

CHAPTER-V

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In the preceding chapter an account has been given of the production and trade of various agricultural produces of foodgrain and non foodgrain as well as natural resource, i.e., timber produce. In the present chapter, the researcher will deal with traders and merchants, both indigenous and non-indigenous, connected with various trade and commerce of the area under study. To examine their economic activities, the researcher deals with some related questions, namely, finance, communication, transport, nature of the demand of different agricultural produces of this region in different parts of Bengal, India and abroad, nature and character of the merchants etc.

A very positive role have been played by the Indian Traders in conducting both the national & international trade of India since long past. Although the tradition of trade & commerce in ancient Bengal seems like a fiction now, it is indeed a fact that artisan - industry & occupational specialization flourished in glory in agricultural Bengal .Not only did internal trade develop on surplus agro based products, but external trade flourished on exportable agricultural commodities. The trader community of Bengal did play an immense role in developing trade relations with foreign countries. The medieval Mangalkavya, inscriptions and manuscripts give us ample evidences of the existing trading class & their trade activities in ancient & medieval Bengal. It goes without saying that in the northern part of Bengal, too, the traders took great initiative in enhancing trade & economic prosperity. History has evidence that Pundrabardhan or ancient north Bengal maintained trade relations with foreign countries, especially Rome, Persia, Arabia, & Ceylon from the 13th to 16th century.¹ The Periplus of the Erythrean Sea, written by an anonymous Greek navigator, has mentioned a trade route which ran through Jalpaiguri and Darjeeling district of North Bengal, Sikkim and Chumbi Valley and reached Tibet and China. Through land routes, North Bengal had great trade links with Tibet and Bhutan in the 12th and 13th Century. Even in the Mughal age, North Bengal was within the purview of trade relations through the Northern

Passes. It is mentioned that during the Mughal age, trade system was directly linked with Bhutan, Tibet, Assam, Lasha and transactions were made even at the foothill or Terai.² Simultaneously, internal trade too gained momentum in this region. Since internal trade flourished, the region so prospered that a number of minor regional markets, popularly known as “ganj” (entrepot / town) grew up. Even now, many localities of North Bengal have the term “ganj” affixed to their name. In this context mention may be made of Mekhliganj, Tufanganj, Maruganj, Nishiganj, Bodaganj, Debiganj, Hamiltonganj, Rajganj, Premganj, Sovaganj, Raiganj, Kaliyaganj, Subhasganj, Raniganj, Shibganj, Amaniganj, Kumarganj, Bibiganj, Manikganj, Nawabganj, Dhapganj, Dewanganj, Chandganj, Gopalganj, Bandarganj. So, it can be well assumed that the affixation stands for prosperity generated from trade & commerce in the region in the last two centuries.

The battle of Plassey brought in a great deal of change in the economy of Bengal & obviously of North Bengal. Rangpur and Dinajpur fell directly under the Company’s rule after the attainment of “diwani”. However, Colonial trade & commerce in North Bengal centering Malda started towards the end of the 17th Century. The East India Company may British Indian Govt. had strengthened its administrative hold on North Bengal after the historic Bhutan War (1864-65), and specially after the formation of the Jalpaiguri District (1869).

The geographical uniqueness of North Bengal contributes much to the distinctive quality of its economy. Due to the abolition of the monopoly trade of the East India Company after 1833, this region, like many other regions, too, witnessed spread of trade & commerce mainly in the interest of the Colonial powers. North Bengal itself can be subdivided into two regions – the northern part including Darjeeling, Jalpaiguri and Coochbehar and the southern part inclusive of north & south Dinajpur and Malda. Here, one finds the distinctive features of traders & probe is needed into the special role played by foreign traders, regional traders & immigrant traders in furthering the trade interests of the region during the period under study of this region. It should be mentioned in this respect that during the Mughal

rule, many foreign traders, regional traders, immigrant traders contributed in enhancing the trade interest of the region during the said time period. It should be mentioned in this respect that during the Mughal rule many foreign traders encouraged by the rulers had entered the sphere of trade & commerce. On the other hand, traders from Gujrat & Marwar also found their way into Bengal along with their European counterparts.³ It was in the 19th & 20th centuries that a great number of non-Bengalee traders and merchants emerged in the commercial scenario of North Bengal.

In spite of the fact that agriculture was the main occupation of the people of North Bengal, the region also prospered in trade & commerce. The southern districts of North Bengal i.e. Malda & two Dinajpurs traded in agro based products. This southern portion of North Bengal was famous for its abundant rice cultivation. Undivided Dinajpur district was almost entirely agricultural. According to the Census of 1911, ninety one percent of the total population was dependant on agriculture.⁴ Rice was exported from Malda & undivided Dinajpur & the Marwari & regional traders were associated with this trade. It is recorded that Marwari, Baisbania, Baisya, Gandha Banik, Subarna Banik were the most important trading caste of Dinajpur district.⁵ Trade in rice & grains was controlled by the Sahas & Tilis (Bengalee trading classes) while the Marwaris owned most of the rice mills. It is to be noted that in 1914 the first rice mill was started in Hili (present South Dinajpur district) by Sarat Kumar Ray. From 1921 rice mill rapidly spread in Hili and during the concerned period there were nine Bengalee owned rice mills at Hili and also one owned by Bengalee at Bangalbari (present North Dinajpur district), but the majority were owned by Marwaris.⁶ The Rajbansis, Malos, Sannyasis, were engaged in cultivation. On the other hand, a good majority of people from Murshidabad, Nadia, Bihar and Madhya Pradesh settled in this region making agriculture their main occupation. In ancient times, undivided Dinajpur was familiar as "Matsya Desha" or land of fish. During the Colonial period, especially in the first decade of the 20th century, fish trade was of immense significance in undivided Dinajpur. The main fish trading center was located at Durgapur, 7 km south of Raiganj of present North Dinajpur.⁷ The regional Malo, Hari

classes were the main suppliers of fish while the Sahas & Kundus were the whole sellers & retailers of fish trade. But during the first decade of the 20th century, manufacture on a large scale was practically non-existent because of lack of industries & only three percent of the population of undivided Dinajpur were supported by them.⁸ There was only one factory in undivided Dinajpur, that was a Jute press at Raiganj, owned by Ralli Brothers, a Greek firm which turned out Kaccha bales of 3½ mounds in weight for the Calcutta market. There was a small jute press factory at Khansama (now in Bangladesh) owned by a Bengalee firm and two oil presses for the manufacture of mustard oil at Phulhat and Parbatipur (both are now in Bangladesh) owned by Marwari Merchant.⁹ There were many jute godowns belonging to native merchants in undivided Dinajpur. Jute was a major agricultural non-foodgrain crop of Dinajpur & was collected in the village by *beparis* or middlemen who sold it to the *mahajans*. During the time under review undivided Dinajpur region was especially renowned for its weaving industry. According to the statistical reports, during the 1930's cotton cloth worth Rs.13 lakhs were produced by the 2000 weaving mills of this region.¹⁰ Most of the weavers belonged to the local Tantees, Jugi, or Polia classes. Although the growth of the weaving industry took place on a regional basis, it was agriculture that was more profitable & the trade in coarse textile could hardly merge with the greater trade activities of Bengal mostly because coarse fiber had little demand among middle class customers. Thus, it is found that this region remained virtually untouched by the wave of the swadeshi movement for the encouragement of indigenous industries.

Malda in the southern region of modern North Bengal was the center of silk production and silk trade in the said period. It should be mentioned that European traders assembled in great numbers in Malda during the 17th century lured by the silk trade.¹¹ Alexander Hamilton described Malda as a large town, well inhabited & frequented by merchants of different nations.¹² The most important manufactures of Malda were silk & indigo. Silk indeed, may be called the staple produce of the district. It is already mentioned that in the 16th century one Saikh Bhikh, who used to trade in Maldehi cloths such as Katar & Musri, set sailed for Russia with three ships laden with silk

cloths. During the second half of the 18th century, a great impetus was given to the raising of silk worms and the manufacture of silk by the French.¹³ After the abolition of the monopoly trade of the East India Company in 1833, raw silk production gained more importance in Malda. In this context, it is quite pertinent to mention that the production and export of raw silk from Bengal were exposed to the European demands. Raw silk was exported from Bengal as a semi-manufactured commodity. This commodity had a complicated agro-industrial structure depended upon the Paikars (middlemen). Thus, after 1833 the manufacture of raw silk or silk thread was in a flourishing condition & was largely carried on both with European & native capital. It is to be noted that in Rajshahi district cocoon production decreased to such an extent that the European firms had to depend since 1890's on cocoons imported from Malda.¹⁴ Cocoon raising, silk reeling and cloth weaving were the three divisions of the silk industry and a large number of people were connected with this trade in Malda district. Cocoon raising involved a small holding industry where small independent native capital was used. In silk reeling also the trade was in the hands of native revelers or *mahajans*. The Puro caste were the specialist in this trade. However, in English Bazar and Bholahat, a large number of people were engaged in this trade who directly purchased cocoons from the cultivators. Amaniganj, Subulpur and Jalalpur were the chief markets of cocoon trade. It is quite pertinent to mention that there were two kinds of silk reeled (i) according to the European method which was known as filature silk and (ii) according to the native method known as Khamru. The native filature owners were the affluent section of rural population and in most cases they were former *paikars* of the company. The buying of reeled silk was chiefly done by brokers and the price of cocoons varied with the silk market and the competition was between the European and Khamru markets. During Lambourn's time it was estimated that the annual production of concoon in the Malda district was about 80,000 maunds and the value of raw silk produced about thirty lakhs of rupees.¹⁵ In 1926-27, 596 silk weavers in the district produced fine silk fabric valued Rs.1.25 lakhs and 230 weavers produced matka valued Rs.80,000. Further, there were 12,000 matka spinners whose yarn was valued at Rs.1 lakh.¹⁶ The European silk market

was in the hand of French & English firms, whereas the Khamru market or the native method of reeling silk was largely controlled by Marwaris.¹⁷ Marwari merchants grew to be the prime dealers in raw silk and established for themselves an economic relation with the reelers similar to that between the *paikar* and the rearer. It may be noted that the Marwari traders began to infiltrate into the rural structure of Malda particularly since the permanent settlement when interests of local banias was shifted to land. But prominence of raw silk trade grew on since the mid 19th century when the East India Company extended its sway to Malda. Marwaris were gradually able to take a firm grip over such trade, because they knew the outside market better and had a good link with the traders of Benaras and other parts of India, including the exporters. The silk reeled off in the European factories was exported almost entirely to Europe. The raw silk of Khamru market under native management was principally brought up by the local *mahajans* & sold in Calcutta, Benaras & other large towns, and also exported largely to Nagpur, Madras and up country. Many of the Banias and Mahajans were native of the North West provinces of Bihar. English Bazar, Shibganj and Jotegram were the main producing center of Matka, & Tant. It is known that during 1930's, about 4000 mound spinning was produced in Malda & one Narendra Nath Roy of Jotegram got reputation in this business. G.E. Lambourn ascribed that till the first decade of the 20th century, local silk production of Malda was very cheap. According to him "in Malda silk saris, dhuties, sheets, pieces of coating manufactured sell at very cheap rates."¹⁸ It is recorded that at Shibganj there were nearly 140 families of silk weavers with 180 looms of whom nearly 50 families weaving matka and the rest garad of pure silk.

The Tilis of Burdwan, Poddar, Satier & Marwari communities were noteworthy dealers of raw silk produced in Malda.¹⁹ The emerging class of dealers also signified the growth and development of silk trade in Malda. However, along with indigenous investment, foreign capital too played a role in stimulating silk trade in Malda. Buchanan Hamilton's report confirmed that towards the close of the 19th century at least seven European companies were engaged in preparing raw silk from cocoon or silk worm in

Malda.²⁰ As in other parts of Bengal, the greater part of the Indigo was grown and manufactured by European capital & under European supervision in Malda. There were a few wealthy Natives also owning indigo factories in Malda. Hunter's account informed that during the eighties of the 19th century there were at least 20 indigo factories owned by European investors in Malda.²¹ The Giri & Sannyasi communities were local traders during the time under study in Malda and were renowned as traders of Motka, Tant & mostly Katari textile. It is known from the report of the survey & cottage industry in Bengal (1929) that brass & bronze industry also held an important position in Malda's economy.

Balia – Nawabganj, a market chiefly for the wholesale purchase of paddy and rice. Several big paddy dealers attended the market, and the annual sale of paddy and rice together amounted to about 35,000 maunds. Samsi became an important trade centre and a number of Marwaris took up residence there engaged in business and money lending. During the jute season Marwaris came to Old Malda. Further, the local Agarwalas had agencies for Cigarettes, Kerosene Oil, Washing Soda, Vegetable products and Corrugated iron sheeting. In English Bazar there was a small sugar, brick-dust and flour mill – belonging to a Marwari and oil mill owned by an Agarwala. Besides Marwaris, the Greek firm Ralli Brothers dealt in a variety of commodities in Malda.²²

Thus, it is found that traditional traders like the Sahas, Kundus of the southern part of North Bengal occupied a significant position in Colonial economy as dealers, stockists & whole sellers. On the other hand, big industries wrested in the hands of European & non-Bengalee traders. It should be mentioned that although the traditional tradesmen of this region had built considerable capital from trade, they refrained from investing in bigger ventures requiring huge capital.²³ Perhaps they avoided the risk of getting involved in spheres alien to their familiar & traditional sphere of trade, a quite common feature of traditional tradesmen. Amiya Kumar Bagchi rightly pointed out regarding the absence & late emergence of Indian Entrepreneurship particularly the Bengalee middle classes. To him, they were averse to trade & industry as it did not promise a quick return and as

such, they preferred the liberal profession.²⁴ However, different trading communities began to be acutely conscious of their uniqueness as they participated in the trade of this region. The 1911 trader's census report gives special recognition to the "Saha" traders as a separate business community. Mention must be made of the fact that in 1896 some influential members of the Saha community had formed "community welfare council" and claimed recognition as special business community.²⁵ On the other hand, the Marwari's & other non-Bengalee traders controlled most of the trade in perennial goods. According to J.A.Vass the lion's share of trade in Rangpur in East Bengal & undivided Dinajpur was controlled by the Marwaris & the Sahas.²⁶ Like the Sahas, the Marwaris too were pro-active in safe-guarding the interests of their community as a special trading class. On 25th November 1944, they too formed "Dinajpur Hindu Trading Council" under the leadership of Rameshwar Lalji Agarwal to safeguard their valid interests as Hindu traders.²⁷

In the process of analysis of the trading communities of North Bengal, specially the southern part particularly Indian portion of Dinajpur and Malda have been discussed. Similarly the role of trading communities in the bordering hill region, specially Darjeeling and Jalpaiguri deserve to be specially mentioned. Besides, the role of the trading communities of another sub-Himalayan region of Cooch Behar which was controlled by a princely ruler, demands separate attention. In the course of the study of Darjeeling, Jalpaiguri and Coochbehar, the frontier regions of Bhutan & Sikkim might also chip in for the convenience of discussion. In the hilly region, the local people were engaged in trade in Orange, Cardamom, Cinnamon, & other forest products.²⁸ The 'Mech' community in the plains & the Nepalis in the hills of Darjeeling district collected & traded in Jungle products. The important jungle products of Darjeeling District during the period under study were rhubarb, aconitum, palmature and from the roots of these a deadly poison was extracted. Pangya, a root with medical properties was used in cases of fever; and Deh, a plant from the bark of which paper was made by the Nepalise. Rambhi was an important entrepot town or business center. From Kalimpong, Sikkim and Bhutan different agricultural products,

forest products, tea, Orange etc. came to Rambhi on caravans of mules. Orange, Cardamom, potato, timber & wool were exported from Darjeeling through Himalayan rail route. In the plains of North Bengal, the Rajbansi community who were basically introvert mainly involved in agricultural production and they were in no way involved in trade activities.²⁹ Even the Nepalis in the hill were no significant traders. Retailing, animal farming were their special areas of interest. But the Pradhans of the Nepali community participated in trade.³⁰ There are striking areas of similarity between the Nepali Pradhans & Bengalee Sahas & other trading community of North Bengal. In 1848, there was considerable trade in musk, salt, gold dust, borax, soda, woolen clothes. But formerly trade was almost non-existent in Darjeeling.

By 1856, the tea industry advanced in Darjeeling from the experimental to a more extensive & commercial stage & the market of Darjeeling was on the whole well arranged & well supplied. Traders were coming from plains & trade was quite free. Thus from 1861 onwards Darjeeling as a commercial center attracted the attention of mercantile community and encouragement was given by the authorities to traders to settle at Darjeeling. The Colonial Government provided material support to the Marwari migrants & allowed them to establish their business at the remote centers of the country is clear from the fact that the Magistrate of Rangpur was instructed to induce the Marwaris & other merchants in his district to bring them to Darjeeling for trading purpose.³¹ The Marwaris dominated most of the exporting trades, viz. Cardamom, Orange and Potato and practically all the import trade of consumption goods. In addition, they had an almost complete control of the retail sale of consumption goods to and of the purchase of produce from the Small Consumer and producer. In 1845, a Marwari firm named Jetmull Bhojraj was established in Darjeeling.³² Marwari private banking firms which were registered under the Money Lenders Act were more closely concerned with actual trade financing and indeed often engaged directly in trading. Further, the Biharis to a much lesser extent also financed in trade, agriculture and commodity markets in Darjeeling. The Bengalees also to a much little extent financed in the

commodity markets in Darjeeling. In the first two decades of the 20th century Dozey saw in Darjeeling market Marwaris, Kashmiris, Punjabis, Nepalese, Parsees, as well as grocers from the plain & Bhutia pawn brokers & cheap jacks.³³

Thus the absence of local traders both in the plains & in the hills was a significant aspect in trade & commerce in the northern part of North Bengal. This vacuum of the locals in trade was filled up by the non Indian traders & the traders from other provinces and they engaged as the prime controllers of the business in this area. Towards the other half of the 19th century, the European traders initiated the trade of “Sal” timber & tea in the sprawling frontier regions of North Bengal.

In the economy of North Bengal, timber trade had great significance which was started prior to the tea plantation industry in North Bengal. But in the pre-Colonial phase, there is no sufficient evidence to prove that any attempt was made to commercialize timber in North Bengal. It was the British traders who first understood the importance of timber as a commercial product. In the initial phase of the British rule in North Bengal, English official Joseph Dalton Hooker beautifully described the state of timber trade in North Bengal. In his Himalayan journal, he ascribed that the supply of Sal & Sisu to Calcutta market from Morung & the logs being floated down the Konki & Cosi rivers to the Ganges.³⁴ Although North Bengal region was covered with dense forest areas but no tertiary industry or cabinet industry grew up in Colonial period in this region. However, the East India Company was quite aware of the commercial potentialities of the timber. The documentary evidences of the East India Company proved that from the end of the 18th century, the English traders turned their attention to timber trade especially after it got the right of administration of the Purnia region. The East India Company’s traders prayed to the Court of Directors at London for pursuing timber trade in the Morang region & their prayer was granted. Morang & Terai regions were adjacent to Purnia region covered with dense forest areas. It should be mentioned that one of the factors behind the Anglo-Nepal war (1814-16) was the control over the Terai forest areas. In this connection it is quite pertinent to mention that the

Treaty of Sagauli in March 1816 confined Nepal to the country between Kali and the Mechi Rivers and by this treaty Nepal ceded the Terai, subject to a payment by the company of Rs.2 lakhs a year.³⁵ During that time the English traders needed the steady supply of timbers for the sake of Shipbuilding industry.

In the statistical Account Vol.X, W.W. Hunter mentioned that in the forest tract of Baikunthapur, which was a private forest of Baikunthapur Raj Estate, the purchases were done mostly by native merchants from Deviganj in Jalpaiguri district, and from Kangtapukhuri in Natore in Rajshahi district. Hunter further mentioned that the timber merchants through *dafadars* to whom advances were made by the merchants, settled with the owner of the forest. Besides, *Charandars* were employed by the merchants for specific months to bring the timber home. Timber trade was performed by this usual process in and around 1876.³⁶ It is to be mentioned that to facilitate timber trade, the Zamindar of Baikunthapur had established several forest offices at Salugara, Bodaganj, Shikarpur, Lantong and Farabari.³⁷ Many timber merchants from different parts of the country used to go there for business transactions in timber. Regarding the timber trade of Baikunthapur of North Bengal, Barun Dey & Pranab Ranjan Roy in their "Notes for the History of the Darjeeling District" wrote that the Baikunthapur Estate was an important center of the timber – logging industry & trade and many merchants from Bihar as well as Giri Gosains of the Dasnami Naga Sects of Beneras invested in this timber trade.³⁸ The immense profit accrued through this trade also lured Bengalee traders to engage in timber & tea trade in this region. During the period under study none of the indigenous tea planters or timber traders belonged to this region. Rather, most of them came either from East Bengal or South Bengal. It is to be noted that the people had come to Jalpaiguri district generally from the districts of Nadia, Hoogly, Burdwan and 24 Parganas.³⁹ J.F. Gruning mentioned that most of the timber merchants came from Dacca & Rangpur.⁴⁰ During the period under study 90% of the timber traders were Bengalees coming from East Bengal & a minor share was held by the Bengalees from Burdwan.⁴¹ Even before the formation of Jalpaiguri District

timber trade had started in Jalpaiguri area through Sukhani area of Rajganj region. Lahiri family, of the Sukhani area was associated with timber trade. Rameswar Lahiri was a big timber merchant. Even today Lahiri family lives at Sukhani in 'Lahiri Para' (Locality of the Lahiris) named after the family. Besides the Lahiri family the other eminent timber traders of Jalpaiguri during the period under study was Beharilal Ganguli. In Baura Port of Rangpur region, Biharilal Ganguli had a center for timber trade. From Baura Port big canoes reached Jalpaiguri to carry timbers, and navigable Tista river helped to transport timber to Rangpur.⁴² J.F. Gruning mentioned Sal timber exported by water to Sirajganj, Dacca & Baura was the principal timber trading center.⁴³ It is to be mentioned that Dinajpur was famous for fish trading and here one finds maximum number of boats being imported from Jalpaiguri generally used for fishing.

After the historic Bhutan war (1865) and the formation of Jalpaiguri District (1869), timber trade in North Bengal started extensively. At this period the British Government started clearing the forest areas of this region to make the land suitable for tea cultivation. A large number of people also came to this area for timber trade. It is to be noted that Beharilal Ganguli who hailed from Jessore came to Jalpaiguri to purchase timber as he got the news of clearing of forests for tea plantations.⁴⁴ J.F. Gruning mentioned that the purchasers of timber were mostly native merchants. It is known that Durgamohan Basu was an important timber trader of Jalpaiguri who had enlarged his business in different parts of Duars. Besides Durgamohan Basu, Khitish Basu, Tulshi Charan Mukherjee, Satyen Ganguli, were important timber traders of 1930's in Jalpaiguri. In Siliguri during that time Abdul Gaffar Khan, Ganesh Roy, Atul Chandra Dutta, Nibaran Chandra Ghatak were familiar with timber trade. Pradyut Kumar Basu, a renowned pleader of Siliguri, noted that from the late 19th Century to the early decades of 20th century timber trade was a flourishing business of Bengalees in Siliguri.⁴⁵ He mentioned that in the second decades of twentieth century Manmathanath Sarkar, Bireshwar Chattopadhyaya, Promodranjan Bhowmick and Narendranath Roy were established Bengalee timber traders of Siliguri.⁴⁶ It is to be noted that with regards to timber trade, one finds a

similarity of the participation of the Bengalees in North Bengal with that of the participation of the Bengalees of Assam. Like North Bengal the influx of the Bengalees in Assam was due to timber trade and still one finds that both in North Bengal and Assam, it is the only trade where the Bengalees established monopoly. Due to timber trade, Lataguri, Odlabari, Chalsa, Damanpur, Gayarkata, became important timber trading center. Thus it is found that timber trade turned out to be a monopoly trade of the Bengalees. Chomong Lama, a free lance researcher on North Bengal comments that timber trade was one of the three main trading occupations of the Bengalees in the Terai region during the 19th century.⁴⁷ It should be mentioned in this connection that later many of the timber traders following their success in this trade, began to invest in tea plantation industry.

Tea plantation industry was extremely profitable to the English traders. They first initiated tea plantation industry in Darjeeling in 1840, in the Terai in 1862 and in 1874 in Jalpaiguri district. During that time the indigo plantation began to suffer losses, and hence, lured by the immense profit of the tea industry, many affluent English traders plunged forth into this trade in North Bengal. Tea industries were financed and controlled from Calcutta, but the local movement of funds required for the working of the industry was handled by the various commercial banks. In 1922, the Imperial Bank opened a branch in Darjeeling and in 1935 a branch of Lloyds Bank was opened in Darjeeling. Both the Banks had an important contribution for providing funds for tea gardens in Darjeeling. In Jalpaiguri district the Imperial Bank opened a branch in 1894.⁴⁸ Besides the Colonial Banks, one finds indigenous Banks like Jalpaiguri Banking and Trading Corporation, Lakshmi Bank, Arya Bank, Raikat Bank in Jalpaiguri district. In Cooch Behar state some sort of indigenous method of Banking flourished which met some of the needs of peasants, men of small means and merchants. On 1st July 1929 a full-fledged non-scheduled bank named Kamala Bank was opened in Cooch Behar.⁴⁹ In Malda the indigenous banks mainly lend money and also financed in trade.⁵⁰ Some Indian entrepreneurs too followed suit centering on this industry. Jalpaiguri & Siliguri witnessed a congregation of many Bengalee traders from East Bengal & South Bengal.

Though a few gardens were established by the Indians both in Darjeeling & Jalpaiguri districts but due to lack of fund, many of these tea gardens passed hands and ultimately went to the Britishers. Yet a number of tea gardens remained solid with Indian enterprise & capital. It is already mentioned that the year 1879 was a memorable year for Bengalee traders of North Bengal since it was in that year the Mugalkata Tea Estate affiliated to Jalpaiguri Tea Company Ltd, the first Tea Estate of Indian Entrepreneurship, was established with the united effort of the Bengalee traders. During the period 1879 to 1910 there were eleven purely Indian ownership tea companies with indigenous capital in Jalpaiguri.⁵¹ The important tea planters during the period under study in Jalpaiguri were Munshi Rahimbox, Jogesh Chandra Ghosh, Gopal Ghosh, Kaminikanta Rahout, Prasanna Deb Raikat. It is to be noted that the Muslim Society, unlike the Hindu, was not caste-ridden. It did not suffer from the economic disabilities of the joint family system. But the new spirit of commercial adventure was not to be found among Muslims in Bengal as well as in North Bengal. Bengalee Muslims in general were connected with the plough. It is found that the largest number of jute ryots in Eastern Bengal and North Bengal must have been Muslims. However, in the area of study, particularly in Jalpaiguri Duars, some Muslims owned tea plantations industry. For the establishment of tea plantations industries in Jalpaiguri district, the Daga family of Jalpaiguri also played a vital role. Though initially they confined themselves to providing financial help but later on joined many of the tea enterprises of Jalpaiguri. The immense success of Bengalee planters took even the English by surprise.⁵² However, following the great economic depression in the 1930's, the ownership of the tea estates & factories gradually began to runout of the hands of the Bengalees & fell in the hands of non-Bengalee traders. It should also be noted that the monopoly in tea plantation industry also began to runout of the hands of the European from 1930's. From that time the Marwaris entered into tea plantation industries. In this connection, Timberg rightly ascribed that Marwari store owners of tea plantations became major sources of capital for that industry & eventually they brought tea plantation in their own right.

The jute industry was developed mainly by the Scottish business houses in Calcutta & both its managerial personnel & capital remained largely European in the second half of the 19th century due to the establishment of different jute mills surrounding Calcutta. Thus, the jute trade flourished in the second half of the 19th century in the northern part of North Bengal & gained special significance in the 20th century, because the vast areas of the northern parts of North Bengal were the major jute producing areas. In this region, jute trade was mostly controlled by Marwari traders, but it is also evident that European traders too were associated with this trade.

Timberg in his book "The Marwaris From Traders to Industries" ascribed that jute became a Marwari Trade.⁵³ By 1870's, the Marwaris firmly entrenched themselves in the raw jute trade. The most significance index of Marwari presence in the jute trade was the phenomenal growth of "Fatka" (on speculation) in raw jute as well as gunny. By 1919 "Fatka" became so pervasive that the European controlled Indian Jute Mill Association begged the Government to ban fatka. From the very beginning, the Marwaris interacted with European managing agencies & the business buying jute from an area that stretched from Hoogly to Mymensingh. It is already mentioned that in Sirajganj (now in Bangladesh) a particular Marwari had become so important by 1877 that jute sold by him was called Choke Chandi Jute (after his name Chokechand Chamaria). From the report of the Calcutta Bale Jute Association (CBA), it is known that by 1918-19 Marwari expanding firms accounted for 63% of CBA's membership & in the roste were names such as G.D.Birla, Sarupchand, Hukumchand etc.⁵⁴ It is found that in 1920s the Marwari community entered into jute industry and they became a vital source of credit in the rural areas of Jalpaiguri district.⁵⁵ Thus the presence of a great number of Marwari in the business of raw jute astonished us. The jute of North Bengal exported to Calcutta from Purnia, Parbatipur, Kishanganj, Siliguri, Jalpaiguri, & Coochbehar. The Marwaris of these regions who controlled the jute trade were either *Mahajans* or brokers.⁵⁶ The East Bengal Sahas & Tilis traders were involved in the lower strata of jute trade.

During the concerned time period in Jalpaiguri, Siliguri and Coochbehar, a number of European jute firms cropped up. It should also be mentioned that in the southern part of North Bengal too, jute trade and jute firms emerged extensively. Among the four important jute growing centers of Dinajpur, Raiganj thana was very important jute growing area. From the Report of Revenue Surveyer Major Sherwill, it is clear that during the first world war, the jute of Dinajpur was extensively exported.⁵⁷ During the concerned time period, a large number of jute firm under European and indigenous capital emerged in Jalpaiguri. It is known that a man named Jalpeswar leased 12 bigha land to a jute company under the ownership of Chandmal Bhatia and the name of this jute company was Bullion Company.⁵⁸ There were several jute companies who opened their firms both in Jalpaiguri and Siliguri. In Jalpaiguri town, near the Jalpaiguri Railway station, Ralli Brothers had a Jute godown. Besides, there was the godown of R. Sim and Landale & Clark near 4 number Ghumti. In Kadamtala, one indigenous Jute godown emerged under the name of Gosthi Estate jute godown.⁵⁹ In Siliguri, one European jute company opened its godown near Mahananda river at Burdwan road. The name of the jute company was Barkmayar. Besides this jute company, some European jute companies also opened their branches at Siliguri such as Ralli Brothers, Landale & Clarks, R. Sim etc.⁶⁰ The European jute companies purchased the raw jute from Matigara, an important trade center situated between Mahananda & Balasan river and exported to Calcutta through railway. It should be noted that most of the people served in these jute companies were Bengalees. During this time Coochbehar too, became an important jute trading center. Among the 25 bundars in the Coochbehar state, Haldibari was famous for its jute trade. The Eastern Bengal state Railway made the jute trade a brisk one. It is known from the report of Gruning that much of the jute from Jalpaiguri were taken to the markets on the Eastern Bengal State Railway to Haldibari.⁶¹ Thus Haldibari of Coochbihar became an important jute mart area. In Haldibari different trading communities established jute firms and were connected with jute trade. Within 1916, there were eight European jute firms and fourteen indigenous jute firms (including Marwari & Bengalee) connected with jute trade at Haldibari.⁶² In 1876 European traders came to

Haldibari. The first among the European jute company was Anglo Indian Jute Mill & Company. Kashiabari & Diwanganj were the two important trade center of Haldibari thana. Both these trade centers were well connected with the Eastern Bengal by river route. From 1787, with river Tista changing its way, Mekhliganj and Diwanganj became the two main Bandar (trade centre). Even traders from Tibet & Bhutan on their way to Rangpur halted at Diwanganj for trade. Prior to the outbreak of the World War-II, Haldibari was also an important whole sale business center of Dal, Salt, Mustard oil, Sugar, Kerosin. From Haldibari, all these essential goods were exported to Darjeeling by bullock cart controlled by the Marwaris. Hunter pointed out that nearly all the commerce of the state carried out at the weekly markets were in the hands of the foreign merchants, chiefly Marwaris from Bikanir, who were more energetic and enterprising than the Coochbeharis. Besides Coochbehar, a large number of Marwaris also controlled the trade of Malda, Rangpur and Dinajpur. Between 1920 and 1935, there were seven European, four Bengalee and five non regional jute firms which controlled the jute trade of Haldibari.

The name of the Jute firms were as follows:

European Jute Firm

1. Anglo Indian Jute Mill and Company
2. Ralli Brothers
3. Landale and Clark
4. Barkmayar Brothers
5. Dancan Brothers
6. Macklyoad and Company.
7. R. Sim

Indigenous Jute Firm controlled by regional traders

1. Dhawjar Uddin Pradhan
2. Rahamattulla Pradhan
3. Fakasha Muhammad

4. Sachindragopal Bhattacharya

Indigenous Jute Firm controlled by non-regional traders

1. Sri Kishen Chand Sarma
2. Meghraj Ram Gopal
3. Jeshraj Chaitanya Das
4. Chagmal Radhakrishan
5. Asharam Gobardhan

It is known from the Coochbehar "Desk Gazetteer" of 1934 that out of twenty eight jute firms there were three firms under Europeans, one under Bengalee and twenty four non regional Indian ownerships at Mekhliganj of Coochbehar state.⁶³ Thus, it is found that in spite of the European dominance, the non regional traders particularly the Marwaris had an important role in controlling the jute trade of North Bengal during the period under study. In this connection it should be mentioned that during the economic depression, the ownership of many European jute mills passed into the hands of the Marwari traders. Among the European jute companies the Ralli Brothers continued its activities in jute trade for some years in the post independence period in North Bengal. In 1950 they closed the jute trade in North Bengal and left the country.

During the period under study, trade & commerce also flourished considerably in the hilly regions of North Bengal. The dealers of commodities like Cardamom, Cinchona and Orange were mostly Nepalis or Bhutias, but the main control lay in the hands of Tibetan traders. Chomong Lama, a free-lance researcher ascribed that one can easily realize from the organization "Bhutia Cinchona Association" that local people participated in minor trade of the local goods.⁶⁴ Indigo as dyeing material was much appreciated in Tibet and in very great demand because the profit on it varied from fifty to one hundred percent on the cost of importing the article.⁶⁵ In 1866, Kalimpong was included into Darjeeling district which was the main Cinchona trading center. Besides Cinchona trading, Kalimpong was one of the flourishing trade center and that half of the entire trade between Tibet &

India passed through Kalimpong town. It is recorded that in 1881, trade between Kalimpong & Lhasa, the Capital of Tibet, took along a 21 days mule track through old silk route between Tibet & India. After the British Tibet war in 1886 at Tukula, almost the entire track became the monopoly of the British. Wool was the most valuable commodity imported from Tibet & Sikkim and it was the wool trade which has been mainly responsible for the importance of Kalimpong as a Business Center. J.F. Gruning mentioned that a lion's share of Bhutan's trade continued through Buxaduar and wool from Tibet, Bhutan and Central Asia came to India through this route.⁶⁶ During the period under study, it is recorded that over one lakh mounds of wool arrived annually in Kalimpong on caravans of mules conducted by Tibetans.⁶⁷ All these wool were despatched to Calcutta and after sorting, it was exported to Liverpool. None of the wool was consumed locally. Besides the Tibetans, the Marwaris were also engaged in wool trade.

Marwaris arrived in Kalimpong in and around 1870. A.J. Dash mentioned that soon after the annexation of Kalimpong from Bhutan, Marwari firms were established in Kalimpong. In Kalimpong, the Marwaris not only controlled the trade but they also provided agricultural capital to the local people. In this connection it is quite pertinent to quote A.J. Dash – “With the advent of the Marwari traders who started large scale buying of Cardamoms and the impetus derived from the larger demand for agricultural products, with increased pressure on land caused by an influx of Nepali cultivators after the tract became ceded to British India and with the cultivation by means of the plough, the need arose for agricultural capital and the Marwari was ready to provide it.”⁶⁸ Kalimpong then was an area where the aboriginals were completely ignorant of the intricacies of modern commercial transitions. The local people rather incompetent to exploit the new trading opportunities which the extension of British authority over the area had produced.

The traders from far away i.e. the Marwaris thus filled the commercial vacuum. It is reported that Rai Bahadur Ramchandra, the General Manager of the Jetmull Bhojraj Company, one of the largest Tibet trading houses was among the first traders who worked out a route from Kalimpong in Bengal to

Tibet through Jelep-la in South-eastern Sikkim that dates back to 1871, much before Nathula popped up on the business map.⁶⁹ Kalimpong was the main centre of commerce with Tibet and Jelep-la was the main pass. A number of Marwari soon became purchasers of Tibet wool and completely monopolized the wool market of Kalimpong. The following table shows the trade of wool from Tibet to Kalimpong.

Wool imports from Tibet into Kalimpong.

	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903
1	2	3	4	5	6	7	8	9	10	11
January	Custom	5300	6232	7138	6189	5194	3050	1439	4024	5647
February	House	5134	4885	4076	875	4814	4210	4036	3366	5943
March	Opened	3360	4458	4117	5540	5973	5600	4528	3170	6030
April	1 st May	2564	2446	2421	4951	2790	3794	3845	3706	5571
May	3104	1212	2941	2904	4213	1615	2015	4811	4565	4685
June	2326	1175	2334	1798	2042	831	2276	902	1014	1550
July	1338	69	54	336	402	138	364	248	536	20
August	292	272	834	130	-	144	54	202	244	52
September	1164	1293	1551	1032	277	584	301	1170	300	1679
October	3491	3458	3523	2400	4758	3966	3100	3874	2898	1639
November	3775	4038	4163	6759	5582	3964	3198	5121	5235	-
December	4177	3119	4937	4925	3757	4216	4081	3805	5208	-
Yearly total	19667	30994	38361	40034	38586	34232	31748	33881	34261	32810

Source: C.A. Bell, Final Report on the Survey and Settlement of the Kalimpong Government Estate in the District of Darjeeling 1901-1903, Bengal Secretariat Press, Calcutta, 1905, p. Appendix IX(C), Part-I, Chapter XIII.

It is found that Marwari and Tibetan merchants provided the working capital for sorting and baling of wool in Kalimpong with an annual turnover of Rs.5,00,000.⁷⁰ Wool were exported to Liverpool by the Marwaris from Kalimpong through the agents of M/S Gillander Arthbutnot and company. Marwaris also established wool godown at Kalimpong. In 1903, Fatechand Agarwal, a wool merchant of Kalimpong established first wool godown at Kalimpong for storing the wool purchased from the Tibetan traders.⁷¹ The number of wool godown in Kalimpong under Marwari control gradually increased. Between 1919 and 1921 there were eight godowns, five belonging to Marwaris, while in 1928 there were seven, four owned by the Marwaris at Kalimpong.⁷² Among the foreigners, the American merchants entered into wool trade since 1930 and Kalimpong bales were shipped directly to America.⁷³ In this connection it is quite pertinent to mention that formerly Kalimpong was only a receiving centre and all the wool received was

despatched in its original state to Calcutta where sorting and baling was carried out for export to Liverpool. But with the entry of American merchants in wool trade of Kalimpong, sorting and baling of wool started in Kalimpong itself and was made ready for shipment directly from Kalimpong. The price of wool gradually rose in and like jute, it also became the monopoly of the Marwaris. In 1928, the price of per maund of wool was Rs.11 which rose in 1938 to Rs.65.⁷⁴

Marwari participation in trade in Kalimpong increased particularly after the Younghusband Expedition of Lasha which forced open the gates of Tibet for British commerce. After this, Kalimpong presented a viable area of commercial activities. The Marwaris made their presence in Kalimpong as suppliers of consumption goods, particularly grocery items, rice, sugar, salt and cotton textiles. During the period under study, Kalimpong had a miniscule population a few original tribal inhabitants and their Nepali counterparts, together with a few plainsmen who came in connection with the newly established British administration. It is found that some Kayasthas from Bihar during that time started entering into the field of grocery items at Kalimpong. However, the Marwaris were the established merchants who traded the consumption goods bringing those up from the railhead at Siliguri for the consumption of the population of Kalimpong. They also used to collect the local products like cardamoms, oranges and a few medicinal herbs like aconite, Chirota, and Kutki etc. Among the different local products, Cardamom was one of the principal crop exported mainly to Punjab. The purchase and despatch of the crop was entirely in the hands of Marwaris. It was the Cardamom trade that first attracted Marwaris to Kalimpong soon after its annexation from Bhutan. The principal markets for Cardamoms were Kalimpong, Algarah, Gitbeong, Tista and Sombaria. Marwaris also connected with the trade of maize from Kalimpong and exported it to Calcutta. It is recorded that per year, 2,35,000 maunds of maize were exported to Calcutta from Kalimpong.⁷⁵ Due to caste norms Marwaris would not handle animal or animal produces, except wool. This ensured the entry of the other people in Kalimpong like Muslims Biharis and Kayasthas, from the plains of the Bihar and present U.P chiefly in

connection with petty trade. Besides these traders from plains, the Nepalis in good number entered into the trade of animal and animal products from Tibet to Kalimpong. Almost ninety percent of the trade of Musk, which mainly came from Tibetan province of Khan, was in the hands of Nepalis who purchased it from Tibet and distributed it at Kalimpong.⁷⁶ Further, import of slaughter animals from Tibet were conducted by Tibetans and Chinese. Gold dust in small quantities from Milu in Tibet and Silver from China were imported into Kalimpong by Tibetan and Chinese Muslims.

Apart from the above mentioned trade centres, the weekly markets and bi-weekly markets called *hats* and religious fairs were also important centres where the local trade was mostly carried on. In the districts of North Bengal through several *hats* and religious fairs assemblage of people with trading activities could be found and had great importance. In Darjeeling district, Namsu, Rohini, Kursong, Sukhia Pokhri and Mirik and in the Terai in Phansidewa, Bagdogra, Siliguri, Matigara, Naxalbari, Kharibari, Khaprail, Panighata, Tarbanda, Adhikari were the weekly markets. Sukhia Pokhri, 7 km. east of the Ghoom where weekly market was held every Friday. Traders from Nepal came to this *hat*. Necessary articles for households were carried to this *hat* from Darjeeling and Siliguri. Mirik *hat* was also an important *hat* in the Kalimpong sub-division where weekly market was held every Sunday and different goods were brought here from Aalgara, Pedong, Lava, Tista and Rambhi. Religious fairs were held at Namsu, Naxalbari and also Hanskhawa where different kinds of goods and household articles were sold during the period under study. Matigara emerged as a spectacular centre of trade and distribution centre. Besides the traders from Terai, Darjeeling, Nepal and Sikkim, during the cold weather, Matigara was thronged with Tibetan traders.⁷⁷ It is also mentioned that the Matigara *hat* where large scale of business transaction took place and a variety of commodities and livestock were sold, attracted vendors and customers from the hills, Tibet, Sikkim, Nepal and neighbouring districts of Purnea and Jalpaiguri.⁷⁸ Besides Matigara, Phansidewa was the only place in the Terai which boasted of a daily bazaar. The tea garden coolies were the largest consumers of the commodities offered for sale. Further, the jute firms at Siliguri provided a

ready market for all the jute produced locally. The *hats* at Naxalbari and Panighata transacted a bumper business in rice and butter.⁷⁹ Naxalbari was also noted for its market for the sale of pigs and buffaloes. All the *hats* and tea gardens of Terai were linked up with roads and some by railways. The important *hats* or weekly markets and religious fairs of Jalpaiguri district were Jalpesh fair, Falakata fair, Madari *hat*, Matiali *hat*, Ramshai *hat*, Maynaguri *hat*, Barnesh *hat*, Falakata *hat*, Chalsha *hat*, Aamguri *hat*, Changmari *hat*, Dhupguri *hat*, Jalpesh *hat*, Daukumari *hat*, Chamurchi *hat* etc. Dhupguri *hat* was the biggest *hat* of Jalpaiguri district where a bumper business in rice, tobacco and jute were conducted and traders were attracted from Assam, Bhutan and Burma. An old established fair was held at Jalpesh in February at the time of *Sivaratri festival* which lasted for about three weeks and was attended by people from all parts of the district as well as from Rangpur, Dinajpur and other parts of North Bengal. In that fair, Bhutias come from Darjeeling, Buxa and Bhutan with cloth, blankets, ponies and skins and they took away cotton and woollen cloths, betel nut and tobacco.⁸⁰ Religious fair was also held in Falakata every year from *Sri Panchami to Doljatra*. Traders from different areas such as Bhutan, Cooch Behar and different parts of Duars come through Mujnai river by boats.⁸¹ It should be mentioned that tea garden industries had an important significance to the economy of Jalpaiguri. Due to the gradual expansion of tea gardens in the Jalpaiguri district, the value of the *hats* in the district increased considerably. J.A. Milligan mentioned that in Jalpaiguri district most of the *hats* were held near the tea gardens. Naturally tea gardens' labours were the main customers of the *hats* and the value of the *hat* day was enormous.⁸² Matiali *hat* was a small bazaar (market) in the centre of the Chalsa group of tea gardens. A large market was held there once a week and was attended by thousands of tea garden coolies. In that *hat* the trade was mainly in the hands of Marwari merchants.⁸³ Madari *hat* was of some importance as a seat of trade and its market was held once a week. Trade of jute was extensively despatched from Madarihat railway station. The Chalsa *hat* was organised bi-weekly and several tea garden workers and agricultural population of the neighbouring areas attended in that *Hat*. The Chamurchi *hat* was mainly important for trade with Bhutan. There was a small bazaar

(market) and the *hat* was also important for jute trade. In Sheelbari *hat* tobacco, jute and other agricultural goods were sold adequately and traders from different district of North Bengal attended that *Hat*.⁸⁴ The total number of *hats* in the Cooch Behar state was 119 and the largest one was Dewanganj in Mekhliganj. Besides Dewanganj, Chowra *hat*, Mathabhanga *hat*, Changrabanda *hat*, Haldibari *hat*, Darowani *hat*, Nishiganj *hat*, Tufanganj *hat*, Bakshir *hat*, Chowdhuri *hat*, Lakshmir *hat* were also important *hats* of Cooch Behar. The Mathabhanga *hat*, Nishiganj *hat*, Tufanganj *hat* and Chowdhury *hat* were important for cattle trade. The Darowani *hat* (now in Bangladesh), Changrabanda *hat*, Haldibari *hat*, Mekhliganj *hat* were important for rice, jute, tobacco, oil seeds. In these *hats*, traders attended from Rangpur, Bihar and Bhutan and goods from these *hats* were exported to Purnia, Siliguri, Calcutta, Assam and Orissa.⁸⁵ The Dodeya *hat* of Cooch Behar state was famous for the large stock of food grains. It should be mentioned that jute and tobacco were the chief articles of valuable exports of Cooch Behar both for wholesale and retail purchase in the big *hats* and during jute and tobacco season, people assembled in a large scale in these big *hats*. It indicates the importance of the commercial crops like jute and tobacco in the economy of the district and the dependence of the people upon these commercial crops. During jute and tobacco season, big *hats* of Cooch Behar were thronged with *Paikars*, *Beparies* and Merchants of different communities. Harendra Narayan Choudhury mentioned that in the *hats* of Cooch Behar the average attendance varied from 100 to 3,000. However, during the jute and tobacco season the attendance of people in the *hats* rose between 4,000 and 5,000.⁸⁶ Besides the *hats*, different *melas* or religious fairs were also important for trading activities in Cooch Behar. W.W. Hunter mentioned that the Godadhar mela was an important fair of Cooch Behar State. The *mela* was held on a certain day in the month of Chaitra (May) at a place on the right bank of the Kaljani river which was about eleven miles from Cooch Behar town. The *mela* lasted for three days and there was an extensive trade of jute, tobacco, rice and mustard seed and local manufactured goods.⁸⁷ In undivided Dinajpur district, there, were 32 important *hats* during the concerned time period. It should be mentioned that in undivided Dinajpur

district, the Zamindars established numerous *hats* and markets mainly by giving away lands on the rent free basis for the purpose of considerable stimulation of agriculture.⁸⁸

During the period under study the important *hats* of the Indian portion of Dinajpur district were Kushmandi *hat*, Sympur *hat*, Jhitkia *hat*, Bangshihari *hat*, Patiram *hat*, Nazirpur *hat*, Thakurpara *hat*, Amrail *hat*, Chingispur *hat*, Tior *hat*, Chandganj *hat*, Samjia *hat*, Gopalganj *hat*, Kanki *hat*, Samaspur *hat*, Raiganj *hat*, Daulatpur *hat*, Chakalia *hat*. In Bangshihari *hat*, the oldest *hat* which was started since 1752, large quantities of Paddy and rice were brought and sold every Tuesday.⁸⁹ The principal agricultural commodities brought and sold in the other *hats* of Dinajpur district were jute, rice, paddy, mustard, chillies, tobacco, pulses etc. In undivided Dinajpur, at least forty seven *melas* or religious fairs were held annually and extensive trade of different goods were carried on in these religious fairs.⁹⁰ Alwakhowa and Nekmarad fairs were most important for cattle fair of undivided Dinajpur district. Alwakhowa fair was the second most important cattle trade centre of undivided Dinajpur district. The fair was held annually in October or November on the occasion of *Rashpurnima festival* and lasted for seven days. In this fair, traders attended from Bihar, Assam, Punjab and Bhutan.⁹¹

Besides the above two fairs, Dhaldighi, Islampur and Patiram *melas* or religious fairs were held every year where livestock transaction was the major part of the trade. Most of the livestock were of superior qualities to those obtainable in the district and the cultivators acquired animals of superior breed at these *melas* for improving their own stock. Camels were also brought for sale to these *melas* from distant provinces. The most important *hats* of Malda district were Pakua *hat*, Ratanpur *hat*, Samshi *hat*, Bulbulchandi *hat*, Nawabganj *hat*, Gazol *hat*, Kaliachak *hat*, Rathbari *hat*, Alampur *hat* and Kumedpur *hat*. Traders from Bihar and adjacent areas gathered in large numbers for trading purpose in these *hats*. Ramkeli Mela which lasted for four or five days was important for cattle and all sorts of articles. Besides the cattle trade, most noticeable article for trade was Jangipur blankets carried on by the traders of Murshidabad and the

business amounting to Rs.2,00,000 done in this Mela.⁹² There were also some minor melas in Katadiara, near Bhaluka, and at Bamongola, Gajol and Sadullapur where different kinds of goods and household articles were sold.

In spite of the Bengalees' traditional aversion to business, several Bengalee owned and managed firms were established in North Bengal during the first two decades of the twentieth century. This was largely the result of the nationalistic Swadeshi agitation that followed Curzon's partition of Bengal in 1905. Besides, it was also a response to the slogan of economic nationalism of Jagadish Chandra Bose and Prafulla Chandra Roy. The renowned nationalist Ramesh Chandra Dutta inspired the Indian for indigenous industrialization in the "All India Industrial Conference" at Baranasi in December 1905. Prafulla Chandra Roy and Nil Ratan Sarkar took initiative for large scale industries and modern industries in Bengal.⁹³ In support of Swadeshi, the Pioneer Weaving Mill was established in 1906 at Jalpiguri by a Bengalee entrepreneur with a capital of five thousand rupees.⁹⁴ But this enterprise closed within a short time due to great financial losses. This loss was primarily due to selling of products at very cheap rate in pursuance of the Swadeshi call. During that time, there was another Weaving Mill at Jalpaiguri by the name of Silpa Samiti on the bank of the river Karala. Jogesh Chandra Ghosh a renowned tea planter of Jalpaiguri, took untiring effort for the development of the factory. He sent a man named Jogeswar Sanyal to Japan for modern industrial training for the smooth running of the factory. Competent labourers were brought from Madras region. But the factory could not run for long due to the gradual demise of the labourers. As the factory collapsed, Mohinimohan Chakraborty, a retired Deputy Magistrate, purchased all the looms of the factory and established Mohini Cotton Mill at Kusthia (now in Bangladesh) in 1908.⁹⁵ During that time some efforts were taken by the Bengalees of Jalpaiguri for establishing several small factories. In this connection, mention should be made of Match factory by Kumudini Chakraborty, Oil Mill by Manoranjan Dasgupta. But these efforts failed to make an impact. However, the efforts of Bengalees in Jalpaiguri for establishing tea garden industry reached its zenith during that time. Between 1906 and 1907, there

emerged a great number of tea gardens in the Duars under Bengalees ownership. In 1907 Jogesh Chandra Ghosh established the Ramjhora Tea company. Tarini Prashad Roy and Maulavi Musaraf Hossain, energetic young lawyers of Jalpaiguri competing with the British Planters, raised the Bengalees ownership gardens to a higher position during that time.

In Darjeeling, Jalpaiguri, and undivided Dinajpur young Bengalees spontaneously came out for the production and the trade of indigenous goods. In Darjeeling, an energetic young Bengalee Khagendranath Roy established a co-operative Enterprise.⁹⁶ The effort of Khagendranath was highly praised and appreciated in Amrit Bajar Patrika during that time.⁹⁷ In Jalpaiguri and Balurghat of present south Dinajpur, there emerged Swadeshi Bhandar, Jubak Bhandar. During that time indigenous Banks, insurances etc. also opened up in North Bengal. In 1908 Swadeshi- Bank Co-operative Hindustan was established with a share capital of 2 corer rupees. The Maharaja of Coochbehar was one of the organizers of this Bank.⁹⁸ It is to be mentioned that prior to the Swadeshi agitation, several banking organization came into existence in Jalpaiguri. In 1887, Jalpaiguri Banking and Trading Corporation was opened and in 1902 Raikat Industrial Bank was opened with the capital of Rs. 3,04,184.⁹⁹ In Malda, the most important centers of cotton cloth weaving, especially coloured masharies (netting), were Kaliachack thana and Kharba thana. Though the industry declined for the time being owing to the competition from factory-made goods, but showed signs of revival under the influence of the swadeshi movement. But Dinajpur district was not so active for the encouragement of indigenous industries during the Swadeshi movement, because the products of Indian Weavers did not seem to have benefited the local weavers much. The reason probably was that this demand began and ended with the bhadralok class, who had little urge for coarse material which the latter could supply.¹⁰⁰ However, during that time in undivided Dinajpur there emerged some cottage industries. In 1907 Nagendranath Majumdar established Manorama candle factory in undivided Dinajpur. Though similar attempts were made for the establishment of indigenous industries throughout Bengal, including North Bengal, during the Swadeshi movement,

but these failed due to several social and economic hindrances. Regarding this failure all over India and Bengal, Ramesh Chandra Majumdar pointed out that the lack of required capital and experience for the establishment of the industries were the prime factors for this unsuccess.¹⁰¹ Actually the business communities of Bengal were not conscious for the industrialization in Swadeshi wave. Further more, they would not want to make any loss of their own business in support of Swadeshi and indigenous industries.¹⁰²

For the European traders, Bengal was an alluring center for trade and commerce. In a journal of Bombay Council 1689, it was clearly stated that "Bengal trade was a jewel in the company's trade."¹⁰³ Hence, as time progressed, European traders firmly established themselves and became the main controllers of trade and commerce in Bengal as well as in North Bengal. As a result of the political pressure exercised by the private traders and the decline of merchantilist doctrines in England, the company's exclusive monopoly in Indian trade was abolished in 1813 and the company was debarred from trading altogether in 1833. With this event the period of real modern development in the history of Indian trade and commerce began. Bengal as well as North Bengal too availed this great opportunity. The Charter Act of 1833 underwent a great change as it opened the Indian markets to the international sphere. This paved the way for the development of a free trade system with a steady growth of capitalistic entrepreneurship in various industrial enterprises. In North Bengal, the gradual growth and development of plantation industries and the encouragement of commercial cultivation of different crops started. This new trade policy of the Britishers began to bear fruit very soon. In North Bengal, plantation was taken up on a big scale and the trade of different cash crops like Tobacco, Jute, Indigo etc. extensively increased. During the concerned time period, English traders played a significant role in North Bengal trading sphere. It should be mentioned that European trading interest centered on specific items. In North Bengal their interest were focussed on timber, tea and jute. There was good support from Government side and the European traders enjoyed enormous privileges in trade and commerce. There are enough instances of Government of India trying to widen the channels of trade and commerce to

the European traders and the companies. The development of the railways and the tea plantation industries were the best examples of Government response in the late 19th century in North Bengal. During the period under study, impetus was given for Colonial interest to the cultivation of various cash crops like jute, tobacco, tea, orange etc. and encouraged for exporting raw materials but no scheme for any agro-industries had been taken by the Colonial Government. So, the cultivation and trade of these commercial crops had extensively increased during that time in North Bengal. Regarding trade and commerce, various development projects had been initiated by the British in the hilly region of North Bengal. Darjeeling was made the trade center in connection with the frontier trades with the Himalayan and Sub-Himalayan countries like Nepal, Bhutan, Sikkim and Tibet. The British also had the great vision of opening up a trade link between Calcutta and China. Even trading with Central Asia was thought of through the Trans-Himalayan mountainous trade route. Thus, every aspect of the economy of North Bengal was geared up and trade and commerce began to flourish, especially export trade increased considerably in both volume and value.

With this progress various indigenous merchant communities, such as, the Marwaris, Biharis, Gujratis, Punjabis, from others parts of Bengal began to crowd around the North Bengal region in no time. As a result, business extended to all and any class of goods. Though there was the presence of some local traders in the southern part of North Bengal, there was complete absence of the local traders in northern parts of North Bengal. So, one finds a distinctive feature of traders in the two regions of North Bengal. But it is to be mentioned that North Bengal from time immemorial, had been a purely agricultural tract and the development of its economy was mostly agricultural based. As most of the people of this region earned their subsistence from agriculture, they took to agriculture rather than commerce as their profession. G.E. Lambourn mentioned that agriculture was the main occupation of the people of Malda and 68.8 per cent population of Malda were dependent on agriculture.¹⁰⁴ F.W. Strong mentioned that 91 percent of the population of the undivided Dinajpur were dependent on agriculture.¹⁰⁵ Regarding Jalpaiguri W.W. Hunter writes – “There seems to

be no tendency on the part of the people to gather into towns or into seats of industry or commerce. The population is a purely agricultural one and that forty nine out of every fifty persons live more or less by cultivation.”¹⁰⁶ J.F. Gruning also ascribed that the local population of Rajbansi, Muhammadan and Mech made a living too easily by cultivation to have any incentive to learn a trade.¹⁰⁷ W.W. Hunter also expressed the same view with regards to Darjeeling that the population of the district was entirely rural and lived solely on agriculture.¹⁰⁸ It is also mentioned in the survey and settlement operation report of the Darjeeling Terai that the local people being almost entirely agricultural, the manufacturing classes almost wholly engaged themselves in supplying their simple needs and thus produced little for export.¹⁰⁹ Same picture could be seen in the district of Coochbehar also.¹¹⁰ Naturally, no business community could emerge from among the native inhabitants of this region. So, this was the opportunity which was fully utilized by the non Bengalee traders and Bengalee traders from other parts of Bengal and they found their way into this region. Among these trading communities, the Marwaris were rich and affluent who controlled most of the wholesale trade of this region. But it is to be mentioned that the non-indigenous traders were well organized and were the main controllers of the export and import trade of this region. Like other parts of Bengal, though an attempt had been made in this region, with the inspiration from Swadeshi movement for the growth of small industries, but these failed with the end of the said movement. So, in North Bengal during the concerned time, trade & commerce passed to a great extent into the hands of the non-indigenous merchants and traders, especially the Britishers and the traders of the other Provinces of India and non regional Bengalee traders.

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