

SEEKING HEARTFELT HELP: THE EMERGENCE OF THE FRIENDSHIP *GUTHI* AS A MIDDLE-CLASS PRACTICE IN CONTEMPORARY NEPAL

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There is no insurmountable solitude. All paths lead to the same goal: to convey to others what we are. And we must pass through solitude and difficulty, isolation and silence, in order to reach forth to the enchanted place where we can dance our clumsy dance and sing our sorrowful song—but in this dance or in this song there are fulfilled the most ancient rites of our conscience in the awareness of being human and of believing in a common destiny.

– Pablo Neruda (1971)

The Nepali Middle Class between Aspiration and Vulnerability

Seeking Trust

In the Summer of 2018, an 11-year-old boy from Bhaktapur named Nishan was murdered by two men who had requested a ransom of three million Nepali rupees (NRs.) from his parents. The kidnappers were known to dine daily at the small eatery of the child’s mother and owed her NRs. 35,000 in credit. On the day of the tragedy, they had taken Nishan with them with the pretense of buying him a mobile phone with which he would finally be able to call his father who worked in Malaysia (Satyal 2018). On the fourth day after the homicide, I heard the mother’s desperate crying while I was interviewing on a rooftop near Taumadhi Square. She was leaning heavily on the shoulders of several women from her family, while walking along the central street of the town as part of the Newar mourning practice performed to lament the death of a family member. “That poor mother,” commented the woman that I was interviewing, “nowadays you cannot trust people, you need to know them very well to be able to trust them.”

Like a modern Nepali folk tale, this was a dark story that would soon enter local people’s imaginary. In explaining to me that “things are not going

well in Nepali society these days,” that “no one can be trusted” and that “people have become selfish” this story was mentioned again during later interviews and casual encounters with local people. This was in addition to the repertoire of anecdotes about social change commonly recounted, some of which had actually been experienced by the teller, others heard from a neighbor or read on Facebook. What these stories had in common was the reiteration of a motif of social transformation, the rise of conflict and struggle for people to obtain what they call “better lives,” where the allusion to issues of modernity was often intertwined with notions of morality.

Following the fall of the Rana regime in 1951, Nepal was further opened to political and economic relations with Western countries. On the wave of economic liberalization in 1990–1994, an emerging middle class, which had already been pivotal in the overthrow of the regime (Gellner 1997), established itself based on new ideological and economical aspirations. Characterized by ideas of progress (Liechty 2003: 58) and an “orientation to the future” (Appadurai 2004: 60), the Nepali middle class is also challenged by social and economic vulnerability (World Bank Group 2016). This is caused by several factors, including geological disasters (such as earthquakes and floods), unstable political relations with India and China and a precarious and crowded job market (Liechty 2003: 211), which in turn causes increased competition and mistrust.

While modernity was portrayed by the people that I interviewed as a time of social and economic vulnerability due to the precarity of the Nepali economy and to rampant competition and dishonesty, they nevertheless stressed how the new drives and needs also lead people to seek the support of others. Their voices suggest that the social world of Bhaktapurian people unfolds in a balance between the need for support and perceived social vulnerability, in a daily struggle in which domestic lives and ambitions are intertwined with those of other households. In this context, trust assumes a crucial importance, and aspiration leads to the need for heartfelt relations between friends as a shield against ongoing vulnerability. As a young man put it, “You need help, these days even more than before, and you need friends to give you heartfelt help to get you out of trouble when things go wrong in life.” As a crucial term in the moral vocabulary of friendship in Bhaktapur, the notion of heartfelt help holds emotional connotations and informs the behavior of both the giver and the recipient.

Starting from these considerations, this paper explores a particular aspect of friendship in Bhaktapur, namely its institutionalization in the form of what local people call “friendship *guthis*.” These are social organizations run by friends for the provision of funerary and/or economic support to their members. Qualitative research data that I acquired in 2018–2019 among one-hundred households suggests that these groups started to appear in Bhaktapur around 25 years ago in the form of *ḍhukuḍī*, a structure of rotating credit associations that has been long since used by the Thakali ethnic group of Mustang.¹ Additionally, friendship *guthis* have the same social structure as traditional *guthis*, ancient institutions particular to Newar society, whose presence dates back to the Licchavi era (fifth to ninth century CE).

There are several types of *guthis* in Bhaktapur.² These are male-only groups that can have different functions. The two most important types (and to which membership is compulsory as a member of Newar society) are the *digudyaḥ guthi*³ (formed on the basis of a shared ancestral divinity) and the *sī guthi*, a same-caste organization with the function of providing funerary services and rituals. Still today, these two types of *guthi* supervise social relations and religious practices in Newar cities, acting as forms of social and moral control. When providing funerary support, the emerging friendship *guthi* substitutes the function of the traditional *sī guthi*. Friendship *guthis* also adopt some of the features of the *sī guthi*, such as a hierarchical group structure headed by an elderly leader (*thakālī*), a periodic feast, the presence of a protector god and the performance of an annual animal sacrifice. On the other hand, the *sī guthi* has no financial function and *guthis* with economic purpose are rare (Gellner 1992: 236). This is a major difference from the friendship *guthis*, which can in fact have either or both economic and funerary purposes.

This paper addresses three main interconnected questions. Firstly, why are friendship *guthis* progressively taking the funerary function that was once the exclusive role of the *sī guthi* in Bhaktapur? Secondly, why are friendship *guthis* with an economic function so widespread when the *sī guthi* was not known for this role? Finally, why is it so important that the

¹ The term derives from older Thakali language, from the word *ḍhu-khor* (literally, grain rotating turn by turn) [Messerschmidt 1979: 155], while in Nepali *ḍhukuḍī* means storehouse (Chhetri 1995: 453).

² Other types of *guthi* are based on a shared profession or for musical purposes (e.g., *dāphā guthi*).

³ Also called locally *dewālī guthi* (see Nepali 2015[1965]: 194).

help received is “heartfelt”? In what follows, I suggest that for the Newar people of Bhaktapur, these transitions are a consequence of ongoing socio-economic transformations at both the domestic and larger societal level. Ultimately, this paper argues that while building on pre-existing practices of socialization (such as that of the *guthi* institution) and on the morality of help and reciprocity, the relatively new institution of the friendship *guthi* plays a crucial role in the networking between households in a climate of social, economic and ideological change.

Note on Methods and Terminology

The data discussed in this paper draws from ethnographic material collected during 15 months of ethnographic fieldwork conducted in the Newar town of Bhaktapur in 2018–2019. Participant observation and in-depth qualitative interviews were conducted among middle-class adults from the Newar ethnic group. I conducted the interviews in Nepali, Newari and English with the support of a research assistant and translator. Because of the secret nature of the *sī guthi*⁴ (only members can attend the meetings) it was not possible to attend the events personally. Therefore, the notes provided are based on both literature and commentaries from participants belonging to 40 distinct *sī guthi* institutions, in order to provide an account of both ancient and modern practices. While only ten people among the one-hundred households that I surveyed were part of a friendship *guthi* with funerary functions, 70 of them were either currently involved in some kind of friendship *guthi* with an economic function or had been in the past.

Meanwhile, the vast majority of informants claimed that they would start a new economic or funerary friendship *guthi* with their good friends if the need arose. From the data collected, I took in-depth data from 25 economic friendship *guthis* (of which six also had funerary functions) and four “funerary only” friendship *guthis*. I need to add here a terminological note on the vernacular use of the terms “heartily” and “heartfelt.” All these forms have been kept in text as they occurred rather than being over-corrected, to give a sense of the local appropriation of the terms. This is a form of “Neplish,” possibly translating the local terms *man-yā khā* or *manko kurā*. Nevertheless,

⁴ The reader will find useful information on other *guthis* and more detailed descriptions on the *sī guthi* itself in Nepali (2015[1965]), Toffin (1984, 2005), Quigley (1985), Gellner (1992), Sakya (2000), Shrestha (2013), Pickett (2014) and Sharma (2015).

these terms should be taken to mean the equivalent of the English word “heartfelt.” For reasons of clarity, I have added the translation “heartfelt” in square brackets whenever it occurred in participants’ quotes. Regarding the term “friendship *guthi*,” this is how the vast majority of informants relayed it to me. In some cases, the following terms were used interchangeably but less frequently: “informal” *guthi*, “financial” *guthi* and “friends” *guthis*.

Funerary *Guthi* and Change

Scholars have pointed out the importance of the *guthi* in maintaining social control on caste dynamics, controlling friends and romantic relations, and enforcing the observance of various religious rules (Fürer-Haimendorf 1956: 30).⁵ In fact, in the past, *guthis* had the authority to remove the caste status and deny funerary services to people that did not adhere to their requirements. As noted by Nepali (2015[1965]: 191), *guthi* organizations are fundamental for understanding the maintenance of the social norms of Newar society:

The caste and familial organization of the Newars cannot be fully understood without understanding their “*guthi*” institutions, which are of socio-religious character. While caste or sub-caste sets the limit to the general status-position of a person in the total society, his ritual and social life is regulated and controlled through these “*guthi*” institutions. [...] Further, while the manifest function of such *guthis* is the fulfillment of some secular or religious interest, they have the latent function of preserving the norms and values of the community.

As I start to show in the next sections, the rigidity and prerogatives of the *sī guthi* do not suit a changing society, and people are seeking new ways to address old and new necessities. In the next sections, I will introduce the functions of the *sī guthi* and the emergence of the friendship *guthi* with funerary functions.

*Some Notes on the *Sī guthi**

The *sī guthi* is a funerary and social association whose members by tradition cover various age groups and are composed by male *fukī* people (male members of a lineage). Customarily, membership in a *sī guthi* is inherited

⁵ See also Nepali (2015[1965]), Levy (1990) and Toffin (2005: 11).

from father to son. The *sī Guthi* is necessary for carrying out the appropriate funerary rituals, thus ensuring the maintenance of the cosmological order through the reincarnation of the dead, which will need to be supported by follow-up *śrāddha* rituals (Gutschow and Michaels 2005: 30).⁶ Ensuring the correct funerary practices for one's family members is one of the primary roles of the householder, alongside the matching and performing of appropriate marriage contracts and other domestic rituals.⁷ Therefore, membership to a *sī Guthi* is considered a moral duty of a householder.

The *sī Guthi* covers several funerary functions. First of all, the members have the responsibility to notify each other as quickly as possible about the death of another member or relatives living in their household. They gather wood bundles and collect and decorate the body before bringing it to the cremation site. In the past, the participants carried the body on their shoulders either on a bamboo carriage or a small chariot (Suwal 1997: 6).⁸ These days an ambulance service called *śab vāhan* is widely used by the *sī Guthi* for the transportation of dead bodies.

Additionally, the *sī Guthi* organizes annual gatherings at the home of a member on a rotating basis or at a specific "Guthi house" (*Guthichē*). During these events, a large amount of food is served by the members themselves or, as it is more common these days, by a catering service. People often said that food (especially the consumption of meat) was a great motivator for attendance in the past. These days life is *svarga* (paradise), as an older female farmer told me, and so this motivation has diminished. Nevertheless, in the *sī Guthi* meetings, food is still a central element of socialization. Women are occasionally allowed to attend the events in order to help prepare the food. In some *sī Guthis*, only one woman is allowed, that is the eldest woman (*nakim*) of the host's family is allowed, and she is supposed to help serve the food in the meeting room. She cannot enter the room before having knocked at the door and received permission, otherwise it is said that she will become blind.

⁶ The *śrāddha* is a commemoration ritual performed by the sons of the deceased.

⁷ See Nepali (2015[1965]: 125) and Gutschow and Michaels (2005).

⁸ In the past, at least five members were needed to carry the body. The members were followed in a procession to the cremation site. Some elders comment that a larger *Guthi* group was better to overcome the dangers of the jungle, especially when traveling during the night. Nowadays, such a large group carrying the body and escorting the carriers is no longer needed, due to the presence of an ambulance service for the transportation of the bodies.

Siguthis still perform animal sacrifices throughout the year on the occasion of the most important festivals such as Dashain, and the animal's meat is shared by the participants. While this still occurs in almost all of the 40 *sī guthis* that I have taken information about, some have abandoned the practice of sacrifice. This is for several reasons, such as lack of finances to buy the animals, insufficient knowledge of the correct process of killing the animal, and the outright refusal of the practice. Additional social meetings are held throughout the year to discuss economic and social matters, and food is shared in the form of *samay baji* between the participants.⁹ In recent years, the number of these meetings has been reduced in many *sī guthis* to accommodate the busy lifestyles of the members.

Here I have described some of the *sī guthi* traditions in order to illustrate the social and cultural significance of these organizations. While their primary function is still to provide funerary services to their members and their households, they also offer an important means of socialization and reinforcement of the hierarchal system proper in the rich tapestry of Newar culture and tradition. It is through adherence to the norms located in these institutions that the *status quo* is maintained and Newar practices are propagated through time and space. Given the dramatic social changes sweeping across Bhaktapur, however, the *guthi* is also now a place of tension and sometimes conflict, particularly with the younger generations that no longer wish to adhere to the strict expectations involved with it. One of the main causes of tension, I suggest, stems from the increased number of young people in its membership, which is linked to domestic transitions, among which household fission and migration are the most prevalent. I will explain this further in the following section.

The Tuigā

The members of a *sī guthi* must not be part of the same household and they must belong to the same caste or affine caste.¹⁰ However, since attendance is

⁹ *Samay baji* is a complete meal consisting of rice, lentils, a fried egg, a fried fish, ginger, meat and soybeans.

¹⁰ For example, I have found that the castes *Dhukhwa*, *Paila*, *Wainju* and *Duwal* are generally associated. Nevertheless, there are other *guthi* types which include members of different caste groups, such as the Taleju *guthi* (see Toffin 2005: 6; Lewis 1995: 51). The function of this format of socialization was to include multiple strata of the population at their public festivals (see Nepali 2015[1965]: 197). Through their

always compulsory with a penalty fee for missing an event, when a member cannot attend, in most *guthis* the son can act as a substitute (as people told me, this applies even when the son is a baby). A lineage membership continues even if a person wants to renounce their position, as this is transferred to his younger brother or son.

When male members move to live separately from the rest of the family to form their own household, all of the male householders living apart from one another will need to obtain *guthi* membership in order to receive the funerary service.¹¹ Only the eldest man (either the father or the eldest brother if the father has passed away) remains a full member, and the other independent householders become “half-members.” This option is called *tuigã*.¹² With the *tuigã* membership, people can still receive the funerary services without having to attend all of the social meetings throughout the year. *Tuigã* members generally only attend the annual special occasions, such as Dashain, and pay less fees than the full members. While the *sī guthi* is partially adjusting its rules to adapt to contemporary needs, such as with the introduction of the *tuigã* and the reduction of fees and meeting times, this is not enough to accommodate the needs of many young middle-class householders. Additionally, provisions such as the *tuigã* appear to generate new issues, which increase resistance to attending the meetings. This is for at least two reasons.

First of all, while in the past there would have only been one elderly man in each household attending the *sī guthi* meetings, now several brothers and their father and uncles might all happen to be in the same association if the households have been divided. As I observed through interviews with participants, it follows that in some cases people wish to avoid social events because they do not want to meet the relatives that they are in conflict with and share *samay baji* (which is considered a symbol of social union) due to harsh feelings. Additionally, the combination of young and elderly people

participation, they represented and reiterated the asymmetrical relationship between the king and the people (Toffin 2005: 9).

¹¹ This applies even in cases in which they have only separated their kitchen facilities from one another, which marks the household symbolic boundaries.

¹² I have not found any reference to the *tuigã* option in previous studies of the Newar *guthi*. Therefore, while I cannot confirm that this is a completely new phenomenon, it is surely becoming more practiced. This new practice involves a necessary revision of the rule of non-relatedness between members.

in the same group can create friction in terms of socialization practices. As some elders noted, young people do not want to be commanded, and they often refuse to accept the hierarchical structure of the *sī guthi*. As described by one schoolteacher:

The new generations don't respect the elders as they used to do in the past, they only want to give money to receive the funeral service in return, but don't care about taking part in it and respecting the social structures and dynamics internal to the *guthi*.

Similarly, a *thakāli* told me that young people are not interested because elders scold them if they make mistakes:

Newer generations, if they attend at all, are generally late, arriving when the food is ready, and want to be served. Young men should serve food to the elders, but they do not want to. They must be forced now to serve other members. This idea of wanting to receive but not to serve is against the traditional rules. Younger members will not even wash the vegetables, but all members should be involved in the preparations and take their responsibilities. For example, animal interiors must be fried in a certain way to cook the *degulā* (literally, meat of god). The new generations only want to gather, but not to cook. They prefer to use catering companies. This will probably be the future of *guthis*. However, traditional *guthis* require a specific cooking process that has been passed through the generations.

Food practices are portrayed here as an element marking a rupture between people belonging to different generations, where the youth are perceived as not respecting their duties, which involve participation and subordination within the process of preparation and consumption. Thus, the generational gap creates tensions in the group or exacerbates pre-existing conflicts. Furthermore, young householders commented that they prefer to socialize with their good friends, eating out and sharing their minds freely, which is not possible within the stricter *sī guthi* group. In addition, it was often mentioned that the *sī guthi* fees compete with other priorities, such as children's education.

The resistance and refusal of attending the traditional *guthi* is also linked to a lack of time and to the fact that in nuclear families adult males have nobody that can substitute for them when they cannot attend. This is because women are not allowed to substitute for their husbands, and boys are generally busy with school or other commitments. In that case, the food from the event is sent to the house, and a fee for non-attendance is charged. Having said this, I have found that some *sī guthis* are trying to overcome this issue by allowing women to attend for their husbands, but this is still very rare. Consequently, people who cannot attend and cannot be substituted might choose to renounce to their membership altogether to avoid the fees.

Due to different needs as well as a clash between generations and differing ideologies, as outlined so far, young people might prefer to find alternatives for the funerary practices altogether, such as creating new friendship *guthis* or joining pre-existing ones. This transition is facilitated by increased access to the *śab vāhan* facility and to the emergence of private funerary institutions, as I will explain further in the following section.

Friendship Guthis with Funerary Function

All ten friendship *guthis* with funerary functions that I surveyed were composed of men from mixed backgrounds (*Jyapu*, *Shrestha*, *Kayastha* and *Shakya*) and were no larger than 12 members. Some members came from other towns, some had conflicting relatives in their family's *sī guthi* and renounced their *tuigā* membership, and one had no time to attend the events and did not want to pay fees for non-attendance.

Funerary friendship *guthis* cover the same functions as the traditional *sī guthi*. They decorate the body and bring bundles of wood for the fire to the cremation ground. The body is transported to the cremation ground in the *śab vāhan*. After arriving, four participants help to carry the dead body from the car to the burning spot on the stretcher. They then witness the eldest son igniting the first flame and remain to watch the funerary workers tend to the fire until body is fully converted to ashes. Furthermore, friends provide emotional support to each other on such occasions. In the case of conflicting households, or those that have resettled in new cities, seeking the heartfelt help of friends emerged as a way of ensuring one's sense of safety in a context of perceived social insecurity, something that cannot be guaranteed by the *sī guthi* institution with its strict rules. Krishna Rathaur, a 70-year-old "upper-caste" man, confirmed this theme when he told me that his sons created such

friendship groups not only with the goal of ensuring funerary help but also to fulfill other social, emotional and economic functions:

My sons believe that *guthis* are now unnecessary because ambulances exist that can take the body to Pashupatinath.¹³ However, I personally care because I want to preserve Newar culture and my friendships within the *guthi* groups. But my sons have many friends in other groups. They think cooperatively and their groups are not formed for cremation purposes but rather to go to restaurants. They can also borrow money from each other in cases of emergency and can rely on heartily [heartfelt] help. They have created these friend groups for these purposes.

Annual animal sacrifice was performed by eight of the groups, with some “sacrificing” a coconut or egg instead of an animal. The sacrifice is an occasion for socialization, and there are other meetings throughout the year that include the family, but there are no specific rules on how many meetings there should be and when these should take place.

Friendship *sī guthis* with funerary purposes in Bhaktapur are often linked to economic activities, which are generally carried out in the form of the *dhukuṭī* practice. This could be due to the fact that, as my findings suggest, people seeking funerary support might have moved from other cities or might have had conflicts with some family members and, consequently, they need to replenish their kinship support, including at the economic level. Nonetheless, the two types can also occur in isolation from one another. As informants explained, whether people want to share both funerary and economic support depends on “mutual understanding” between friends. The institutionalization of friendship into a friendship *guthi* is executed through a verbal or written agreement. A contract is generally needed for the economic *guthi* because not all members are necessarily good friends and large networks are often needed to support the needs of middle-class householders.

Before moving on to explore the friendship *guthis* with economic functions in more detail, it should be noted that despite the visible issues, the *guthi* as an institution should not necessarily be seen as in decline, but rather in transformation. As I could see from my interviews, while friendship

¹³ The largest cremation ground in Kathmandu.

groups are often preferred because they provide heartfelt help, for their absence of strict rules and for the possibility of sharing money, most people are not necessarily against the idea of traditional *guthis*. Instead, many young people say that it is right to continue the tradition, although in a revised form to suit the needs of an emerging middle class.

Friendship *Guthis* with Economic Functions

Economic Functions in Pre-existing Forms of Non-Kin Sociability

With the exception of the *maṅkāḥ guthi*, a cooperative-type volunteer association found among the Newar oil presser caste (Manandhar) [Toffin 1984: 179; 1976], there were no recorded cases of *guthis* with economic functions in the past. In fact, as noted by Gellner (1992: 236), “the significant fact about Newar culture is not the existence of such [economic] *guthis* but their relative rarity.” As I was able to confirm, the *sī guthi* only occasionally lends money to people in need for religious events in Bhaktapur. This is seen by Gellner (1992: 236) as a “way of managing their capital and it is not their main, or even a normal, function.” Normally, the *guthis* do not use “their sophisticated and powerfully binding socio-religious tradition for economic ends” (Gellner 1992: 236). On the other hand, in the past, there were other forms of social organization based on mutual help, such as the *bolā* or *bwalā*, (Mühlich 1999: 84; Gellner 1992: 236) a form of shared work among farmers that is practiced less and less. The *bolā* groups, however, cannot be considered to be *guthis*, because they are brief and informal (Gellner 1992: 236).¹⁴

In more recent studies, Frese (1994: 79, as cited in Mühlich 1999: 84), noted that the *maṅkāḥ guthis* were starting to adopt the *ḍhukuṭī* system among the Maharjan (farmers) and Dangol (potters) in Kathmandu, while Mühlich (1999: 87) observed the emergence of this practice among *Shakya* (“upper-caste” Newar) in Patan some years later. These studies show important transformations in the practices of socialization among the Newars, which follow the spread of a money-based economy and the emergence of new needs. However, these studies do not provide any information on the nature of the relationships between the members. Additionally, when looking

¹⁴ There was also a similar practice among the Chhetris, called *parma* (Gray 1995: 179; Mühlich 1999: 91).

at ancient collaborative activities among the Newars, it emerges that while there was complementarity among the members of *guthi* and *bolā* groups, as well as “solidarity, shared task responsibility, status parity in commensal and other contexts, and membership seniority based on generation and age,” (Allen 1987: 101) the members were always associated by either lineage or locality. That is to say, while members might have been friends, these associations were not based on friendship. Differently, the concept of heartfelt help and the friendly nature of the relationships between non-kin people existed in pre-existing socialization practices, such as that of the “ritual friendship” among the Newars (*twāy cinegu*) [Okada 1957] and the *dhukuṭi* among the Gurungs (Messerschmidt 1982). However, these were not observed in the *guthi* institution.

Ritual friendship, known in Nepali as *mīt lagāunu* (literally, wearing a new bond),¹⁵ and *twāy cinegu* in Newari (literally, connecting threads) was a practice sanctioned by a religious ritual, formalizing “existing warm interpersonal relationships” (Okada 1957) between two boys or two girls,¹⁶ and encouraging “the mutual exchange of practical aid in times of stress” (Okada 1957: 212). Following the ritual, the two friends were considered to be linked by blood and, in fact, the relationship has also been defined as “artificial brotherhood” (Adam 1936) or “ritual brotherhood.” In both *mīt lagāunu* and *twāy cinegu*, the ritual siblings can belong to a different macro-status.¹⁷ This means that people that cannot intermarry with each other or cannot share boiled rice are exceptionally allowed to establish such a relation. As noted by Levy (1990: 142), this practice was somewhat in opposition to the strict Brahmanical rules that organize society in a hierarchical order in Bhaktapur. In fact, traditionally, if two children were friends and belonged to different caste groups, they had to renounce their relationship from the day in which they performed *kaytā pujā*, a ritual of initiation marking the moment when boys are expected to start formally respecting appropriate social rules. Instead, through the *mīt* ritual they were permitted to continue being friends. Having said this, however, ritual bonds could not be created

¹⁵ This is what local people told me. Adam (1936: 541) refers to *mīt* as both meaning “brother” and “friend.”

¹⁶ Cases including a combination of two couples or one couple and one single man were also found by Okada (1957).

¹⁷ This term was coined by Robert Levy (1990) in his study of Newar caste system in Bhaktapur.

between clean and unclean statuses, that is to say the two extreme poles of the caste system (Levy 1990: 142).

As noted by Messerschmidt (1982: 5), ritual friendship was established for both “functional and affective reasons.” The most important responsibility of *mīt* siblings was to perform funerary rites and to observe death-related pollution restrictions of each other’s partner or collateral fictive relatives of the ritual brother or sister (Messerschmidt 1982: 23). Furthermore, ritual friendship had an important economic function. While ritual siblings had no inheritance rights (Adam 1936: 541), there was indeed a moral obligation to help a *mīt* in financial need (Okada 1957: 217). In fact, there was prestige involved in taking a *mīt* who was considerably poorer or “lower caste,” because the doer could become known for his good deeds (Okada 1957: 215). According to Hindu morality, being wealthy is not condemned as a sin; however, only through generosity can a better future life be achieved (Okada 1957: 214). Similarly, Levy (1990: 142) stressed the economic function of such friendships in Bhaktapur, stating that ritual friendship “allowed men to further cement a friendship [...] or, for men in business, to put a business relationship on a kin-like basis.”

From Levy’s (1990: 142) insights, I would suggest that the bond was progressively becoming more related to the provision of mutual economic support in a historical phase in which social capital was needed by people to start their businesses in the context of an emerging money-based economy. Moreover, such ritual friendships were increasingly the result of personal choice among men at the time of Levy’s research (Levy 1990: 142). While the practice was still common at the time of Okada’s (1957) study in the mid-1950s, it was already declining at the time of Levy’s (1990) study in the mid-1980s and it is in disuse these days for both boys and girls. Nevertheless, friendship as a social practice built on a foundation of trust and on the provision of reciprocal support in times of difficulty has become increasingly important among younger generations.

Similarly to the case of ritual friendship, one feature of the *ḍhukuṭī* was its interconnection between practices of socialization and economic functions. Scholars of Nepal have stressed the sense of trust and reliance that the *ḍhukuṭī* associates had for one another in case of need, even to the point of calling each other “brothers.” For example, Messerschmidt (1979) commented that the *ḍhukuṭī* is “formed in a spirit of cooperation among friends and if a member comes into hard times he can appeal to his *ḍhikur*

“brothers for help” (Messerschmidt 1979: 156).¹⁸ With an emphasis on the provision of mutual and heartfelt help in times of crisis and the possibility of interconnecting economic and funerary support, the emerging practice of the friendship *guthi* shares several aspects with both the *ḍhukuṭī* and ritual friendship. Additionally, as in the *ḍhukuṭī*, financial support in the friendship economic *guthi* is provided through the form of rotating credit. This is articulated in several variants, as I elaborate further in the next section.

Friendship Guthis with Economic Function: Formation and Composition

The number of members in each friendship *guthi* with economic function may vary greatly. Having collected detailed information from 25 groups, I have seen membership numbers as small as four and as large as 55. The age of the participants also varied. Groups included members from their 30s to their 60s, but the majority were aged between 40 and 50 years old. These groups existed in both single and mixed-gender formats. In all groups, people were strictly Newar and from the locality and there were no formal caste restrictions, with people from *Jyapu* background establishing groups with “upper-caste” people, such as *Shrestha*, *Shakya*, *Kayastha*.

The association of members from different castes is a big difference from the *sī guthi*. However, I did not find a single friendship *guthi* that included both *Jyapus* and very low caste members, that is those castes who traditionally performed the activities of butchers, sweepers, death specialists, musicians, painters and so on. “They have their own groups,” several people said, explaining that regardless of their economic possibilities, there is still stigma attached to visiting each other’s houses even when they are good friends. This shows that while caste discrimination is less common than in the past, it still plays a role in the articulation of relatedness among middle-class people. These limitations lessen when people are “very good friends,” but this is more likely to occur in small groups or between two people, rather than in large groups. It should be noted here that since I did not investigate social practices among people from lower caste backgrounds, further studies will be needed to investigate these institutions.

Among members of friendship *guthis*, there is a shared belief that it is better to have a few good friends than a larger group that cannot be trusted.

¹⁸ See also Messerschmidt (1979), Pignède (1966), Miller (1956) and Haugen (2005: 54).

Nevertheless, while cultivating only a few well-established friendships, people might still become part of larger networks. When one person brings their good friends into other groups of trusted people to which they are already linked, a new chain of trust is created, joining smaller groups together. After joining, members get to know each other better, depending on the stability and length of the *dhukuṭī* system chosen, through recurrent attendance of social events. In this way, mutual understanding is maintained and heartfelt help ensured.

Participants to the group collect and share money, which serves as a base for each or some of the members' needs. They generally take it in turns to collect the money and deposit it in a bank, from which they earn interest. The fees vary largely in friendship groups, spanning from NRs. 1,000 to NRs. 30,000 per month. The leader is generally the eldest, as per *guthi* tradition, and the title of this leader is *thakālī* (elder or leader), much like the traditional *guthi* leaders. In women's groups the leader is also the eldest (*nakim*), and in mixed-gender groups women can also be leaders based on seniority. The emergence of women only or mixed-gender groups, and the presence of female leaders are completely new features that reveal the new prerogatives of a middle class characterized by gender equality. This is strictly related to women's empowerment following education, access to the job market and their increased role in decision-making in the family.¹⁹

A proportion of the money gathered in this process is used to organize social events. One or more food events or parties (also referred to as *bhoj*) are organized throughout the year with the goal of including and socializing whole family units. These are held at the house of one of the members, or at what people locally call a "party palace," which is a venue for hire. They might also be held at picnic spots or near gods' shrines where sacrifices are performed (e.g., the "Suryabinayak picnic spot" in Bhaktapur municipality or Dakshinkali, near Kathmandu). Differently, monthly events are held at local bakeries and cafes. The goal of monthly events is to discuss economic matters, to collect money, to share food and to organize the larger annual events. The fact that family members are allowed to attend such events is another considerable difference from the traditional *guthi*.

¹⁹ On gender and social change among Newars in Bhaktapur see Tiné (2021).

Money Sharing Typologies

In terms of how the money is shared, groups can adopt several different methods based on the needs of the participants. Sometimes, the people who join a group may need some start-up funding for a new business or for some incumbent household expenditure, such as college fees or medical expenses. Alternatively, they may just want a safety net in case something goes wrong in their life. I have classified the different approaches into “short-term,” “long-term” and “potential” systems. Each typology adopts different *dhukuṭī* variants.

The sharing dynamic of the short-term type can come in three main forms. In the first and most common type, the length in months of the system is based on the number of participants and it is dissolved at its conclusion. In this system, one member takes their share each month. For example, if there are 20 members, each month all members put the same amount of money in the kitty (for example NRs. 2,000) for 20 months, and each month one member takes the whole sum (in this case NRs. 40,000). Alternatively, the short-term system can be based on immediate needs and only given to one or more members. This is purely based on trust, but it is expected that the same would be done for the other members in the future if needed. Finally, it can be based on a lottery system, known as *dhukuṭī khelāunu* (literally, run the *dhukuṭī*).²⁰ In the latter, the first person picked randomly gets everything, then they leave the group. The other members put money again, and the next person chosen takes the amount. This continues until the last person, who only receives the bank interest. In this way, each member has access to some capital, and those who are drawn earlier can have access to a large amount of capital in a short time.

In the case of the long-term systems, the money-sharing can continue indefinitely, with members depositing regularly in a bank and only taking it in case of need. These long-term groups can come in the form of “interest-type” groups in which only wealthier members deposit regularly, and any of the members can take and pay back the sum with additional interest. In contrast to the *twāy cinegu* practice, this modality shows that the members of a friendship *guthi* acknowledge the need to improve both friends’ condition. The short-term system is more common than the long-term one, as it better

²⁰ This typology was described by Pignède (1966) in his study of the *dhukuṭī* among the Gurungs.

suits the needs of people starting small businesses. Finally, in the potential system, members of a friendship *guthis* meet regularly and maintain close relationships even though there is not a *dhukuṭī* currently active. Within these groups, there is the idea that a new *dhukuṭī* system can be initiated any time by a member in need, through the discussion of their situation with friends and through mutual understanding. This often occurs in the context of pre-existing friendship relations or of friendships already institutionalized within a friendship *guthi* with funerary functions.

The decision over the type of group, the sharing dynamics, the duration, the interests involved and the designation of the senior leader occur during an initial meeting. At the beginning of the *dhukuṭī*, there is often a written contract in which people agree on the system, the interest to be repaid in case of loans and so on. After establishing the type of system, members continue to meet regularly to foster trusting bonds and to receive support from their peers on issues they might have.²¹ In the next sections, I will explore four selected case-studies of financial *guthis*, to show how the groups are formed and composed, their underlining motivations and what people said about them. By providing ethnographic evidence of those elements that are common to both the traditional *sī guthi* and the friendship *guthi*, I start to outline how cultural continuities intertwine with the new middle-class needs and prerogatives. Furthermore, by unveiling the intersections between economic and social functions of these groups, I demonstrate that socialization is needed to foster trust in the provision of heartfelt help.

Case-Studies

Case-Study 1: Ganesb Khoteja

One of my key informants, Ganesb Khoteja, a 49-year-old construction worker and the son of a farmer, is a member of a long-term friendship *guthi* composed of 19 members that started 13 years ago. Every member deposits NRs. 3,000 per month, and they gather once per year, sharing traditional food and drinks and performing sacrifices to Ganesh. The members of this friendship *guthi* are men around 40 years old (with some members in their 30s). “I am now leader even I am only 49!” Ganesb noted with a large smile, alluding to the fact that in the traditional *guthi* the elders are generally much

²¹ This aspect was also noted by Pignède (1966).

older. The members belong to 10 different castes, but they are all Newar from the locality and they were friends from school. According to Ganesh:

Friends are necessary in case of emergency and need for economic and funerary reasons. They give heartily [heartfelt] help and can share family and business problems and discuss what to do and can give important advice, share knowledge on political, news, family matters and share family events. In the past only relatives came to food events and ceremonies, but now also friends are invited to attend rice feeding ceremonies, weddings and funerals.

This group is like a fund for safety, from which anyone can take money in case of need. Ganesh personally took money only once to fund his son's education, but he continues to put his share in regularly.

Case-Study 2: Lal Kayastha

Another informant, Lal Kayastha, is a 60-year-old hotel owner. He is a member of several groups, including an official cooperative (Siddhi Ganesh)²² and a traditional *si Guthi*. Lal also belongs to two long-term friendship groups comprised of 15 and 14 members respectively. Both of these groups gather monthly. Lal explained: "These groups started 20 years ago with the purpose of helping each other financially, discussing business and family issues, and sharing *samay baji*." The first group also has a funerary function. It is composed of 15 people and they regularly gather in one of the members' houses. They put NRs. 1,450 per person per month into the fund, and this fund also covers the cost of food. The member that receives money from the group works in rotation and must pay interest on the loan. Lal joined the first group after hearing about it from some good friends. He was invited to drink with them one day after work so that he could be introduced to the group and formally become a member and sign the contract:

I knew that I could trust the people because they were well known to my good friends. Now many years have passed and they are all good friends of mine. Also our wives and children have become friends. It

²² Siddhi Ganesh is one the largest cooperatives in Bhaktapur. It has 16,000 members and they meet annually.

has been important for me to have their support to be able to buy the hotel. Once I started the business it was easier for me to support my children's education, but we need money all the time and the groups provide security if business goes bad.

There are 14 members in the second group, consisting of work friends who have relocated to Bhaktapur or are unwilling to attend their *sī Guthi* and therefore need help with funerary services, too. The members belong to various caste groups (such as *Jyapu*, *Shrestha*, *Shakya*), although there are no members from very low caste backgrounds. While anyone is welcome to participate, "they may only participate if they are very good friends of some of the members," Lal says. He then added that to create trust the groups need to be established by good friends and members need to meet regularly. While all of this group's members are male, wives may attend food events if they wish. They put NRs. 1,000 per month, and members meet monthly in cafes and one time per year in the house of the member who gets the annual share. The hosting member uses some of the money to buy food, and "it is trusted that he will do the right thing," Lal explains, "he may keep some money for himself from the fund or even use his own money to buy extra food. The members do not check." Part of the money can also be used to buy animals to be sacrificed, but they have only made animal sacrifices four times in the last 15 years. In both of the groups to which Lal belongs, there is a practice of resetting the funds after each member has had his chance to use and replace the money. Any leftover funds are then shared out, and members are asked whether they want to renew their membership. New members may join at this time.

Case-Study 3: Sumeet Chitrakar

Another informant, Sumeet Chitrakar, is a 57-year-old retired construction worker and current owner of a tea shop. He joined a friendship group 15 years ago with the goal of sharing money and starting a business. He started this financial group with people that were already his good friends and with whom he was already related in a *sī Guthi* association. At first, he needed money to buy a bus. From renting the bus to transportation companies, he eventually saved enough money to buy his own tea shop two years ago. In this group, there were 20 male members and the group lasted only 20 months. The members were old school friends and people from the community. The

management of this group was based on reciprocal trust and friendship fostered through social gatherings at *pāṭis* (local restaurants) on both a monthly and annual basis (where the latter are larger events including the members' families). Sumeet believes that the *sī guthi* and the friendship *guthi* are both necessary:

Sī guthi is important for death management and friends for help with money and family problems, but nowadays friends can help with death management too. The difference is that friends also provide emotional support. Say, you might have an issue, and friends would have your back. You don't expect help if friends cannot do it, but they still try to make an effort to help. To know that you have your back covered is very important when you have so much happening in your life, so many thoughts and daily life issues, from the small to the big expenditures and family problems.

Here Sumeet raises another important theme, namely the need for "peace of mind." A friend provides that sense of security in a context of uncertainty.

Case-Study 4: Sushila Shrestha

While the majority of friendship groups are composed of men, mixed-gender and all-women groups are also not uncommon. Take the case of Sushila Shrestha's group. Sushila is a 52-year-old businesswoman and the owner of a garment factory. She is a member of three groups of friends, including women only and mixed-gender groups. The first group is composed of 54 members including men and women, and they are all friends from school. In this group, ten members deposit NRs. 2,000 in a bank every month. If the others need to take some money, then they will have to repay it with added interest. The interest was decided in advance when the group was formed and the contract written. They have a monthly meeting at a local bakery where they share their problems, such as economic and business issues.

The second group is a very small group of only three women who are very close friends from college and "can share any problem." Sushila included this group in her list of friendship *guthis* even if they have never shared money. However, she said that they would in case of need. This group belongs to the typology that I have called a "potential" *guthi*. As she explained:

We are very close and trust each other and care for each other as family members. We can talk of family issues, economic worries, important decisions to make, children's education and how to make them grow up well. We would start a *dhukuṭī* system if we needed to. Some of us are wealthier so we might start a system in which some members put in more and the others repay later on with a small interest (for example five percent to repay within five years).

The third group is composed of 12 members who share NRs. 1,500 per month. She took from the funds only once for her children's education. The members first met when they were all visiting the same hospital in Kathmandu to stay with their sick relatives (mothers, fathers, children). Sushila was in the hospital to assist her mother for two months. I asked her to explain how their relationship developed. She said:

During those two months, I had the time to get to know these people very well. We were all in the same hospital room and during that time we all shared similar worries and understood each other's problems and gave support by chatting and gathering together for the lunch breaks. One day one of us proposed starting a *dhukuṭī* system. I already knew what it was and I agreed straight away.

Sushila's reflection reveals how similar shared existential conditions and time spent together helped to foster trust. Later in conversation she reflected on the importance of having very good friends not only to overcome issues in life, but also to avoid betrayal. She mentioned the story of a woman who stole all the money of a group that she was part of and flew to the United States. Another story that has been circulating is that of a member who was robbed and killed before being able to deposit the money in the bank. These were the only incidents of this type that I encountered throughout my research in Bhaktapur. The relative absence of crimes surrounding these practices confirms the concomitant solidarity among members and the effectiveness of selective bonds in encouraging reliability. Additionally, accountability might derive from fear of the social condemnation that would follow such a crime.²³ In fact, one of the two incidents involved someone who was leaving

²³ This might be a major factor in Bhaktapur given its smaller population compared to larger cities such as Kathmandu, which means that people in Bhaktapur are more likely to know each other and are more connected.

the country, possibly to avoid repercussions in terms of social ostracism. During follow-up interviews, the same interviewees and other informants provided their views on the formation of friendship, on the spread of socio-economic vulnerability and on the importance of trusted friends among an emerging middle class to foster social security and accountability. I examine these aspects in the next section.

Vulnerability as a Middle-Class Condition and the Importance of Friends

Friendships often start at school, where children of mixed genders and caste backgrounds spend a large amount of time together. “It is the fact that we spent a lot of time together that made us very good friends, because we know each other well and can trust each other,” says a young man about his friends. People refer to close friends as *milay jumā pāsā* (which they translate as a “very good,” “close,” and “understanding” friend) and as *du nugalay jise milay jumā pāsā* (literally, a friend who is close to your heart).²⁴ Friendship is seen locally as something that grows in the understanding of each other’s personality and life problems, especially when people grow up. In fact, important changes in the value and function of friendship bonds occur in the transition from youth to adulthood. As commented by an old farmer:

When people are young, they do not feel any responsibility and only want to have fun, but as soon as they get married and have children, all the problems start, and they suddenly need help. They will need the help of God and of trusted people, such as their friends.

While it is not wholly accurate to say that young people do not feel any responsibility before getting married, it is true that their responsibilities change and expand when they start a family. It is then that they do not only have to take care of their parents, but also of their own family. In adulthood, problems arise relating to household management and associated internal conflicts. In this phase, friends provide material and emotional support, and these two aspects are strictly intertwined.

When adult friends are very close to each other, they are said to have a “mutual understanding” (*āpasī samajhdārī*), which means that they can trust

²⁴ The Nepali term for friendship is *mitratā*.

one another and establish reciprocal expectations. The concept of mutual understanding was described by an interviewee as “knowing each other well and understanding each other’s problems.” While there is no need to formalize the relationship as such, and the practice of ritual friendship has been abandoned, people might decide to associate in the form of friendship *guthis*. This was explained with the increasing need for support in a climate of socio-economic insecurity. In fact, among the people I talked to, there was the perception that the spirit of economic development, while creating more possibilities, also causes more pressures and vulnerabilities on an emic level. For example, Sumeet commented:

These days people want commodities and enjoyment like never before, and in order to obtain them, as much money as possible needs to be made, even if this means sacrificing honesty. People care more about money than relationships. In the past, shopkeepers would give credit to everyone, but this is no longer possible because people will not pay back their debts unless they are forced to. The same is for me with my new coffee shop, I cannot give credit to anyone unless I know them very well.

Alongside this idea of a broken social contract, interviewees provided various perspectives about how the new needs and drives can lead people to dishonesty. An explanation that was often given is that people no longer believe in God, as a direct consequence of education, and as such they do not fear God’s punishment for immoral behavior. This was observed by Sushila:

In the past people were afraid of God and of future punishments to come after death. They thought that the gods were always watching them. Now people are educated and know that the gods are not real, so they have no fear.

With these words, Lal echoed a reflection by Sushila, who stressed that social rules are less observed these days comparatively to the past:

In the past, 99 percent of people trusted each other. They would always do what they said they would do and followed all of the social rules.

Now 90 percent of people are selfish and don't fear God and therefore there is no longer mutual understanding between people in society.

At the same time, the decline in religious beliefs also means that people no longer believe in *karma*. As such, they do not consider poor conditions of life as a punishment for sins of previous lives, and they can now actively work to improve their current position. This aspect was discussed by a *thakāli* (*guthi* leader):

New generations do not care about religion or believe in any gods. They do not fear punishment and are very materialistic. They only want material things, before and after. They believe that we simply are born and die. People only want to enjoy themselves and they need to make money, in one way or another. They lie to obtain their goals, which is to have an easy life, with enough money for heaters and air conditioners, cars to go where they want and to have every possible facility. In the past, people believed that the difficulty of life was a punishment for the sins of previous lives (*karma*). This is no longer believed so everybody wants to improve their life situation.

From these voices, social mobility emerges as an explanation of why it is becoming harder to trust people. In the past, honesty was based on the knowledge of one's position in society and was strictly linked to family and *guthi* backgrounds, a net that is now falling apart. The idea of a broken social *dharma*, which includes social mobility, is thus the explanation for rampant dishonesty. That is to say, people no longer have that "mutual understanding" of each other's position in society, thus reducing social reliability.²⁵ Furthermore, in discussing social mobility, several informants stressed the fact that the locality has now extended and opened up to new members, including people coming from village areas. Such newcomers are not well known by the community. Sumeet added that competition, as a side-effect of social mobility, has also entered kin relations:

In the past, money was less important to people than it is now. Now money is everything, especially for younger generations. People will

²⁵ Ian Gibson has discussed how trust and solidarity are sought in Bhaktapur by some people through the conversion to Christianity (see Gibson 2017a, 2017b).

now do anything to obtain it. This is at the expense of honesty, not just towards strangers, but even to one's own relatives.

Similarly, Ganesh commented that friends are progressively substituting old kinship relations:

There have been big changes in Nepal. People are more educated and have broadened their minds. The consequence, however, is that people are now more selfish. This is causing changing family structures and responsibilities. Now people rely more on their friends and their heartily [heartfelt] help to get them out of trouble. They have mutual understanding with their friends and know what to expect from them.

These reflections and the emergence of the friendship *guthi* with funerary functions suggest that household transformations are a crucial aspect in the emergence of new forms of non-kin sociability. Friendship *guthis* address the need for new forms of socialization by supporting social mobility and at the same time acting as a shield against the socio-economic vulnerability engendered by social change, through the creation of new personal bonds of trust.

Discussion and Conclusion: Seeking Heartfelt Help

I started this paper addressing several interconnected questions: why the newly emerging form of non-kin sociability of the friendship *guthi* is progressively taking the funerary function that was once performed by the *sī guthi*; why a *guthi* with economic functions is emerging in a society in which this was previously absent; and finally, why it is so important to people that the help received is heartfelt. I firstly argued that friendship *guthis* with funerary functions are created when traditional kinship ties have fallen apart due to either conflict or migration. Furthermore, the *sī guthi* appears to be often inflexible to suit the needs of middle-class families. While there is evidence of some ongoing adjustments, such as the emergence of the *tuigā̃* option, there are still considerable areas of resistance regarding the fees, time commitments and the social practices involved. Additionally, the assembling of members from different ages through the *tuigā̃* option itself (as a consequence of changing household settings and needs) causes internal conflict, creating further resistance to attendance. In friendship

guthis, by contrast, even if the age of members can vary, the majority share similar life problems that are common to middle-class people. Nevertheless, various aspects of the *sī guthi* are maintained in both economic and funerary friendship *guthis*, such as the presence of tutelary deities, annual feasts with occasional animal sacrifice, monthly meetings, hierarchical structures with designated leaders and rotatory duties in the organization of events. While there are some evident continuities, there are also some important points of difference. The main changes include the addition of economic functions and the type of relationship between the members, which is not based on caste and is not compulsory. This not only reveals new middle-class prerogatives, but also that to address new needs, middle-class people articulate solutions in the form of both modern practices of socialization and old social structures, such as that of the traditional *guthi* and the ancient practice of the *dhukuṭī* system, to which adaptations are made based on new needs.

Clifford Geertz (1962: 260) observed that forms of rotating credit, such as the *dhukuṭī*, generally emerge in societies that are passing from an agrarian to a commercial economy. This can be observed in Bhaktapur, where monetarization and tertiarization have transformed social relations dramatically. Furthermore, stressing the aspect of social change, Geertz (1962: 263) observed:

It seems likely, too, that the rotating credit association is merely one of a whole family of such intermediate “socializing” institutions which spring up in societies undergoing social and cultural change, not only in the economic, but in the political, religious, stratificatory, familial, and other aspects of the social system as well. The building of “middle rungs” between traditional society and more modern forms of social organization seems to be a characteristic activity of people caught up in the processes of social transformation. As a group, this family of institutions should be, consequently, of particular interest for students of social and cultural development, highlighting, as they do, some of the central tensions involved in such development and the sorts of mechanisms by means of which those tensions are resolved.

These transitions mentioned by Geertz can be seen in Bhaktapurian society, at both the economic and social level. Nevertheless, as Shirley Ardener (1964: 221) asked, “Why do these associations flourish in some

societies which have made this transition, while they are less important in others which have also done so?” For the Newars of Bhaktapur the answer seems to be in the specific aspiration and vulnerability of the middle class and in the pre-existing norms of socialization from which they take and refuse selected aspects to fulfill old and new needs. In this context, help in the two main areas of need is expected from friends in a heartfelt manner. This is due to perceived social insecurity but also because of a need for emotional support in a context of increased stress and worry. While relatively large networks are created often (in which case a formal contract is usually required to ensure reliability), enduring and intimate ties are nonetheless established with very good friends.

These aspects are combined with ideas of moral friendship that may derive from pre-existing ideas of mutual help as it existed within ritual friendship, which entailed a moral imperative for help and reciprocity. Within the bond of ritual friendship, ritual friends were expected to support each other in times of difficulty, providing economic aid and emotional support in life-crisis events, as well as performing funerary rites for each other in case of death as if they were a direct relative. This bond was based on the notion of heartfelt feelings and made exceptions to caste restrictions. The same notion of “heartfelt help” was used to discuss the mutual help provided by friendship through the *dhukuṭī* practice. However, more recent studies conducted by Mark Liechty in Kathmandu (2003: 88) and Katharine Rankin in Sankhu (2004: 111) show widespread dishonesty surrounding these activities. This demonstrates that the practice of the *dhukuṭī*, which has been so widely studied among several ethnic groups of Nepal, is carried out in very different ways in varying social contexts, even when similar needs are present. In Bhaktapur these follow a peculiar morality of friendship, which is codified locally under the vocabulary of the “heartfelt” help. Furthermore, this needs to be understood within the framework of the larger societal context as a locus of economic and social insecurity in which kinship ties are increasingly strained and broken.

Mark Liechty (2003: 88) observed that rotating credit clubs foster middle-class practices in Kathmandu allowing consumers to buy “everything from gold and real estate to motorcycles and furniture.” Similarly, in a study of *ganye* and *kidu*, which are two systems of mutual aid among Tibetans, Miller (1956), suggested that the groups should be seen as features of an emerging middle class, though she did not explain exactly why. In proposing a similar reflection among a Bhaktapurian middle class, I suggest that this

is because householders can fulfill their economic interests, which are often family oriented, and receive support in case of difficulties in the context of the weakening of the joint family that predominated in the past. As noted by Lewis (1984: 297):

A man who lives as a son in a family with his father until he is fifty, lives under a very different set of contingencies as compared to a son who breaks off and lives independently. Age grants power and precedence, but also entails a more active personal role in taking care for the family.

Friends, then, assume a crucial importance that is considered by some to be at the level of kinship relations, although with the added aspect of “understanding” each other due to similar life conditions with similar domestic and economic issues. United by a similar existential condition that is projected towards life improvement, members of friendship *guthis* work collaboratively for the accumulation of capital in each household to support their needs and aspirations. These might include ambitious life projects, such as starting a business, funding children’s education, or building a new house. Both economic and social aspects rotate around the needs of the middle-class nuclear family, materializing in both immediate expenditures and in long-term investments, which are made possible by the affirmation of a money-based economy and an ideology of social mobility and class. In this context, practices of socialization allow for trust to be established and economic capital to be shared and increased. In turn, this contributes to the shaping of a middle-class culture with its shifting moralities, which expand to inform both the dominium of intra-household socialization and non-kin relatedness.

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