroundings. The study also examines the determinants for the women's, priests' and businessmen's decisions taken as prioritizing their religion as Jain-Hindu. This paper helps Marwaris to understand their culture deeply regarding their faith from the perspective of migration. Further, this work provides a base to conduct future researches in this area on a large scale, which are the limitations of this thesis.

The current study attempts to determine the rites of passage of Marwari culture from a Jain-Hindu perspective. It can help benefits its members from this study. They will know the practices which are responsible for fusing Jainism and Hinduism. They can identify the reasons for which they were doing so. Hence, this study has a significant role in Marwari people.

Likewise, each religion has its own set of beliefs, and fusing the faith will impact the originality and purity of the religion. Thus, Marwaris will be able to determine the traits of Hinduism and Jainism. Moreover, future researchers are possible from conducting more advanced research on this topic in upcoming days. They may take this research as a guideline and reference for their prospective study and academic works.

Religion is a set of beliefs and faith carried out with great devotion and dedication (Juegensmeyer, 2003). However, recently, people tend to modify the meaning of religion and practices according to their interest and comfort. Likewise, the influence of Jainism within Hinduism in Marwari culture is becoming popular day by day. In this concern, this thesis is an attempt to find out the present status of Marwari culture. Jainism is likely to have a significant influence on Hinduism among the Marwari community since its origin. People are unaware of the mixing of both this religion side by side. So, the fusion of these two religions has not resulted in any conflict; instead, it is smooth and sound. This research's main objective is to determine the actual status of rites of a passage formed with the interaction of Jain-Hindu Marwaris and examine the behavior of women for the Jain-Hindu Marwaris.

Likewise, the study concerns the reasons for the necessity and criteria of inclusion of Jainism within Hinduism by Marwari. For this, the research questions are as below:

- I. What are the reasons for the mixture (both Hinduism and Jainism) among Marwaris? Are these reasons social or religious?
- II. What role do Marwari women play in the interaction of Jain- Hindu?
- III. How does migration influence their cultural-religious identity?

1.1.3 Methodological Approach

The methodology used in this thesis writing is qualitative research. The research area for this thesis is the Nepalese Marwaris living in the Kathmandu Valley. The informants chosen are the women, businessmen, and locals from Kathmandu who are either Hindu or Jain Marwaris. The required information was collected through semi-structured questionnaires and interviews. Also, there was a usage of online video chats and telephonic conversations. It was necessary as the informants may not tell the correct information or get influenced or motivated by other statements.

This paper shows the inclusion of Jainism and Hinduism in Marwari culture amongst the people who are living in Kathmandu. It is an important research topic as people are unknowingly mixing these two distinct religions and regarding it as similar and different from their own individual's perspective. This research aims to provide a platform covering the reasons for mixing up these two religions, responsibilities, and outcomes. It also reveals the hidden and untold facts about the Marwari's doctrine, which could occur through migration. Being a Marwari by myself, it was both easy and challenging for me to extract the thesis's information. The horizontal portion was the communication as I knew the language, religion, and the details of the informants; it was comfortable for me and my sources to discuss the issue and topics. In contrast, the hard thing was to get a clear understanding of people towards the subject as they would regard Jainism as Hinduism.

There was also the usage of semi-structured questionnaires to make the sources familiar with the topic. As my focused group was women, priests, and businessmen, I attended few events, meetings, marriages, baby shower, weaning, and many more rituals from which I could observe religious beliefs in the cultural aspects. It also helps in knowing the details and the authenticity of the data.

1.1.4 Theoretical Approach

The Theory of Hinduism and Jainism, cultural identity theory, migration theory, and gender theory are the few theories used while writing this thesis. Since the research is all about the Marwaris of Kathmandu, all these theories are applied as needed. Thus, the Theory of Hinduism and Jainism will help in understanding better about both religions. Likewise, this thesis includes

both religious and cultural perspectives. Hence, the cultural identity theory will help shape the Marwaris, culture, practices, and beliefs.

As mentioned before, Marwaris had migrated from India, so the migration theory is also essential in knowing about them and making this thesis a complete one. Lastly, people's role in society is critical to determine individuals' behavior and doings regarding their religion. Therefore, there is the use of gender theory in this research.

1.1.5 Limitations of the Study

Although the current study has many significance /importance in identifying the Marwari culture and religion, the present study is not out of other past research limitations. Besides the limitation of time, cost, and other resources for review, it has some more limitations as:

- The current study consists of a sample of thirty-six individuals of the Marwari community residing in the Kathmandu Valley; the interview's main limitation is that the responses may not represent the general overview.
- The people under this study are also limited because it includes the only Marwari culture in Nepal limited to women, priests, and businessmen.

1.1.6 Organization of the Study

This research paper organized in five chapters is; first, the section contains the introduction part, which encompasses the study's background, statement of the problem, the study's objective, the study's significance, limitations of the research, and organization of the study. This part includes introducing the Marwaris, their religion, and the necessity of writing this thesis. It also focuses on Hinduism and Jainism's impact on Marwaris.

The second chapter includes two parts. The first segment reviews the argument, books, related articles, and reports, whereas the latter is about the study area's theoretical framework. Several issues are covered in this section, such as religion, culture, gender, or migration. The theories are relevant to these topics.

The third chapter is about research methodology, including the research design, population, and sample, nature, and sources of data, data collection procedure. The study includes a semi-structured interview research design. It gives an idea about the thesis that it is about the Marwaris living in Kathmandu. Also, the women, priests, and businessperson who are

responsible for shaping this culture with a duo religious perspective that is Hinduism and Jainism.

The fourth chapter is the presentation and analysis of data collected from the interview. This chapter concerns systemic presentation, analysis, and interpretation of data, and it will also include significant findings of the research. The data presentation chapter is crucial because it presents all the gathered information and sources as required. This thesis focuses on the interview of the Hindu-Jain Marwaris of Kathmandu. The questions are based on the age, gender, profession, and status of the individuals. The chapters are subdivided so that the data can be clearly understood.

Lastly, the fifth chapter is the summary, conclusion, and recommendation based on the thesis's analysis of findings. A review of the results is the outcome of the interviews. The impact of Hindu-Jain Marwari culture in the community is understandable when the data is processed through their knowledge, understanding, and religious practices. It helped them know their culture better as it presents the similarities and differences in their practices. It also defines their identity as a Hindu-Jain Marwari in Kathmandu. The role of Marwari women in shaping their culture is also an important aspect included in this chapter. The theories and ideas of Hinduism-Jainism theory, migration theory, cultural identity theory, and gender theory have helped in the research project's findings.

Bibliography and Appendix presented at the end of the study.

2 CHAPTER-II

Literature Review

2.1.1 Theoretical approach

The most crucial part of thesis writing is Theory. It is the lens of the texts, which gives the insight to look upon the book accurately. It helps in describing and perceiving different social as well as cultural situations. It is challenging to research without Theory. "Theory provides the language, the concepts, and assumptions that help researcher to make sense of the phenomenon that they seek to investigate. It enables researchers to connects the issues they are investigating to the existing body of knowledge in the area" (Kuada, 2012, p. 64).

Hence, there are four kinds of approaches that can relate to this thesis. They are the Theory of Hinduism and Jainism, Identity theory, Migration Theory, and Gender Studies, which can better define the dual practices of Hinduism and Jainism in Marwari culture. These theories will help explore the different layers of Marwari culture and traditions one by one. The Theory of Hinduism and Jainism covers the religious perspective of the Marwari community. Likewise, identity theory presents the cultural traits which make the Marwari culture distinct from others. Besides, migration theory helps us understand the origins and current situation of Marwaris. Finally, the gender theory must explain the similar and different roles of men and women in Marwari culture.

2.1.2 Theory of Hinduism and Jainism

Hinduism believes in reincarnation, the cycle of rebirth into a new life after death in a previous one. It has its belief in the karma of human beings and God. For Hindus, God takes birth from time to time, also known as 'avatarwad.' Multiple Gods and Goddesses represent the role that people should follow as society members.

Hinduism has a vast reservoir of symbolic resources, which includes a variety of philosophical ideas, an extensive body of texts, an array of ritual practices, and an abundant iconography. These are not, and are unlikely to become, a homogeneous entity. Hindus will continue to draw upon these symbolic resources: selecting, transforming and

reinterpreting them in different ways that provide renewed relevance to the particular contexts of time and place. (Jacobs, *The Future*, 2010, p. 145)

Hinduism indeed includes a variety of ideas and information regarding its practices. There are multiple religious texts books on Hinduism as well. However, there is no concrete way of defining or practicing Hinduism. The practices depend upon the individual or mutual understanding of a particular group and community. The identity and role represented by different Gods and Goddesses are transformed and explained by people depending upon their understanding. Such transformations and interpretations vary because of the geographical structures, social, political, economic status, and cultural traditions. Besides, Hinduism also follows the Brahmana system. It has the division of class and caste, based on the occupation of the people.

In contrast, Jainism is a path to spiritual purity and enlightenment achieved through disciplined non-violence. It teaches the way to liberation and lives a life of harmlessness and renunciation. Jainism believes that all souls have the capability of being liberated and becoming God. It also concerns the welfare of every being in the universe and the universe itself (Long, 2009). It follows the Shramana school of thought.

The Sanskrit word Jaina derives from Jina, ‘conqueror’, an epithet given to a line of human teachers who, having overcome the passions and obtained enlightenment, teach the true doctrine of non-violence and subsequently attain the freedom from rebirth which constitutes spiritual deliverance. The Jains are the most basic level those who credit these spiritual conquerors with total authority and act according to their teaching of the Three Jewels, namely, right knowledge, right faith and right conduct. (Dundas, 2002, p. 3)

Jainism believes in human teachers rather than mythological Gods and Goddesses. People can achieve the post of the teacher through obtaining enlightenment. These teachers' main aim is to spread non-violence among people in the path of following Jainism. The individual can gain ‘moksha’ from rebirth if he/she indeed follows the proper way of knowledge, faith, and conduct. Hinduism is diverse and open to accept and include different ideologies in its practices. While comparing Hinduism with other religions and especially Jainism, it can be said that Hinduism is much liberal. Nevertheless, the understanding of Hinduism with other religions depends upon the individual’s explanation.

The relationship between Hinduism and other religious traditions tends towards three different attitudes. The first perceives other religious world views as simply irrelevant; the second seeks dialogue with other religious worldviews; the third represents other religions as a potential or actual threat. (Jacobs, *The Future*, 2010, p. 140)

The relationship of Hinduism with other religions is peaceful. It is evident in the relationship between Hinduism and Jainism. Jainism is often regarded as the "poor sister," meaning that it is influenced and originated from Hinduism. It is considered as a branch of Hinduism like Buddhism and Sikhism. The practices of Jainism, Buddhism, and Sikhism are very obvious in Hinduism practices as well. Most religions do not make any difference to Hindus, whereas few take it as a threat leading to several religious fights and war.

However, both religions believe in the Theory of Karma and the existence of a soul and its reincarnation. These religions are Dharmic, emphasizing to live in a virtuous manner to achieve freedom from reincarnation. Hinduism and Jainism have a philosophy developed system. Both religions follow vegetarianism and meditation depending upon their caste and culture, and Marwaris are one of them. The origin of Jainism was more connected to the caste system rather than the religion itself. It is visible on the dominant castes of Rajasthan, and Marwari is one of them. Even though Marwaris have a large number of Hindu followers, there are Jain followers as well. The Marwari community follows both Hinduism and Jainism depending upon their cultural and traditional traits. The majority of which is Hindus. All the practices and rituals are done according to the Hindu perspective. Nevertheless, Marwaris like to incorporate practical knowledge of Jainism in their daily activities.

2.1.2.1 Hinduism in Marwaris

One of the oldest religions followed in Nepal and India is Hinduism. Despite being a secular country, Nepal has the most considerable number of people following Hinduism. Among them, Marwaris are the ones who mostly follow Hinduism but also a part of them follow Jainism. The varied and diverse intake of ideas and practices of both religions is prevalent in the Marwari culture.

Like all religious traditions, Hinduism is very diverse. However, it can be said that the diversity of Hinduism is of a completely different order to the diversity found in other religious traditions. The reason for this claim of radical diversity is that Hinduism has no

founder figure or foundational event, no universally accepted canon of texts, no credal statement and no overarching institutional structure. There is no single source of authority that universally applies to all Hindus for all times. There is nothing that you can say about Hindus or Hinduism without some form of qualification (Jacobs, *Hinduism: The Basics*, 2010, p. 6).

Caste defines people called Hindus, depending upon their traditional and cultural values. There are no definite practices in becoming a Hindu. However, Hinduism is very diverse and different from other religions as it has a belief in idols and reincarnation. It is believed that Hinduism is open in accepting multiple idols and their ideologies. There is practicing of the rites of passage, including the cycle of birth and death, reincarnation, and the path of right actions and fairness. Hinduism holds a detailed yet straightforward social and religious structure of rituals, traditions, and beliefs. Yet, it does not have a founder and does not give a particular basis for Hinduism. Multiple religious textbooks with a variety of meanings are part of Hinduism.

The same can be observed in the Marwari community. Marwaris believe in Hinduism and emulate their practices. The practices of religious and cultural events, festivals, and rituals are done according to Hinduism. The rites of passage that is birth, puberty, marriage, and death are followed and practiced according to Hinduism.

2.1.2.2 Jainism in Marwaris

One of India's ancient religions is Jainism, with roughly 4.5 million adherents in India and a small but flourishing overseas community. The 2011 Indian census gives the figure of 4.2 million, but this is likely an undercount because some Jains return themselves as Hindu (Babb, *Understanding Jainism (Understanding Faith)*, 2015). The same can be seen in the Jain Marwaris living in Kathmandu, Nepal. Being in the minority group of Jain Marwaris, few people regard themselves as Hindus despite practicing and following Jainism's path.

The world (by which we are to understand, not only the visible, but also imaginary continents depicted with the most extravagant fancy, heavens and hells of the Brahmanical Cosmology, extended by new discoveries) is uncreated. It exists without ruler, only by the power of its elements, and is everlasting. The elements of the world are six substances—souls, *Dharma* or moral merit, *Adharma* or sin, space, time, particles of matter. From the union of the latter spring four elements—earth, fire, water, wind—and further, bodies

and all other appearances of the world of sense and of the supernatural worlds. (Georg, n.d.)

Jainism believes in universality as opposed to Brahmanism. It provides a base for people to adopt their principles without leaving their religion. Caste does not define people as Jains. It includes everyone, regardless of their caste and race. Hence, many people from different castes and religions follow Jainism. There is no specific leader who can make people follow this religion. Instead, it accepts the reality of worldly elements. Jainism assumes that protecting the earth will eventually protect humans and humanity. Caring and preserving the four vital components: earth, fire, water, and wind, will help people distinguish between what is right and wrong. Jainism holds a general and straightforward structure of practicing its belief.

Marwaris are seen to incorporate the same practices in their day to day activities. Despite a large portion of their religious belief is set up on Hinduism and its practices, people still include Jain culture and traditions. The practices of religious and cultural events, festivals, and rituals are done according to Hinduism, but the everyday practice of humanity is followed according to Jainism.

2.1.3 Knowing a Hindu-Jain Marwari

In understanding a Marwari, it is equally essential to know Hinduism and Jainism. Both of these religions religiously shape the Marwari culture and give an identity to the group. "For most Hindus, what they do- what rituals they practice, the festival they celebrate, who they marry, what they eat- matters more on a day-to-day basis than the philosophical concepts of *karma*, *samsara*, and *moksha*" (Flueckiger, 2015, pp. 1-2). Hindu Marwaris indeed follow the practice and prepare things according to their religion. However, the daily activities hold a more incredible place in their life than the universal truth of Hinduism.

Similarly, Jain Marwaris also practice their religious belief practically. There are several narratives essential for understanding the different ways Jain Marwaris are religious today. Such narratives provide divergent religiosity models appropriate for renouncers, laywomen, or laymen in which the Jain communities participate. There are also religiosity types shared by laymen and laywomen (Fohr, Jainism : A guide for the perplexed, 2015, p. 91). They believe in celebrating religious festivals, performing prayers, and practicing rituals as crucial parts of their lives.

Some of the most common ways this is true in all sects and sub-sects include religious festivals, prayers or mantras, and the veneration of renouncers. However, devotional worship using images is also an important type of religiosity for Digambara laypeople and Svetambara-Murtipujak laypeople. (Fohr, Jainism : A guide for the perplexed, 2015, p. 91)

There are certain divisions of people among Jainism, depending upon their sects and sub-sects. Among them, Jains categorized as Marwaris have distinct features of following their religious belief compared to the rest of Jains. Some of the Jain Marwaris also practice worshipping the images and idols of mythological figures as done by Hindu Marwaris. Such Marwaris are devotional regarding their religious practice but are unaware of the main crux of Jainism.

Osva Jains, a group that considered itself Hindu and Jain, can be a fair reflection of Jain/Hindu synchronization. Osva's insists that they were once Rajputs, a warrior caste, also known as Kshetriya, but eventually changed into Vaisyas/Baniyas in the path of being a Jain. One such example is from India's historical figure, Chandragupta Maurya, a Hindu Kshetriya King, eventually turned to be a Jain to gain salvation and peace (Sreenivasan, 2007).

Marwaris are known as merchants and hold business professions. From the religious point of view, a Marwari, be it Hindu or Jain, is mostly involved in the business as their professions. Marwari's religious identities mixed up depending upon their class, gender, and profession (Long, 2009). They follow the Hindu rituals and traditions for their religious belief. However, they also practice Jains' path of non-violence and penance.

Similarly, the intermarriages between the Jains and Vaisnava traced back to the late fifteenth century. The most popular Jain and Baniyas, or in other words, Jain and Hindu relationship, is seen in the Marwaris culture of Rajasthan, also known as Agrawals (Sreenivasan, 2007).

One of the most evitable things for Marwari is a donation or charity. They do it for various reasons such as social cause, religious faith, and sometimes helping each other. The act of donations is also the key concept in Jainism. "Jainism one of the main religious practices of laymen is giving donations, and for the same reasons: merit and prestige" (Fohr, Jainism : A guide for the perplexed, 2015, p. 20). The act of doing charity also explains their social and economic status in society. Mostly donations and charity are made in the religious context in comparison to humanity. For example, the highest donations and charities are given to temples. Likewise, during religious festivals such as Maha Shivaratri and Makar Sankranti, the charities

are done at its peak even if the person is from the middle class economically. Nevertheless, donations and charities are also given to the health care centers, nursing homes, and orphanages depending upon the individual or the family choice.

Likewise, being a Hindu or Jain, Marwari has a strict rule regarding consuming vegetarian foods and avoiding non-vegetarian food. Such restriction on the dietary items is related to both the religious and cultural backgrounds. There is no tradition of sacrificing the animals during any religious events of Marwaris, although immolating animals during religious festivals are vital in Hinduism. Such a tradition of not slaughtering the animals also represents Marwaris' cultural distinctness regarding its religious ideology. Likewise, Jains avoid eating underground vegetables such as potato, ginger, garlic, onion, etc. to prevent the environment and not harm the insects and microorganisms. They even avoid consuming honey, as many bees are killed in the process of making honey. Hence, Marwaris practices their version of consuming vegetarian foods.

Hence, it can be rightly said that Hinduism and Jainism is a part of the Marwari culture. It has shaped the Marwari community the way it is. The day-to-day activities, celebrating festivals, following the rites of passage, practicing lifetime events, and many others represent Hinduism and Jainism in Marwari culture. The majority of Hindu beliefs are prominent than the Jain practices by Marwaris. The sole decision to practice either of these religions is by the individual himself/herself or the family.

2.1.4 Marwari Gotras and Their Origin:

The history of Marwaris begins with the establishment of the republican state of Agroha by Maharaj Agrasen. Agroha consisted of eighteen state units. Each state unit's head holds a 'Gotra.' Those gotras identified all the state unit residents. Maharaj Agrasen maintained that a matrimonial alliance in the same Gotra was not possible. A girl of "Bansal" Gotra could not marry a "Bansal boy" but could be married in any other seventeen Gotras. This rule promoted harmony and brotherhood among all the eighteen Gotras (Marwadisamaaj, n.d.).

Many Agrawals have adopted their gotra name as their surname. Gupta is a common surname adopted by some Agrawal's, and several partial Agrawal families like 'Gadia,' 'Saini,' 'Vishnoi' and 'Varshney.' There is some debate over whether Varshney belongs to the Vaishya (merchants and artisans or Kshatriya (warriors, rulers, and politicians) castes. Many others use surnames

linked with their origin, for example, Jhunjhunwala, Kedia, Gindodiya, Kalothia, Dokania, Lohia, Chamaria, Singhania, so on. There are minute differences in dialect, attires, and rituals from the place they come (Marwadisamaaj, n.d.).

2.1.5 Knowing the Agrawals

The term 'Agrawal' is derived from the Agragen state founded by Maharaj Agrasen. The texts, myths, legends, and stories originated from Agroha, ruled by Agrasen. The origin of the Marwari community traces its roots from northern India.

The Agrawal's are a very large trading caste of northern India and are so-called because they trace their origin to the ancient city of Agroha in what is now the state of Haryana. In each of India's linguistic regions will be found an array of such social entities, and some of them extend spatially beyond regional frontiers (Babb, Understanding Jainism (Understanding Faith), 2015).

Agrawal, in general, refers to the Marwari people who are the children of Agrasen. Agrawal took as their surname despite having their different individuals' names. They are the most influential and prosperous communities worldwide. They are very well known for their business and their contribution to the economy of a particular place, country, and the world.

Similarly, a large group of Agrawals resides in Kathmandu, Nepal. They are directly or indirectly related to India, and their families' source begins from India. Initially, the migration started within India in search of expansion and development of trade and business. They began moving towards the eastern part of India, which also open gateways to enter Nepal. There is a vast Marwari community in Nepal's eastern part, as noticed in Jhapa, a city. Gradually, they moved to the capital city of Nepal, Kathamndu, and made it their permanent residence.

In Nepal, Marwaris are popularly known as Agrawals. Their surname provides their identity of being a Marwari. However, Agrawals as surnames are used by both Hindu and Jain Marwaris. The influence of Jainism regarding Hinduism flourished from India to the Marwaris residing in Nepal. It is because Marwaris belongs to a well-reputed and settled community and hence, can afford to incorporate many practices and belief systems. Thus, Hinduism and Jainism's dual practices have helped them become a unique and distinct community in Nepal.

2.1.6 Marwari Culture and Traditions

It is vital to look upon the cultural and traditional perceptions and practices of that group to understand any individual culture. It includes birth, marriage, death, language, food, art, music, and health. Likewise, Marwari culture enriched with all its traditional values of living from birth to death and vice versa as it believes in reincarnation. Both the Hindu and Jain Marwaris believe in not wearing footwear inside temples, shrines, and other holy places. Entering the temples after drinking alcohol, eating non-vegetarian foods, or wearing leather accessories is prohibited (Hinduism Facts, 2019).

From the mythological point of view, both Hinduism and Jainism share the literary characters from each other. The adoption of Krishna" in Jainism and "Mahavira" in Hinduism regards it as the first synchronization level. Despite the disagreement on borrowing each other's characters in their mythological literary texts and giving their origin and identity, there is an underlying mutual understanding of acceptance.

There are several festivals celebrated by the Marwaris residing in Kathmandu. Their annual festivals are Tihar (also known as Deepawali), Dashain, Holi, Teej, Chhath, Maghe Sakranti, Maha Shivaratri, etc. For example, Tihar is the main festival for Marwaris as it is about money. They also celebrate Holi, the festivals of colors to celebrate the win of vice over virtue. Likewise, Teej is a festival observed by women mostly married for the betterment of their life partners. Festivals and celebrations are enriched with food, dance, music, and practices with Marwari flavors. Likewise, they also practice religious functions as 'Namakaran' (naming a child), 'vivaha' (marriage ceremony), 'shraddha' (feeding the dead parents), and others in connection with the passage of life (Marwadisamaaj, n.d.).

Marwaris have established several temples, organizations, and events in Kathmandu, Nepal. There are several Hindu temples and Jain associations in Kathmandu and other parts of eastern Nepal. Most of them serve around both the Hindus and Jains living in Nepal. One of the oldest temples named Pashupatinath places a tremendous religious faith for Marwaris. The temple is where the religious practices, traditions, and rituals are carried out as per the occasion and the devotee's requirements. It is worship and gatherings for religious preaches. The establishment of cultural organizations by the Marwaris in Kathmandu, such as Marwari Sewa Samiti, Jain Bhawan, Agrawal Bhawan, helps in the duo relation of both Jain-Hindu Marwari community.

There are different views and ways of understanding religion, depending upon an individual's interest. Social and religious events and celebrations make the people believe in developing a stronger relationship with each other in the Marwari community. The practices and religious beliefs can be traditional and conservative as well as modern. For Marwaris, when it comes to working in the kitchen and toilets, they are traditional and conservative. They believe work is the purest identity of the culture. As a result, toilets are built away from the kitchen, temple, and holy places. Likewise, if there is any of the relatives' demise, the surviving relatives must notice the funeral ritual for thirteen days. Sometimes, several rituals and practices are modified to pace with time, presenting Marwaris' modern thought regarding their religion.

2.1.7 Rites of Passage in Marwaris

Rites of passage described as the transitional periods in a person's life include birth, puberty, marriage, having children, and death. It includes ritual activities and teachings that describe their existing roles and prepare them for a new one. In the Marwari community, rites of passage have a vital and significant role, presenting their religious, cultural identity. It also reflects the life-cycle ceremonies, social ceremonies, religious ceremonies, and other ceremonies. All the rituals have a symbolic aspect of the culture. However, the primary rites of passage are the most important ones, such as birth, puberty, marriage, and death. Marwari culture shows the likeness and variations between the Marwaris itself from the perspective of Hinduism and Jainism by witnessing a blend of practices from these two religions. It represents their socio-cultural as well as human-made aspects of their well being.

2.1.7.1 Birth

Childbirth, regarded as one of the Marwari culture's top traditional things, is usually not a personal matter. There are different types of rituals depending upon nature and people involved in the childbirth, such as mother, father, family members, relatives, and non-familial members. They take it as a joyful and happy event. It usually begins with the noting of the pregnancy first until the child is delivered. The pregnant woman takes proper care, rest, and individual food items to have a safe pregnancy, termed as 'Japa' by Marwaris. Earlier, the expectant mothers isolated from other family members, thinking that the blood might impure the household,

whereas, for fathers, there were nothing rituals. Women are also subjected to observing food taboos, avoiding contact with others, touching certain metals, cooking, eating, etc. Moreover, they are not even allowed to scratch themselves as it might leave a scratch forever.

There are certain rituals in the eighth month to avoid any evil deeds to the mother and child, amongst which baby shower is one. In the Marwari term, it is "Godvarai." Here, the expected mother is given money, gifts, coconut, and sweets as a blessing by other elder ladies to have a safe delivery. They also sing and dance to show their happiness in welcoming the new member of the family. The expected mother and father tie a sacred thread in her wrist, protecting them from the evil eyes.

Both mother and child have placed nearby the fire for a few days to preserve the wood fire from evils after the baby is delivered. They also carry out therapy with oil, believing it improves their reproductive organs. They cannot see mirrors, comb hairs, change clothes, or even get out of the room. The baby and the mother take a shower and offer a 'Puja' for 'Chhath Mata' on the sixth day after childbirth, believing the Goddesses write a future for the baby. After this, the woman can come out of the room and do the household activities.

Depending upon the astrological chart of the baby, a naming ceremony 'Namkaran' is held." It is a ceremony conducted after a baby's birth depending upon their celestial bodies and a girl or a boy, as suggested by the astrologer or priest. They occur after seven days for girls and eleven days for boys (Leonard K., 2013).

2.1.7.2 Puberty

Puberty is often regarded as the critical rituals in Marwari culture as it is mainly related to women. The rituals carried out for adolescence includes girls when they first start their menstrual cycle. It is important because they believe that now the girl is ready to become a woman. In earlier days, a girl was married before their period started to avoid the family's shame. However, nowadays, it has been a part of regular practice.

There are also traditions of piercing ears and nose whereby the relatives must bring gifts for the girl. Notably, the maternal uncle must give a certain kind of dowry for this ritual. Marwaris term it as 'Parojan.' Parojan is essential for a girl because she will not be eligible for marriage without

this. Likewise, they also carry out 'Bhog Varan' to prepare five kilos of 'lapsi' (porridge) in a traditional pot. The girl dressed up as a bride with henna on her hands and served all-female guests with the food to offer her blessings for the future marriage.

2.1.7.3 Marriage

Similarly, marriage is another big event that reflects the Marwari culture to the most and distinct from others. It is one of the oldest social, cultural, and religious-based institutions. Marriage in Marwari culture makes family bonds stronger and relief because their daughter is finally getting settled. There are certain rituals followed by both Jain and Hindu Marwaris regarding the marriage. Marrying in the same clan 'gotra' is not acceptable as the same gotra means siblings' bonds. Likewise, Marwaris also avoids marriage with cousins.

Marriage is a big event, and there are certain phases for it. Firstly, both the boy's and girl's celestial bodies made to match, making them a perfect couple. Then certain ceremonies are conducted. Initially, the rings exchanging tradition, which is known as the engagement ceremony, hold. 'Shagun' is given to both would-be bride and groom from their family members as blessings. The next thing would be "Haldi and Mehendi," whereby both the bride and groom are applied turmeric and henna to enhance their beauty and symbolize fertility and well-being. Henna is the symbol of fertility and hence not used by widows. They also carry out 'Jhol Ghlan' and 'Vaat Varan,' which is usually done by both the bride's and groom's maternal uncle, respectively.

An essential step in Marwari's marriage is 'Fera' and 'Sindoor Daan.' The couple takes seven vows, making circles around the fire, making it a witness for their new future. In the first three vows, the bride is ahead of the groom, and in the latter four, the groom is ahead. The promises determine their future duties and roles with each other. It also establishes their social positions and obligations in society. Finally, 'Suhagraat,' which officially allows the couple to physically intimate with each other. All other events are accompanied by folk songs, music, and dance. A considerable decoration of houses, dishes, clothes, flowers makes Marwaris wedding a grand one and distinct from others.

2.1.7.4 Death

Likewise, death is considered to be an essential part of life. Marwaris believe in another life after death. Thus, there are certain rites and rituals performed on the peaceful journey of the dead person. Usually, a male person takes charge of burning the dead body and performing the duties for thirteen days, whereby he must wear a white drape and only eat fruits and juice. He must avoid eating salt and grains. It is a ritual to mourn over the dead and help him get away with the earthly desires. It is not a ritual of happiness rather saddening but integral.

Marwaris have their way of remembering the dead. They call them 'Pitri.' Pitri worshipping is an unseen divine power who looks after the family after being gone. To make them happy and peaceful, they also perform "Shradh" by offering them food, clothes, and accessories to the priest. Usually, the food is made as per the dead's choice and the clothes and things to relate to the dead person.

2.1.8 Cultural Identity Theory

Cultural identity is self-identification. It is a sense of belonging to a group that reaffirms itself through behavior, culture, and traditions. It includes values, meanings, customs, and beliefs that reflect the everyday historical experiences and shared cultural codes giving entity to a stable, unchanging, continuing frame of reference and meaning. It is the continually shifting understanding of one's identity concerning others. Knowing whether they belong to a cultural group, peoples' judgment is highly influenced by appearance, origin, or behavior (dress, language, festivals, and art) (Hecht & Frank, 2003). Any culture's identity is reflected through its language, art and craft, music and dance, festivals, dress, food, and occupation. Likewise, to know the Marwari community, it is essential to understand their language, art and craft, music and dance, festivals, dress, food, and occupation.

Cultural identity negotiated, co-created, and reinforced during social interaction, which are the manifestations of social reality, reflecting on our unique personal life history and experience. The cultural identity forms involving the options about the cultures an individual identifies with and deciding to join the artistic community to which one belongs. Sometimes, the beliefs and practices of one or more communities can also be adapted. There is a possibility for dominant or majority culture members to adopt the features from minority cultures such as food, dress, language, or music. There is overlapping and non-overlapping of cultural and sub-cultural groups

in any individual. Therefore, different identities at different levels make up cultural identity (Hecht & Frank, 2003). The Marwari culture is structured with two belief systems of Hinduism and Jainism. The majority of Hindus have adopted the Jain practices in their belief patterns, although Jain Marwaris are few. The practices of these two religions make the Marwari culture a unique one and distinct from others.

Cultural identity defines communication and social order. It is the expression of oneself to the other and the opinion about others towards them. It is also revealing the others' view towards that individual. This research focuses on how Jain-Marwaris consider Hindu-Marwaris and vice versa. The use of core symbols such as names, labels, and norms (expected standard of behavior) demonstrates their shared identity. For instance, a Jain Marwari uses Jain as his/her surname while the Hindu Marwari uses their gotra as the surnames.

While many Jain merchants might often subsume their identity as Jains within the broader, and depending on context, more meaningful category of *Mahajan*, the name of the merchant caste to which both Jains and Hindus can belong, others might be more conscious of their exclusive identity as Jains. (Dundas, 2002, p. 6)

Marwaris are known as merchants, whether they are Hindu or Jain. Generally, both the Hindu and Jain Marwaris use 'Agrawal' as their shared surname. Their culture, instead of religion, defines the identity of Marwaris. However, most of the Marwaris follow Hinduism, making Jain Marwaris a little conscious of their identity. Hence, they define themselves as Hindu despite being Jain.

The act and interactivity of the group and their standard practices reflect the identity of the group. One can identify or study cultural identity in a group by observing everyday situations, communal activities, rituals, holiday celebrations—the identity changes due to several factors such as social, political, economic, and contextual. There are emotions fully attached to cultural identity situations. It implies an artistic explanation of the one in control, their extent of proximity, the feeling about each other, level of trust. The degree of likeness or differences between two individuals determines it. The intensity differs depending on the context, situation topic, and relationship (Collier & Thomas).

2.1.8.1 Language

Marwari is a dialect spoken in the Indian state of Rajasthan, Gujarat, Haryana, and now also by the Marwaris in Nepal, especially in Kathmandu and Jhapa. There are almost twenty-three dialects of the Rajasthani language, among which Marwari is one. Historically, written in Mahajani script, which used fewer vowels and more consonants, later, popularly written in Devanagari script as in Hindi, Marathi, Nepali, and Sanskrit have mainly spoken by the Indo-Aryan family (Saraf, 2016).

Marwari is very rich in the literary style and has a history of over one thousand years known as Dingal. The grammar included chapters on its phonology, morphology, syntax, and a sample text. The introductory section consists of a geographical and socio-linguistic draft of Marwaris speaking it. Vowels, consonants, diphthongs, and suprasegmental are part of the phonology chapter. Glottalized sounds, murmur vowels, tones, and retroflex are very prominent in it. The section on morphology describes nominal and verbal morphology with two numbers and genders and three cases. The nouns declined as per their ending segments, in which case marking is partly inflectional. The third-person pronouns distinguish on the proximity/remoteness dimension in each gender. Intransitive verbs can be passive with three tenses, and four moods and cardinals up to ten are inflected. The syntax section describes sentence types, word order, coordination, subordination, negation, and participles. The section on sample texts presents free and interlinear translations of some samples (Saraf, 2016).

2.1.8.2 Music and Dance

As cultural behavior, music and dance reflect and are primarily born out of values, attitudes, and beliefs. The conceptualization of dance is finalized through body movements, and its physical structure depends mainly on the choreographer/dancer's cultural orientation. As a bodily expression of the culture, it represents the body works within the given framework of the learning or creates one in its absence. It also involves cognitive and emotional behavior, processing internal feelings and outward expressions, in an individual or a group. It acts as a tool for the maintenance of identity and social solidarity. It also reflects, shapes, and maintains patterns of social organization. Music and dance also act as the forum for discourse, articulation, and transmission of social and political attitudes, ideas, and values.

As an activity deeply linked with everyday practices, dance among Marwaris deeply enmeshed in their regular cycle of events, which have specific rituals as per their economic calendar and festivities. They use many traditional instruments such as 'sarangi,' 'kamayach,' 'dhol,' 'shehnai,' and 'been.' Folk songs were usually for specific purposes like weddings or birth passed to tell a bravery story or a romantic tale. They were generally in the form of ballads (Jhaveri, n.d.).

The dance is varied as well, depending upon different tribes as it was mainly for entertaining the people and the king. These dances included chang, ghoomer, bhopa, tejali, and kathipuli. As a traditional dance, Ghoomar is represented during weddings by a newly married bride. It is also accomplished in festivals and religious events, often including classic songs such as "Gorband," "Podina," "Rumal," and "Mor Bole Re" (Jhaveri, n.d.).

2.1.8.3 Art and craft

Marwaris are not too involved in the art and craft category, but obviously, the Rajasthani culture and traditions significantly impact them. Rajasthan has a well-known craft industry reflecting their Royal heritage. Craft reflects the tradition in Rajasthan, preserved over centuries by the stronghold of the Royal Rajput family. Within the art industry is smaller occupations. These include fabric coloration and embellishment, decorative painting, and exhibition. Craft workers take their occupation as a mark of respect to their heritage. In fabric coloration, woven fabrics are treated using tie-dyeing, resist dyeing, and direct application. The dupatta worn by women shows the popularity of dyeing. Fabrics embellished with mirror embroidery, symbolic to Rajasthan, and wooden beading once dyed. Decorative patterns adorn all surfaces in Rajasthan. Interiors of homes painted with floral motifs; similar 'bindi' (dotted) designs seen on garments. The clipped camel is unique to Rajasthan. Moral message. The Rajasthani craft industry is iconic to India's identity, with many of its styles reaching the international market (Jhaveri, n.d.).

The architecture in Rajasthan is as diverse as its people. The method of architecture is M'ru-Gurjara Architecture (techniques that include various structures and shapes). In Ranakpur, the Jain temple, built in the 15th century, is a western Indian architecture style with multiple domes. There are carvings on the pillars and the ceilings. Jaisalmer Fort and Golden Fort were established in 1156 AD by the Rajput ruler Rawal Jaisal. The fort contained several gates, Jain

temples, and Havelis and included UNESCO's world heritage site. Jaipur, named the Pink City, is listed as UNESCO World Heritage Site, 2019 (Jhaveri, n.d.).

2.1.8.4 Dress

Unlike any other culture, Marwaris, too, have distinct dresses for men and women. Men prefer wearing dhotis and kurtas with a headgear called 'pagri' or 'safah.' Pagri is one of Rajasthan's most important as it defines their social and economic status. Their color, cloth, design, and shape- everything symbolizes individuality. The width of a Pagri is eight inches, and length is about eighty feet. The ordinary man wears a Pagri of a single color while a rich man wears a multicolored designer Pagri during festivals or events. 'Dhotis' or 'Pyjamas' are used to cover the lower portion of the body, which are not comfortable to wear and need some practice, especially the white ones. Nevertheless, people in Rajasthan wear cotton dhotis regularly. They prefer silk and with the Zari border or embroidery (Jain V. , Vibrant Rajasthani Dresses, n.d.).

While talking about women's clothing, 'Ghagra,' the long skirt covers the lower portion of the body with a narrow waist and broad base, reaching just above the ankles. It is short of providing visibility to the foot ornaments. They come in many prints and colors. There are many creases and studded ornaments in the Ghaghara itself. Like Pagris, they are also found in cotton and printed in laharia. Mothra and Chunari. The blouses or short Kurtis which women wear are known as cholis. It depends on the caste, religion, and age of women to select the material they use, either cotton or silk, and the waist's reach. 'Odhni' worn over the blouse, with one end tucked into the skirt and the other end on the head or the shoulders made by a three-meter-long and two-meter-wide cloth, printed in different colors and designs. It varies in different religions and castes. In some places, saree is mandatory for women to wear with the 'odhni' covering their heads as a sign of respect. The shoes called 'Mojaris' or 'Jootis' are made of animals' skin and embellished with embroidery on velvet or brocade. Both men and women wear these (Jain V. , Vibrant Rajasthani Dresses, 2020).

Marwaris have a very peculiar taste when it comes to ornaments and jewelry. Semi-precious stone-studded trinkets are trendy. Even the men wear ear-studs and neckpieces. Gold or pearl chains are familiar among the rich, and silver 'hansli' (big round bracelet around the neck) is worn by the commoners. Women wear 'jhumkas' in ears, multicolored bangles, long and short

beautiful neckpieces, large anklets, rings, nose rings whose unique designs take inspiration from the sun, moon, leaves, and flowers. Every design signifies something sacred, having a deep meaning (Jain V. , Vibrant Rajasthani Dresses, n.d.).

2.1.8.5 Festivals

The traditional festival of Marwaris is quite long. Notably, women dress up in their traditional attires for the festival. Deepawali or Diwali is undoubtedly the biggest and the brightest of all Hindu festivals. The festival of lights marked by five days of celebration, illumining the country with its brilliance and dazzles all with its joy (Marwadisamaaj, n.d.).

Bhaiyya Duj is the festival celebrated on the fifth day of Diwali. It falls on the second day after Diwali is on 'Shukla Paksha Dwitiya' in the Hindi month of 'Kartik.' 'Dwitiya' or 'Duj' is the second day after the new moon. This festival is famous has different names such as 'Bhai-Dooj' in north India and 'Bhai-Teeka' in Nepal. On this day, sisters apply a beautiful 'Tilak' or 'Teeka' on their brothers' forehead and perform 'aarti' by offering them sweets and exchanging gifts. Sisters lavished with gifts, goodies, and blessings from their brothers (Marwadisamaaj, n.d.).

Govardhan Puja celebrated on the fourth day. Mythologically, Gokul's people celebrated a celebration in honor of Lord Indra after the end of every monsoon season. Still, one specific year, the prayers were not offered, and Indra sent a deluge to submerge Gokul. However, Krishna saved his Gokul by lifting the Govardhan mountain and holding it over the people as an umbrella located in Braj, near Mathura. On this day, Marwaris build cow-dung hillocks decorated with flowers and then worship them (Marwadisamaaj, n.d.).

Another big festival celebrated by Marwaris in the nine-night festival of Navratri, which begins on the new moon day of 'Ashwin' month in the Hindu calendar. These days are considered the most auspicious time and the most crucial time of the year as it is the Divine Mother's worship. Celebration with sincere devotion in the various temples dedicated to the Mother performed. It is a festival solely dedicated to the female aspect of nature known as Durga, Bhawani, Amba, Uma, Parvati, Gauri (Marwadisamaaj, n.d.).

Marwaris also wonderfully celebrates Holi marking Holika's death to save Prahlad, and thus Holi gets its name. Holika Dahan is celebrated by burning Holika, the devil made from the cakes of

cow dung. During the eve of Holi, specifically at or after sunset, the pyre is lit, signifying Holika Dahan as the victory of good over evil. People sing and dance around the fire. The next day people play Holi, the famous festival of colors with color pigments, food, party drinks, and festive seasonal foods such as 'gujiya,' 'mathri,' 'malpuas,' and other delicacies (Marwadisamaaj, n.d.).

Holi is followed by 'Sheetla Ashtami' after seven days. 'Sheetla Mata' is commonly called the Goddess of smallpox. She holds a pot, soup, broom and neem leaves riding a donkey. This festival is known as 'Basede.' 'Prasad' is made a day before (i.e., Monday) and is taken cold (Tuesday). It is also a seasonal festival starting with a bath with cold water instead of hot water. The sweets offered to the Goddess made of wheat flour and jaggery (Gulgulle, Atte Ka Halwa, and meethi pooris) (Marwadisamaaj, n.d.).

They also celebrate 'Maha Shivratri' on the Krishna Paksha Chaturdashi of Hindu calendar month Magha, which falls in February or March as per the Gregorian calendar marking the convergence of Shiva and Shakti. Offerings of 'Bael' celebrate the festival, or golden apple leaves to Lord Shiva, all-day fasting, and an all-night-long vigil (jagarana). All through the day, devotees chant "Om Namah Shivaya," a sacred Panchakshara mantra dedicated to Lord Shiva. Under scriptural and discipleship traditions, penances are performed to gain boons in the practice of Yoga and meditation to reach life's highest good steadily and swiftly (Marwadisamaaj, n.d.).

Married Marwaris women perform Karwa Chauth, a fast by offering prayers seeking the welfare, prosperity, well-being, and longevity of their husbands. A married woman who observes this 'vrat' is called 'Saubhagyavati' (joyous and happy state of wifehood). As the name signifies, 'Karva' meaning a clay pot, and 'Chauth' is the fourth day in the month of Kartik after the full moon as per the Hindu calendar. Women wear designer sari/ lehenga with jewelry and dress like brides. They only survive on the water, eating only fruits and vegetables, eating only one meal a day depending upon their health and practices. Traditionally, the fast done without even drinking a sip of water valued (Marwadisamaaj, n.d.).

2.1.8.6 Food

Marwaris food is known for its various spices and its sweetness. Most of their dishes made in ghee are famous. Typically, Marwaris are vegetarian and only have vegetarian dishes in their

cuisine. The most famous is 'dalbati,' a recipe comprising dal and wheat flour kneading with yogurt and dressed in ghee. 'Bajra ki roti,' one more world-famous dish, bread or chapattis prepared through the cereals of bajra and chutney made with garlic or any other spices. It is also famous for 'kachori,' the 'pyaaz' or onion kachori, and the 'mawa' kachori. The most common daily Marwari food is 'Papad ki sabzi,' a recipe made through roasted 'papads' (Indian chips) due to the lack of water and roasted papads used in making curry. 'Ghewar' and 'gheriya' are some delectable sweet dishes originating from Mewar, prepared with ghee and mawa with the topping of almonds above (Cultural India, n.d.).

2.1.8.7 Business as their identity

Marwaris believed to own a dynamic, indigenous, and entrepreneurial group, but they are commonly known as shopkeepers around the corner. They are the moneylender who charges interest and invest in other possibilities to gain more profit. The Marwaris, who require money, always borrows from another Marwari concerning the loan is paid on request, "even at midnight," and he would reciprocate with a similar investment. The interest settles at the end of the year. He could count on community banks to ensure his goods in transit and collect his dues when the goods arrived. His sons and nephews' trainees under other Marwari traders could learn business expertise, earn a salary by profit-sharing, and accumulated capital to start their own business when they were ready. Marwaris being socially conservative might help to explain their success (Kudaisya, 2003).

However, they continue to be more religious and traditional to have a more excellent hold. Despite professional executives running the business, mostly, they are from their community. Their strength lies in the way they use old family networks and traditional accounting and financial controls. Indeed, Marwaris have traditionally not accorded a high place to making money. Marwaris has made significant contributions to the development of the Indian as well as the Nepalese economy. It narrates the rise and expansion of the Marwari family, whose origins lie in Rajasthan's small village where the family was engaged in lending seed to the farmers. It is unique in explaining the inner working of the Marwari family. Usually, men are responsible for maintaining relations in a family. The connection between brothers in a joint family is mostly

managed but can be broken sometimes. The attitude to charity, education, women, and workers is explained (Kudaisya, 2003).

2.1.9 Migration Theory

Migration plays an essential role in the life of an individual, community, society, and nation. It affects both the place of origin as well as the place of destination. People are always active and like to move towards development. By remaining static, the whole idea of migration seems to come to hold. Migration has a significant impact on individuals' age, sex, race, culture, ethnicity, religion, social, and political aspects. It also does not leave the economic sector untouched. Migration always has a more significant impact on economic development or declination.

Most importantly, migration has a vast influence on the social and cultural aspects of life. With global development, it has become feasible for people to connect with other people from one part of the world. It has led to the recognition of several nations, languages, cultures, traditions, and religions. Such diversity improves human knowledge towards their society.

2.1.9.1 Migration of Marwaris

"The Marwaris story is mesmerizing as the small community from the desert sands of Rajasthan expanded to the whole India, settling in thousands of villages and towns in the 19th century" (Kudaisya, 2003). The Marwaris migrated from Rajputana due to geo-socio, economic and political factors. They journeyed on foot in groups for greener pastures of livelihood with small bundles and the 'lota-dor' as their only luggage. During the initial stage of migration, there were hardly any means of communication or boarding arrangements and lodging on the way. Besides, the Marwaris had little knowledge of the language and culture of the places they migrated to (Taknet, 2016).

Marwaris controlled the inland trade with their enormous appetite for risk gradually turning to industry. It was all possible because of the excellent support system from the family. The wife and children caring is possible in a joint family at home while a Marwari traveled on business. Marwaris found shelter and food in 'basa,' a sort of collective hostel run on a co-operative basis

or as philanthropy by local Marwari merchants wherever he went in search of trade (Kudaisya, 2003).

2.1.9.2 Factors Leading to Marwaris Migration in Nepal

Migration is the act of moving from the place of origin to the place of destination. Here, Marwaris's origin is Rajasthan, India, and the destination place in Kathmandu, Nepal. There are multiple reasons for Marwari's migration to Nepal. Firstly, Rajasthan is desert land with barren, sandy, and stony soil. The weather is harsh, with only scanty rainfall, which makes the vegetation impossible to grow. Thus, people started moving towards searching for better livelihood, commercial agriculture, trade, and industry. In the course of migration, they found Nepal that has a favorable climate and topography to offer. It allures many people worldwide, including Marwaris. They quickly migrated to Nepal because it shares an open border with India. Their migration to Nepal initially aimed to expand and develop its business in the Nepalese market, especially tea trading and jute trading. However, with the development of transportations and communications, Marwaris flourished their business in different sectors.

Secondly, Marwari's migration was influenced by kinship, caste, and religious system. Once the migrants were established, they offered help to other people belonging to their caste, community, and religion. They would make arrangements for food, lodging, and even temporary jobs. It helped and attracted many migrants to Nepal.

Thirdly, Nepal, and India have many similarities when it comes to religious and cultural backgrounds. From the religious perspective, Marwaris celebrate and practice their traditional and religious events with family and their close friends. Hence, they found it comfortable and easily adapted to the Nepalese environment. The Marwari community is famous for its unique religious practices in Nepal. For Nepalese, Marwaris are considered very religious, and they respect it. Marwaris' food is one of the most beautiful and fascinating things liked by most of the Nepalese. Marwaris organized events and programs where their language, dresses, food, music, and dance got recognition.

2.1.9.3 Challenges of Marwaris Migration

The migration was not easy and straightforward as it seems now because there were many barriers, such as language, political conditions, and social inclusion. Since the beginning of Marwaris migration from Rajasthan to other parts of India, they have faced many challenges until they reached and settled in Nepal. The first and foremost demanding thing was language. Without the local language, it was difficult for Marwaris to communicate with their clients and do business with them. Hence, they have to learn the local language wherever they migrated.

Another burden for Marwaris during migration was the political and social settings of the country. The political instability directly affected the market. Although the social capital was raised with a mutual connection through caste, clan, and region between Marwaris themselves, the capital investment was risky. Likewise, certain groups and communities' social conflicts also affected the business market of that particular area. It led to a risky involvement in the business.

Likewise, the change in weather also had some health impact on Marwaris. They are used to hot climates and scanty rainfalls. The sudden change in the weather and food opt for the family's necessity with the individual migrating. The most challenging thing was migrating with the family as the Marwari family is usually a joint family with more than ten members. The necessary health facilities were challenging to manage for everyone in a new place.

Also, adapting to the new environment and being accepted by the migrated place, locals' was another tough thing for Marwaris. Some people were accepting, and some were rejecting. In the context of Nepal, Marwaris did not face much difficulty in the settlement. When Marwaris migrated to Nepal, they knew the migration process, the local language, and the business market. The attitude of Nepalese towards Marwaris was welcoming and cheerful. Marwaris's migration to Nepal opened many doors to flourish the Nepalese market in tea, jute, and other industries.

2.1.10 Gender theory

There are socially constructed roles for men and women, implying different social norms and cultural expectations, referring to the biological differences in gender (Cleaver, 2002). These norms and expectations are reproduced through early socialization and institutions within society. The gender roles function as scripts for the individual and continue developing in

interaction with and understanding cultural scenarios. Through this on-going socialization, the individual internalizes norms and values preferred in the society and establishes an identity that is continuously adjusted and regulated according to feedback and sanctions from other inhabitants. This personal understanding of culturally defined roles helps us understand the context of social change (Cohler & Smith, 2006). There are some similarities in cultural norms for each ethnic group member. There are within-group differences regarding gender and nature of the relationship (Colier & Thomas).

2.1.10.1 Hinduism and Gender

According to Sherma (2000), "Goddess worship does not necessarily entail that women themselves are reversed or have an equitable position in society. Nonetheless 'the ubiquitous presence of female deity has coloured the notion of Hindu womanhood in subtle ways" as cited in (Jacobs, Hindu Dharma in the Contemporary World: Caste, Gender and Political Hinduism, 2010, p. 72). Hinduism believe in the inclusion of both male and female to build a society. There are both male and female Gods and Goddesses associated with the role an individual plays in the community. There is no difference in the devotion towards male or female Gods. However, there are different notions to define the role of women presented through various goddesses.

There are two different ways of trying to comprehend the various different goddesses. The first typology suggests that there are three types of goddesses: goddesses that are subservient consorts to male deities; goddesses that are equal to or dominate a male deity; and independent goddesses. (Jacobs, Hinduism: The Basics, 2010, pp. 25-26)

Hinduism has defined the role of women according to the male's definition of them. Even the role and characteristics of goddesses are different and limited in comparison to male gods. For some people, goddesses hold the supreme power and authority to create and destroy the universe. For instance, Durga killing the Mahisashur, the devil. It is also why mothers are given much respect in the Hindu and specifically the Marwari community. They believe that women have the power to nurture an individual or a family. Also, when needed, they can make tough decisions for the betterment of the family and community.

Likewise, few think that the female goddess is equal to male gods. It is present in the figure of 'Ardhanarishwar,' meaning half man and half woman. It also signifies the fact that both male-

female is vital for running society. Thus, marriage is given unique importance, amongst other rites of passage. There are enjoyment and grand celebration during weddings. People spend much money on carrying out the rituals for marriage. Hindu marriages, or in other words, Marwari marriages, are considered one of the luxurious events. The couple is treated with such generosity thinking that they are responsible for the future.

In contrast, few people believe that goddesses are inferior to male gods. It is clearly portrayed in the figure of Lakshmi sitting at the feet of Lord Vishnu. She is depicted to serve her husband, and like her, many Hindu women, especially, Marwari women, tend to follow this practice and obey their husbands. The husbands' have the authority to make decisions for their wives in Marwari culture. A rebellious woman is considered as a wrong person in society. Women's role is confined to being submissive, soft, caring, and obeying her husband and family.

Hinduism is generally confined to a patriarchal reflection of the society despite preaching religious tolerance and equality. It is visible in the mythological and historical books. For example, both "Sita" in the Ramayana and "Draupadi" in the Mahabharata figure as devoted wives to their husbands, yet their actions, when wronged by their husbands, challenge conventional patriarchal notions of wifely behavior (Arni, 2011).

Women are not given equal opportunity to involve and practice any religious activities during their menstrual period as it denotes impurity in Hinduism. Moreover, there are almost no female priests appointed in the temples because of this reason. This conservative thought towards women is limiting their roles in just practicing rituals in their individual's home.

There are religious laws known as "Dharmashastras" to understand and implement to position women in society and treat and place them. Not only in texts, but the religion itself has also differentiated specific roles for males and females in caste, class, and geographical surroundings. Hinduism always treated women need support from men and hence established some malpractices such as early marriage, "sati," self-immolation of the widow on the funeral pyre of her husband, remarriage for widow and women owning the property. In contrast, men could make remarriage whether the wife is still alive or dead (Cierpial, 2015).

The term rights and equality are quite controversial for Hinduism and Marwari culture because society is wholly based upon the hierarchical structure. There are assigned duties "Dharma" that

all in the family or community must carry out as "Karma" according to their age, gender, and position. For instance, respect for seniors.

Likewise, keeping women away from the priestly tradition is common since men regarded them as impure during their menstruation period. However, specific narrative themes emphasize analyzing the interpretation of the lives of female Hindu' sadhus'. There are three life story themes embedded in the female' sadhus,' which are duty (kartavya), destiny (bhagya), and devotion (bhakti). Through these themes' oral performance, the sadhus express a gendered discourse on female agency in renunciation. Similarly, they promote a perception of difference, neutralize widespread societal views of female asceticism. It appears as transgressive and validates their identity as female sadhus in what is considered to be a male-dominated tradition of renunciation.

While Rajasthani (Marwari) female sadhus invoked these themes to resist personal agency's notion in their becoming sadhus, these narrative strategies function as rhetorical disclaimers. There is an alternative female tradition of religious asceticism. It is compared to the dominant male tradition of Brahmanical asceticism. Drawing on models of regional female bhakti saints and a more generalized bhakti discourse (DeNapoli, 2009).

2.1.10.2 Jainism and Gender

Jainism's religious discourses all share universal prejudices against women, who are viewed as temptresses and symbols of attachment, fickleness, and treacherousness. Acts of deception are considered a woman's main characteristic, to the extent that deceitfulness explains sex-differentiation. It results in manifesting deception of a man in this world is becoming a woman, whereas for women, if the heart is pure, she becomes a man.

There are two sects of Digambaras and Svetambaras, which defines the role of women differently. Digambaras believe in nudity to obtain liberation, which is difficult for women; thus, Svetambaras hold the maximum numbers of female participants. Jainism has space for both males and females in their designated roles, such as the nuns and monks. From a religious perspective, women's roles in worshiping and celebrating seem more prominent than men. Likewise, their role in maintaining, caring, and nurturing the children and family makes it obliged for women to hold a different and less powerful position. Female mendicants do not have

authority over males while going on preaching. However, equality among men and women is balanced. They follow ahimsa (no injury to any living being), help each other, work for humanity, protecting the environment, and so on (Balbir, 2018).

In worship, mythical female figures, connected with grammatically feminine concepts, occupy a central place. Iconography testifies to an ancient cult rendered to the mothers of the Jinas, and especially to Marudevi, the mother of the First One. She is the first emancipated soul. It applies to the Goddess Sarasvatī as well. However, the Jain tradition's primary feminine deities are the female attendants (*Yakṣiṇis*) attached to the main Jinas. Among them, 'Cakreśvari,' 'Padmāvati,' and 'Ambika' have gradually become independent figures and occupy a prominent place invoked by the devotees looking for the shielding events of the everyday living. Female deities remain close to humanity as compared to the Jinas appearing as distant spiritual ideals. (*Yakṣas*).

Concerning the creation, gender is not an issue in the creation of a female order. The community structured by Mahāvīra, the main expounder of the doctrine, is fourfold, including women as two of its components: laywomen and nuns, beside laypeople and monks. It recognizes by all Jains, whether Svetambara or Digambaras. The monastic tasks are gender-based, reproducing the distribution of domestic chores such as cooking and sewing. However, the fact remains prominent, stating "religion accounts creative and conservative forces in lives of young Jain women's" (Vallely, 2002, pp. 21, 215.). Also, the concepts about women refraining from manner favorable to female renunciation in Jainism is "the value of honor is a one-way concept. It encouraged women to accept the Jain tradition with their secure connection between them and renouncers (Fohr, 2001, p. 1).

The roles are oriented toward preparing food and performing rituals, for which the men are entirely dependent on Jain women. The practices of specific dietary rules are one of the most transparent means to ensure sectarian identity. The various roles ascribed to women at home are functioning as a guardian and modifier of the tradition. She is responsible for offering alms to the begging Jain mendicants who come at her door, which implies that she masters a minute sequence of actions and rules. She is also the one who prepares the meals for the family and decides whether a practice like the one that forbids eating after sunset observed or not. She knows which type of food must be cooked depending on the day (i.e., festival, ordinary). Finally, the woman is also the one who has full command of the complicated calendar and typology of fasts that regulate the Jains' lives. Fasting is the true women's penance and a way for them to gain

a high religiosity reputation. Reproduction of the community is in their hands by handling marriages and imparting basic teachings to young generations.

2.1.10.3 Comparing Religion and Gender in Marwari culture

Women are tagged as the devotee of God in Hinduism, whereas the women in Jainism are the teachers. Jainism is as liberal to women as Hinduism. Jainism provided a more comprehensive range for women equal to men than women in Hindu Marwari culture. There is no self-identity for the Hindu women as they are often related as the male's wife, daughter, or sister. Thus, this is also the main reason for Jainism's idea of identity in the Marwari culture.

Similarly, both religions believe in patronage and religious endowments, which ties and relates a strong bond. Women are assigned to look after the family and maintain social status in society. A rebellious woman is not a good woman in both religions. However, Jain women are far more active in establishing their identity and maintaining their good woman behavior. A combination of freedom, but having its roots intact, results from these religions (Jaini, 1991).

Under their universal feminine nature, women are, in some contexts, regarded as extraordinary manifestations of the Goddess, sharing in her powers. Thus, the Goddess is a mythical figure for women following Hinduism. However, scholars and feminists disagree about the Hindu Goddess's existence in benefitting women's status in Indian society. The relationship between Indian (Hindu including Buddhist and Jain) Goddesses and women is complicated, leading to contradictory answers, depending upon how the question frames and who is doing the asking—and answering (Erndl & Hildebeitel, 2000, p. 11).

It has explored the relationship between women and Goddesses and the relationship's potential for empowerment. Because of these Hindu traditions,' women have been able to access extraordinary religious power and status. In some instances, women have been thought of to be or channel the Goddess herself. Nevertheless, while women are considered to hold this power, men have the ultimate control and authority in Indian and Nepalese society.

The Brahmanical tradition views sexuality as a form of Shakti. Still, the wild feeling of sexual desires is viewed as dangerous and inappropriate for women. These desires could lead a woman to engage in sex outside of socially- sanctioned situations. Therefore, marriage is considered a way of controlling and directing a woman's Shakti by controlling her sexuality. All women are

born as Shakti's embodiment, but it can increase or decrease depending on the particular deed. Women's sexuality and power is the productive and auspicious expression of Shakti when marriage leads to motherhood. This expectation has resulted in a prominent cultural association of ideal Marwari womanhood linking with motherhood in marriage.

3 CHAPTER-3

Research Methodology

3.1.1 Introduction

"Research is a scholarly, scientific, and systematic investigation to established facts or principles, or to collect information on a subject to be presented in a detailed and accurate manner" (Habib, Pathik, & Maryam, 2014, p. 3). It is the collection and interpretation of data attempting to resolve a problem. It involves the most detailed and thorough study of a problem to gain information to reach its solution (Habib, Pathik, & Maryam, 2014, p. 3). The methodology means to show how the research questions asking is done in the field. It is the "reasons underlying the choice and use of specific methods in the research process" (Kuada, 2012). This chapter deals with the research design and research methodology. It presents the step-by-step process about how the study was conducted and how the research problem was addressed. It shows the research area, selection of informants, data collection method and its analyzing tools, and the research ethics regarding the theoretical aspects. This thesis incorporates a qualitative research method. It is the best method that suits this research material and the purpose of the study. The research follows a simplified procedure with commonly used statistical tools for analysis.

Further, the required information about the research problem can be easily tackled using the qualitative research method. It provides a platform for researchers to go back and forth as per the situation demands. This chapter hence provides information about research design, sources of data, interviews, and questionnaires.

This thesis shows the mixture of Hinduism and Jainism in Marwari culture. Hindu Marwari is adopting Jain beliefs along with their Hindu rituals; a qualitative research approach is analyzed. Qualitative methods seek to explore social phenomena according to the meaning people bring to them (Taylor & Greenhalgh). The thesis aims to understand and document the world seen from the informants' point of view. The qualitative method is best suited for understanding the Marwari people as members of the Kathmandu Valley social system and how they change (modify) their culture with the response to different beliefs and practices they receive from Jainism at a specified period. The primary form of data collection method used in this thesis is

semi-structured interviews. Their real names have been replaced with fictive names to secure the data and respect the informants' views and ideas on the concerned issues.

3.1.2 Significance of Research

Research plays a vital role in social sciences as it helps to find out both the known and unknown information about any topic. It must have an aim which requires much planning. The research structure should be systematic and organized so that the correct and necessary information can be extracted. There are five steps in which research is completed. Firstly, the formulation of the problem is the essential one. It helps in narrowing down the research focus area. Secondly, a research design must be formulated for collecting and analyzing the data. Thirdly, the collection of data is crucial as it holds the main essence of the research. Fourthly, after collecting the data, it is essential to analyze it. The processing of the data helps in achieving the outcome of the research problem. Lastly, the summary and conclusion help complete the research (Habib, Pathik, & Maryam, 2014, p. 15).

The dual practice of Hinduism and Jainism in Marwari culture is one of the exciting topics in the social research area. This research aims better to understand the religious practices in the Marwari community. The only purpose of this study is to make a clear view of the Hindu and Jain practices by Marwaris. It also seeks to maintain peace and harmony among them and to avoid any possible chaos.

3.1.3 Research Design

The plan and strategy used to collect and analyze the data effectively addressing the research problem can be understood as a research design.

A research design is a map which identifies the means and methods to be pursued for collecting and analyzing the data. It can also be defined as the systematic procedure which includes the designing, compiling, and analyzing of information through the conceptual model, variables, and construction of the questionnaire. (Habib, Pathik, & Maryam, 2014, p. 16)

The research design reflects the priorities, determine the required data needed, and the process of collecting and analyzing data. Research design helps make decisions regarding where to carry

out research and whom to focus on (Bechhofer & Paterson, 2000, p. 43). "It is the link between the research issues, the theories, the methods, and the results of the project" (Kuada, 2012).

In this regard, I have chosen a qualitative research method as the research design. As this thesis is concerned about knowing Hinduism and Jainism's practices in the Marwaris culture, qualitative research helps understand its objectives better. Semi-structured interview preparation done while doing this qualitative research. Semi-structured interviews give room for the interviewees to present their idea and understanding of the given topic. Thus, it was easy for me to have a good conversation with my Marwari interviewees as they were free to give their idea upon their understanding of the practices of Hinduism and Jainism in their culture. The questionnaire also set for the study to be specific, and the data would be precise and to the point. The interviews and observation include attending a few marriages, weaning ceremonies, and festivals.

3.1.3.1 Qualitative Research Method

The research method that uses informal communication to retrieve data and information is known as the qualitative research method. It is concerned with the person's self experiences with the related topic. "It is the collection, analysis, and interpretation of data by observing what people do and say. It refers to the meaning, concepts, definition, characteristics, metaphors, symbols, and descriptions of things" (Habib, Pathik, & Maryam, 2014, p. 9). The focus of collecting data in this method is observation, interviews, questionnaires, and field study. It does not rely on numerical data for the information. This research method has helped this thesis to procreate a deeper understanding and behaviors of Marwaris people in practicing the dual religion, Hinduism, and Jainism in their culture. It stresses why and how the Marwaris mix up religions in culture. Likewise, it also emphasized the ways they use to do so. However, quantitative research is equally important and could be relevant to this research. However, I have chosen qualitative research to understand better Marwaris in their ideas, perception, and behavior regarding their dual religious practices. It also helps find the similarities and differences in the dual practice of Hinduism and Jainism in Marwari culture, as this thesis deals in knowing how they interact concerning the same religious practices.

3.1.4 Data Collection Method

The data collection method collects and analyzes information from the specified sources to address the research problem. In the qualitative research method, the data collection method is processed through surveys, questionnaires, interviews, focus groups, and observation. Therefore, I have chosen the interview as the data collection method to understand the dual practices of Hinduism and Jainism in Marwari culture. Before conducting interviews, I focused on my interviewees' background information and prepared questions according to it. I explained to them about myself and the study to better understand the given topic and respond accordingly. I also managed to communicate with my interviewees in their language and participate in their events. It helped me extract the required information regarding their perspectives on the dual practice of Hinduism and Jainism in Marwari culture in a better way.

3.1.4.1 Data Source

Data are the raw information regarding specific issues that are essential for carrying out the research work. The main sources for data collection are primary data. These are the type of data which is sourced directly from the respondents. The primary method for collecting data records interviews with selected individuals of the Marwari community in Kathmandu valley of Nepal. Semi-structured interviews include women, priests, students, laymen, and people in the business out of forty-five interviews taken among thirty-six different Marwari people living in Kathmandu.

I. Primary Data: It collects through a self-administered and recorded interview. A relevant questionnaire is prepared and asked the respondents. The respondents are the individuals (women, priests, students, laymen, and businesspeople) belonging to the Marwari community. Reliable and valid information is collected; relevant questions are prepared and asked in the interview.

II. Secondary Data: The study has also used several secondary data while collecting the required information. Secondary data sources included books, newspapers, magazines, journals, data from government and non-governmental sources, internet searches, and articles. It helps to identify how others have identified and measured key concepts, their findings, and the data sources they have used. These sources also helped discover the relevant information and reveal how it is related to other studies.

3.1.4.2 Site selection and description

The choice of individual, group, place, or time is vital in sketching an outline for any research. This study uses the interview method. Interviews were conducted by inviting the informants to elaborate on the topic as they want. A semi-structured interview is suitable for allowing adjustments to the interview guide. The semi-structural interview is like an everyday conversation but has a structure that makes sure that the appropriate topic and themes are covered. I went to Nepal twice in a gap of a few months to do my empirical fieldwork. There, I have gotten to know many people. I have done thirty-six, semi-structured, qualitative interviews of the practices of Hinduism and Jainism in Marwari culture in Kathmandu, Nepal, with the majority coming from Rajasthan. I have my family in Nepal, but I will not include their names for safety reasons as they helped me find my informants.

Coming from a Marwari family, I knew many Hindu-Jain Marwaris and their stories in religion's duo practice. Because of this, I was able to choose a variety of people for me to talk to. I interviewed males and females aging from twenty to sixty. Few were in their homes, some in my home, and some in the temples, restaurants, and offices. Due to privacy and safety reasons, I have anonymized my interviewees' names and their surnames. I have wanted to hear more about these fusion stories of Hinduism and Jainism by talking with the inter-religious people themselves. Many people I interviewed were from families with backgrounds of the middle class, but I also got to talk with a few wealthy people from the high class. Most of my informants lived in the same area in the city of Kathmandu. The variety of age, gender, social belonging, and wealth is a strength for my material and fieldwork. I got to see and hear many different reasons for mixture and my informants' lives before and after their mixture. I have chosen to do in-depth research and delineate my thesis by choosing thirty-six people who show various gender, age, social belonging, Hindu and Jain practice, experiences. However, a similarity was them telling me their story of what led to Marwaris's decision on the duo Hindu and Jain religions' practice. My fieldwork strength is the language because my interviewees spoke Marwari, and I do not need a translator to translate it by myself. A possible error source could be not presenting their feelings precisely while using English for Marwari words. The translating process improved from the first interview to the last one and became more accurate.

All in all, I believe what I heard is very close to what the interviewees said because I was there and saw their reactions and feelings while telling me their stories. The experiences from the interviewees are the goal for my fieldwork. It also includes changes in their lives and for them to talk openly with me.

3.1.5 Qualitative Interviews

"The interview is an interactional process, an encounter, with three major characteristics. First, it has shared interactional rules. Second, it is generally carried out between strangers. And third, it is frequently a one-off affairs" (Bechhofer & Paterson, 2000, p. 69). It has a significant role to play in the course of qualitative research.

The qualitative research interview focuses on learning about a topic from the informant's perspective and how their world experience is independent of scientific theories. Qualitative interviews can go more in-depth rather than skim the surface (Taylor & Greenhalgh). Qualitative interviews are essential in this thesis as its primary concern is to know the practices of Hinduism and Jainism in Marwari culture. This phenomenon, based on the opinion of the informant, has attributed to it. It has also allowed and encouraged complexity, contradictions, and ambivalence expressed in an interview carried through face to face conversations.

3.1.5.1 Semi-structured Interviews

In social sciences, a semi-structured interview is regarded as one of the required methods of research. It is an effective method of data collection whereby the researcher is looking to collect open-ended data. It provides a base for having two-way conversations between the interviewer and interviewee and exploring the participants' thoughts, feelings, and beliefs regarding a specific topic. It is useful while dealing with personal and sensitive topics as both the researcher and informant are free to involve in an informal discussion of the questions asked. A semi-structured interview is the most suitable method for this thesis. It helped me know and understand the perceptions, experiences, religious and cultural practices of Hinduism and Jainism in Marwari culture. In other words, it has brought out the necessary information from the interviewees without causing any harm and damage to them.

3.1.5.2 Interview Guide

The interview guide is a road map for conducting interviews by preparing the concerned field study and interviewees in the given research area. It is a method to collect data and is usually done beforehand so that the interview can be carried out smoothly. The interview guide is prepared to keep in mind the expectations of the interviewer from its interviewees. The respondents' expectations regarding their knowledge, belief, feeling, and opinions that directly affect the data must be taken care of while preparing the interview guide. My interview guide consists of several open questions with follow-up questions. The questions start with me asking them about their personal information such as age, sex, occupation, etc. I further asked them to tell me their religious background stories, primarily how they practice both Hinduism and Jainism or both in their Marwari culture. Besides, I also query about what they have experienced of religious changes, difficulties, social improvements. Being a Hindu or Jain involved questions about the caste system and spiritual experiences. The reasons for using open questions were to hear what the interviewees chose to emphasize and focus on when answering and, in this way, let them be the ones to decide what is essential. Letting them speak and tell me stories made it more comfortable to ask my follow-up questions if necessary. For me, the critical aspect was to hear my interviewees' stories and do an in-depth study of their answers. The goal was not to answer how many, but the why – why is it like this? I am interested in the reasons behind their action to convert, and I have chosen the semi-structured interview as my way of conducting interviews in my fieldwork (see attachment 8.2, p.91-93 for my interview guide).

3.1.5.3 Questionnaires

The use of questionnaires in the research design is crucial. Firstly, it helps in the efficient management of time for the interview. Secondly, the questions prepared will have a standard and transparent meaning, making the interview as smooth as possible. Finally, they are perfect for describing statistical descriptions and factual matters (Bechhofer & Paterson, 2000, pp. 74-75).

The interview guide helped me prepare questions to ask my informants to dig out the thesis's information. For conducting the interviews smoothly and receive information efficiently, I arranged twenty questions. The questions are prepared as open-ended questionnaires. It means that the respondents must describe his/her answer. There are no specific choices of answers

provided for them. The qualitative aspects in the given research is extracted through the responses from open-ended questionnaires. It also generates ideas and opinions regarding the respondents (Habib, Pathik, & Maryam, 2014, p. 18). These questions included their personal information regarding the religious cohesion of Hinduism and Jainism in Marwari culture. The questionnaires are mentioned below.

| |
|--|
| 1. Can you introduce yourself? Please mention your age, sex, and occupation. |
| 2. How and why long have you been living in Kathmandu, Nepal? |
| 3. Can you tell me about your religion and culture? |
| 4. As a Marwari, what religious practices you do, and why? |
| 5. Do you believe in the caste system in Marwari culture? |
| 6. Is going to the temple and doing Puja is essential for you as Marwaris? |
| 7. Do you think Marwaris are religious or social? |
| 8. How do you categorize yourself amongst other Marwaris? |
| 9. As an immigrant from Rajasthan, India, how do you find Kathmandu in terms of Marwaris religion and culture? |
| 10. What is your say about religion in Marwari culture? Is it Hindu or Jain or both? |
| 11. Do you know about the Hindu-Jain Marwaris? |
| 12. How do you understand a Hindu-Jain Marwari? Is there any existence as such? |
| 13. How do you see each other (Hindu or Jain) related to culture? |
| 14. Do you believe in the practice of the Hindu-Jain Marwari system? If yes, why? |
| 15. What similarities do you notice between Hindu and Jain concerning their practices of the Marwari customs? |
| 16. What differences do you notice between Hindu and Jain about their practices of the Marwari customs? |
| 17. How do you perceive the synchronicity of Hindu-Jain Marwari culture? |
| 18. Is Hindu-Jain practice an identity marker for the Marwaris? If yes, why? |
| 19. What is the importance of women in Hindu-Jain Marwari culture? |
| 20. What is the importance of business for Marwaris? |
| Thank you for the information! |

Preparing questions for interviews regarding any group and community requires a lot of background information. To make this interview successful, I learned a lot about the Marwari community, culture, and religion. Being a Marwari myself, it was relatively easy for me to understand their language, gesture, and sentiments during the interview. Nevertheless, I did not mix my emotions with their reactions and responses. I also tried to be careful regarding the issues which they might find criticizing or offending.

3.1.5.4 Pre-understanding and pre-knowledge

Before proceeding to the interviews, it is crucial to clarify prejudices and pre-understanding (Neumann & Neumann, 2012). To prepare for the interviews, I have read general literature on Marwaris with Hinduism and Jainism. I also talked with Marwaris living in Kathmandu Valley of Nepal and their impressions of religion in their culture. I reflect on my background: I am a Marwari and had lived in Kathmandu until I came to Norway.

3.1.5.5 Informants' Details

The informants' personal information is a primary source of data representing from whom the information is coming. It also helps to understand better the responses as the age group, gender, profession, and academic level are the main criteria for an individual's perception towards anything. The informants I selected for this research are either Hindu or Jain, considering their religion. Likewise, they are from the age group between twenty to sixty, representing both the youth and adults. Also, the educational qualification and social status are the criteria to determine their opinions of Hinduism and Jainism practices in a Marwari culture. It is presented in the table below.

| Hindus and Jains Marwaris in Kathmandu | | | | | | | | | |
|--|----------|--------|----------------|-------|-------|-------|----------|------|----------------------|
| Status | Gender | | Age (in years) | | | | Religion | | Number of Interviews |
| | Male | Female | 20-30 | 30-40 | 40-50 | 50-60 | Hindu | Jain | |
| Priests | Kishan | | | | | YES | YES | | 10 |
| | Ram | | | | YES | | YES | | |
| | | Manya | | YES | | | | YES | |
| | | Rekha | | | YES | | YES | | |
| | Gajendra | | YES | | | | | YES | |
| | Ajay | | | | YES | | | YES | |
| Business Owners | Prabin | | | YES | | | YES | | 15 |
| | Pradip | | | | YES | | YES | | |
| | Kunal | | | YES | | | YES | | |
| | Paras | | YES | | | | | YES | |
| | Bikash | | YES | | | | YES | | |
| | Prem | | | | YES | | YES | | |
| | Rukesh | | | YES | | | | YES | |
| | Mohit | | YES | | | | YES | | |
| | | Sarita | | YES | | | YES | | |
| | | Ishika | | YES | | | | YES | |
| Home Makers | | Sanita | | | | YES | YES | | 10 |
| | | Manila | | | YES | | YES | | |
| | | Rupi | | YES | | | | YES | |
| | | Poonam | | | | YES | YES | | |
| | | Riya | | | YES | | | YES | |

| | | | | | | | | | |
|----------------|-----------|---------|-----|-----|-----|-----|-----|-----|----|
| Students | | Neha | YES | | | | YES | | 7 |
| | Priyanshu | | YES | | | | YES | | |
| | | Dikshya | YES | | | | YES | | |
| | Arjun | | | YES | | | YES | | |
| | Sabin | | | YES | | | YES | | |
| | | Enika | | YES | | | | YES | |
| | Sanjay | | | | YES | | | YES | |
| Lay- Person | Divyesh | | YES | | | | | YES | 13 |
| | Pankaj | | | | | YES | | YES | |
| | Sujit | | | | | YES | | YES | |
| | | Rinkey | YES | | | | | YES | |
| | Raju | | | | YES | | | YES | |
| | Dhiraj | | YES | | | | | YES | |
| | | Puja | | | YES | | | YES | |
| Amar | | | | | YES | | YES | | |
| Sum | 22 | 14 | 10 | 10 | 10 | 6 | 21 | 15 | 45 |
| Total | 36 | | 36 | | | | 36 | | 45 |

Table 1 showing the number of interviews with gender and age of Hindus and Jains Marwari interviewees living in Kathmandu.

Regarding the education level, all the interviewees may not have attended school or may have some degree. Regarding their status, some are working, some are priests and students, and some are housewives. In total, thirty-six individuals interviewed. Among them, twenty-two are males and fourteen are females, out of which six are priests, ten business personnel, five homemakers, seven students, and eight laypeople. The age group of the interviewees is from twenty to sixty. There are ten people between the age groups twenty to thirty, thirty to forty and forty to fifty, whereas six are fifty to sixty. Specifically, there were forty-five interviews held among twenty-one Hindu and fifteen Jains Marwaris in Kathmandu. Even if all the informants are Hindus and Jains Marwaris, their practice is quite different on many occasions. Furthermore, home-makers are more involved in religious activities, but working or students are less involved.

3.1.6 Sample method

The method of selecting the representative group from the population is known as sampling. It helps the researcher to have a deeper understanding of the given topic in the research area. Amongst many sample techniques, snowball sampling is the most appropriate form of sampling required for this research. It is because it leads to discovering the unknown characteristics of the population by selecting a few. This technique uses a wide range of procedures, such as the initial respondents are selected by probability method. Likewise, additional respondents are taken from the initial respondents' (Habib, Pathik, & Maryam, 2014, p. 32).

In this thesis, only the respondents can help and contribute to finding the fusion and practices of Hinduism and Jainism in Marwari culture. The focused group for sampling is the Marwaris living in the Kathmandu valley of Nepal. Being a Marwari myself helped me select the informants as I knew them and could speak in their native language. However, I tried to maintain the distance between their opinions, perceptions, and responses.

3.1.7 Fieldwork

The gathering of the data and information collected through interviewing and observation for any research is known as fieldwork. In the qualitative research method, fieldwork plays a vital role in collecting primary data and information held through various interviews, observation, group participation, and discussions. It is a process that helps the researcher to examine the scientific theories with real life.

The fieldworker must aim to obtain access to people and events in a given area, organization, or community. He/She must study the locale by living, working, and visiting them during the given time. He/She is responsible to gather the data and information in the given research field. The researcher is solely responsible for adequately interviewing using correct language, body postures, attire, voice tone and so on. The process of fieldwork is compassionate, and thus, the fieldworker has to be very careful. A detailed plan and strategy must be implemented to complete the given fieldwork (Bechhofer & Paterson, 2000, p. 91).

The fieldwork procedure began with the approval letter from NSD (Norwegian Centre for Research), which is a must while doing any research in Norway. For this thesis, the fieldwork is done in Kathmandu, Nepal, to find out the dual mixture of Hinduism and Jainism in Marwari culture. There are a total of thirty-six participants for the interviews. While beginning the interview, I asked my respondents to sign the consent letter, which shows their approval for participating in this research. I also asked for their details with their email id and social media accounts, which quickly contacted them. Usually, each interview time was scheduled for sixty minutes but varied from one participant to the other. Sometimes the interview was even carried out twice and thrice depending upon the participants' responses to the given questions and their availability. Most of the interviews were held in the respondents' homes, and only a few were done in restaurants and their own offices. It gave them a level of comfort to understand the

questions correctly and give the required answers. Besides the electronic sources, I also used the manual recording of the given data using a pen and diary.

I had also prepared an interview guide before going for fieldwork. There were altogether twenty questionnaires that could sum their idea of the dual practices of Hinduism and Jainism in Marwari culture. Even though this research is done in English, I had to use Nepali and Marwari to connect and communicate well with the participants. Speaking in their native language made it clear for them to understand the given research questions and answers better. Thus, the fieldwork was carried out smoothly and efficiently.

3.1.7.1 Consent

All interviewees were asked to sign the informed consent. There are strict requirements that consent is sufficiently informed (Malterud, 2015). They have read the leaflet about the consent themselves, and I have also repeated the main points orally in simple terms. I have attached the leaflet in my Appendix and (see attachment 8.1, p.87-90 for my information and consent form). Everyone provided with my email address and local phone number in case they want to withdraw their say from the interview.

3.1.8 Researcher's Role

The researcher's role is to gain the participants' thoughts and feelings regarding the given research topic. The researcher is also responsible for protecting the participants' identity and data in the interviews conducted. He/she must make appropriate field observations and explain the study's details to its participants without getting biased.

During the fieldwork, the fieldworker becomes close to its research locale and participants. Sometimes the friendliness with one participant' might impact the other regarding his/her opinion towards the research. Similarly, without being familiar with the participants, the researcher cannot gain complete trust and might not extract the required data and information. Hence, the researcher must hold a balance between himself and the participants. He/she must know the level of attachment needed to fulfill the research study (Bechhofer & Paterson, 2000, p. 98).

Regarding this thesis, I gave my respondents the full information about me, the research topic for the interview, and the time it might take for the interview. I had to be quite friendly, patient, and

flexible, depending upon the interviewees' necessity and requirements as this thesis dealt with a sensitive topic of religion. However, being a Marwari myself, I convinced and handled them smoothly in extracting the information about the dual practice of Hinduism and Jainism in Marwari culture. I am born, brought up and groomed in Kathmandu, which made it easier to connect with Kathmandu's Marwaris.

Likewise, I had prepared twenty questions for the interviews. I tried to make it easy, simple, and straightforward for my respondents to understand it better and gave me accurate answers regarding the Hindu-Jain mixture in Marwari culture. I also tried not to be biased towards my participants or the information provided by them. For this, I had maintained the emotional distance of intimacy and closeness with them.

3.1.8.1 Content Focused Transcription

I chose to do a free transcription focusing on the content of interviews rather than a word by word transcription when transcribing (I have both the word by word transcriptions and the content focused transcriptions available on request). I chose to do a content-focused transcription because English was hard to understand and make the interview content as straightforward as possible. I have strived to emphasize the representation of the content as close to what initially was possible. In a few places, I have written the transcription as it was said initially not to change the original meaning because I have been unsure what to make of it.

3.1.9 Reliability and Validity in Research

"Reliability is an indicator of a measure's internal consistency whereas validity refers to the accuracy of a measure or the extent to which a score truthfully represents a concept" (Habib, Pathik, & Maryam, 2014, p. 29). Reliability and validity are concerned about evaluating the quality of research, which is a must in any academic writing. It indicates the quality of the method and technique used in research. Reliability implies consistency, whereas validity is the accuracy of the measure used in the qualitative research method.

I have tried to reveal the dual practices of Hinduism and Jainism in Marwari culture who are residing in Kathmandu, Nepal. It makes the process of reliability and validity a bit difficult because the ideas, perceptions, and opinions of the individual may change at any given point in

time or due to many situations. However, I have tried to remain consistent and accurate with the given data collected from the semi-structured interviews.

3.1.10 Research Ethics

The standards of conduct to protect the participants' dignity and rights involved in research are understood as research ethics. Research ethics are important because they promote the research's primary aim to support the social and moral values causing no harm and chaos to others. It can be maintained by honesty, confidentiality, and privacy with the informants. The researcher must always follow the informed and consent rules with the participants.

As this thesis is about the dual practices of Hinduism and Jainism in Marwari culture living in Kathmandu, it is essential to know about their cultural and traditional norms and values in the first place. So, while carrying out this research, I took advice from the experts regarding the concerned issues. I also gave my respondents' the voluntary will to participate in the research and exit whenever they wanted. Being a Marwari myself, I had the advantage of building trust with them as I know about this culture and speaking in their native language. Thus, the atmosphere within the interview period and after was peaceful, and the participants were comfortable speaking on the given topic.

I began my thesis by being aware that research ethics is vital in maintaining my thesis's dignity. I have tried to maintain honesty, confidentiality and privacy, and credibility with my respondents. I have replaced their original names with fictional ones for protecting their identity. There is no access to the collected data besides me, and it will be erased after the completion of this study.

4 CHAPTER-IV

Data Presentation

4.1.1 Introduction

Data presentation is the display of the collected information from the field by using the research questions. It is believed that data is the primary source of any research. The following part of my thesis includes the collected data about the Marwaris living in Kathmandu, Nepal, as it relies on Hinduism and Jainism in Marwari culture. There are different headings and subheadings where the collected data is appropriately placed as per their concerned issues. It presents how Marwaris behave, practice, and follow the religion and its impact on the fusion of Hinduism and Jainism in their culture. Further, Hinduism and Jainism, identity, migration, and Gender are presented in the given data.

4.1.2 Religion as a part of Culture

Religion has a set of beliefs which an individual follows, being in a specific culture or community. The informants in this thesis are theistic people who believe in such practices from two different religions but under the one culture. Some people believe in only Hinduism, whereas some Jainism and, in some cases, both. All the informants believe that religion is more significant in their daily lives, be it Hindu or Jain Marwaris. They believe that their identity is built from their culture. The tag of being honest and hard-working business personnel is the outcome of their traditional values and culture. They regard their religion and culture as the base for knowing their duties, responsibilities, perceptions, and community dedication. Although few of my informants are Jains and the other Hindu, they respect each other for being a Marwari. Likewise, they have much respect for Buddhists and Sikhs and sometimes participate and participate in their events.

Regarding their religion, which is Hinduism and Jainism, their practices are different in Marwari culture. There are a few noticeable different ways to follow it. Every interviewee has their way of understanding their culture and religion. They can present their views regarding Hinduism and Jainism in Marwari culture in their own words.

In the context of understanding the Marwari culture from Hinduism, my respondent, Kishan, replied:

Re-birth and reincarnation are the central teachings of Hinduism, and I believe in it as its sincere follower. If we do good, we are blessed with heaven after death, and if we do something terrible, we are to go to hell. Doing good for others also allows us to re-birth in human form, whereas evilness can lead to rebirth in different forms. We have many Gods and Goddesses, which shows the different roles people play in society. Hinduism teaches us to intake and follow different Gods and Goddesses to learn to live peacefully and in harmony with others.

Similarly, Sanita presented her view of Hinduism in Marwari culture as:

Hinduism is a unique religion where we perform various rites and rituals depending upon life events, religious festivals, and cultural traditions. There are different roles and activities carried out to achieve the ultimate truth. Hinduism is a little put down because of the superstition and caste system. Nevertheless, I am proud of being a Hindu Marwari. Customs and traditions have always been famous in our culture, and being Hindu adds more to it.

Kishan and Sanita have their interpretations of Hinduism in Marwari culture. Kishan thinks Hinduism as to achieve re-incarnation, whereas Sanita believes in reaching the universal truth. There are no strict and absolute rules to follow Hinduism for Marwaris. Nevertheless, it points out that this culture is not rigid for other religions. Thus, Marwaris are more welcoming about Jainism along with Hinduism. They are happy in following different traditions and festivals.

During the interview, the informants are asked to provide their knowledge in the dual practice of Hindu and Jain religion by Marwaris. In this context, Ram spoke this view:

I have only heard of Hindu Marwaris. I do not know others because I only see Hindu Marwaris in the temple, and yes, the temple is the main center for worshipping God. The priest is the one who knows better to perform Puja and the devotees from his culture. The priest in the temple protects the purity of God and those who visit it. Marwaris are true Marwaris if they are Hindu because they have full dedication towards God, which I do

not see in others. Maybe Jain Marwaris have entirely different ways to worship God, but I only work for the Hindu Marwaris.

To the same question, Neha came up with this idea:

I rarely thought about whether Marwaris are Hindu or Jain. I believed it is the same. I remember my mother told me about the Osvals, but I thought they are Hindu because they speak similar languages. I do not know the exact things to practice my religion, but I like things my culture provides that are festivals. However, I do not believe in evil practices about religion in Marwaris and look for trusting God. I think that being a Marwari is itself enough; the role of religion is secondary to me.

Ram thinks that Marwari culture runs by Hinduism only and that he sees no traces of Jainism. He believes in the strict Hindu culture, whereas Neha is not much concerned about religion in her culture. However, there is a similar point of view regarding temple and priest, which gives an impression of Hindu culture. The practices of Jainism seem to be affecting if it follows on a large scale.

My interviewees mostly believe in the Hindu dominant practices in a Marwari culture. They justify it in different ways. To my question regarding if a temple is a leading center for worshipping God and determining their religious belief and values? If yes, why? Was answered by Gajendra as:

God is omnipresent. He is everywhere, especially in my heart and soul. If I can love, respect, and treat people rightly and equally, I can be near God. It is unnecessary to go to the temple because the prayers from a pure heart can be heard from any place. Thus, I am happy to see that people are trying to accept new religions in their culture but not forgetting their own. It is how you move with time as well as save your culture. Rigidness and orthodox views cannot survive long.

Similarly, Ajay also came up with a general view of his religion and culture. He was more concerned about the religion's practicality as brought in Marwari culture through Jainism among other informants.

My religion and culture are straightforward, and so am I. I like to be kind, honest, confident, and respectful, which I think I got from my religion. Likewise, appreciating others for their excellent work and serving society without any self profit is also something my religion taught me. Jainism is all about working sincerely to save the planet, help the

helpless people, respect all living and non-living things, and appreciate both the good and bad things every time and everywhere. Thus, I am happy to call myself a Marwari; no religious description is required.

The above sayings present that Marwari takes religion as their identity inherited by their birth. They believe that they have received Hinduism from their family, which is part of their culture. The Jains Marwari also follows Hinduism as their faith towards their culture. The concept of going temple is primarily the product of Hinduism but also followed by Jain Marwaris. Their daily behavior of caring, helping, and looking after each other helped Marwaris practice both Hinduism and Jainism in their culture. There are several festivals and events which mark the Hindu-Jain beliefs in Marwaris.

Likewise, modern Marwaris are taking it as a positive and more straightforward way of explaining their culture. Humanity is above all the religion and culture, which is ultimately the by-product of the culture they belong to. The right teachings and grooming of the cultural values have shaped Marwaris in accepting the practices. It also follows the belief as well as rituals of both Hinduism and Jainism.

4.1.3 Caste shapes the Culture

Hinduism is primarily based upon the caste system. It is seen in different ethnic communities, castes, customs, and Nepal and Indian traditions. Mostly all the Hindu group comes under the caste system, and Jain Marwaris is also categorized in the caste system in Marwari culture. Legally, there might not be much discrimination, but the conservative and traditional thoughts and practices of people are still leading to caste biases in society. Since a child is born, he is designated to a particular caste to his parents belong. There are few societies which still believes in the untouchability in the caste system, and hence, it is a burden for the progressing society. The caste system also defines the religious and social practices for each group. For example, people from low caste are prohibited from going to temples. No one eats the food prepared by them or even the water touched by them.

Talking about such a system, my informants presented different views in their understanding of Marwari culture's caste system, as seen in Kathmandu.

Prabin replied like this:

Yes, I believe that Hinduism has the concept of a caste system. The caste system puts me in the third position, "Vaishyas," but who cares. In the past, people born of upper-caste families did not reasonably treat lower caste people; in other words, they were not given equal respect and opportunities in society. Nevertheless, the time is changed now, and people believe in hard work and talent rather than just the social division people are put into. Discrimination based on caste, race, culture, or anything is unacceptable, and I am also against it.

On the other hand, Rekha has a different and more in-depth understanding of Marwari culture's caste system. According to her:

Of course, our society built-in caste system, and it is pretty good. That is the reason our society and culture are running for ages. I accept that few things are not up to the mark, but nothing in the world is termed as perfect. I am a Marwari woman, and I feel that I get the respect my caste and culture has given to me. If caste and culture were not necessary, then how could we be indigenous or, in simple words, different from others.

To my surprise, Prabin and Rekha replied to my questions in a more conservative and traditional approach of Hinduism in their culture. They explained the caste system's rightness as it set an individual's duties for the peace and society. Both believed that there must be some difference due to which one is considered distinct from the other. They feel that it is because of Hinduism that Marwari culture has been able to sustain their cultural values in this modern era.

Regarding the practice of dual religion in Marwari culture from the perspective of the caste system, Priyanshu came up with this idea:

It is imperative to have a caste system in any society. It creates a distinction between people who think we are all equal. I do not think we are equal because, since humans evolved from 'Kalyug' as per the mythological point of view, there has always been a difference amongst people. I am happy that I am in a good position, and our culture indeed follows it. I am not rude to others, but I feel proud of what I am, and I value my religious and cultural identity. Further, as much as I know Marwaris, mostly, all would agree with me.

On the contrary, Divyesh thinks:

As coming from a wealthy family, I always thought that we are from the top caste, but it is shocking to know that we are categorized in the third level of the division. Regardless of which, we get respect as the top people. So, I am not convinced whether we believe in the

caste system or someone's financial strength. Nevertheless, I am always grateful to God for not making me born in the untouchable group and making me a member of the Marwari family. As a Marwari, I have achieved lots of success, which my mother says that it is in our blood.

Both of my respondents are aware of the caste system, and they have faith in it. They believe that the caste system is vital in maintaining the social and financial status of livelihood in competition with other communities. They are proud to be Marwari, and they regard it as their luck to be a part of the culture that has a significant history since human civilization.

In my query about any effects that could be positive or negative occurred by the caste system to practice their religious ideologies in Marwari culture, Dikshya said:

I was still unknown to several facts that my culture is enriched with but praise every bit of it. I know that my family follows a precise system that is probably influenced by Hinduism. I have never faced a situation where I had witnessed anyone discriminated against for their caste. However, I remember that when I went to Nohar, Rajasthan, to my grandparents' home, there was a lady who used to come and clean our toilets. My grandma uses to ask her not to come inside the house. I thought it is because she could contain germs and be allowed after taking a shower. I recently realized that she was not allowed to enter as she was from a scheduled class.

Similarly, Manila also added:

The discrimination practiced in the name of caste is not acceptable. It is high time people should focus on individual talent and creativity instead of treating them with their caste system's baggage. I think it is unfair to categorize people for the type of origin they hold. Moreover, I believe people should not even differentiate between a man and a woman. If you know the Marwari culture, you should have probably notice unequal treatment for men and women. Likewise, it is the same for people from the lower caste.

Dikshya and Manila have a different opinion regarding the caste system in Marwari culture. They think that it is too orthodox and has been an old way of approaching any culture. They add that culture can sustain without the caste system, as seen from the Western perspective. Earlier, the differences in the duties and roles were prominent but, not now. People must change according to the time, and few things must undoubtedly be modified.

Caste indeed shapes the culture. Looking at the response from these Marwaris it shows that caste is shaping their culture. It began to differentiate the work division among the people, which ultimately became a mark of identity and social status. People from the low caste sought alternative religions to respect society, resulting in Jainism's practices within Marwaris. Caste is the product of Hinduism, but recently, it is changing with religion. Whether it is Hindu or Jain Marwari, caste is not so important as before. However, the fusion in the practices of Hinduism and Jainism is influenced by the caste system.

4.1.4 Marwaris in Kathmandu

Kathmandu is the home for numbers of Marwaris, even though their origins hold back to Rajasthan, India. Both the neighboring countries share many similarities depending upon the topography, business market, language, culture, and religion. Thus, it has become easy for Marwaris to migrate and establish their roots in Kathmandu. Regarding this topic, I asked my informants to share their experience of being a Marwari in Kathmandu, Nepal.

For this, Pankaj says:

There is a vast difference between the Marwaris in Rajasthan and Kathmandu. Be it food, language, clothes, or any day to day activities. In my experience, Marwaris in Kathmandu are more liberal than in Rajasthan. It is also because the original remains original, and the other can only be the copied version. Furthermore, while copying, you can miss out on so many things. Marwaris in Kathmandu are much isolated and do not concern with others than the Marwaris in Rajasthan. I am typically a Kathmandu Marwari, and I better like it.

In my same question, Sujit answered in this way:

I have not noticed a great variety between Nepal and India. However, in both countries, Marwari culture is similar as they follow collectively having mutual respect and background. The bond among the family and its members is deep and intense in this culture, whether you are in Nepal or India. Marwaris are Marwaris wherever you send them. They can never change because their grooming is in such a manner that it is reflected in any individual, whether it is India, Nepal, or any part of the world.

Pankaj and Sujit both agree that they have noticed several changes as being Marwari in Nepal and India. They said that the changes are because Nepal is a new land with no traces of the

culture's origin, so they have accepted as it was possible. Nevertheless, Rajasthan being its mainland of origin people is peculiar and specific about the do and don'ts. Despite the changes, Marwari has gained respect and popularity in Nepalese society.

To my question, what is culture for you? Is it an identity or something else? Pradip responded as follow:

I am Marwari reflects my identity no matter which part of the world I am in. Sometimes, if I have some problems related to being called an outsider here in Kathmandu, I will look for the solution, and you know we Marwaris are very talented in this. No one can defeat a true 'Baniya.' I know that we are holding the business here, so I do not fear anyone. My culture has always taught me to be hardworking, carry fair business without cheating, and respect each other. If a person is evident in his/her thoughts, he/she can achieve all the respect and honor he/she deserves.

Kunal also replied to the same question as:

The tactics for business are god gifted to Marwaris. Doing business is in my blood, my genes. You cannot takeout business skills from Marwaris wherever they go. When people ask my introduction, I say that I am a Marwari before I say my name. It is a sense of pride, especially in Kathmandu, because we count on the rich and wealthy people. For me, being Marwari is vital than religion. The respect I get from people here is more than what I could have to get in India.

My respondents also linked Marwari as their identity marker in the Nepalese society. They said their business roles had defined their cultural values in the Nepalese context. Being a Marwari in Kathmandu has gained lots of responsibilities and respect for an individual concerning religion and caste. They added that Nepalese believe in the caste system and Hinduism, making it easier to gel up with them and get involved, creating a separate image for them.

Concerning the Nepalese society, Marwari culture has roots in India. The adaptation of Marwari culture in the Nepalese culture and society has a significant role in people living here, especially in Kathmandu. To understand the position of Marwaris in Nepalese society, its challenges, and qualities, Rinkey gave her view as:

I believe that Marwari has become a part of Nepalese society and culture. We have our clubs and associations, which allows us to unite and promote our culture. Even the government is supporting. For example, Marwari ladies perform a ritual of carrying 'Kalash' (a jar filled with water) during the Dashain festival. During this, the roads jam and there are

several preparations where the government must take care of it. If we were not given any help, love, and care from the people and government, I do not think this would be possible. Kathmandu has accepted us as we have accepted it as our land.

On the other hand, Paras thinks:

Sometimes I feel saddened to see the different behavior of people towards us. They see us an outsider who makes my heart break into pieces. I am born here, and it is my homeland, but still, if anything wrong happens, people taunt me with go back to your country. I know Marwaris have held the business in Kathmandu and other parts of Nepal, but sometimes I feel uneasy. I am not sure what to say next, but I am not so happy here as I still do not get the vibes of self inclusion.

Rinkey thinks that Marwaris have been entirely accepted by the Nepalese society, whereas Paras says that he is not. Both have different opinions regarding their acceptance. Rinkey believes like any other community, Marwaris have gained their position in Nepalese culture and society. In contrast, Paras is convincing with his personal experience of being treated as an outsider in Nepal.

Marwaris are famously known as the businessmen in Kathmandu. They have become an integral part of the Nepalese society by contributing a large scale to its economy. The Nepalese culture is like Indian culture with most Hindus. Marwaris holds a dominant place in Kathmandu. The relations boom by respecting the origin in a foreign land. However, being a Marwari is important than being a Hindu or Jain. Being in the minority without hesitation, Jains Marwaris accepts the Hindu belief system. Hindu Marwaris do not mind the Jainism if it does not affect the Hindu mentality among Marwaris.

4.1.5 Marwaris as migrants

Kathmandu has become an attractive place for Marwaris because of its climate and marketplace. As mentioned before, Marwaris are active in business, and their migration is always dependent upon the expansion and development of their business. Nepal shares similar cultural and religious background with India, which has made easy for Marwaris to migrate and settle here easily

Kathmandu. Therefore, I asked my interviewees to present their experience of being a migrant in Kathmandu, Nepal.

Raju presented his opinion as:

I do not think Marwaris are migrants anymore. I mean, it has been years since we are living here, and this has become our new home. Many of us are also provided with national identity papers, which justifies that we are Nepali Marwari; however, it does not erase the fact that my origin traces back to India. Whether it is Jain or Hindu Marwari, we are free to follow our religion and culture. I practice Hindu culture and rituals, but I do not mind people following Jainism or even mixing it with Hinduism.

Similarly, Amar replied to the same question as:

Kathmandu is my birthplace, so I love it. Despite having my origins in India, I love and respect Nepal as it has accepted and recognized being a Nepali Marwari. Talking about the Marwari culture, I sometimes see that few people are trying to incorporate several things in our culture. They include practices from Jainism, which I do not like because Marwaris do not practice this. People should follow limited and straightforward practices as it is easy for everyone to understand and respect their culture better.

To my query regarding migration and the Indian immigrants to Nepal, Raju and Amar came up with their ideas of being accepted by Nepal. They have found similarities in the caste system and Hindu traditions, which have made them easily connected. They also concluded that freedom in religion does not mean to mix everything. A community follows certain things because it bounds with it.

Concerning their immigration identity, I have interviewed the people about their adoption and practices in Nepalese society. Similarly, I have asked them if they think practicing their religious and cultural festivals has brought any change in the Nepalese society. Concerning the immigration and adoption of Marwaris in Kathmandu, Arjun said this:

I know my ancestors came to Nepal, but why are we still called immigrants? I do not know. We are part of this society and culture. If you look at Nepal's history, almost all the people have migrated from India or China, but I do not get the fact that they call us immigrants. I have got citizenship and belong to this place. I do not deny that I am accepted culturally or religiously; it is just a feeling of belongingness. If you look from the aesthetic point of view, you will notice that they have adopted so many traits from Marwaris. One such example would be adding 'Haldi and Mehendi' ceremony in Nepali weddings.

Sabin adds about the change Marwaris brought to Nepalese society.

Marwaris has held up the Nepali society in the best manner possible. Marwaris made it possible for Nepalese markets to grow overseas. The trade and culture flourished, so I guess Marwaris has become an integral part of the Nepali society and culture. Marwaris are open to adapt and change, which is why we can see several changes in people's day-to-day behavior. I have noticed that many people have started using their surname as Jain to give others an impression of Marwari.

Arjun and Sabin think that Nepalese still think all Marwaris are Indians because of their origins, which is partially true. Most of the Marwaris have Nepalese citizenship and should accept by everyone wholeheartedly. Nevertheless, they only differ when Sabin thinks Marwaris are accepted readily by Nepalese, whereas Arjun thinks they must face many difficulties.

Another query concerned with the type of culture, similar or different to Marwaris found in Kathmandu, has been answered by Enika. She expressed her views like this:

Nepal elegantly accepted us. There are all the rights to perform our art and culture here. The beauty of our culture is reflected and noticed in Nepalese society as well. The dedication towards work and maintaining religious values at the same time is what we are usually get praised for. The only sad thing I have noticed is that people from other cultures use our surnames and misuse our cultural and religious values. I have heard several Bihari people asking them to call as Marwaris, which is not good. We have our own moral and social standards, which are absent in other people.

In my same question, Puja replied this:

As my name suggests, we are very religious people. Marwaris chose Nepal for trading and decided to settle here because Nepal is also the land of temples. People here give priority to perform their religious activities. Primarily if you investigate the Newar community, you can see many similarities with Marwari people. I guess coming here as an immigrant was the best decision one could have made. I am happy to be a Marwari and a citizen of Nepal. I believe everyone feels like I do hope.

My respondents think that Marwaris have controlled the Nepalese economy, so their acceptance is in Nepal. Enika is a bit upset with others being called Marwaris as well, whereas Puja is trying to link and compare Marwari and Newar culture.

Marwaris' migration to Kathmandu is for trade, business, and better opportunities. Despite being away from their homeland, they successfully maintain their language, clothes, food, and Nepalese culture. While migrating, Marwaris faced several things, but their origins and roots link to Hinduism. However, with secularity in the country, people are motivated to incorporate many things, among which Jainism is one. Marwaris holds a prominent and wealthy status, which makes it easier to accept them in society. The respondents feel that Hinduism and Jainism are easy to follow in Nepal than in India. Art and culture also resemble each other. The origin may vary, but the core remains the same wherever they are. Nepal has been home to Marwaris for ages.

4.1.6 Role of Marwaris women in Jain-Hindu duo

Women play a vital role in any culture to maintain the rites, rituals, and practices. The association amongst the family and society and daily doings helps follow the trend of religious impact over the family and community. Thus, women play a vital role in setting up the religious impact on the family. The situation gets changed whenever people migrate or travel.

The practices of Hinduism and Jainism or even both are the personal choices of my informants. Their responses included in this thesis are solely based upon their personal opinions and experiences. Especially, here the focus is on Marwaris women. Hindu women believe Puja is the main connecting link between worshipping God for following the religion and maintaining the culture. In contrast, Jain women believe in practicing silence fast, saving water and food, and so on. Such differences in beliefs and practices lead the followers to look for different ways of practicing it outside the culture. Regarding the women practices of Jain-Hindu culture here in Kathmandu, Rupi Jain replied as:

I am a Jain, but I like visiting the Hindu temple in the city occasionally. There is no Jain temple here, so going to a Hindu temple and burning incense sticks makes me feel spiritual, calm, and peaceful. It also gives me relaxation and peacefulness, which I expect from going to Jain temple. Nevertheless, it does not mean that I am Hindu. I also do my religious activities that are of Jainism.

On the other hand, Manya has a different understanding of Jain-Hindu's practice. According to her:

I rarely heard Jain-Marwari not doing Puja or not following the Hindu practices. Because I believe Jain Marwaris presents their dual side when it comes to religion. Firstly, they pretend that they are Jain, but on the other hand, they practice everything which we Hindu Marwaris do, whether it is marriage, childbirth, funeral, or many more. Due to a hectic schedule and unfavorable situation, this is an excuse not to follow the religion properly as it gives them a reason for not doing certain things. However, I am not sure if anything like this exists or not. I am a decent follower of Hinduism and carry out the puja, festivals, or any event as per Marwari culture and traditions.

There are contradicting responses about Jain-Hindu practices from these two informants. However, in a way, agreed that there is a mixture of both religions. Rupi wants to perform it in the duo religious culture, whereas Manya believes only for Hindu Marwaris. Interestingly both of my informants are aware of the impact of Jainism in Hindu Marwari culture.

To dig up on to the role of women in Marwari culture and their contribution in the dual practices of Hindu and Jain religion, Poonam came up with her opinion as:

Being a Marwari woman is a sense of pride and has many responsibilities. The expectation of taking care of the family and giving the cultural knowledge to our young ones is on us. With the increase in the number of secularity and modernity, Marwari culture has also adopted several features. One of which is the cross marriage between Hindus and Jains. I cannot clearly say all Jains are Marwaris, but few of them are certainly are. Mostly, Jain women are getting married to Marwaris men. I do not know how it started or why, but I have noticed several changes in our culture since it started. I do not want to categorize it as good or bad.

In the same manner, Riya also believed that:

The expectation of women is higher in any culture or religion. Women are the subject of matter whereby the set rules define their identity. I think being born to a Marwari family, I was growing up with the same mentality. I was a Jain before getting married to a typical Hindu Marwari guy, but I genuinely do not notice much change. There are a couple of things which are different, be it language, cooking food or anything. The most important thing that differentiates Jain and Hindu Marwari would be the fasting system, I guess. For Jain, fasting is crucial as you contribute something to save the earth, whereas it is to keep a long life for the husband for Hindus.

Both Poonam and Riya think that women in high society are independent, whereas low- and middle-class women are housewives. It is because they are more conscious about the image in society. Religion has set the rules and duties for them, and it is almost impossible for them to go against it. The practice of Jainism is also possible because the men allowed it to do so.

I thought asking male members about women's responsibilities in Hindu and Jain religion's dual practices in Marwari culture is fascinating. To my questions, Sanjay said:

In my opinion, women have a vital role to play in society. Importantly, Marwari women hold lots of responsibilities. They must follow all the rituals sensitively and strictly as it is a matter of pride for the family. While talking about Hindu and Jain fusion, I can only say that people are beautiful to get married to their Hindu boys with Jain girls. It is rare to see a Hindu girl getting married to a Jain boy. It might be because there is still a sense of difference in the religious belief and practice system. Moreover, it has become a fashion to write Jain as their surname, which they believe defines their personality as different in the culture.

In the same regard, Dhiraj expressed his opinion as:

By nature, women are very submissive, and the culture inherent as they bring up in that manner. Any festivals are incomplete without ladies. Daughters, sisters, wives play a vital role as no function is complete without them. Only women can bring happiness in whatever they are doing with their loving and caring nature. It is because of this; women are more religious than men. When it comes to religion and culture, women seem to be more persistent than men. A Marwari woman is the example of an idol daughter, wife, sister, or any role. Modernity and urban values have tried to modify their materialistic values but not the social and moral ones.

Sanjay and Dhiraj think that women have a vital role to play in society. They think that Marwaris women groomed to get married since they are born. It does not change wherever she lives or what qualifications she gets; Marwaris's most important are her expectations. Even if she goes abroad to study, the expectation is for her to get married. Women have ambition, but the pressure is a lot on them, which clearly shows a male dominance over them.

The role of Marwari women is very crucial in determining religious status in their culture. They are the ones responsible for cultivating their culture from one generation to another. As per the interviews, mostly Marwari women are less educated and hold little academic knowledge. It is

one of the reasons the Marwari's family have a tremendous cultural impact. Going to temples, praying, celebrating festivals and rituals are more relevant to women than men. For example, if a girl follows Jainism, she will likely carry it to a Hindu boy when married. The cross-religious marriage is making women practice both Hinduism and Jainism in Marwaris smoothly.

4.1.7 Role of business in Marwaris

Marwaris, being known as just shopkeeper, also has reflected their indigenous identity in their business. The family's constant support made it possible for the Marwaris to maintain a well to do position in society. The traditional and patriarchal hierarchy of society has defined roles for both men and women. It is visible in their tactics of doing business. Directly lending money to spend on big projects, their religious and cultural aspects can quickly be figured out. Marwaris tries to avoid loss as much as possible. They incorporate a religious belief in the way they do business. Whether it is a charity or spend on self expenses, everything looks upon from the religious perspective. Women are responsible for managing the family, which indirectly helps them balance the business. When it is about making money, they are ready to accept the possibilities of both Hinduism and Jainism in their business. However, Hindu Marwaris, as the majority, usually worship Goddesses Lakshmi in their shops and offices. They do not lend money on the first hour of the day as it is regarded as unlucky.

Regarding this query, Bikash replied:

There is a reason for Marwaris categorize under the 'Vaishays' in the caste system because we are involved in trading and business. There is no dynamic group like ours. We are smart and creative with our business ideas, bargaining skills, and flourishing trade. Generally, we like to run our business instead of working under somebody else. Marwaris believe in being efficient and talented in Mathematics and Accounts. The daily accounting system has made us popular amongst others who think doing business is easy and are not sincere towards their work. We give equal respect to our work as well as religion. For us, business is our God, and we take care of it.

Considering business ideology with religion, I asked my informant Prem about the business and its understanding. To which he replied:

Business is a way of living for Marwaris. You can pick up any individual from the Marwaris who reflect their identity from the business. Business is inseparable from them and goes

along with Marwaris. They are in two parts of the same coin. Sometimes it is hard to distinguish their personal and professional life because of which they get into trouble. The family is sometimes unhappy to see the inseparable relationship of their business in private life. Few people believe that giving a job to a Marwari can be eventually put down his own business as they can take experience and start up their own.

Likewise, Rukesh also came up with a similar idea:

Money, money, money, I think Marwaris only think of money. Usually, they like to be involved in self-ownership. For some, it is shameful to do a job under someone else's supervision. It is genetical for transferring a business from one generation to the other. The new generation carries the values and assets from the previous generations. The inherited quality of doing business and being the successor of running the business and transferring became Marwaris' social identity. The burden comes when one has to maintain the level of pride one has gained from its business.

Mohit also has his similar thought of business and culture. He added:

The business has become a social level maintenance for Marwaris. As you know, Marwaris got involved in education very later in society. As their education level was low, they concentrated more on business. The sole idea of not pursuing education and academic qualification was that they could focus more on business. Marwaris believed that business could teach a lot more than gaining education qualifications. Society expected Marwaris to be prolific and wealthy, which put pressure on them to maintain the same level of social prestige. Such pressure made us involved in business so profoundly that it has nearly become impossible for people to differentiate Marwaris from their business.

It is fascinating to know that Marwaris are so eager about business. Almost all my male respondents came up with a similar viewpoint that business is their way of living and a matter of pride for them. They think that education qualification is still not that important today as to own a self-business. They said that it is always to have control in our hands than to be under someone. They added that business is to gain profit, and profit does not come when you work for others.

I learned that Marwari men start and carry their business freely. They are responsible for permitting their daughters, wives, or other ladies to start or lookup for any business. Nevertheless, recently, women have also learned to involve in business. After realizing that

women still need permissions from the male figures from their family, I was inquisitive and wanted to listen more about their say in the business. To this, Sarita replied:

Since I got married, I look after my husband's shop. I look for accounts, stock, and every tiny detail regarding the shop. Until last year, I could not work because I had children and in-laws to look for them. However, I convinced my husband to help him, as staying at home made me depressed. I do not know much about business. However, I follow whatever he asks me to do because I do not think he will be happy if I make any decision for him or the shop. So, for me, business is looking after the shop. It is like what I do at home. Moreover, this society is male dominant, and owning a sole business by a lady takes much courage.

In a quite similar way, Ishika expressed her view differently:

I have always been a working lady since I was a teenager. I was fascinated by the fashion industry, and I had pursued my educational degrees in it. My father helped me in starting my boutique. Here, you will get all types of ethnic, casual, and party wear for women, especially Marwaris. I am in this business for the last ten years, and I am successful in this. I have been able to continue this even after marriage. I know for some women in my community; it is challenging as their husbands or families will not like working women. I think my culture has, in a way, made me rebellious.

Sarita and Ishika understood business as a means of freedom from the roles they play in their culture. They think that women are always vulnerable because they need permission to do something new from the culture's prejudices. They added that business is vital for Marwaris but is limited to only men because they think that if women start working, they shall look after the family and fears losing control over them. Women have excelled in many genres, but tackling the family is a difficult one.

The ideas mentioned above of the respondents shows that business for Marwaris is their identity. They do not believe in academic knowledge and yearns for the practical skills of business and entrepreneurship. Money and profit matter to them, and it reflects their thoughts about the understanding of society. The involvement of women is also minimal compared to men. Even educated women become a house maker or look after the businessmen hold in their families. Their social status and identity present economic progress rather than religion. Thus, to maintain

their financial status, religious practices are not of much concern for Marwaris. Few believe that Jainism is part of Hinduism, and there is no harm in practicing it.

Therefore, the data included in this chapter clearly explains the practices of Hinduism and Jainism in Marwari culture. It also shows different aspects which are leading to do so. The feedbacks and responses collected from the field have an essential role in this thesis. Caste certainly structured the Marwari's culture, but the Hindu ideologies became open to accept and adopt new beliefs and practices. Their migration from India to Nepal, particularly in Kathmandu, helped their food, language, clothes, and festivals expand and enhance. The Nepalese culture influenced by Hindu ideology allowed Marwaris to blend smoothly with them. The motive of trade and business also included the exchange of religion and culture. Women are responsible for carrying these values to the next generation. Hence, practicing Hinduism and Jainism results from the interrelation of caste, religion, migration, business, and women.

5 CHAPTER-V

Analysis and Summary

5.1.1 Introduction

The collected data needs to be discussed, analyzed, and summarized to give proper meaning and reflect this thesis's main idea. The data is collected through the field work-study and interviews of the Marwaris in Kathmandu, Nepal, whereby the interviewees provide their ideas, opinions, perspectives, experiences, and behavior of Hinduism's duo religious practices Jainism in their culture. The similarity or differences is solely based on their understanding of their religion, culture, and tradition. Likewise, the information on the majority of Hindu Marwaris and Jain minorities is also depicted from their individual's point of view. It explains and clarifies Hinduism and Jainism, identity theory, migration theory, and gender theory.

I found that discussing whether my interviewees have practiced these two religions out of social or religious reasons was not an absolute answer. In agreement with other authors, I found a possibility for multiple reasons for mixing up two beliefs in one culture, which does not necessarily contradict each other. Nevertheless, I would say most of the data pointed towards it having to be more than just external, social factors behind a drastic and life-changing choice to mix up Hinduism and Jainism. There might have been several reasons leading up to the mixture, but these reasons are, as I see it, not equally important for the final decision to mix religions and worldviews. I mostly disagree with those simplifying a mixing process as a calculated move to escape one's reality and climb up the social ladder without giving the personal, spiritual, and existential reasons more focus of importance.

When looking at the religious aspects of practicing dual religion in my material, there were especially four reasons standing out that constitute my religious reasons in my thesis. The importance of the content of Hinduism and Jainism was firstly the Marwaris' realization of practicing dual beliefs in their lives and their need for a peaceful continuation and, secondly, their realization of the culture change. The second aspect was met with answers and information to their questions in their religious quest for identity. The third was their experience of migration to Nepal from India and active in their lives in Kathmandu. Fourth and finally, the aspect of women's trust and faith in the culture necessary for their mixture was prominent.

5.1.2 Inclusion or Separation

Any individual's circumstances do not remain static throughout, which is also visible in their cultures, such as language, music and dance, art and craft, dress, festivals, food, and business. One of the primary reasons can be migration as people tend to move from one place to another for better opportunities and life. This process can be easy and smooth if people have a sense of belonging within their community and adapt to new features. It can be difficult if they are inseparably different in the same group. Marwari culture is rich in its language, music and dance, arts and crafts, dresses, festivals, and food. They are also famous for their business skills and family management.

There are few unclear distinctions between Jain and Hindu Marwaris about their origin, traditions, cultural practices, values, etc. Hence, it is difficult to distinguish the similarities and differences in religious practices by them. While talking about the worship and prayers, like any other Hindu, Marwaris also regard temples as the holiest place to worship. Nevertheless, these temples comprise only Hindu gods and goddesses and have tiny Jain temples in Kathmandu city. People from both religions mostly pay a visit to temples regularly or on special occasions as per their choices. They offer prayers to idols, flowers, fruits, money, incense, and many more depending upon their financial status. Wearing shoes and anything made from animal skin or leather while praying is strictly prohibited inside the temple.

Culture and religion are the different sides of the same coin because, for some people, culture is the result of religion, whereas some religions are practiced because of their culture. In both ways, it can be said that religion and culture are inter-related. In the context of Marwari communities, culture has a more significant role in their lives than religion. However, Jain Marwaris feel lost amongst the majority of Hindu Marwaris. There are mostly Hindu temples, institutions, and organizations in Kathmandu as compared to Jains. However, the adaptation by both regarding their religious practices in their culture is something interesting to look for. Their sayings in the data presentation chapter are that they can practice their religion and culture even in there are similarities and differences amongst the belief system regarding their religion.

There are various definitions given by different scholars about culture concerning their countries, ethnicity, and religion. Culture is something that works as a base for linking and connecting people. Any individual or group's traditions and culture are reflected by their appearances,

language, cuisine, music, arts, etc. The peculiarity is reflected through its identity, as in this research, the concerned group is Marwaris in Kathmandu.

Culture does not require any concrete evidence to get recognition. It is the way people like to follow and carry their traditions and values. People have different ways of living, eating food, wearing clothes, languages, festivals depending upon the geographical structure, which reflects their culture. It works as an identity marker for some people. For instance, the red color is the sign of fertility for Marwari women. It is the reason they put vermilion powder on their forehead and henna on their palms to represent that their husband is alive. Similarly, they have a unique necklace 'Mangalsutra' and bangles to show themselves as married. However, this does not apply to Marwari men, which is a unique culture.

5.1.3 The Significance of Puja Practice

Caste shapes Hinduism's traditional and cultural values depending upon the actions and reflections revolving around the cycle of births and deaths. In contrast, Jainism believes in self-help rather than God or spiritual beings. The right belief, knowledge, and conduct can help achieve it. It also promotes non-violence. The Marwari community's origin traces its roots from northern India, which later migrated to different parts of the world, among which Kathmandu, Nepal, is concerned in this thesis. The common surname given to Marwaris is Agrawal, which means the child of the King Agrasen. Among other Marwaris, Osvals are a fair reflection of Hindu-Jain synchronization. The reflection of Marwari culture is in the practices of birth, marriage, death, language, food, art, music, festivals, and health. These rituals help understand their culture as these rites of passage are regarded as essentials to Marwaris.

Practicing Puja is one of the most important rituals in Hinduism. Whether it is a regular Puja at home or some temples, occasions, and festivals, it has its unique procedures and prayers depending upon the events. Performing Puja is essential from minor events to significant life events, be it childbirth, marriage, death, starting a new business, buying a new house or car, etc. In temples, Puja is performed periodically and daily by a priest. He is responsible for enchanting prayers, decorating idols of gods and goddesses, and distribute offerings as a blessing to the people. At home, there is a separate room or place where the idols are placed, and puja is practiced. Usually, puja is done by women in the Marwari community. Marwaris follows and

worships all Hindu gods and goddesses, but Lakshmi remains the goddess of wealth and prosperity. For them, Lakshmi Puja and Diwali is the main festival amongst many others.

Besides, performing and practicing puja also has different roles for both men and women in Marwari culture and religion. Mostly in Hindu and Jain temples, priests' position is given to men as women are tagged impure during their menstrual period. Women are prohibited from entering the kitchen, temples, or any places with religious belongings or items placed in it if they have their cycle.

5.1.4 The Significance of Business

The Marwaris, who originated in Rajasthan, India, migrated to different parts of the world due to geo-socio, economic and political factors. During their immigration, Nepal became a more accessible and better choice for them to settle. The religious and cultural practices are observed in their daily activities, among which business is one. Despite many challenges and demanding positions, Marwaris became persistent in Kathmandu. The primary reason for migration for them had to be business.

‘Marwari,’ the ethnic label is subjective and often used as a slur that defines the businessmen as the ‘outsider,’ the ‘other’ who is swindling you, as they do not share community ties of language and local identity. Many Marwaris themselves consider the term a pejorative and, instead, choose to identify themselves by their sub-caste. Marwaris's criticisms and economic activities are comparable to what minority trading groups have historically faced elsewhere in the world.

Every individual has his/her own experience of ‘knowing’ Marwaris. The essential or stereotypical features are their association with commerce, a network of relatives and cousins on all-important trading routes to the metropolis, fluently speaking the local language, and their native tongue, despite the ‘exile’ from home and regular visits to the home. The distinctiveness and their links to home despite living in different parts of India and Nepal for an extended period maintained and perceived Marwari values.

5.1.4.1 The Gaddi Culture

Marwaris follow their pursuit of wealth dedicated to the Hindu Goddess Laxmi. They made ‘Gaddis,’ the seat of power to worship her. Later, it became their trademark to do business by seating in the gaddi, whereby white sheets spread onto big mattresses. Every day, after the

morning prayers, the ‘Seths,’ owner of the business, would sit on their respective Gaddis followed by ‘Munims,’ experts at money lending. Seths clads in their turbans, ‘kamaris’ (one yard long and one food full cloth bags), and (dhotis traditional attire). Kamaris were important for Marwaris because it would hold up to ten to fifteen kilos of coins and made it safer to carry them by tying it to their waist rather than carrying it openly (Taknet, 2016).

The Marwaris followed a simple accounting system. Traditionally, they maintained their accounts in large red cloth ledgers, which changes during the Laxmi Puja on Diwali. The book of accounts was called a ‘bahi’ known as an accurate record of events and transactions. The word ‘bahi-khata’ denoted the system of accounts and the entire set of accounts book. They would entirely rely on the ‘parta’ their technique of cost accountancy. It was a kind of financial performance monitoring system which determined profit or loss daily. The daily accounts of cash and credit were counted and recorded at the end of every business day. They would count the money earned from sales during the closing and made an entry on the bahis. This method helped them closely monitor their cash flow and calculate their net profit (Taknet, 2016).

The Marwaris traders had competent ‘Munims’ in their Gaddis, who specialized in bookkeeping and maintaining the files. They handled the purchases and sales, bearing in mind the falling or rising market prices. They managed the loading of goods, prepared vouchers, and deposited taxes. Loan recovery, handling of hundis, forwarding deals were part of their duties (Taknet, 2016). It has helped Marwaris to sustain their culture in business to date.

5.1.5 The Significant Role of Women

Gender is described as socially constructed roles for men and women and implies different social norms and cultural expectations. Religion and culture have their division of practices for men and women. Hinduism believes in the inclusion of both men and women in building society but places men at the hierarchical division's top. There are different sets of rules for both men and women. The religious ideologies and belief system challenge the biological differences.

Similarly, Jainism also defines the roles of women differently. While talking about the Marwari culture compared to Hinduism and Jainism, Jainism provides a broader range for women than men. Women are assigned to look after the family and maintain social status in society. A rebellious woman symbolizes bad women in both religions, be it Hinduism and Jainism.

‘Women working together - linked, informed, and educated – can bring peace and prosperity to this forsaken planet’ said by Isabel Allende clearly defines a modern Marwari woman. Women in the Marwari community believes in having close relations with the family and community. They are well informed about their duties and are capable of educating their family about it. Their determination to manage and nurture the family has made it possible for men to be successful and efficient in their business. Women are not only concerned with the family but their status and image in society. A woman from a good background family must groom herself in such a manner that she can reflect the ideologies from her attire and behavior.

In this context, George Eliot explained a Marwari woman and her choices for clothes and jewelry. She explained:

Marwari women will undoubtedly agree as their love for bright, sparkling jewelry is well matched by their colorful attire. Wearing ‘borlas’ and ‘mang tikkas’ on their hair and crown, respectively; a ‘nathni’ on the nose; ‘tagdi’ on the waist; ‘tussi’ ‘satladas’ and other types of jewelry around the neck; ‘hathphool’ and a variety of ‘kadas’ and bangles on the wrist, their adornments were the envy of many. Their multi-hued ‘ghagra-cholis, lehengas, leheriya saris’ and wedding ‘poshak’ have vowed women the world over. Could it be that their choice of bright colors was to add brightness to the starkness of the land they lived? Indeed, their vivid sense of ‘shringar’ speaks volumes of their identity, intense, bright spirits with a love for and appreciation of beauty and gaiety. (Taknet, 2016)

The identity of a Marwari woman represents her looks and attire. The choices of jewelry and clothes determine her financial and social background. It is most common during weddings where the family's sole respect depends upon their financial investment in clothes and jewelry. However, with the change of time, the choices and roles of women have modified.

As Diane Mariechild describes: ‘A woman is a full circle. The power to create, nurture, and transform’ lies inside her. The transformation of Marwari women from the past to the present is worth praising. Modern Marwari women, erstwhile homemakers, equally possess the strength to shape a country. Their role in society today is phenomenal. Managing and balancing their duties both at home and in-office with great ease and comfort, after graduating with high degrees, they are now doctors, pilots, engineers, hospitality professionals, teachers, administrators, and businesspersons. Some many Marwari women writers and artists hold a prominent place in

Indian art and literature. They have provided their worth by contributing to the economy of the country. There is no arena today which remains unconquered by Marwari women. They have mastered all possibilities which a woman can dream of (Taknet, 2016).

5.1.6 Synopsis of Data

Culture and religion help maintain a balance in society by reflecting their social, political, economic, and geographical values. Each religion has its unique and distinct culture and traditions from the others, which reflects their identity. Hence, the identity of any individual also varies according to the situation. These characteristics help people synchronize and vary from one another socially, financially, culturally, and geographically. Being in a culture with two religions should have tolerance and adapting nature. This is prominently visible in the Marwari culture, where they practice rituals in Hindu and some in Jain values. Most of the rituals and events show the inclusion of both Hindu and Jain people. Their understanding and co-existence is an ample example of a harmonious religious group. Marwaris are traditional and conservative, modern, and religious, depending upon the person's nature.

5.1.6.1 Traditional and conservative Marwaris

People practice and perform religious activities in their culture as per their understanding. The belief system, definition, and practice of culture depend solely upon their interpretations. Marwari culture is rich in its traditional values, rites, and rituals. According to the informants, few believed in the traditional concepts of Hinduism, whereas few in Jainism. They believe that the Marwari culture is majorly shaped and influenced by the concept of re-birth and has significantly less impact on Jainism. This has been carrying on for centuries from their parents, ancestors, and most probably will forward to the next generations as well. Traditional Marwaris focuses more on conservative thoughts regarding their religious, social, and political practices. For few, Jains are categorized as the lower caste and untouchables group of Marwaris who are deprived of equal respect and freedom to follow the Marwari traditions. Likewise, the concept of inter-marriage, visiting Jain temples, or eating the food prepared by them is taken as a significant offense. Among the interviews taken, only a few informants are conservative, especially towards the women's menstrual cycle. They believe that there are different roles for men and women to

play in society. Women expect to take care of the household and family while men go for earning bread.

5.1.6.2 Modern Marwaris

With the evolution of time, people and societies are changing. The new concepts and belief system help people quickly follow their culture and tradition. There are few informants with a modern concept who rejects the so-called older thoughts and accept the duo relationship of Hinduism and Jainism. They practice the typical, easy, and quick variations of the cultural rituals. For instance, women are not only confined to household activities anymore. They equally participate in education, business, political, and social fields. They are accepting new ideas and rejecting the old and uncommon practices. The concept of equality, freedom, feminism, and democracy is reflected through their actions and behavior. Marwaris are always moving towards progress and development since their foundation. Thus, the modern era has given them a platform to adapt and coexist with new challenges.

5.1.6.3 Religious Marwaris

Culturally, Marwaris are religious people. The ideology of Hinduism shapes them. They believe in worshipping idols of gods and goddesses, praying, visiting temples, and doing puja. The day in the life of any individual, Marwari begins with worshipping and praying Gods. Whether it is a small event or a big festival, remembering and praying to God is very important. Few informants even believe that they can easily convert Jains to Hindu by practicing their rites and rituals. Mostly women and older people are more religious than the younger generations. It is also because Marwari women are given the responsibility of transferring their traditional, cultural, and religious values to the family members. They are the ones who are regarded as the identity giver to their society.

5.1.7 Advantages of the Hindu-Jain Practices in Marwari Culture

Marwari culture is unique for the dual practices of Hinduism and Jainism in its culture. It has created a different identity for Marwaris as compared to other ethnic communities. There is a vast following of Hinduism by Marwaris. Likewise, few people also practice Jainism side by side. Some people introduce themselves as Jains, but they cannot keep themselves away from

Hinduism's practices and belief system in their cultural events. The dual practices of Hinduism and Jainism have led to reflect their cultural identity in both religion and humanity. The mutual understanding and respect for both religions symbolize religious harmony, peace, and cohesion. Hinduism is diverse and open to expect new ideas and ideologies. It also has given a basis for Marwaris to practice Jainism along with Hinduism. Jainism is generally considered a sister branch of Hinduism by Marwaris, and hence they do not find any difficulty in practicing the Jain rituals with their Hindu rituals. Despite the difference in these religions' formation and teachings, Hinduism and Jainism work as the same coin's sides.

Marwari culture is well known for its diversity and unique features in their religious practices. The culture is defined by their language, dress, art and craft, food, business, and festivals. Religion for Marwaris is a part of their culture, which has shaped their ideologies in Hinduism and Jainism. Whether Hindu or Jain, they speak the same language, wear the same ethnic dress, share similar art and craft, and think about business. The food taken by Marwaris is strictly vegetarian. Although Hinduism does not prohibit consuming meat, Marwaris do not tend to eat meat. The Jain Marwaris even prefer to avoid eating underground vegetables like potatoes, ginger, garlic etc. to preserve the environment. They also preach about saving the water and energy for the betterment of the earth and future generations.

The rites of passage; birth, puberty, marriage, and death, also have their significance to the Marwaris. The circle of life beginning with birth and ending with death, have several religious and cultural importance to Marwaris. Usually, the birth of a child and marriage is considered very auspicious and celebrated grandly. Likewise, death is also regarded as a holy phase in an individual's life because Marwaris believe in life after death. They also believe in reincarnation. Besides, they consider puberty as a crucial phase in one's life. During this time, a person starts to understand his body and the true meaning of their culture and tradition.

Thus, Marwaris's practices of Hinduism and Jainism have created a different perception of people towards them. The dual practices of Hinduism and Jainism have several benefits. Some of them are mentioned below:

- I. It helps to create a unique and distinct religious identity.
- II. It gives a basis for the existence of peaceful and fruitful religious practices.
- III. It contributes to saving the planet, its resources, and humanity.
- IV. It gives a broader approach to the historical and mythological background.

V. It provides various languages, food, attire, dance, festivals, arts, and crafts.

5.1.8 Disadvantages of the Hindu-Jain Practices in Marwari Culture

The practices of Hinduism and Jainism in Marwari culture has created a different perception towards them. The people from their community and other ethnic groups view them as a threat to the ethnicity of the Marwari culture. Initially, the Marwari community was formed with the beliefs and values of the Hindu traditions. The change in time and continued migration of Marwaris within the country and even outside has led them to adopt many other communities' features. The practices of Jainism is also one of its outcomes. Such a dual practice of Hinduism and Jainism has a different impact on Marwari cultural identity. It can be seen both in their religious activity as well as humanity. There is no such religious conflict among Hindu Marwaris and Jain Marwaris; however, it can raise the feeling of minority, hatred, and inferiority.

Hinduism indeed is diverse and accepting of the practices of new rituals, ideas, and ideologies. Nevertheless, it is also against the dependency of other religions over Hinduism. Both the Hindu and Jain religions have different approaches to life, and the way of teachings is also varied. Hinduism is linked to reincarnation, whereas Jainism believes in making the present life better for both the earth and humanity.

The identity of any group or community is reflected through its culture, and Marwaris are no different. Their uniqueness in language, dress, art and craft, food, business, and festivals is highly appreciated. It is recently observed that this community's ethnicity is deteriorating day by day with evolution and modernization. The food habits of Marwaris are also changing day by day. Some of them even started consuming meat, whereas few prohibited eating underground vegetables such as potato, onion, garlic, ginger etc. This has declined in the authenticity of the Marwari traditions and culture.

Each culture has its set of rituals and practices for the rites of passage. Birth, puberty, marriage, and death always impact the life of an individual, family, group, community, and country. For Marwaris, there is a vast significance of the rites of passage in their lives. But, the dual practices of Hinduism and Jainism have modified the cultural practices of observing and celebrating these life events. Again, this has hampered the ethnicity of the Marwaris.

Hence, there are various disadvantages of practicing two religions in one culture. The Marwari culture is also facing some challenges regarding the practices of Hinduism and Jainism in their culture. Few of which are listed below:

- I. It leads to fade the authenticity and uniqueness of their cultural identity.
- II. It might allow arising conflict, hatred, and bias in their religious practices.
- III. It can be a threat to losing the factual historical and mythological background.
- IV. It creates numerous things in their languages, food, attire, dance, festivals, art, and crafts.
- V. It gives a different approach to religion and humanity.

6 CHAPTER-VI

Conclusion and Recommendations

6.1.1 My Contribution

With this master's thesis, I have contributed to the field of migration and gender theory by traveling to my home country and culture, conducting fieldwork, and interviewing multiple people of different ages, genders, and backgrounds about a sensitive subject like a mixture of Hinduism and Jainism in Marwari culture. Out of this fieldwork, I have presented and discussed my findings concerning the existing literature on the subject. By looking deeper into this literature, I have gotten myself an overview of the field and found researchers writing about religion, identity, migration, and gender. I found the places mostly concentrated on and most sufficiently covered by the Hinduism in Marwari culture to be places where practices of both Hinduism and Jainism have already increased in numbers. I also focused mostly on social and economic factors behind the practice of dual religion by Marwaris.

I found it an exciting time to study the capital city of Nepal. I did not find any other researchers covering the dual practice of Hinduism and Jainism in Marwari culture, yet the majority are Hindus. Neither the majority nor culture implies people for mixing these religions, but it does take place. The goal I set forth was first to hear what my interviewees' reasons for the mixture were. Secondly, it is to discuss these in order to see if they were mostly social or religious and, lastly, its impact upon them. Doing this, I further investigated my material to see what the dual practice mentions as their culture's religious aspects. I could see whether commonalities exist between these aspects that make sense of the religious reasons in a merged pattern. Having this in mind, I highlighted four different reasons or theories repeating itself in my material about Hinduism and Jainism, identity, migration, and gender. Finally, I will conclude with to what extent I find these reasons are important in Marwari culture.

6.1.2 Conclusion

This thesis presents the different and similar perceptions, thinking, behavior, and understanding of the Marwaris related to their religious and social practices living in Kathmandu, Nepal. It also involved the rites of passage followed by Marwari in their social and moral surroundings, which

determined their Jain-Hindu perspective. The study also included the determinants for the women's, priests' and businessmen's decisions to prioritize their religion as Jain-Hindu. This research has made it possible for Marwaris to understand their culture regarding their religion from migration sincerely. The members are aware of the practices which are responsible for fusing Jainism and Hinduism.

Religion has its own set of beliefs, but despite its fusing, the religion that is Hinduism and Jainism have positively impacted their culture. The originality and purity of religion seem to be not changed or modified as such. They are not able to determine the similarities and differences of following Hinduism and Jainism in the culture.

In context with their Hindu and Jain practices, the Marwari culture is the main aim of writing this thesis. The qualitative research method is also used, including the field study, which provides a deeper understanding of the religious and cultural practices of Hindu and Jain Marwaris living in Kathmandu, Nepal. The research concerns Marwaris's understanding of Hinduism and Jainism and what it takes to collaborate these two religions. Their opinions, behaviors, and practices reflect their social as well as a religious identity. Moreover, their unique culture also presents their migrant status from India.

Qualitative research has helped in knowing the Marwaris' experience living in Kathmandu, especially the women, businessmen, and locals, from Kathmandu, who are either Hindu or Jain. They have mixed up these two religions, responsible events such as marriages, baby shower, weaning ceremony clearly describes the Hindu beliefs' practice in their cultural aspects.

The social, cultural, religious, and geographical differences create a varied approach in the behavior and practices amongst the Marwaris informants themselves. According to the respondents, they are proud of following the oldest religion in the world. For them, Hinduism has provided them a liberal approach to intake new practices and belief systems because of which they are incorporating the Jainism practices in a Marwari culture. Even though few people would disagree with this, the majority believes in each other's co-existence.

In contrast, Jain Marwaris have several challenges and obstacles in maintaining their religious identity amongst the Hindu Marwaris. Although they share the same culture and nationality, they have a distinct identity to religion. Regarding the same faith and its followers, there are both Jain as well as Hindu Marwaris. Moreover, they have established their temples to interact with each other and express their religious feelings. Mostly, Marwaris in Kathmandu are migrants from

Rajasthan, India but now are identified as Nepalese Marwaris. Their mixed nationality and religion make them different as well from the indigenous group in Nepal.

6.1.3 The importance of religious practices for Marwaris

Answering the final question – to what extent are these religious practices essential for my interviewees to mix these religions. I will first and foremost conclude with significant religious reasons since all thirty-six interviews mention and highlight them independently. I will also conclude with social aspects being more relevant and prominent than the religious aspects. They say something about what takes place on a person is inside and because it fills a void and answers an existential search the person is carrying.

Based on my material, I conclude by stating that social identity and culture play a vital role in Hinduism and Jainism in Marwari culture. This thesis has shown that religion, identity, migration, and gender reasons appear indispensable and prominent to Marwaris in practicing Hinduism and Jainism. The main idea of this thesis summarises as below:

- I. Hindu and Jain religious practices in the rites of passage such as birth, marriage, and death ceremony are seen in Marwari culture.
- II. The mixture of Jainism shows Marwari people using surnames as Jains instead of their regular Hindu surnames.
- III. Marwaris also practices fasts and donations as per the Jainism practices, which they have adopted as a healthy living.
- IV. Women play a vital role in transferring their two ideologies in their family, ultimately resulting in a mixture of dual religion on a large scale.
- V. Migration has helped in the mixture of Hinduism and Jainism in Marwari culture as being in the minority in Kathmandu; they thought getting mixed would be better.
- VI. People in business use Hinduism and Jainism as tactics to enhance and flourish their business.
- VII. Despite a few differences, Marwaris focus on the dual practices of the religion as a strength to survive in a new land.
- VIII. The practices of dual religion in Marwari culture has opened doors for improvement and changes.

This research provides the necessary information required to meet the research problem of the religious contribution of Hindu and Jain Marwaris living in Kathmandu, Nepal. Society is affected positively or negatively, depending on the actions of any individual. It also concerns the majority and minority groups of people categorized under different sections. This thesis's main aim is to provide a deeper understanding of the Marwaris concerning their religion.

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8 Attachments

Information Letter and Consent

Are you interested in taking part in the research project “Hinduism and Jainism in Marwari Culture: Practices of dual religion”?

This is an inquiry about participation in a research project where the primary purpose is to determine the actual status of rites of a passage formed with the interaction of Hindu-Jain Marwaris and to examine the behavior of women for the Hindu-Jain Marwaris. This letter will give you information about the project's purpose and what your participation will involve.

Purpose of the project

Jainism within Hinduism in Marwari culture is becoming popular day by day. In this concern, this Master's thesis attempts to find out the present status of Marwari culture. The study is based upon the reasons for the necessity and criteria of inclusion of Jainism within Hinduism by Marwari. For this, the research questions can be listed as below:

- I. What are the reasons for the mixture (both Hinduism and Jainism) among Marwaris? Are these reasons social or religious?
- II. What role do Marwari women play in the interaction of Jain- Hindu?
- III. How does migration influence their cultural-religious identity?

The collected personal data will only be used for this thesis purpose.

Who is responsible for the research project?

Norwegian School of Theology, Religion and Society is the institution responsible for the project.

Why are you being asked to participate?

Regarding the sampling respondents, I am focusing on the Hindu-Jain Marwaris, who are living in Kathmandu. Thus, those who fit in this category are my choice of participants.

What does participation involve for you?

Personal interviews will be conducted and collected. The information will be recorded (electronically, on paper, and mobile).

- « If you chose to take part in the project, this will involve that you will be interviewed. It will take approx. 30 minutes. The interview includes questions about (Hindu-Jain traditions, rites of passage, women's role, and cultural-religious importance). Your answers will be recorded electronically, on paper, and on mobile.

Participation is voluntary

Participation in the project is voluntary. If you chose to participate, you could withdraw your consent at any time without giving a reason. All information about you will then be made anonymous. There will be no negative consequences for you if you chose not to participate or later decide to withdraw.

Your privacy – how we will store and use your personal data

We will only use your personal data for the purpose(s) specified in this information letter. We will process your personal data confidentially and in accordance with data protection legislation (the General Data Protection Regulation and Personal Data Act).

- Only me and my supervisor from MF Norwegian School of Theology, Religion, and Society will have access to this information.
- I will restrict the files to ensure that no unauthorized persons can access personal data. The list of names' contact details and other information will be stored separately from the rest of the collected data and locked away/encrypted.
- The interviews will be conducted in Kathmandu, Nepal, using the Norwegian School of Theology, Religion and Society.
- The name, age, occupation, the gender of the participants will be disclosed.

What will happen to your personal data at the end of the research project?

The project is scheduled to end on 16th November 2020. All the data will be erased and deleted at the end of the project.

Your rights

So long as you can be identified in the collected data, you have the right to:

- access the personal data that is being processed about you
- request that your data is deleted
- request that incorrect personal data about you is corrected/rectified
- receive a copy of your data (data portability), and
- send a complaint to the Data Protection Officer or The Norwegian Data Protection Authority regarding the processing of your data

What gives us the right to process your personal data?

We will process your personal data based on your consent.

Based on an agreement with MF Norwegian School of Theology, Religion and Society, NSD – The Norwegian Centre for Research Data AS has assessed that the processing of personal data in this project is under data protection legislation.

Where can I find out more?

If you have questions about the project or want to exercise your rights, contact:

- MF Norwegian School of Theology, Religion and Society via Solvor M. Lauritzen, Associate Professor in Pedagogy (solvor.m.lauritzen@mf.no) and Nina Agrawal, student (agrawalnina86@gmail.com) contact number: Norway +47 48634107 and Nepal+977 9843631166
- Our Data Protection Officer: Moe Lars, IT Director at MF Norwegian School of Theology, Religion and Society.
- NSD – The Norwegian Centre for Research Data AS, by email: (personverntjenester@nsd.no) or by telephone: +47 55 58 21 17.

Yours sincerely,

(Researcher/supervisor)

Consent form

I have received and understood information about Hinduism and Jainism in Marwari Culture: Practices of dual religion and have been allowed to ask questions. I give consent:

- to participate in the personal interview.
- for information about me/myself to be published in a way that I can be recognized (i.e. my name, age, gender, and occupation).
- for my personal data to be stored and deleted after the end of the project.

I give consent for my personal data to be processed until the end date of the project, approx. [16th November 2020]

(Signed by participant, date)

Interview Guide

- Interview Guide from my fieldwork in Nepal May/June and October/ November 2019: (See p. 42-43 to explain the interview guide).

| |
|---|
| 1. Please, tell me about your religious life as a Hindu or Jain. |
| a. Do you participate in any religious practice? |
| b. What are the vital things in your life as Marwari? |
| c. What gave your life meaning with these religious practices? |
| d. Do you follow any specific God(s)? Who? Why? |
| Worldview, values, priorities, what gives life meaning |
| 2. Please take some minutes and explain how you practice Hinduism and Jainism in Marwari culture |
| a. How does this take place? |
| b. Was there a memorable incident that led to this? |
| c. Was it a sudden mixture, or was it a process that took some time? |
| 3. Please tell me about your life as a Hindu/Jain Marwari. |
| a. Have there been some changes in your life since you practice Jainism in Marwari rituals? |
| b. If yes, what has changed? What do you think is the most condemnatory change in your life? |
| c. What are the essential things in your life now compared to before you practice only Hinduism? |
| d. How would you describe yourself comparing previous and present situation? |
| e. Is it essential for you to practice these both religions? |
| f. Social engagement – As a Hindu or Jain, did you participate in any social work? Did you think social work was important? |
| g. Have your approach to religion changed in any way as a Marwari? |
| 4. What does being a Marwari mean to you? |
| a. What does God mean to you? |
| b. Does religious practice affect your daily life? If yes, how? |
| 5. Does the caste system mean anything to you? |
| a. Does your family belong to a caste? |
| b. In your opinion, how does the caste system affect the social situation in Marwari culture? |
| 6. Have you had any difficulties as an immigrant from India? |
| a. If yes, tell me more about this... |
| 7. Have you become a Nepali Marwari who had any benefits or social improvements for |

| |
|--|
| you? |
| a. If yes, what? |
| |
| 8. Does the Nepalese culture affect your life now? (Are you still holding on to some parts of the Indian traditional values?) |
| a. If yes, how/what? |
| b. Do you still participate in any Rajasthani culture? |
| c. If no, why? |
| d. How do you participate in any Hindu festivals or celebrations? |
| e. Do you regard some Hindu traditions/practices and celebrations as cultural and something as religious? |
| f. If yes, what? |
| |
| 9. Do you still believe in reincarnation? |
| a. If yes, what is your belief? |
| |
| 10. What is the Hindu belief do you think it is vital for the Marwari people? |
| a. Is it essential for Hindus Marwari to fuse Jains Marwari people to be strong socially and economically? |
| |
| 11. Have you had any religious experiences of a mixture kind before you knew it was either Hinduism or Jainism only? |
| a. If yes, tell me more about this... |
| b. If no, do you believe in the supernatural? |
| c. Do you know anyone else that has had this experience? |
| |
| 12. Have you had any extra responsibilities as a woman? |
| a. If yes, could you please explain more about this? |
| |
| 13. Have you had any extra responsibilities as a business-person? |
| a. If yes, could you please elaborate on it? |
| |
| 14. What does identity mean for Marwaris? |
| a. Is it religious? |
| b. Is it cultural? |
| c. Is it business? |
| |
| 14. What do you want to do for the dual practice of Hinduism and Jainism in Marwari culture? |
| a. Do you wish to continue it or not? |

Questionnaire Set

ONLY MARWARIS RESIDING IN KATHMANDU VALLEY ARE INCLUDED IN THIS RESEARCH

| | | | |
|---------------------|-----|------------------------|-----|
| Age | | Sex | |
| 1. 20-40 | () | 3. Male | () |
| 2. 40-60 | () | Female | () |
| Occupation | | Religious Faith | |
| Housewife | () | Hinduism | () |
| Businessman/Priests | () | Jainism | () |

QUESTIONNAIRE FOR INTERVIEW:

1. Strongly Agree 2. Agree 3. Disagree 4. Strongly Disagree

Section 1: Inclusion of Jain/Hindu culture in Marwari

| S.N. | Questions | 1 | 2 | 3 | 4 |
|------|---|---|---|---|---|
| 1. | There is the existence of a mixture of Jain/Hindu in the Marwari culture. | | | | |
| 2. | There is a harmonious relationship between the Jain/Hindu culture among the Marwaris. | | | | |

Section 2: Practices of Jain/Hindu culture in Marwari

| S.N. | Questions | 1 | 2 | 3 | 4 |
|------|--|---|---|---|---|
| 1. | I believe that both the Jain and Hindu religious ideologies are practices in the passage of the Marwari community's rituals. | | | | |
| 2. | I feel Jain/Hindu ritual practices are standard during the childbirth, marriage, and death rituals. | | | | |

Section 3: Role of women in the synchronicity of Jain/Hindu culture in Marwari

| S.N. | Questions | 1 | 2 | 3 | 4 |
|------|-----------|---|---|---|---|
|------|-----------|---|---|---|---|

| | | | | | |
|----|---|--|--|--|--|
| 1. | Women play an essential role in shaping and saving the Marwari culture and Jain/Hinduism's synchrony. | | | | |
| 2. | Women help in bringing and joining the two beliefs under one roof among this group. | | | | |

Section 4: Mythological and historical aspects of Jain/Hindu culture in Marwari

| S.N | Questions | 1 | 2 | 3 | 4 |
|-----|--|---|---|---|---|
| . | | | | | |
| 1. | The Ramayana and the Mahabharat gives a peaceful collaboration of these two Jain/Hindu religions among Marwaris. | | | | |
| 2. | There are historical pieces of evidence of the Jain/Hindu culture in the Marwari group. | | | | |

Section 5: Other Decision regarding the Marwari culture or Jain/Hindu Religions

| S.N | Questions | 1 | 2 | 3 | 4 |
|-----|--|---|---|---|---|
| . | | | | | |
| 1. | The mixture of the Jain/Hindu religion has helped in saving the Marwari culture. | | | | |
| 2. | There is a vast difference between Hinduism and Jainism. | | | | |