

Chapter - IX

CONCLUDING REMARKS

The Marwaris as a community are *suigeneris*. Coming from far away Rajasthan almost empty handed they have settled in many places of India as very successful businessmen. Their hardy nature, parsimonious habit and business acumen have helped them succeed in their commercial ventures. Wherever they have gone, they have pursued their business goals with single-minded devotion and unwavering zeal. They are not known to take failures lying down. Even if they fail, which is rare, they make fresh efforts with assistance and co-operation from successful fellow Marwaris. As a matter of fact, their determination to succeed in business even by foul means, if necessary, is an inherent trait in the Marwari character.

The Marwaris migrating to the three districts of Darjeeling, Cooch Behar and Jalpaiguri are obviously no exception. They had come and settled in these districts over a period of generations. Initially, they came without their families. It was only after they could establish themselves in business that their families, earlier left behind at their native places, were brought to these areas. In the intervening period the migrant Marwaris suffered many privations. They put up with a life of inconveniences, hardships and uncertainties in the hope of making successful business ventures. And they succeeded by

dint of hard labour, perseverance and dogged tenacity.

Almost all Marwari migrants made humble beginnings as small traders or hawkers. While many of them concentrated solely on the business they started initially, expanding them as and when opportunities presented themselves and the requisite capital could be found, a fairly large number ventured into diverse fields. And with the passage of time the Marwaris were found in all kinds of business in the area under study. In the-business domain the Marwari presence became ubiquitous. To day the Marwaris are timber and tea merchants, grocers as well as sellers of cloth and wholesale traders in rice and pulses and also suppliers of building materials. There is not a single business field in which the Marwaris are not to be found.

The Marwaris are today a most dominant business community in the three districts of Cooch Behar, Darjeeling and Jalpaiguri. But apart from trade and Commerce, they have also taken up other activities in a big way. In the socio-cultural life of North Bengal, the Marwari presence can no longer be ignored. However, the common belief among members of other communities is that even non-business activities of the Marwaris are directly or indirectly, and sometimes even remotely, related to the profit-making pursuits of Marwari traders and industrialists. Be that as it may, one can hardly frown upon the notable contributions of the Marwaris to social welfare activity and

advancement in various fields of social importance in the region.

First, in the field of education, the Marwaris have played a not-too-insignificant role. The Baid family of Cooch Behar was a great patron of learning in the area. It was at the initiative of this family that a school was founded in the town for Hindi-speaking students. Land was also donated by the same family for the establishment of what is now Cooch Behar College. Likewise the Lakhotia family founded schools at Sonapur and Pundibari. The Soni Devi Girls' High School of Dinhatra was established by three Marwari brothers in memory of their revered mother Soni Devi. In the district of Jalpaiguri a Balika Pathsala (primary school for girls) was established at Dinbazar by the Marwari Seva Samity as far back as 1923. In 1946 the Marwari Boys' School was founded at the same place with financial assistance from a prominent Marwari trader, Shri Rameswar Das Singhania. Two libraries were also established, one in 1930 and another in 1946, for the student community. In the district of Darjeeling too the Marwari community did not lag behind in furthering the cause of education. The establishment of the Terai Adarsha Vidyalaya at Babupara, a Hindi-Medium Higher Secondary School and two Hindi-Medium Girls' High Schools at Siliguri and also English-medium as well as Bengali-medium Schools in the area, bears ample testimony to Marwari patronage in this noble task.

Secondly, the allied activity of publication of journals, magazines and newspapers for the dissemination of information and knowledge also received the enlightened attention of the Marwaris. Two Hindi dailies—'Purbachal Bharat Darpan' and 'Janapath Samachar'—published from Siliguri are product of Marwari initiative and endeavours. A monthly magazine—'Binimaya'—brought out in 1967 under Marwari patronage, utilized the talents of both local and non-local contributors. A quarterly magazine 'Pukar' published by the Siliguri branch of the All India Marwari Yuba Manch, the publication of the Souvenir named 'Odan' by an organisation called 'Skylark', 'Pabas' a Hindi magazine brought out by the Hindi Seva Sangha in the 1960s, and the publication of 'Siliguri Samachar,' a weekly magazine, are some other instances of literary pursuits by educated Marwaris. It is undeniable that these have been laudable pursuits bearing a distinct stamp of enlightenment and progressiveness.

Thirdly, on the socio-cultural plane, a variety of pursuits by the Marwaris of North Bengal gives this community an altogether different identity not associated with its mundane interest in trade and commerce. Arranging cultural functions, organizing fairs, (melas), participation in sports meets and competitive games and conducting debates, essay competitions, etc. have been some of its major activities in this field. The 'Hindi Natya Parisad' formed

at Siliguri in 1952 has staged Hindi dramas. The 'Nabayu-bak Mondal' formed in 1953 has arranged indoor games, apart from staging dramas. The Marwari Yuba mancha which came into existence at Guwahati in 1977 has its branches in North Bengal. The Manch aims at national integration, implements welfare programmes for the handicapped, provides ambulance services, organises relief work during natural calamities and even fights the evils of dowry-related torture on married women and bride-burning. Of late the cremation of dead bodies has also been taken up by the Manch as one of its principal functions. What needs to be stressed here is that the welfare activities of the Manch are intended not for the Marwari community alone but for the people of all communities irrespective of caste, creed, religion or language.

Fourthly, what merits special mention is the construction by the Marwaris of 'dharmasalas' or wayside inns for travellers and tourists. 'Dharmasalas' established by this business community are to be found in all urban areas of the three districts of Cooch Behar, Darjeeling and Jalpaiguri in North Bengal. These render extremely useful services to travellers, tourists and others coming here on a short visit. The rates charged for stay in 'Dharmasalas' and food, where it is available, are very reasonable, almost nominal. So even a poor man can afford a short stay in a 'Dharmasala' where the services and facilities available are simple but adequate.

Fifthly, the Marwaris have also done their bit towards urbanisation of the area under study. The first brick-built house in the Duars of Jalpaiguri District was constructed by a Marwari. On a land donated by a Marwari, the building of a branch ' Ashrma ' of Belur RamKrishna Mission was constructed in the town of Jalpaiguri. The Jalpaiguri Sadar Hospital building was also constructed with financial assistance from a Marwari family. The Daga family of Jalpaiguri donated a large sum for the building of a power house by the Jalpaiguri Electric Supply Company.

At Siliguri in the district of Darjeeling, a Dharmasala and a Gymnasium were constructed by the Marwaris. For construction of the Kanchanjangha Stadium of the town, a fund was provided by the Federeation of Chambers of Commerce and Industry of North Bengal - a body dominated by Marwari traders and entrepreneurs. The New Market of Siliguri is also a result of Marwari initiative and enterprise.

Last but not the least, the Marwaris have entered public life and the political arena. During the struggle for freedom the Marwaris were not found wanting. They did not lag behind their fellow countrymen and actively participated in the movements against British rule. It was under the banner of the congress party or the Indian National Congress that these movements were launched by patriots

from all parts of India, including the Marwari migrants from Rajasthan. Even after Independence, members of the Marwari community have not shied away from their obligations in public life. They serve in local bodies like municipalities and are also found to act as members of bodies like the District Union Board. However, in North Bengal the Marwaris have not entered the electoral arena in a big way during Assembly and Lok Sabha polls, although they take keen interest in these elections by extending active support to their chosen candidates, possibly with a view to furthering their narrow commercial motives.

However, the overall effect of the migration of Marwari traders to the three districts of Cooch Behar, Darjeeling and Jalpaiguri has to be gauged in terms of the behavioural pattern of this business community which has not undergone any fundamental change over time. This is not to suggest that there has been no change whatsoever in the attitude and outlook of the migrants and their descendants. Local conditions and contact with local cultures have certainly caused some changes, albeit minor, in their ways of thinking and life styles. Moreover, the impact of change all over the world has also touched the lives of the Marwaris of North Bengal.

The Marwaris of the present generation, though still predominantly a 'Bania' class (class of traders) are fanning out into other occupations too. There was a time, not very long ago, when no Marwari would think of any occupa-

tion other than business. But now there are Marwaris in the legal and medical professions as well as in schools and colleges as teachers. The accountant's job is another vocation for which the Marwari seems to have a special aptitude. Although members of the Marwari community have a strong inclination to earn their livelihood by working independently as doctors, lawyers and accountants, one does come across these days a small number of job-hunters among them. The job-hunters are mostly absorbed in business and industrial establishments owned by the Marwaris themselves.

On the educational front too the Marwari outlook has changed to some extent. In olden days the Marwaris intended for their male children only a minimal education needed for business activity. The female children would be given only primary education or sometimes no education at all. But today, the meritorious among Marwari students, both boys and girls, go in for higher education. Instances of Marwari students going abroad for higher studies are also not at all uncommon.

Even the sartorial styles of Marwari men and women have not remained unchanged. Though the sight of the 'dhoti'-clad Marwari is common, many of the present generation have changed over to trousers and shirts as well as 'safari' suits. Ladies too are changing over, although somewhat slowly, to the style of wearing 'saris' and other

clothes in the ways of their Bengalee sisters and the womenfolk of other communities of the area.

However, the Marwaris have been extremely slow in their integration with the society of their new homeland. They are undoubtedly friendly to all communities and maintain cordial relations with all and sundry. They also freely mix with all those with whom they come in contact. They learn local languages, mostly the spoken ones, in order to communicate with local people, which greatly facilitates their trade and commerce. In the hill areas of the district of Darjeeling many Marwari businessmen are fluent in colloquial Nepali or Gorkhali. Likewise, Marwari traders speak Bengali almost as the Bengali does in the districts of Cooch Behar and Jalpaiguri. The Marwaris are also found to be only too eager to offer help and cooperation to their neighbours, whenever necessary. Some marriages between Marwaris and members of other communities have also taken place.

And yet the Marwaris keep themselves a little apart. They are extremely conservative in outlook and take extreme care to preserve their identity. The Marwaris believe in accommodation, assimilation and cultural distinctiveness at the same time. They have their own closed society to which an outsider is hardly welcome. No wonder the Marwaris are looked upon as an alien class out to exploit local people for making profit and more profit. They are also looked

upon as usurpers depriving many local inhabitants and sons of the soil of their means of livelihood and also pauperise funds of North Bengal by sending surplus to their native place.

The Marwaris of the districts under study had played and are still playing a dominant commercial role. However, as a commercial class this community has not been able to change the nature of the economy of the area under study. After the migration of the Marwaris to the area, certain changes in the land-man relationship were no doubt observed, the Marwaris with ability to perform trade and commercial activities did emerge as an important business community; but these were insufficient to bring about industrialization or capitalism as we understand it in the context of the capitalist economies of the west and also of the East. Capitalism remained formant, never actually got under way in the districts under study and perhaps existed in a form described by Rajni Kothari as the "Indian path of development"- an admixture of feudalism and petty commercial enterprises. However, the Marwaris of the area had distinctively played petty commercial enterprises.

It may be pointed out in this connexion that feudalism as introduced in the area by British rulers did not foster industrialisation or capitalism. Nor did Marwari entrepreneurs act as agents in shifting the feudal economy to a capitalist one. Feudalism remained virtually static in the area with only a few cosmetic changes in successive

periods and by the extension of trade and commerce, the Marwaris made themselves effective partners in bringing about these changes.

The area under study may well fit with Paul Sweezy's model of the "transition economy". In fact, the Marwari business community did play a role in the process of truncated development of the area, but it could not give birth to capitalism out of its own womb, that is, the feudal pattern of society in the three districts of North Bengal.

We must not conclude, however that such a system of feudalism has been necessarily stable and static. One element of instability is money-lending by the Marwaris an actively that has given them power and prestige. A second element of instability of the feudal setting of the area is to be found in the growth of multi-dimensional trade and commercial activities of the Marwaris. However, these instabilities could not bring about any fundamental change in the change resisting character of the feudal economy. And the Marwaris were never able to play an effective role in bring about substantive changes in the internal mechanism of the feudal set up.

Nevertheless, the Marwaris did play an effective role as rural money-lenders; they were also large scale credit transaction in urban and semi-urban areas. The rural local landlords and the Marwaris as money-lenders were related with each other in some sort of symbiotic relationship. In the absence of banks and other financial institutions in

the area, this relationship was of mutual advantage to landlords and others and supplies of credit. Among a very large number of local inhabitants, the Marwari credit supplies were, however, a small group. But this was seldom a disadvantage because of the strong financial position of the Marwaris. So the surplus product of the peasants would often become the property of their money-lenders even before the harvesting of crops. But then there is no record of any tension or strife between the local peasants and the Marwari money-lenders. This is of some relevance from the socio-historical point of view.

Hence it may be argued that Marwari entrepreneurship has so far had little impact on the nature of the economy and society of the districts under study. The Marwaris have added nothing to the internal forces of change in the socio-economic set-up nor have they introduced any external force of change. They may at best have played their role in very transitional changes. Our sample study does not indicate that the Marwaris have been solely responsible for any fundamental or revolutionary, socio-economy change in the area.

Be that as it may, the Marwaris have carved out for themselves an importance place in the area under study. They are now a substantive segment of society in each of the districts of Darjeeling, Cooch Behar and Jalpaiguri. By dint of hard labour and with perseverance and tenacity, the Marwaris have risen from a modest beginning, sometimes

even starting from scratch, to their present-day position of importance and pre-eminence. Like the Jew of Europe and later of America coming from almost nowhere with a towel and a tooth brush and succeeding in his commercial venture within an unbelievably short period, the Marwari too coming from his far off homeland with a 'lota' (small water of spherical shape vessel made of brass or copper) and a 'kambal' (blanket) has achieved spectacular success on the business front. The Marwaris are today unmistakably among the captains of trade and commerce in North Bengal.