

Exploring Business and Community: A Study of Business Entrepreneurs in Mokokchung Town

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Abstract

This paper uses the case of Mokokchung, the Ao Naga commercial and administrative centre in Nagaland, to argue that indigenous enterprise in Northeast India is best read not primarily as an act of cultural assertion but as a structural improvisation: an economy in which clan, church and associational institutions have been pressed into service as functional substitutes for the collateral, credit and regulatory infrastructure that the state and the market have failed to supply. Drawing on thirty in-depth interviews with entrepreneurs and five with office-bearers of the Mokokchung Chamber of Commerce and Industry (MCCI), conducted between September 2024 and September 2025, alongside documentary and press sources, the paper develops a capital-substitution model of embedded enterprise that extends Bourdieu's theory of capital conversion and Granovetter's embeddedness thesis through recent economic-sociological work on uncertainty, kinship and indigenous entrepreneurship. The paper reflects on treating social institutions as substitute infrastructure, rather than as cultural dimension, as it better explains both the resilience and the narrow ceiling of tribal micro-enterprise in Northeast India.

Keywords: business entrepreneurs, M. Granovetter, northeast India

1. INTRODUCTION: A BUSINESS ECONOMY OF A HILL TOWN

Lanukala, twenty-nine, has sold vegetables in Mokokchung for a decade. She began at the Watsu market, which opens only twice a week, and now runs her own shop in Tongdentsuyong Ward from 5.30 in the morning until eight at night. She has no loan, no lease in the formal sense, and no insurance; what she has is a network of middlemen from villages as far as Tuensang district who extend her produce on trust and settle accounts later. Her working capital is, in effect, social. This is not an unusual arrangement in Mokokchung. It is close to the median.

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A few kilometres away, a twenty-one-year-old engineering student has built a volleyball scoreboard application his father's sports association now uses instead of renting equipment from outside vendors; the deployment cost him nothing but time, because the market that mattered was not a commercial one but a kinship one. These two arrangements, separated by a generation and a technology gap, share a structure worth pausing over before any claim is made about what they mean culturally.

The puzzle this paper takes up is not why Lanukala works a fourteen-hour day - poverty and the absence of alternative income sources explain that readily enough - but why an economy this dense with commercial activity remains so thin in capital. In March 2026 the Nagaland Legislative Assembly was told that the state had 48,655 enterprises registered on the Udyam portal, of which 48,464 were classified as micro and a mere sixteen as medium; only 267 were registered start-ups (Mokokchung Times, 2026a). Unemployment in Nagaland stood at 16.07 per cent, well above the national figure, according to the state's own labour survey (Nagaland Directorate of Economics and Statistics, 2025). And, as MLA Jwenga Seb pointed out in the same assembly debate, one reason enterprises cannot graduate out of the micro category is that land held under the protections of Article 371A - the very provision that secures Naga customary land rights against outside acquisition - cannot be mortgaged as collateral in the way land can elsewhere in India. A constitutional safeguard against dispossession has become, indirectly, a barrier to credit. This is the structural coordinate within which Ao Naga entrepreneurship has to be read. Existing accounts of indigenous business in Northeast India, including an earlier iteration of this study, have tended to foreground the cultural register of enterprise: the way business names, church inaugurations and the deliberate revival of place-based produce assert tribal identity within a market that does not recognise it on its own terms. That register is real, and this paper does not abandon it. But cultural assertion is, on inspection, usually doing economic work - it is one visible face of a set of institutional arrangements that supply what formal markets do not: credit without collateral, information without a chamber of commerce database, dispute resolution without courts, and labour discipline without contract law. The argument developed here is that clan, church and the town's associational bodies function, cumulatively, as a substitute infrastructure for the capital markets, credit bureaus, courts and regulatory agencies that a mature market economy would ordinarily supply, and that Ao Naga entrepreneurship is best theorised as the skilled and constrained use of that substitute infrastructure rather than, in the first instance, as an act of symbolic self-affirmation.

2. FROM CULTURAL FLOWS TO CAPITAL SUBSTITUTION

Two theoretical moves are needed to make this argument, and both require departing from frameworks that have previously been applied to material of this kind. The first is a shift away from readings anchored primarily in Arjun Appadurai's (1996) vocabulary of cultural flows and indigenisation - the idea that global commercial forms are locally absorbed and refashioned. That vocabulary illuminates surface phenomena well: a fine-dining restaurant that imports "Asian

Continental" cuisine into a Naga town, or an organic tea brand that trades on the specific geography of a valley, are indeed local refashionings of globally circulating forms. But indigenisation, taken alone, risks treating what happens in Mokokchung as a matter of taste and adaptation rather than as a response to a specific configuration of missing institutions. It explains the idiom of enterprise more successfully than it explains its ceiling - why so much of this activity stays micro, informal and vulnerable to a single fire or a single bad season.

The second move is to take seriously, and extend, two arguments that were present but underdeveloped in the cultural-assertion reading: Pierre Bourdieu's (1990; Bourdieu and Wacquant, 1992) account of capital conversion, and Mark Granovetter's (1985) embeddedness thesis. Bourdieu's central insight - that social and cultural capital are not merely correlates of economic capital but can be actively converted into it, at a cost, under specific field conditions - is more analytically load-bearing here than the concept of indigenisation, because it specifies a mechanism rather than describing a texture. Granovetter's argument that economic transactions are carried by networks of ongoing social relation, rather than by anonymous price signals, likewise needs to be pushed further than it was in earlier applications of it to this material: in Mokokchung, embeddedness is not simply a background condition of exchange, as it might be in a mature Western market, but is doing the specific structural work of substituting for absent formal institutions. This is closer to what Viviana Zelizer (2005; 2010) calls relational work - the effort by which people match particular economic transactions to particular social relations - except that in a capital-shallow tribal economy this matching is frequently not optional cultural preference but the only available mechanism for extending credit, verifying reliability or enforcing an agreement.

Recent economic sociology gives this reframing sharper tools than were available to the earlier version of this argument. Jens Beckert and Richard Bronk's (2018) edited volume on economic action under radical uncertainty argues that in the absence of the calculative devices - actuarial tables, credit scores, futures markets - that allow mainstream firms to price risk, economic actors rely on shared narratives and "fictional expectations" to coordinate investment and justify commitment. This describes with some precision what happens when a tea grower in the Wameken Valley commits eight years of labour to an organic brand with no processing factory in reach, or when a college student builds a sports scoreboard application with no market beyond a district volleyball association: in each case, a story about a plausible future substitutes for the calculative infrastructure that would ordinarily discipline such an investment decision.

The parallel to Mokokchung is instructive precisely because it is imperfect: where caste in much of India functions to exclude and stratify within a single, if fractured, market, clan and tribe in Mokokchung function additionally to include and provision - the boundary is different, but the mechanism, ascriptive identity doing infrastructural work that formal institutions decline to do, is structurally the same. Anne de Bruin and Peter Mataira's (2018) discussion of indigenous entrepreneurship as an inherently dual-value activity, oriented simultaneously to individual return and collective obligation, and Prasanta Daimari and Moamenla Singh's (2022) study of Bodo

entrepreneurship in Assam, which documents an almost identical reliance on kin networks, informal credit pooling and localised trust among a neighbouring Northeast Indian tribal population, together indicate that Mokokchung is not an idiosyncratic case but an instance of a wider Northeast Indian pattern that has received too little comparative sociological attention.

This reframing also unsettles the gender-neutral tenor of much of the earlier literature. Where relational institutions substitute for missing markets, access to those institutions is not evenly distributed by gender: a woman's standing in a clan network, a congregation or a village council is frequently mediated through father, husband or brother, so that the same substitute infrastructure that allows Lanukala or Imlijungla Longkumer to trade at all also quietly reproduces the terms on which they are permitted to do so. Longkumer's own account of her restaurant - built partly to give women a socially sanctioned place to play pool - can be read as evidence that Ao Naga women entrepreneurs are not simply beneficiaries of relational substitution but are also, in places, its most acute critics, building commercial spaces that compensate for gaps the same institutions leave unaddressed.

3. FIELD AND METHOD

This study is based on fieldwork conducted in Mokokchung town between September 2024 and September 2025. Thirty in-depth interviews were carried out with micro and small entrepreneurs across retail, food service, agriculture and technology, purposively sampled to cover different wards, age cohorts and business types. Five further interviews were conducted with office-bearers of the MCCI to establish the institutional and regulatory context within which these enterprises operate. These were supplemented by documentary material - Assembly debate records, newspaper reporting, and municipal notifications - and by informal conversations with longer-established shopkeepers about the town's commercial history.

The analytic strategy departs from the earlier stage of this research in one specific respect. Where the initial coding pass had organised transcripts around expressions of identity, belonging and cultural meaning, the material was recoded for this paper around three narrower, more operational questions: where did the capital for this enterprise originate, and on what terms; how are disputes with suppliers, customers or partners actually resolved when they arise; and how is labour or partnership trust established in the absence of a formal contract or credential. Recoding the same transcripts around these questions did not require new fieldwork, but it did require setting aside the initial thematic frame and asking, of each narrative, what institutional gap a given relational practice was in fact filling. This is, in effect, a functionalist rereading of ethnographic material that a more interpretive first pass had organised expressively; the two readings are not incompatible, but they answer different questions, and this paper is explicit that it is asking the institutional one.

4. FOUR INSTITUTIONS DOING INFRASTRUCTURE'S WORK

Respondents in this study, across age and sector, converged on describing their commercial life as organised around three enduring reference points - the church, the clan or

tribe, and the state - to which a fourth, more recent node, the associational sector represented chiefly by the MCCI and the Business Association of Nagas (BAN), has been added. Read through the capital-substitution lens, each of these performs a function that a mature market economy would typically allocate to a distinct formal institution.

The church substitutes, in part, for a credit and reputation system. Approximately ninety-seven per cent of the Ao Naga population is Christian, overwhelmingly Baptist, and church membership is not a private devotional matter but the primary social infrastructure through which trust is publicly certified. When Imlijungla Longkumer opened her restaurant, *The Catch Up*, with a dedicatory prayer led by the local pastor, the ceremony was not incidental to the business; it was a public signal, legible to an entire congregation, that this venture carried communal endorsement - the functional equivalent of a credit reference, generated at zero monetary cost but at the cost of continued conformity to church norms of conduct.

Clan and tribal affiliation substitute for both a labour market and an informal financial system. Several respondents described capital mobilisation through clan pooling: interest-free loans, extended payment terms, and informal equity arrangements in which support is framed as clan obligation rather than commercial transaction, a pattern with clear affinities to the rotating credit associations documented in other agrarian and diaspora economies. As the head of a Hyundai automobile dealership in the town put it, market information - which suppliers are reliable, which regulations are changing - "is often shared in our clan groups before entering public domains," so that clan membership functions as a private information exchange running in parallel to, and largely substituting for, the trade-intelligence function that a functioning chamber of commerce or business press would elsewhere provide. Labour recruitment follows a similar logic: the head of the town's leading newspaper business noted that village council norms encourage entrepreneurs to hire clan members preferentially, generating employment networks organised around kinship rather than formal labour-market credentials - a pattern that carries real efficiency costs, since several respondents acknowledged retaining underperforming clan employees longer than a purely commercial calculus would advise, but that supplies, in the absence of unemployment insurance or a public jobs board, a working substitute for both.

The state's role in this configuration is best described as necessary but structurally inadequate. It is necessary because government salaries remain the single largest source of household income in Mokokchung, and it is government demand, more than market-generated income, that sustains local consumption; Baruah's (2005) diagnosis of a state-dependent "government-job culture" in Northeast India, entrenched since the post-1947 integration of the Naga hills into the Indian union, still describes Mokokchung's underlying economic structure with some accuracy. It is inadequate because the formal credit, industrial and regulatory apparatus that should complement this demand-side role has simply not been built at scale: the assembly's own figures on the near-total absence of medium enterprises, and the constitutionally rooted difficulty of using tribal land as loan collateral, are the clearest evidence of this.

It is worth noting what the associational sector is not: it is not, on the evidence gathered here, a straightforward path toward the formal institutions it substitutes for. The emergence of bodies such as BAN, alongside the MCCI, signals a collective ambition among Ao Naga business actors to institutionalise an entrepreneurial ethos - training programmes, credit facilitation, a shared discursive framing of business as community achievement - but these bodies remain, structurally, associations of the same clan and church networks they sit alongside rather than autonomous financial or regulatory institutions. Their considerable achievement has been to aggregate the bargaining power of individually powerless micro-entrepreneurs vis-a-vis the state; their considerable limitation is that they cannot themselves issue credit at scale, adjudicate disputes with binding force, or certify quality to a market beyond the town, and so they extend the reach of relational substitution without altering its basic character.

The fourth node, the associational sector, has emerged to mediate between the other three and the state, and its clearest institutional expression in Mokokchung is the MCCI. Following the fire that destroyed the MMC Shopping Complex on 4 February 2024, the MCCI submitted a five-point memorandum to the Deputy Commissioner on behalf of over 120 affected businesses, seeking a loan repayment grace period, compensation, temporary relocation and expedited permits - precisely the functions an insurance regulator, a disaster-relief agency and a licensing authority would perform in a more institutionally dense economy, compressed here into the advocacy capacity of a voluntary trade body whose authority rests as much on the tribal standing of its office-bearers as on any statutory mandate. The MCCI's parallel role in fixing vegetable prices and coordinating shop-permit renewals with the Mokokchung Municipal Council extends the same logic to routine market regulation, echoing what E P Thompson (1971) and James Scott (1976) called a moral economy: a collectively enforced sense of fair dealing that substitutes, however imperfectly, for codified consumer-protection law.

5. FOUR ENTERPRISES, FOUR SUBSTITUTIONS

Four cases from the fieldwork make the mechanism concrete. Each shows a different missing formal institution being replaced by a specific relational one, and each shows the limits of that replacement.

- i) Lanukala's vegetable trade replaces a formal supply-chain contract with an inter-village trust network. Her middlemen extend produce from villages including Longkong, Mongsenyimti and Chuchuyimpang on credit that is never written down; reliability is enforced by the prospect of future dealing rather than by any instrument a court could uphold. This is Granovetter's weak-tie embeddedness doing double duty as a payment system, and it works well for the volume Lanukala moves - roughly Rs 1,000 to Rs 2,000 a day - but has no evident mechanism for scaling beyond it, since the trust that sustains it is personal rather than institutional and cannot simply be extended to a new, larger set of counterparties without years of relationship-building.

- ii) Lima Longchar's organic tea enterprise, branded Jemdangang after the valley in which it is grown, replaces a missing agro-processing and certification infrastructure with a narrative of place. Registered with the Tea Board of India and FSSAI certified, the brand converts what Bourdieu would call cultural capital - inherited cultivation knowledge, rootedness in a named valley, non-chemical farming practice - into a form legible to the formal organic market, precisely the conversion mechanism Bourdieu's framework describes. But this conversion has an unmistakable ceiling: without an organic processing facility, Longchar depends on self-built machinery and small-batch production, and his hope for a future factory is, in Beckert and Bronk's (2018) terms, a fictional expectation sustaining present investment in the absence of any calculable path to the infrastructure that would realise it.
- iii) Imlijungla Longkumer's restaurant, *The Catch Up*, replaces a missing category of public infrastructure - safe leisure space for women - with a commercial venture built on family and church capital. Her father's investment supplied the funds a bank loan might otherwise have provided; the inaugural church prayer supplied the reputational certification a hospitality license or review platform might otherwise have provided. She says that "I thought, why not create a space where women can also come and play freely" - can be read, following Eric Klinenberg (2018), as the private provision of social infrastructure that the town's public institutions have not supplied, financed and legitimated entirely through relational rather than formal channels.
- iv) Limaonen Jamir's volleyball scoreboard application replaces a missing local technology-services market with kinship-mediated deployment. Motivated by his father's volleyball association spending some ten thousand rupees a year renting equipment from outside providers, Jamir taught himself the relevant software through global platforms but the application found its first market not through any commercial channel but through his father's institutional standing as association president. This describes among Northeast Indian youth more broadly: a "stretched lifeworld" in which global digital or metropolitan exposure is acquired outside the home region but is ultimately redeployed through home-region kinship networks that supply the only reliable point of market entry available.
- v) Ongjena, twenty-seven and trained as an interior designer, opened a fine-dining restaurant, *The Social Garden*, with a co-founder rather than a family partner, curating the menu through a friend's professional network rather than through clan channels. The venture succeeded in identifying a genuine gap in the town's hospitality market, but it is telling that even here, where the entrepreneur's own account emphasises design sensibility and market research over kinship, the enterprise still required a socially legible location - near the town's Multi-Sports Complex, a recognised hub of youth sociality - to be legible as a destination at all. Professional and aesthetic capital could substitute for

some of what clan or church substitutes for elsewhere, but it could not substitute for embeddedness in the town's social geography itself.

In each case, the entrepreneur has not simply performed cultural identity in a market setting; each has located, and mobilised, a specific relational substitute for a specific missing formal institution - credit, certification, public infrastructure, a services market - and in each case the substitute carries a ceiling that the missing formal institution, had it existed, would not have imposed. A fifth case sharpens the point by showing what happens when the available relational substitute is professional competence rather than kinship or church standing

6. TOWARD A CAPITAL-SUBSTITUTION MODEL

The pattern across these institutions and cases can be stated as a general model. Where a market economy typically distributes the functions of credit provision, information circulation, dispute resolution, labour recruitment and reputational certification across distinct institutions - banks, trade press, courts, employment agencies, regulators - the Mokokchung economy concentrates all of these functions inside three overlapping relational institutions: the clan, the church and the associational body. Each of these substitute institutions is more accessible, at the point of use, than its formal counterpart would be: a clan loan requires no paperwork, a church endorsement carries no application fee, a village council labour preference requires no advertisement. But each substitution is bought at a specific cost, which this model treats as its most important, and least remarked upon, feature.

The first cost is exclusion. A relational institution can only extend its substitute functions to those already inside its boundary of recognition; migrants, non-Christians, non-Ao residents and, in some measure, women without independent standing in clan structures encounter a capital-shallow economy with fewer substitute resources than tribal, Christian, male insiders do. This is the underside of the moral economy that Thompson and Scott describe, and it is a point that a purely cultural-assertion reading, which tends to celebrate embeddedness without costing it, risks underplaying.

The second cost is a ceiling on scale. Relational substitutes for capital and credit work well up to the volume that personal trust and clan liquidity can sustain, and fail systematically beyond it, which is one plausible sociological explanation, alongside the purely regulatory one, for why Nagaland's enterprise structure is so heavily weighted toward the nano and micro end and so thin at the medium end. A clan can plausibly finance a vegetable shop or a small restaurant; it cannot plausibly finance an organic-tea processing factory, and no amount of moral economy substitutes for the absence of a functioning agricultural finance institution at that scale.

The third cost is fragility to institutional erosion. Because these substitutes are relational rather than codified, they are vulnerable to exactly the social changes that accompany the very economic development they are meant to enable: out-migration of the kind Kikon and Karlsson (2019) document, generational secularisation, and the slow substitution of associational for kin-

based identity all threaten to erode the substitute infrastructure faster than any formal replacement is being built to take its place.

A fourth, related cost is that relational substitution tends to price in conformity rather than price in risk. A formal lender screens an applicant's business plan; a clan or congregation screens the applicant's standing as clan member or congregant, which is a different, and in some respects a more exacting, test. Several respondents described feeling obliged to retain underperforming relatives or to sustain loss-making arrangements with fellow clan members precisely because the same network that had extended them credit also expected reciprocal patience when the direction of obligation reversed. What looks, from outside, like inefficiency is, from within the model, simply the accounting entry on the other side of a substitute credit line: it is repaid not in interest but in continued obligation.

7. CONCLUSION:

This paper has argued that Ao Naga entrepreneurship in Mokokchung is best understood not primarily as cultural assertion within a market that fails to recognise tribal identity, but as the constrained and skilled use of clan, church and associational institutions as functional substitutes for the credit, information, labour-market and regulatory infrastructure that neither the market nor the postcolonial state has adequately supplied. This reframing does not discard the cultural register that earlier accounts, including an earlier version of this study, foregrounded; church inaugurations, place-based branding and clan solidarity remain culturally meaningful acts. But treating them primarily as infrastructure substitutes, rather than primarily as identity performance, explains something the cultural-assertion reading leaves underspecified: why this form of entrepreneurship is at once remarkably resilient - it moves goods, feeds a town, and absorbed the shock of a devastating fire with only its own associational resources - and remarkably capped, unable, on the evidence of Nagaland's own enterprise statistics, to convert micro-enterprise into medium enterprise at any appreciable rate. Two limitations of this study should be stated plainly. First, thirty entrepreneur interviews and five institutional interviews, gathered over a year in a single town, cannot establish how far the capital-substitution pattern generalises across Nagaland's other urban centres, let alone across the linguistically and institutionally diverse tribes of the wider region; the comparative claim made here is a hypothesis for further testing, not a finding already secured. Second, because access to respondents ran substantially through existing clan and church networks, the sample almost certainly under-represents those the model itself predicts would be hardest to reach - entrepreneurs standing outside those networks altogether - which means the exclusionary costs of relational substitution are, if anything, understated rather than overstated in the account given here.

The theoretical implication extends beyond Mokokchung. Read alongside Daimari and Singh's (2022) findings on Bodo entrepreneurship and Kikon and McDuié-Ra's (2021) account of Dimapur, the Mokokchung case suggests that indigenous entrepreneurship across Northeast India may be usefully theorised as a regional variant of capital substitution rather than as a series

of locally distinct cultural adaptations, a claim that would repay comparative testing across the region's other tribal commercial towns. The policy implication is narrower but sharper: as long as land protected under Article 371A cannot be mortgaged, and as long as state industrial planning continues to treat tribal social institutions as background rather than as the load-bearing infrastructure they in fact are, no amount of associational resilience of the kind the MCCI has repeatedly demonstrated will lift Nagaland's enterprises past the ceiling that its own capital-shallow foundations impose.

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