

## Unpacking indexicality: Urdu in India<sup>1</sup>

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### 1. Introduction

Sociolinguistic research using the concept of indexicality often assumes that at a given point in time, one linguistic element indexes one *single* social category. Calling this assumption into question, in this paper, I argue that linguistic units can often exhibit multiple layers of indexicality simultaneously. Based on fieldwork conducted in Old Delhi in India, I demonstrate that the Urdu language represents a palimpsest of indexicality—layers of meaning deposited one over another. To first generation of Muslims and Hindus born before Partition of India in 1947, Urdu does not index an exclusive Muslim identity. To second generation of Muslims and Hindus born after Partition, however, Urdu becomes exclusively associated with Muslim identity. To the third generation born in early 1980's, Urdu becomes stigmatized and begins to index a poor, uneducated, and conservative Muslim identity. Since all three generations live together, the sociolinguistic field of Old Delhi is marked by different, often competing, perceptions of Urdu.

I further show that delving deeper into different layers of indexicality of Urdu unravels the social and political processes that lead to the coating of indexical meanings. I conclude the paper with the claim that indexicality of linguistic units is not stagnant; it is in the state of flux—constituting and reconstituting itself. My data further suggest that the reconstitution of indexical meanings can take place fairly quickly if social and political forces are powerful. The findings of this paper also underscore the fact that indexicality is organically linked to the sociolinguistic conditions of speakers and evolves in conjunction with changes in social and political realities.

### 2. Data and methods

This paper draws upon my dissertation research. A preliminary pilot study for the research was conducted in Old Delhi in India in 2005 followed by a full-fledged study in 2006. The data were obtained using a combination of methods. In addition to doing ethnographic observations of the linguistic practices of Urdu and Hindi speakers, I also recorded sociolinguistic interviews with Muslims and Hindus of all three generations. The interview data were analyzed both qualitatively and quantitatively. The qualitative analysis involves an investigation of the ideological structure of Muslims and Hindus regarding the indexical meanings of Urdu.

The quantitative data includes an examination of the distribution of the Urdu Phonemes /f/, /z/, /k<sub>h</sub>/, /g<sub>h</sub>/, and /q/ among Muslims and Hindus.<sup>2</sup>The reasons for choosing these phonemes are discussed in Section 3.1 below. I

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show that the distribution of these phonemes among first generation Muslims and Hindus is comparable and therefore does not show any differentiation along religio-ethnic dimension. The frequency distribution of the phonemes among second generation Muslims and Hindus, however, shows that they became indexical of Muslim identity after Partition. This new meaning undergoes a further transformation in the early 1980's, when third generation Muslims start to distance themselves from Urdu (See Section 4.3).

### 3. Background on Urdu and Hindi

#### 3.1 Structure of Urdu and Hindi

Urdu and Hindi are genetically closely related languages. Both Urdu and Hindi belong to the Indo-Aryan language family. Linguists believe that Urdu and Hindi along with other new Indo-Aryan languages emerged from the middle Indo-Aryan phase by about 1000 AD. Khari Boli, a dialect spoken in and around Delhi constitutes the dialectal base of both Urdu and Hindi.

The syntactic structures of Urdu and Hindi are quite similar; their phonology, morphology, and vocabulary are, however, different. Urdu has borrowed some phonemes from Persian and Arabic namely /f/, /z/, /k<sub>h</sub>/, /g<sub>h</sub>/, and /q/. Although most of Urdu's vocabulary is derived from later stages of Sanskrit, it has also borrowed a large number of lexical items and many derivational affixes from Persian and Arabic that are not shared by Hindi. Additionally, Urdu uses a modified version of the Arabic script, whereas Hindi employs the Devanagari script. The two scripts are structurally and visually completely different.

Lexical items, prefixes, and suffixes are difficult to study on the spoken level since their occurrence is quite unpredictable. This created a methodological issue: how do I decide whether a particular stretch of speech is Urdu or Hindi? This problem was solved by studying the phonemes /f/, /z/, /k<sub>h</sub>/, /g<sub>h</sub>/, and /q/. Since these phonemes occur mostly in loanwords from Persian and Arabic, they serve to distinguish Urdu from Hindi on the spoken level Javed (1981) notes, '...Urdu is distinguished for its *shīn* and *qāf*. Urdu not only preserved these foreign phonemes in words borrowed from Arabic and Persian but began to use them in native words too' (pp 29-30).

The borrowed phonemes also stood out, ethnographically, as robust distinguishing features of Urdu. Many research participants, in response to my question about similarities and differences between Urdu and Hindi, pointed out that Hindi speakers do not pronounce the Urdu phonemes correctly. They replace them with Hindi sounds. It is worth noting that although Hindi has also borrowed some words containing these phonemes from Perso-Arabic sources, they have been assimilated into the phonology of Hindi. The Urdu phonemes /f/, /z/, /k<sub>h</sub>/, /g<sub>h</sub>/, and /q/ are realized in Hindi as /ph/, /j/, /k<sub>h</sub>/, /g/, and /k/ (McGregor, 1972).

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<sup>2</sup> I do not include the Urdu phoneme /ʒ/ since it occurs in only a few literary expressions. Note also that I use a transcription convention slightly different from IPA. This is to ensure consistency with the system used by South Asian scholars. Below is a key to the transcription system.

Symbol	IPA	Symbol	IPA
/k <sub>h</sub> /	/χ/	/j/	/dʒ/
/g <sub>h</sub> /	/ɣ/	/sh/	/ʃ/
/C/ (capital letter)	Retroflex e.g. /T/ stands for /t̪/	v	Short vowel
ch (consonant followed by 'h')	Indicates aspiration, e.g. /th/ stands for /tʰ/	ṽ	Long vowel
/y/	/j/	ṽ̃	Nasalized vowel
/ch/	/tʃ/		

### 3.2. Indexicalities of Urdu

The Urdu and Hindi languages have engaged both public and scholarly attention since the nineteenth century. Although the debate has mostly centered on the issue of its official status, a key issue has been the indexical meanings of Urdu. Many scholars have argued that Urdu is indexical of Muslim identity on the grounds that Urdu's script, its loanwords, and its distinctive phonemes are all borrowed from Arabic and Persian—languages associated with Islam and Muslims. Similarly, scholars argue that Devanagari, the script used to write Hindi, and its vocabulary derived from Sanskrit are associated with Hindu identity and culture. Robert King (1997), while discussing the sociolinguistic meanings of Urdu and Hindi, notes:

Hindi is written in the Devanagari script, derived from one of the scripts used to write Sanskrit. Urdu is written in a modified version of the Persian script, itself originally derived from the Arabic script. *The essential iconic proportion that must always be borne in mind is this: Hindi: Hindu: Hinduism=Urdu: Muslim: Islam* (p 75; emphasis mine).

Robert King here assumes that the indexicality of Urdu and Hindi is a predetermined fact. There is some kind of an “essential” and permanent connection between Hindi, Sanskrit, Devanagari, and Hinduism and Urdu, the Arabic script, and Islam. This a priori association of Sanskrit elements with Hindu and Persian and Arabic elements with Muslim identities was mentioned in an earlier study by a noted Indian linguist Ashok R. Kelkar. In the introduction of his book on the phonology of Hindi and Urdu, Kelkar (1968) remarks:

Hindi is associated with the Devanāgarī script (called Nāgarī for short) and the drawing upon Sanskrit for “higher vocabulary” and metrics, with secular nationalism and *Hindu revivalism*... Urdu is associated with a modified form of the Perso-Arabic script and the drawing upon Classical Persian ... for “higher vocabulary” and metrics and with *Muslim renaissance and the courts of the Muslim princes* (8; emphasis mine).

Although, it is true that attempts were made, as part of the Hindi movement of the 19<sup>th</sup> century, to establish the indexicality of Hindi and Urdu as emblems of Hindu and Muslim identities (see e.g. Ahmad 2008, King 1994 etc.), Urdu continued to defy categorical indexicalities until Partition of India in 1947. During the first half of the 20<sup>th</sup> century, Urdu continued to remain the language of culture and education for both Muslims and Hindus.

The Partition of India and the creation of the Muslim state of Pakistan in 1947 contributed significantly to the reconstitution of ideologies about Urdu and Hindi. The Constitution of independent India declared Hindi as an official language, whereas Pakistan adopted Urdu as its national language. Metcalf (2006) notes the consequences of Partition, ‘In any case, the fact that Urdu then became the national language of Pakistan, a country established on the grounds of the religion of the population, made the position of Urdu in its own homeland even more difficult’ (p 66). The partition not only remapped the social and geographical realities, it also reconstructed sociolinguistic ideologies including the indexical meanings of Urdu. This can be seen in the differing ideologies of Muslims and Hindus born before and after Partition (See sections 4.1 and 4.2).

The impact of the Partition on the indexicalities of Urdu does not surprise linguistic anthropologists since they strongly believe that linguistic elements such as script and loanwords do not come with prepackaged indexical meanings. They assume specific meanings in sociolinguistic contexts informed by a particular system of ideas. Irvine (1989) argues, ‘...indexical correlations between realms of linguistic differentiation and social differentiation are not wholly arbitrary. They bear some relationship to a cultural system of ideas about social relationships including ideas about the history of persons and groups’ (253; emphasis mine). Other scholars have also stressed the socially situated nature of indexicality (Irvine and Gal, 2000; Silverstein, 1998).

## 4. Analysis and discussion

### 4.1 Cross-generational ideologies about Urdu

In this section, I show that Urdu was not categorically associated with Muslims until Partition. First generation residents of Delhi, born before Partition, claim that Urdu was their language, regardless of their religio-ethnic identities. Mr. Chopra (PC), a Hindu, was born in 1931 in the Naiwara neighborhood of Old Delhi.<sup>3</sup> Until he became physically handicapped, he was actively involved as a trustee in the administration of a Hindu temple established by his forefathers. When I asked him about how he could differentiate Urdu from Hindi, he answered:

#### Transcript 1 (emphasis mine)

PC: ...zabān sē hī, talaffuz sē hī patā lag  
jātā hai ke yē urdū *speaking* hai

RA: achhā tō talaffuz se patā lagtā hai?  
kaisē? tō kis chīz kā talaffuz ?

PC: bhāī pronunciation kā, tallafuz means  
pronunciation wō jō hindī lōg  
bōlā kartē thē tō wō kuchh aur hī tarīkē sē  
ke **hamē tō wō samajh hī nahī ātī thī. āj  
kī tārīx tak hamē hindī bilkul samajh  
nahī ātī.** pure salīs hindī bōlē tō **hamē  
bilkul nahī samajh mē āyēgi.** ab jaisē  
kapil hai, ab wō sanskrit mē kar riyā hai  
apnā jō hai course magar **hamē tō nahī  
samajh mē ātī. ham tō kahtē hāī ke  
mādrī bhāshā tō hamārī urdū hī hai dar  
asal, kyōnke ham nē birth sē hī urdū  
dēkhī,** father hamārē urdū mē hi kām kartē  
thē. kārōbār urdū mē hī thā.

PC: You know it from the language, the  
pronunciation that this is Urdu-speaking.

RA: So, you can tell from the  
pronunciation. How? Pronunciation of  
what?

PC: By pronunciation. *Tallafuz* means  
pronunciation. The Hindi that they used  
to speak was of a different kind. **We would  
not understand that. Even until today,  
we don't understand Hindi at all.** If  
someone spoke pure Hindi, **we won't be  
able to understand it.** For example,  
Kamal [his grandson] is doing his course in  
Sanskrit, but **we don't understand it** [his  
Hindi]. **Let me tell you that in reality  
Urdu is our mother tongue, because we  
have seen Urdu since our childhood.** Our  
father used to use it. All our business was  
conducted in Urdu.

It is important to see how Mr. Chopra disaligns himself from Hindi by arguing that he did not understand Hindi then, nor does he understand it now. Of course, he exaggerates the difference between Urdu and Hindi by stressing the incomprehensibility of Hindi. His exaggeration however is crucial from the point of view of stance; I argue that by exaggerating, he makes his negative stance towards Hindi stronger. Note that he says that he does not or won't understand Hindi *four* times before making his point that Urdu is his mother tongue. In conjunction with his negative stance towards Hindi, he shows a positive stance towards Urdu during another interview with my research assistant (marked as SG).

#### Transcript 2 (emphasis mine)

SG: tō sirf āp kō kaisā lagtā hai kī matlab kī  
urdū ēk

PC: **baRī achhī zabān thī**

SG: kī ānī chahiyē yā

PC: **ke urdū baRī achhī zabān thī.**

SG: What do you think, I mean Urdu

PC: was a beautiful language.

SG: people should learn it or

PC: **that [Urdu] was a beautiful  
language.**

<sup>3</sup> All names are pseudonyms.

The above discussion demonstrates how Mr. Chopra's Hindu identity does not conflict with his language ideology about Urdu. Other Hindus of Mr. Chopra's generation similarly did not see any problems speaking Urdu and being Hindu. First generation Muslims of Delhi do not ideologize Urdu as an exclusive language of Muslims either. In response to my question about the difference between Urdu and Hindi, Mr. Quraishi (NQ) a 70-year-old

Muslim resident of Haveli Azam Khan makes the following claim about the indexicality of Urdu.

Transcript 3 (emphasis mine)

- |  |   |
|--|---|
| RA: lafzō kē alāwā bhī farq hai kyā?   | RA: are there differences other than those of words?  |
| NQ: nahī aur kōī nahī. Actually, <b>urdū zabān jō hai kisī kī mīrās tō hai nahī</b>  | NQ: no, actually, <b>Urdu is not the property of anyone.</b>  |
| NQ: ke sāhab wō musalmānō kī zabān hai yā hinduō kī zabān hai yā sikhō kī zabān hai yā īsāiyō kī zabān hai, samjhē. yē us zamānē kī lashkarī zabān kahlātī thī | NQ: so that, sir, this is Muslims' language, or Hindus' language, or Sikhs' language, or Christians' language, okay? This is a language of the army camp of the olden days. |

This ideology however begins to change after 1947. Second generation Hindus, born after Partition, do not claim that Urdu is their language. They believe that Urdu is the language of Muslims. When I asked who speaks Urdu in Old Delhi, they point to Muslim neighborhoods. Mr. Nigam (AN) was born in 1956, in Pahari Dharaj, in a Kayastha family. He speaks Hindi and some English. When I asked him about the language that he uses at home, he categorically said that it was Hindi. He, like many other Hindus, has older relatives who used Urdu, but he himself or his immediate family members do not.

Transcript 4 (emphasis mine)

- |   |  |
|---|--|
| RA: hm tō āp kē gharō mē jaisē āp kē pitājī yā tāu yā   | RA: hm so, in your family for example your father, or your uncle   |
| AN: hamārē jījājī hai hamārē baRē jījājī thē wō urdū mē hī likhtē thē.                                    | AN: my brother in law. My elder brother in law used to write only in Urdu  |
| RA: achhā   | RA: I see  |
| AN: āxir tak unhō nē urdū hī likhī hai aur urdū hī bhāshā mē bāt kartē thē urdū jabān mē hī bāt kartē thē | AN: <b>until his death, he wrote only in Urdu and used to talk only in the Urdu language, used to talk only in the Urdu language</b> |

The ideology of Urdu being indexical of Muslim identity becomes completely entrenched by the third generation. When I interviewed Kamal, a young man born in the early 1980's, who is a grandson of Mr. Chopra, whom I discussed above, he emphatically declines that Urdu is their language. It is worth noting how his ideologies are diametrically opposite of his grandfather's, who claims that Urdu was his mother tongue.

Transcript 5 (emphasis mine)

- |   |   |
|---|---|
| RA: achhā yē batāō ke ghar mē tum lōg apnē ghar mē urdū bōltē hō? | RA: okay, tell me if you people speak Urdu at home? |
| KC: nahī nahī hindī yā punjābī                                    | KC: <b>no, no, Hindi or Punjabi.</b>                |

In sum, Partition, not in a narrow temporal sense but as a political event, marks a divide in the ideologies about the indexicality of Urdu in such a way that Hindus born *before* it do not see Urdu as associated with Muslims, whereas those born *after* it clearly see the indexical link between Urdu and Muslims. During my fieldwork, I did not

find a single Hindu, born after 1947, who spoke Urdu or claimed it as his/her language, though I found a number of Hindus who told me that their older relatives knew Urdu. In Section 4.3, I discuss that the ideologies about Urdu begin to change again among third generation Muslims who disaffiliate themselves from Urdu

Since ideologies about language inform day-to-day linguistic practices, I studied recorded speech of Muslims and Hindus of different generations in order to examine the concrete realizations of the differing language ideologies about Urdu. I analyzed the data quantitatively with reference to the distribution of the Urdu phonemes. In Section 4.2 below, I discuss the results of the quantitative analysis and show that they corroborate the qualitative analysis presented in section 4.1.

#### 4.2 Cross-generational distribution of Urdu phonemes

As discussed above, the phonemes /f/, /z/, /kh/, /gh/, and /q/ distinguish Urdu from Hindi on the spoken level. In Urdu, these borrowed phonemes have been preserved, while in Hindi they have been assimilated to native sounds. For example, the word /qalam/, borrowed from Persian is realized as /kalam/ in Hindi and /qalam/ in Urdu. A quantitative study of these phonemes, however, poses a problem due to the unpredictability and low frequency of their occurrence. First, they are consonants and therefore they do not occur as frequently as vowels. Secondly, they occur mostly in loanwords. It was therefore not always possible to find enough tokens of each variable for all speakers. So, in order to avoid the problem of finding a minimum number of tokens, I keep the length of conversations constant across speakers and generations. I analyze 30 minutes of conversation for each speaker in order to find out the level of nativization/preservation. The results of the analysis are given below in Table 1.

Table 1 Distribution of Urdu phonemes across generations

Phonemes	Pre-1947 generation				Post-1947 generation			
	(NQ) Muslim		(PC) Hindu		(GK) Muslim		(AN) Hindu	
	N	% assimilation	N	% assimilation	N	% assimilation	N	% assimilation
/f/	24	0 %	26	4%	56	0 %	9	0%
/z/	50	0 %	63	2%	83	0 %	40	100%
/kh/	24	0 %	46	0%	54	0 %	18	56%
/gh/	2	0 %	10	0%	16	0 %	10	90%
/q/	25	0 %	30	20%	74	0 %	19	69%

The data in the above table clearly show that the distribution of the variables /f/, /z/, /kh/, /gh/, and /q/ among Pre-partition Muslims and Hindus is quite comparable. For /kh/ and /gh/, the distribution is categorical for both Muslims and Hindus. Although Mr. Chopra does show some assimilation, it is still a very small percentage. For /f/, /z/, and /q/, it is less than 5 %; even for the phoneme /q/ it is not more than 20%. The preservation of these phonemes, however, is categorical for both pre-and post-Partition Muslims.

Since in the ideologies of pre-Partition Muslims and Hindus, Urdu was not exclusively indexical of Muslim identity, many users of Urdu find it very difficult to accept the post-Partition ideology of associating Urdu with Muslims. In a recent book, J. S. Gandhi, a Sikh born before Partition, in a personal reminiscence, shows his discomfort and anger at the alignment of Urdu with Muslims. He, like Mr. Chopra and others, considers Urdu to be

their language. He recalls an incident in which he was praised by a Muslim for his love of Urdu. He says, ‘... I remember clearly what went on in my mind at the time. I was thinking ‘...even if I try, can I divest myself of Urdu, which has already become part of my mental and emotional architecture? This was my first medium of instruction... why should I be praised for being what I am?’ (Gandhi, 2006: 238). I argue that the reason for Gandhi’s receiving an “undue” compliment is that in the post-1947 language ideologies, it is seen as incongruous for non-Muslims, to speak Urdu, and therefore if someone does, Muslims think that they have done a great job.

### 4.3 Ideologies of third generation Muslims

According to a report based on an interview of Muslim students in Delhi prepared by the BBC Urdu Service, most students do not want to receive education in Urdu because they believe that Urdu is an obstacle to success in their professional careers. Although these Muslim students were responding to the issue of education through the Urdu medium, their comments are indicative of the changing indexicality of Urdu. Unlike their parents, they do not claim that they speak Urdu, nor do they identify themselves with it. The change is also reflected in the ideology of many Muslim research participants of Old Delhi.

Sukaina, about 20-years old, is a first-year student at Zakir Husain College. She lives in a Turkaman Gate neighborhood, right across from the College. She comes to college wearing a *hejāb*, a headscarf that covers her head. She generally performs her *zohar*, ‘noon’, prayer in College. She also takes part in the *tālīm*, ‘learning’, session that is held in the Girls’ Common Room (GCR). Students read sections from *Fazāel-e-Āmāl*, an Islamic book, originally written in the Arabic script, containing selected texts from the Quran and Hadith, with commentaries. In addition to the traditional Arabic script, the GCR also has a transliterated Devanagari version of *Fazāel-e-Āmāl*.<sup>4</sup> Sukaina told me that she is not good at reading the book in the Arabic script, and therefore she prefers to read it in the Devanagari script. Sukaina does not only have limited literacy in the Arabic script, she is also losing some of the distinctive Urdu phonemes.

Sukaina represents the younger generation of Muslims who hold a different ideology about Urdu from older generations. Rana Hashmi another student at ZHC holds similar ideas. During an interview, when I asked her what language she speaks at home, she told me that she speaks a mixed language. After telling me about the old generation’s language, she describes the language that her generation speaks.

#### Transcript 6 (emphasis mine)

RH: aur ham mē tō English hindī mixed  
hai urdū tō ham lōg bōltē hī nahī haī āj  
kal kī generation

RH: and in our language, it is a mixture of  
English and Hindi. **We do not speak Urdu at  
all**, the young generation

When I asked Rana about who speaks Urdu in Delhi, she says that it is spoken only by grandparents’ generation. The disaffiliation of younger Muslims from Urdu is also reflected in their language practices. They do not control the traditional Arabic script of Urdu; they are also losing some of the distinctive Urdu phonemes, considered to be shibboleths of Urdu. In Table 2, I show distribution of Urdu phonemes in the speech of Sukaina and Samad —another third generation Muslim of Old Delhi.

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<sup>4</sup> Since the younger generation does not control the Arabic script, many secular and religious books written in the Arabic script are now being transliterated into Devanagari. See Ahmad (2007) for a detailed sociolinguistic analysis of this phenomenon.

Table 2 Distribution of Urdu phonemes among 3<sup>rd</sup> generation Muslims

Phonemes	Third Generation Muslims			
	Sukaina (F)		Samad (M)	
	N	% nativization	N	% nativization
/f/	11	0%	24	0%
/z/	44	0%	58	0%
/kh/	5	100%	14	72%
/gh/	24	100%	13	100%
/q/	10	100%	19	95%

It is clear from Table 2 that younger Muslims are losing three of the five distinctive Urdu phonemes.<sup>5</sup> How do we explain the disaffiliation of younger Muslims from Urdu? I argue that this is in response to a stigmatized perception of Muslim identity in Old Delhi. Being a Muslim from Old Delhi is a source of stigma for the third generation; people from outside perceive Muslims of Old Delhi as poor, backward, rude, and uneducated. This specific construction of Muslim identity emerged as a consequence of the massive migration of Muslims from Old Delhi, especially the educated middle class.<sup>6</sup> The city, once known as a center of learning for both religious and secular education and a place of culture and elegance, became synonymous with lack of education, backwardness, conservatism, and poverty.

In order to construct a positive, modern identity—distinct from the perceived stigmatized identity—third generation Muslims, who were born and raised after the beginning of the economic prosperity of the 1980's, try to disaffiliate from the characteristic features of Old Delhi. Urdu, which is an important linguistic component of the Old Delhi Muslim identity, constitutes a great hurdle in the construction of a positive identity. I argue that the loss of the Urdu phonemes among the Generation-3 Muslims is part of the process of disaligning from the stigmatized Muslim identity.

## 5. Conclusion

In this paper, I have shown that indexicality of linguistics units can often be complex. One single unit may exhibit multiple layers of indexical meanings simultaneously. The Urdu language evokes different images to different people in Old Delhi. To Pre-Partition Muslims and Hindus, Urdu does *not* index an exclusive Muslim identity; both Muslims and Hindus claim Urdu to be their language. Partition, however, reconfigures people's ideologies about Urdu. Hindus born after 1947 believe that Urdu is indexical of Muslim identity. In fact, many of them would literally point to Muslim neighborhood, when I asked them who speaks Urdu in Old Delhi. I have further shown that the indexicality of Urdu with Muslims does not last long; third generation Muslims, in order to escape the stigma attached to Old Delhi Muslim identity, disaffiliate themselves from Urdu. A consequence of this ideology is that they are losing some of the Urdu phonemes.

My data further suggest that the reconfiguration of the indexical meanings of Urdu has taken place within three generations. I have argued that Partition played a major role in fixing the indexicality of Urdu with Muslims. Socially and politically monumental events such as Partition and massive migration can change sociolinguistic ideologies fairly quickly.

<sup>5</sup> In Ahmad (2007), I discuss the possible reasons for the maintenance of /f/ and /z/

<sup>6</sup> According to Pandey (2001), by the end of October 1947, about 350,000 Muslims, which was 70% of the 500,000 Muslim population, had left Delhi.

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in Old Delhi in India, I demonstrate that the Urdu language represents a palimpsest of indexicality's layers of meaning deposited one over another. To first generation of Muslims and Hindus born before Partition of India in 1947, Urdu does not index an exclusive Muslim identity. To second generation of Muslims and Hindus born after Partition, however, Urdu becomes exclusively associated with Muslim identity. To the third generation born in early 1980s, Urdu becomes stigmatized and begins to index a poor, uneducated, and conservative Muslim identity. Since all three generations live together in semiotics, linguistics, anthropology and philosophy of language, indexicality is the phenomenon of a sign pointing to (or indexing) some object in the context in which it occurs. A sign that signifies indexically is called an index or, in philosophy, an indexical. The modern concept originates in the semiotic theory of Charles Sanders Peirce, in which indexicality is one of the three fundamental sign modalities by which a sign relates to its referent (the others being iconicity and symbolism). The diktat reiterates that the Indian government is of the view that if data is stored outside the sovereign boundaries of the country, the RBI's ability to monitor payments activity is curtailed. This claim overlooks the fact that the central bank retains access by requiring payment processors to store a superset of all transactions data processed by them which is at all times available to RBI. Further, by requiring all payments data only be stored in India, the RBI is limiting accountability towards data to storage within the territorial borders of India. The central bank directive forecloses other avenues to prioritise and reduce time taken to respond to requests for regulatory access. For example, Apple is working on an online tool for law enforcement officials to make and track requests. India is one of the most densely populated countries in the world. Its population at the start of the twenty-first century was about one billion. Seventy-five percent of the population lives in rural areas. Religion is a very important part of Indian life. Two of the world's major religions, Hinduism and Buddhism, originated in India. "The Hindu caste system has its own instruction manual. The Laws of Manu, compiled at least 2,000 years ago by Brahman priests, prescribes what to eat, whom to marry, how to earn money, when to fight, how to keep clean, whom to avoid." Hinduism i